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June 21, 2022

VIA E-MAIL (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

Dear Attorney General Frosh:

We are writing on behalf of our client, Hertvik Insurance Group, Inc., (“Hertvik”) to notify you of a security incident involving one Maryland resident. Hertvik is an insurance agency located in Medina, Ohio.

Hertvik completed an investigation into unauthorized access to some employees’ email accounts. Upon discovering the incident, Hertvik immediately took steps to secure the accounts and began the investigation. A cybersecurity firm was engaged to assist. The investigation determined that an unauthorized person gained access to the employees’ email accounts between December 13, 2021 and February 18, 2022. Hertvik conducted a thorough review of the documents in the email accounts that were accessed. On May 2, 2022, Hertvik determined that the personal information of one Maryland resident was contained in the emails and attachments, including the individual’s name and driver’s license number.

Beginning today, June 21, 2022, Hertvik will mail written notification to the Maryland resident via First Class U.S. Mail. A sample copy of the notification letter is enclosed.¹ Hertvik is providing the Maryland resident a complimentary, one-year membership to credit monitoring, fraud consultation, and identity theft restoration services through Kroll. Hertvik is recommending that the individual remain vigilant to the possibility of fraud or identity theft by reviewing their

¹ This notice does not waive Hertvik’s objection that Maryland lacks personal jurisdiction over it related to any claims that may arise from this incident.

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account statements for unauthorized activity. Hertvik has also established a dedicated call center that the individual may call with related questions.

To further protect information in its systems, Hertvik has implemented additional safeguards and technical security measures, including multi-factor authentication, enforcing an Agency-wide password reset, and providing additional cybersecurity training for its employees.

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

Sincerely,

John P. Hutchins

John P. Hutchins
Partner

Enclosure



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

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

At Hertvik Insurance Group, Inc., we understand 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 some steps that you may consider taking in response.

We recently completed an investigation into the unauthorized access to some employees' email accounts. Upon discovering the incident, we immediately took steps to secure the accounts and began the investigation. A cybersecurity firm was engaged to assist. The investigation determined that an unauthorized person gained access to the employees' email accounts between December 13, 2021 and February 18, 2022. We conducted a thorough review of the documents in the email accounts that were accessed. On May 2, 2022, we determined that some of your information was contained in the emails or attachments in the accounts, including your <<b2b_text_1 (data elements)>>. Although the investigation did not determine whether your data was actually viewed by the unauthorized person, the investigation could not rule it out.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity you did not authorize, please contact the relevant financial institution or credit bureau reporting the activity immediately. In addition, we are offering you identity monitoring services through Kroll at no cost to you for one year. Your identity monitoring services include credit monitoring, fraud consultation, and identity theft restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For additional steps you can take in response to the incident, please see the additional information provided in this letter.

To further protect information, we are taking steps to enhance our existing security protocols and are providing additional security awareness training for our staff.

Your confidence and trust are important to us, and we regret any inconvenience or concern this incident may cause. If you have any questions, please call (855) 503-0654 from 9:00 am to 6:30 pm Eastern time, Monday through Friday, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink that reads "Jack Hertvik". The signature is written in a cursive, flowing style.

Jack Hertvik
President



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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. 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.

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.

You may contact Hertvik Insurance Group by phone at (800) 467-3254 or by mail at 2211 Medina Road, Suite 300, Medina, Ohio 44256.

Additional information for residents of the following states:

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>

North Carolina: You may contact and obtain information from your state attorney general at:

North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov