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August 31, 2023

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Sir or Madam:

We are writing on behalf of our client, New England Life Care, Inc. (“NELC”), regarding a data security incident. NELC is headquartered in South Portland, Maine.

On May 24, 2023, NELC identified an incident that disrupted the operations of its computer systems. Upon learning of this, NELC immediately launched an investigation with the assistance of a cybersecurity firm. The investigation determined that an unauthorized party accessed and acquired files on some of NELC’s systems between the dates of May 23, 2023 and May 24, 2023.

Through its analysis, on July 25, 2023, NELC determined that files that may have been involved in the incident contained information belonging to some NELC vendors, including their names and Social Security numbers.

On August 29, 2023, NELC mailed a notification letter to one Maryland resident via U.S. First-Class Mail in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. NELC is providing notified vendors with complimentary one-year memberships to credit monitoring and identity theft protection services through Experian. NELC has also established a dedicated, toll-free incident response line for any inquiries.

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To prevent similar incidents in the future, NELC has implemented and will continue to adopt additional safeguards and technical security measures to enhance the protection and monitoring of their systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in cursive script, reading "Sara Goldstein". The signature is written in black ink and is positioned above the printed name.

Sara M. Goldstein
Partner

Enclosure



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

<<Date>>

Dear <<Name 1>>,

New England Life Care, Inc. ("NELC") is committed to protecting the confidentiality and security of the information we maintain. We are writing to inform you about a data security incident that may have resulted in unauthorized access to some of your information. This letter explains the incident, the measures that have been taken, and some steps you can take in response to protect your information.

NELC recently learned of and addressed a data security incident that disrupted the operations of our computer systems. We immediately took steps to secure our systems, contain the incident, and notify the authorities. A third-party forensic investigation firm was engaged to assist with our investigation.

Through our investigation, we determined that an unauthorized party gained access to our Information Technology ("IT") network between the dates of May 23, 2023 and May 24, 2023. While in our IT network, the unauthorized party accessed files that contain information pertaining to certain NELC vendors. Our investigation cannot rule out the possibility that, as a result of this incident, files containing some of your information may have been subject to unauthorized access. This information may have included your name and IRS 1099 Form, which contains your name and Social Security number.

We also encourage you to remain vigilant to the possibility of fraud by reviewing your financial account statements for any suspicious activity. You should immediately report any suspicious activity to your financial institution. To further help you protect your information, we are offering you a complimentary one-year membership in Experian®'s IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is free and enrolling in this program will not affect your credit score. **For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership and steps you can take to protect your information, please see the pages that follow this letter.**

We deeply regret any inconvenience or concern this incident may cause and take this matter seriously. To help prevent something like this from happening again, we have implemented and will continue to adopt additional safeguards and technical security measures to further protect and monitor our systems. If you have questions about this incident, please 833-627-2701, Monday through Friday, from 9:00 a.m. and 9:00 p.m., Eastern Time (excluding major U.S. holidays).

Sincerely,

A handwritten signature in black ink that reads 'Robert Calway' in a cursive script.

Robert Calway
President and Chief Executive Officer

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **November 17th, 2023** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<**Activation Code**>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.288.8057**. Be prepared to provide engagement number **B103005** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12 MONTH EXPERIAN MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. *
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877.288.8057 to register with the activation code.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at **877.288.8057**.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in a jurisdiction.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

NELC's mailing address is 600 Southborough Drive, South Portland, ME 04106 and its phone number is (800) 290-6588.

Additional information for residents of the following states:

Maryland Residents: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us