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July 3, 2023

VIA ONLINE SUBMISSION

Attorney General Aaron Frey
Maine Attorney General's Office
Consumer Protection Division
6 State House Station
Augusta, ME 04333

Re: Notice of a Data Security Incident

Dear Attorney General Frey:

We represent Smith Brothers Insurance LLC ("Smith Brothers") located in Glastonbury, Connecticut, in connection with a data security incident described in greater detail below. The purpose of this letter is to notify you of the incident in accordance with the Maine data breach notification law.

1. Nature of the Security Incident

On August 18, 2022, Smith Brothers discovered malware on its system. In response, Smith Brothers took immediate steps to secure its digital environment and promptly launched an investigation. Smith Brothers also engaged leading, independent cybersecurity experts to determine what happened and identify any information that may have been impacted. The investigation revealed that certain files and stored data may have been accessed or acquired without authorization during the incident. Thereafter, Smith Brothers discovered that some of that data contained personal information of individuals. As a result, to effectuate notification, a thorough review of the types of personal information impacted, identification of potentially affected individuals and verification of current mailing addresses for those individuals was then conducted. The data elements impacted by this incident for Maine residents include individuals' names, driver's license or state ID numbers, and/or health insurance information.

2. Number of Maine Residents Affected

Smith Brothers notified twenty-six (26) Maine residents of this incident via first class U.S. mail on July 3, 2023. A sample copy of the notification letter is attached hereto.

3. Steps Taken Relating to the Incident

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Smith Brothers has taken steps to prevent similar incidents from occurring in the future. Those steps have included working with leading cybersecurity experts to enhance the security of its network. Smith Brothers is also offering complimentary credit and identity protection services to those individuals whose Social Security numbers may have been affected to ensure their information is protected.

4. Contact Information

Smith Brothers remains dedicated to protecting the personal information in its possession. If you have any questions or need additional information, please do not hesitate to contact me directly by phone 610.416.9236 or email at jhess@constangy.com.

Respectfully,

A handwritten signature in cursive script, appearing to read "Julie Hess".

Julie M. Hess
Constangy, Brooks, Smith & Prophete, LLP

To Enroll, Please Call:
1-833-903-3648
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

July 3, 2023

Subject: Notice of Data <<Breach/Security Incident>>

Dear <FNAME> <LNAME>:

Smith Brothers Insurance LLC (“Smith Brothers”) is writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of all personal information within our possession seriously. Therefore, we are writing to inform you about the incident and advise you of certain steps you can take to help protect your personal information.

What Happened: On August 18, 2022, Smith Brothers discovered malware on its system. Immediately, we took steps to secure our digital environment and promptly launched an investigation. We also engaged leading, independent cybersecurity experts to determine what happened and identify any information that may have been impacted. Through the course of the investigation Smith Brothers learned that certain files and stored data may have been accessed or acquired without authorization during the incident. A thorough review of the types of personal information impacted, identification of potentially impacted individuals and verification of current mailing addresses for those individuals was then conducted. On June 27, 2023, we determined that your personal information may have been impacted. Out of an abundance of caution, we are notifying you about the incident and providing you with complimentary credit monitoring and identity protection services.

What Information Was Involved: The information includes your name and <<data elements>>.

What We Are Doing: As soon as Smith Brothers discovered this incident, we took the steps described above. In addition, we implemented enhanced technical security measures to minimize the chance that an incident like this could occur in the future. Furthermore, we have notified the Federal Bureau of Investigation of this incident and will cooperate with any resulting investigation. We are also providing you with information about steps that you can take to help protect your personal information. We are also offering you <<12/24>> months of complimentary credit and identity monitoring services through IDX. This product helps detect possible misuse of your information and provides you with identity protection support.

What You Can Do: Please read the recommendations included with this letter to help protect your information. In addition, Smith Brothers encourages you to enroll in IDX’s credit and identity monitoring services free of charge for <<12/24>> months. To enroll, visit the link above and insert the noted code. The deadline to enroll in these services is October 3, 2023.

For More Information: If you have any questions or need assistance with enrolling in the services offered, please call **1-833-903-3648** between 9:00 am to 9:00 pm Eastern Time Monday through Friday. Please have your enrollment code ready.

Protecting your information is important to us. Please know that we take this incident very seriously and we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink that reads "Chris M. Komanetsky". The signature is written in a cursive style with a large, stylized initial "C".

Christopher Komanetsky, COO
Smith Brothers Insurance LLC
68 National Drive
Glastonbury, CT 06033

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105788
Atlanta, GA 30348
1-888-378-4329
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-800-831-5614
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
1-877-438-4338

Maryland Attorney General

St. Paul Plaza
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
ag.ny.gov
1-212-416-8433 / 1-800-771-7755

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
riag.ri.gov
1-401-274-4400

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.