



Sean Hoar
888 SW Fifth Avenue
Suite 900
Portland, OR 97204
Sean.Hoar@lewisbrisbois.com
Direct: 971.712.2801

March 1, 2021

VIA E-MAIL

Attorney General Wayne Stenehjem
Office of the Attorney General
Consumer Protection & Antitrust
1050 E Interstate Avenue, Suite 200
Bismarck, ND 58503-5574
Email: ndag@nd.gov

Re: Notice of Data Security Incident

Dear Attorney General Stenehjem:

We represent eFinancial, an insurance agency headquartered at 1203 114th Ave SE Bellevue, Washington 98004. This letter is being sent pursuant to N.D. Cent. Code, § 51-30-02, because the personal information of North Dakota residents may have been affected by a recent data security incident. The incident may have included unauthorized access to names, dates of birth, and/or a brief description of individuals' health history.

On December 14, 2020, eFinancial was notified by one of its vendors, Active Prospect, Inc., that they experienced a data security incident on November 7 and 8, 2020 but that there had been no unauthorized use or disclosure of protected personal information. Upon further inquiry and after launching an internal investigation, eFinancial determined that the Active Prospect, Inc. incident involved unauthorized access to personal information. On January 4, 2021 the eFinancial investigation determined that the personal information of four hundred and ninety-eight (498) North Dakota residents may have been impacted.

On February 12, 2021 and March 1, 2021 eFinancial notified the affected North Dakota residents via the attached sample letter.

Please contact me should you have any questions.

Sincerely,

A handwritten signature in blue ink that reads 'Sean B. Hoar'.

Sean Hoar of
LEWIS BRISBOIS BISGAARD & SMITH LLP

Encl: Sample Consumer Notification Letter



<<Date>> (Format: Month Day, Year)

Re: Notice of Data Security Incident

Dear <<first_name>> <<last_name>>,

I am writing to inform you of a data security incident that may have involved your personal information. At eFinancial, we take the privacy and security of your information very seriously. This is why we are notifying you of the incident and informing you about steps you can take to help protect your personal information.

What Happened: On December 14, 2020, we were notified by one of our vendors, ActiveProspect, Inc., that they experienced a data security incident on November 7 and 8, 2020, involving unauthorized access to personal information. We immediately began our own investigation to determine whose information may have been involved. On January 4, 2021, we determined that your information may have been affected.

What Information Was Involved: The information may have involved your {{User.UserAttributes.DataElements}}.

What We Are Doing: As soon as we discovered the incident, we took the steps described above. In addition, we are providing you with information about steps you can take to help protect your personal information.

What You Can Do: You can follow the recommendations included with this letter to protect your personal information.

For More Information: If you have any questions about this letter, please contact us at 1-888-602-3444. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Gooding", written in a cursive style.

Michael Gooding
Chief Compliance Officer
eFinancial

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: Although access to the information involved in this incident, dates of birth and brief descriptions of health histories, is not likely to pose any financial risk, we are providing you the following information as a proactive service. 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 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:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000	P.O. Box 2002	P.O. Box 740241	P.O. Box 105281
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374	Atlanta, GA 30348
1-800-916-8800	1-888-397-3742	1-866-349-5191	1-877-322-8228
www.transunion.com	www.experian.com	www.equifax.com	annualcreditreport.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 90 days. 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: Under U.S. law, 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	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
600 Pennsylvania Ave, NW	200 St. Paul Place	9001 Mail Service Center	150 South Main Street
Washington, DC 20580	Baltimore, MD 21202	Raleigh, NC 27699	Providence, RI 02903
consumer.ftc.gov , and	oag.state.md.us	ncdoj.gov	http://www.riag.ri.gov
www.ftc.gov/idtheft	1-888-743-0023	1-877-566-7226	401-274-4400
1-877-438-4338			

Personal Information of a Minor: You can request that each of the three national credit reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card, and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.

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/documents/bcfc_consumer-rights-summary_2018-09.docx.