



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

December 16, 2024

**VIA E-MAIL**

Office of the New Hampshire Attorney General  
Consumer Protection & Antitrust Bureau  
33 Capitol Street  
Concord, NH 03301  
E-mail: DOJ-CPB@doj.nh.gov

**Re: Notice of Data Event**

To Whom It May Concern:

We represent UIG, Inc. dba United Insurance Group (“UIG”) located at 470 Forest Avenue, Portland, Maine 04101, and are writing to notify your office of an incident that may affect the security of certain personal information relating to four (4) New Hampshire residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, UIG does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

**Nature of the Data Event**

UIG recently learned of suspicious activity within its email environment that may have resulted in unauthorized access to personal information. Upon learning of the incident, UIG quickly launched an investigation into the nature and scope of the incident. The investigation determined that unknown and unauthorized actor(s) gained access to and may have acquired a single UIG email account between July 16, 2024, and August 1, 2024. UIG then undertook a comprehensive and time-intensive review of the potentially impacted data to identify the information contained within, identify the individuals whose information may have been impacted, and identify accurate address information for potentially impacted individuals. UIG completed this process on November 19, 2024.

The information that could have been impacted for New Hampshire residents includes

### **Notice to New Hampshire Residents**

On December 16, 2024, UIG provided written notice of this incident to four (4) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

### **Other Steps Taken and To Be Taken**

Upon learning of the suspicious activity, UIG quickly disabled the account, reset the account's credentials, and commenced an investigation to confirm the nature and scope of the event. UIG is reviewing existing security policies and implemented additional cybersecurity measures to further protect against similar events moving forward. UIG also reinforced with its staff the importance of safeguarding information in their possession. Although UIG is unaware of any identity theft or fraud in relation to the incident, UIG is providing access to complimentary credit monitoring services for \_\_\_\_\_, through Experian, to individuals whose personal information was potentially affected by this incident, out of an abundance of caution.

Additionally, UIG is providing impacted individuals with guidance on how to better protect against identity theft and fraud. UIG is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

UIG is providing written notice of this incident to relevant state regulators, as necessary.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at \_\_\_\_\_.

Very truly yours,

Jeffrey J. Boogay of  
MULLEN COUGHLIN LLC

JJB/sph  
Enclosure

# **EXHIBIT A**



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

21346\*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



December 16, 2024

**NOTICE OF [Extra1]**

Dear Sample A. Sample:

UIG, Inc. dba United Insurance Group (“UIG”) writes to inform you of an event that may affect the privacy of some of your personal information. Although we are unaware of any identity theft or fraud in relation to the event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

**What Happened?** UIG recently learned of suspicious activity within its email environment that may have resulted in unauthorized access to personal information. Upon learning of the incident, UIG quickly launched an investigation into the nature and scope of the incident. The investigation determined that unknown and unauthorized actor(s) gained access to and may have acquired a single UIG email account between July 16, 2024, and August 1, 2024. UIG then undertook a comprehensive and time-intensive review of the potentially impacted data with the assistance of additional data privacy specialists to identify the information contained within, identify the individuals whose information may have been impacted, and identify accurate address information for potentially impacted individuals.

**What Information Was Involved?** On November 19, 2024, our investigation determined that the following types of personal information were contained within the email account and may be affected: your [Extra2]. UIG is not aware of any identity theft or fraud in relation to your information.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon learning of the suspicious activity, we quickly disabled the account, reset the account’s credentials, and commenced an investigation to confirm the nature and scope of the event. We are reviewing existing security policies and have implemented additional cybersecurity measures to further protect against similar events moving forward. We also reinforced with our staff the importance of safeguarding information in our possession and worked with data privacy specialists to assist in the response. Additionally, we are also notifying potentially impacted individuals, including you, so they may take steps to best protect their information, should they feel it is appropriate to do so.

As an added precaution, we are offering you immediate access to credit monitoring and identity theft protection services for at no cost to you, through Experian. You can find information on how to enroll in these services in the enclosed *Steps You Can Take to Protect Personal Information*. We encourage you to enroll in these services as we are not able to do so on your behalf.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits as well as monitoring your free credit reports for suspicious activity and to detect errors. As best practice you should frequently change your password for all online accounts. If your username and password is potentially impacted by this event, we encourage you to change the passwords, along with the security questions and answers, for all your online accounts. Please also review the information contained in the enclosed *STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION*.

**For More Information.** We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call 833-918-0879 from 9:00 a.m. ET to 9:00 p.m. ET, Monday through Friday, excluding major U.S. holidays. You may also write to us at 470 Forest Avenue, Portland, Maine 04101. We take this event very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

Zack Frechette, President & CEO  
UIG, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for \_\_\_\_\_.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for \_\_\_\_\_ from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary \_\_\_\_\_. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at \_\_\_\_\_. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR \_\_\_\_\_ EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

\* 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 all jurisdictions.

## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <http://www.annualcreditreport.com> or call, toll-free, 1 (877) 322-8228. Consumers may also directly contact the three (3) major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one (1) year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should consumers wish to place a fraud alert, please contact any of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two (2) to five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three (3) major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help/">https://www.transunion.com/credit-help/</a>
1 (888) 298-0045	1 (888) 397-3742	1 (800) 916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

## **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <https://www.identitytheft.gov>; 1 (877) ID-THEFT (1 (877) 438-4338); and TTY: 1 (866) 653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information

listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the relevant state Attorney General, and the Federal Trade Commission. This notice has not been delayed by law enforcement.



