



Baker&Hostetler LLP

1735 Market Street
Suite 3300
Philadelphia, PA 19103-7501

T 215.568.3100
F 215.568.3439
www.bakerlaw.com

Sara M. Goldstein
direct dial: 215.564.1572
sgoldstein@bakerlaw.com

July 12, 2022

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

Brian E. Frosh
Attorney General
Maryland 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, Falcon Technologies, Inc. ("Falcon"), to notify you of a data security incident.

On June 14, 2022, Falcon completed its investigation of an incident that involved a misconfiguration on its internal web server that may have resulted in information related to individuals associated with a prospective client being publicly accessible online. Falcon first became aware of the misconfiguration on May 4, 2022 and took immediate steps to correct the misconfiguration. Through the investigation, Falcon concluded that between October 13, 2021 and May 4, 2022, individuals' names and Social Security numbers may have been accessible online as a result of the misconfiguration.

On July 12, 2022, Falcon mailed notification letters via United States Postal Service First-Class mail to individuals whose information may have been involved, including to three (3) Maryland residents, in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of the notification letter is enclosed. Falcon is offering notified individuals complimentary memberships to credit monitoring and identity protection services through Experian. Falcon also established a dedicated, toll-free incident response line to answer questions that individuals may have.

Maryland Office of the Attorney General

July 12, 2022

Page 2

To help prevent something like this from happening in the future, Falcon has implemented additional safeguards and technical security measures.

Should you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script, reading "Sara Goldstein".

Sara M. Goldstein

Partner

Enclosure

Falcon Technologies, Inc.
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111



[REDACTED]
[REDACTED]
[REDACTED]

A-1476

July 12, 2022

Dear [REDACTED]

Falcon Technologies, Inc. ("Falcon") is committed to protecting the confidentiality of the information we maintain. Falcon provides insurance enrollment technology services. We are writing to inform you of a data security incident that may have involved some of your information. This notice explains the incident, measures we have taken, and some steps you can take in response.

On June 14, 2022, Falcon completed its investigation of an incident that involved a misconfiguration on its internal web server that may have resulted in information related to certain current and former employees of Personal Touch Holding Corp., and its subsidiaries, being publicly accessible online. Falcon first became aware of the misconfiguration on May 4, 2022, and took immediate steps to correct the misconfiguration. Through the investigation, Falcon concluded that between October 13, 2021 and May 4, 2022, your name and Social Security number may have been accessible online as a result of the misconfiguration.

To date, we have not received any reports of fraud related to this incident. However, out of an abundance of caution, we wanted to let you know this happened and assure you that we take this very seriously. We recommend that you remain vigilant to the possibility of fraud by reviewing your financial account statements. You should immediately report any suspicious activity to your financial institution. In addition, we are offering you a complimentary one-year membership to Experian IdentityWorksSM Credit 3B. **For more information on Experian IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership and steps you can take to protect your information, please see the pages that follow this letter.**

We deeply regret any inconvenience or concern this may cause. To help prevent a similar incident from occurring in the future, we have implemented additional safeguards and technical security measures. If you have any questions about this incident, please call 1-800-336-1783, Monday through Friday, between 8:00 A.M to 5:00 PM Eastern Time.

Sincerely,

Jordan K. Nadel
President

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **09/28/2022** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877-288-8057**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- A. Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- B. Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- C. Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- D. \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call **877-288-8057** to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at **877-288-8057**.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please refer to the actual policies for terms, conditions, and exclusions of coverage.

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: 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.

Falcon Technologies, Inc.'s address is 162 Bodine Rd, Berwyn, PA 19312, and its telephone number is 610-977-7500.

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

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.