

# **EXHIBIT 1**

By providing this notice, Breckenridge Insurance Services (“BIS”) does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

### **Nature of the Data Event**

BIS is an insurance broker who provides property insurance for certain customers, including employers. For business purposes, BIS received insurance applications that included information of individuals from customer organizations which BIS utilized to place property insurance for its customers.

On July 5, 2022, BIS discovered suspicious activity on certain computer systems. BIS immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. BIS learned on July 11, 2022 that certain information was stolen from BIS network and BIS immediately began the process of determining what data was impacted and to whom that data related. BIS undertook a comprehensive review of impacted files and later determined that the files contained certain information related to individuals. BIS has seen no evidence of misuse of information related to this incident.

Starting on November 20, 2022, BIS began providing notice of the incident to customers and, as the review of the data continued, subsequently provided these customers with their specific data that was impacted by this incident. BIS worked with their customers to determine what personal information related to individuals was stored on the BIS network, and to whom that information related. During these communications, BIS offered to mail letters to potentially impacted individuals on behalf of these customers.

The information that could have been subject to unauthorized access includes name, date of birth and driver’s license number.

### **Notice to Maine Residents**

Beginning on March 31, 2023, BIS provided written notice of this incident to affected individuals affiliated with data owner customers, which includes eighty-seven (87) Maine 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 discovering the event, BIS moved quickly to investigate and respond to the incident, assess the security of BIS systems, and identify potentially affected individuals. Further, BIS notified federal law enforcement regarding the event. BIS is also working to implement additional safeguards and training to its employees. BIS is providing access to credit monitoring services for 24 months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BIS is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BIS 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.

# **EXHIBIT A**



10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

To Enroll, Please Call:  
(888) 567-0160  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code: <<XXXXXX>>

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

March 31, 2023

**Notice of Data [Event/Breach]**

Dear <<Name 1>> <<Name 2>>:

Breckenridge Insurance Services (“BIS”) writes to notify you of an incident affected the privacy of some of your information. BIS is an insurance broker who provides property insurance for employers, including <<employer name>>. To perform these services, BIS was provided certain information contained in an insurance application submitted by your employer. This letter includes details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

**What Happened?** On July 5, 2022, BIS discovered suspicious activity on certain computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that there was unauthorized access to certain of our servers beginning on May 26, 2022. We learned on July 11, 2022, that certain information related to our customers was stolen from BIS network. BIS undertook a review of impacted files and later determined that the files contained certain information related to you. BIS has seen no evidence of misuse of any information related to this incident. Our business customers’ systems were not impacted by this incident.

**What Information Was Involved?** BIS determined that the following information related to you was present within the impacted files: your name, <<data elements>>.

**What We Are Doing.** Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We reported this incident to law enforcement and are cooperating and assisting in the investigation. We are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are also offering you complimentary access to 24 months of credit monitoring and identity theft restoration services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Personal Information* for additional detail on these services.

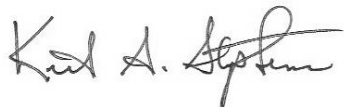
**What You Can Do.** BIS encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect your information, should you feel it is necessary to do so.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call (888) 567-0160, Monday through Friday, from 6:00

a.m. to 6:00 p.m. Eastern Time. Additionally, you can write to us at Breckenridge Insurance Services, Attention: Incident Response, 3550 George Busbee Parkway NW, Kennesaw, GA 30144.

We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink that reads "Kirk A. Stephens". The signature is written in a cursive style with a large initial "K" and a long, sweeping underline.

Kirk Stephens  
Chief Compliance Officer  
Breckenridge Insurance Services

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### Credit Monitoring Enrollment Instructions

**1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is November 30, 2022.

**2. Activate the credit monitoring.** Provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at (888) 567-0160 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide 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 to five 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 you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three 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
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**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For Massachusetts Residents*, Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “**prescreened**” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is [1] Rhode Island resident impacted.