

January 23, 2026

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Via Email:

Attorney General John M. Formella
Office of the Attorney General
Consumer Protection Bureau
1 Granite Place South
Concord, NH 03301

**Re: Preliminary Notice of Cybersecurity Incident Involving HRO Insurance Agency
INC**

Dear Attorney General Formella:

Wilson Elser Moskowitz Edelman and Dicker LLP (“Wilson Elser”) represents HRO Insurance Agency INC (“HRO Insurance”), a personal insurance provider, located at 254 Pleasant Street Methuen, MA 01844, with respect to a recent cybersecurity incident that was first discovered by HRO Insurance on December 12, 2025, (hereinafter, the “Incident”). By providing this notice, HRO Insurance does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction. HRO Insurance takes the security and privacy of the information in its control very seriously and has taken steps to prevent a similar incident from occurring in the future.

The purpose of this correspondence is to provide the New Hampshire Attorney General with preliminary notice of a of a cybersecurity incident involving HRO Insurance. Once notice letters have been mailed out, we will submit a supplemental report with additional information regarding the impacted New Hampshire residents. We also have enclosed hereto a copy of the substitute notification posted to HRO Insurance’s website while the review is ongoing.

1. Nature of the Incident

On December 12, 2025, HRO Insurance was made aware of unusual activity within an employee e-mail account. Upon discovery of this Incident, HRO Insurance immediately worked with their IT MSP to secure the account and promptly engaged a specialized third-party cybersecurity firm to conduct a comprehensive forensic investigation to determine the nature and scope of the incident. The forensic investigation concluded on January 22, 2026 and determined that there was unauthorized access to an HRO Insurance’s business e-mail account. HRO Insurance is completing its review of the compromised data and will be working with a third party datamining vendor to identify individuals and the exact categories of data that were impacted. While the review of the compromised data is ongoing, HRO Insurance is providing this preliminary notice to your for full transparency and will supplement this notice upon completion of its review of the compromised data. Once HRO Insurance identifies the potentially affected individuals, HRO Insurance will send notification letters to them by U.S. first-class mail.

2. Number of New Hampshire residents affected.

The investigation is ongoing and HRO Insurance is still in the process of identifying individuals whose personal information may have been affected as a result of the Incident. Once HRO Insurance identifies the potentially affected individuals, HRO Insurance will send notification letters to them by U.S. first-class mail.

3. Steps taken in response to the Incident.

Data privacy and security is among HRO Insurance's highest priorities, and HRO Insurance is committed to doing everything they can to protect the privacy and security of the personal information in their care. Upon discovery of the Incident, HRO Insurance moved quickly to investigate and respond to the Incident and assessed the security of its systems. HRO Insurance also engaged a specialized cybersecurity firm and IT personnel to conduct a forensic investigation to determine the nature and scope of the Incident.

HRO Insurance will be offering 12 months of complimentary credit monitoring and identity theft restoration to all potentially impacted individuals who reside in New Hampshire. Additionally, HRO Insurance will provide impacted individuals with guidance on how to better protect against identity theft and fraud, including providing 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 the contact details for the Federal Trade Commission.

4. Contact information

HRO Insurance remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at jennifer.stegmaier@wilsonelser.com or 312.821.6167.

Very truly yours,

Wilson Elser Moskowitz Edelman & Dicker LLP



Jennifer S. Stegmaier