

McDonald Hopkins

A business advisory and advocacy law firm®

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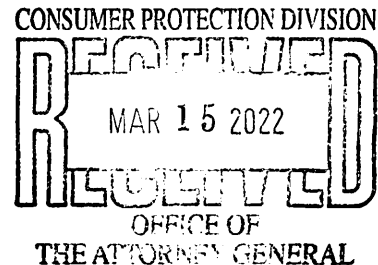
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March 9, 2022

VIA U.S. MAIL

Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202



Re: Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC – Incident Notification

Dear Sir or Madam:

McDonald Hopkins PLC represents Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC. I am writing to provide notification of an incident at Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC that may affect the security of personal information of approximately one (1) Maryland resident. The investigation of Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC do not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC learned recently that an unauthorized party may have obtained access to one employee email account between November 13, 2001 and November 15, 2021. Upon learning of this issue, Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC immediately commenced a thorough investigation. As part of this investigation, Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC devoted considerable time and effort to determine what information was contained in the affected email account. Based on their comprehensive investigation and manual document review, Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC discovered on February 14, 2022 that the compromised email account contained a limited amount of personal information, including the affected resident's full name and financial account information.

Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC has no indication that any information has been misused. Nevertheless, out of an abundance of caution, Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC wanted to inform you (and the affected

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resident) of the incident and to explain the steps that it is taking to help safeguard the affected resident against identity fraud. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC is providing the affected resident with notification of this incident commencing on or about March 10, 2022 in substantially the same form as the letter attached hereto. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC is advising the affected resident to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC is advising the affected resident about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected resident is also being provided with the contact information for the consumer reporting agencies, the Federal Trade Commission, and the Maryland Attorney General.

At Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC, protecting the privacy of personal information is a top priority. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (248) 593-2952 or cbattersby@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,



Colin M. Battersby

Encl.

Dear [REDACTED]

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Yutz Merkle Insurance Agency Inc./Lehigh Insurance Agency LLC. As such, we wanted to provide you with information about the incident and let you know that we continue to take significant measures to help protect your information.

What Happened?

We recently learned that an unauthorized individual may have obtained access to one employee email account.

What We Are Doing.

Upon learning of the issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on February 14, 2022 that the impacted email account that may have been accessed between November 13, 2021 and November 15, 2021 contained some of your personal information. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

The impacted email account contained some of your personal information, specifically your [REDACTED]

What You Can Do.

This letter provides precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your account statements for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions [REDACTED] This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available [REDACTED]

Sincerely,
[REDACTED]

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert on Your Credit File.

You may place an initial 1-year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion LLC
P.O. Box 6790
Fullerton, CA 92834
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, *at no charge*. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail, to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/credit-freeze>
1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.