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June 16, 2022

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Frosh:

We are writing on behalf of our client, SYMS Insurance Agency ("SYMS"), to notify your office of a cybersecurity incident. SYMS' headquarters is located at 36 Chambersbridge Road, Lakewood, NJ, 08701.

SYMS concluded an investigation involving unauthorized access to its employees' email accounts. Upon first discovering the unauthorized activity, SYMS promptly secured the account and launched an investigation. In connection with this investigation, SYMS learned that an unauthorized party gained access to one employee's email account between April 1, 2021 and November 8, 2021. SYMS conducted a thorough review of the employee's email mailbox, and, on April 25, 2022, determined that the email account contained the personal information of approximately three Maryland residents, including the individuals' names, Social Security numbers, driver's license numbers, and/or payment card numbers.

Beginning on June 13, 2022, SYMS mailed notification letters to the Maryland residents via U.S. First-Class mail in accordance with Md. Code Ann., Com. Law § 14-3504.[1] A sample copy of the notification letter is enclosed. SYMS is offering the Maryland residents whose Social Security numbers or driver's license numbers are involved one year of complimentary credit

[1] This report does not waive SYMS's objection that Maryland lacks regulatory authority over it related to any claims that may arise from this incident.

monitoring services through Experian's Cyberman365. SYMS has also established a dedicated, toll-free call center for individuals to call with questions regarding the incident.

To help prevent a similar incident from occurring in the future, SYMS has implemented additional security measures to enhance the security of the network and continue to train all employees concerning data security.

Please do not hesitate to contact me if you have any questions regarding this matter.

Daniel A. Pepper

Partner

Enclosure

<<Name 1>> <<Name 2>>
<<Address 1>>
<<City>> <<State>> <<Zip>>
<<Country>> <<Date>>

Dear <<Name1>>:

SYMS Insurance Agency recognizes the importance of protecting the information we maintain. We are writing to inform you of an incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and additional steps you may consider in response.

What Happened? We recently concluded our investigation of an incident involving unauthorized access to our employees' email accounts. Upon first discovering the unauthorized activity, we promptly secured the account and launched an investigation. In connection with this investigation, we learned that an unauthorized party gained access to one employee's email account between April 1, 2021 and November 8, 2021.

What Information Was Involved? We conducted a thorough review of the employee's email mailbox and, on April 25, 2022, we determined that an email or attachment contained your name and <<variable data>>.

What Are We Doing? We want to let you know this happened and assure you that we take this very seriously. To help prevent a similar incident from occurring in the future, we have implemented additional security measures to enhance the security of our network and we are continuing to train our employees concerning data security. As a precaution, we are offering you a complimentary one-year membership to Experian's credit monitoring services through Cyberman365.

What You Can Do. We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity that you did not authorize, please contact the relevant provider immediately. You may also enroll in one year of complimentary credit monitoring services through Cyberman365. Cyberman365 offers a full range of credit, identity theft protection and monitoring services which are backed by up to $1 million insurance. To access your credit monitoring service and to view additional information on this incident, please follow the link below. You will need the provided redemption code to enroll in your monitoring service.

- Website: cm365.io/syms
- Redemption code: <<code>>

For More Information. We regret any inconvenience or concern this incident may cause. If you have any questions, please contact our dedicated help line at toll-free phone number, Monday through Friday, from 8:30 am – 5:30 pm, Eastern Time.

Sincerely,

Michael Schwarz,
President and Owner

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

Additional information for residents of the following states:

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov