



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Matthew V. Toldero
Office: (267) 930-4554
Fax: (267) 930-4771
Email: mtoldero@mullen.law

19109 West Catawba Avenue, Suite 200
Cornelius, NC 28031

December 5, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent Black, Gould & Associates, Inc. (“BGA”) located at 3800 N. Central Avenue, 9th Floor, Phoenix, Arizona 85012, and are writing to notify your office of an incident that may affect the security of certain personal information relating to approximately nineteen (19) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, BGA does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about September 9, 2022, BGA discovered unusual activity within its environment. BGA promptly took steps to secure its systems, and with the assistance of third-party forensic specialists, conducted an investigation to confirm the nature and scope of the incident. Through the investigation, BGA identified unauthorized access within its environment between August 31, 2022 and September 10, 2022. BGA undertook a thorough review of the potentially affected files to determine whether any potentially sensitive information was present within them. On September 21, 2022, BGA confirmed the population of individuals whose information was included in the affected files.

On October 13, 2022, BGA notified relevant brokers that certain information may have been impacted. After confirming with its brokers, BGA then proceeded promptly with direct notifications to individuals for whom address information was available. Although BGA has no indication of any misuse of personal information as a result of this event, out of an abundance of caution, BGA is providing notice to individuals who may have been impacted.

The information that could have been subject to unauthorized access includes name and Social Security number.

Notice to Maryland Residents

On or about December 5, 2022, BGA provided written notice of this incident on behalf of its' broker clients to approximately nineteen (19) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, BGA moved quickly to investigate and respond to the incident, assess the security of BGA systems, and identify potentially affected individuals. Further, BGA notified federal law enforcement regarding the event. BGA is also working to implement additional safeguards and training to its employees. BGA is providing access to credit monitoring services for 1 year, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BGA is providing impacted individuals with guidance on how to better protect against identity theft and fraud. BGA is providing individuals with 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 encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

BGA is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4554.

Very truly yours,

A handwritten signature in blue ink that reads "Matthew V. Toldero". The signature is fluid and cursive, with a long horizontal flourish extending from the end.

Matthew V. Toldero of
MULLEN COUGHLIN LLC

MVT/lhw
Enclosure

EXHIBIT A



P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
(833) 814-1737
Or Visit:
<https://response.idx.us/bga>
Enrollment Code: <<ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

December 5, 2022

NOTICE OF <<SECURITY INCIDENT or DATA BREACH>>

Dear <<FIRST NAME>> <<LAST NAME>>:

Black, Gould & Associates, Inc. ("BGA") is writing to inform you of a recent incident that may impact the privacy of some of your personal information. BGA is a full-service general agency offering services to agents and brokers such as <<Broker Name>> (herein after referred to as Broker). We obtained your information through our provision of such services to Broker. We have no indication that your information has been subject to actual or attempted misuse. However, out of an abundance of caution, we are providing you this notice, which contains information about the incident, our response to it, and the resources available to assist you with safeguarding your information, should you feel it is necessary. BGA values and respects the privacy of your information and prioritizes the confidentiality and security of the information within its care.

What Happened? On or about September 9, 2022, we discovered unusual activity within our environment. We promptly took steps to secure our systems, and with the assistance of third-party forensic specialists, conducted an investigation to confirm the nature and scope of the incident. Through the investigation, we identified unauthorized access within our environment between August 31, 2022 and September 10, 2022. We undertook a thorough review of the potentially affected files to determine whether any potentially sensitive information was present within them. On September 21, 2022, we confirmed the population of individuals whose information was included in the affected files. Although we have no indication of any misuse of your personal information as a result of this event, out of an abundance of caution, we are providing notice to individuals who may have been impacted.

What Information Was Involved? Our investigation determined the following information relating to you was present in files stored on our systems during the period of unauthorized access: name, <<Data Elements>>. Please note, we have no evidence of any actual or attempted misuse of personal information as a result of the security incident.

What We Are Doing. We take this incident and the security of personal information in our care very seriously. In response to the security incident, we promptly took steps to secure the environment, including by rotating passwords, and conducting a diligent investigation aided by third-party forensic specialists, to confirm the full nature and scope of the event. Further, as part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures designed to mitigate recurrence of this type of incident. We are also reviewing and enhancing existing data privacy policies and procedures.

As an added precaution, we are also providing you with access to <<12/24>> months of complimentary identity monitoring and restoration services through IDX, along with guidance on how to better protect against the possibility of information misuse. We are covering the cost of these services, but due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions below.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanations of benefits, as applicable, and by monitoring your free credit reports for suspicious activity and to detect errors. You can find out more about how to protect against the potential misuse of information in the enclosed *Steps You Can Take to Protect Information*. There, you will also find more information about the identity monitoring services we are offering and how to enroll.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call (833) 814-1737, Monday through Friday from 9 am - 9 pm Eastern Time, excluding U.S. holidays, or go to <https://response.idx.us/bga>. You may also write to us at: Compliance Department, Black, Gould & Associates, Inc., 3800 N. Central Avenue, 9th Floor, Phoenix, Arizona 85012.

We apologize for any inconvenience this incident may cause you and remain committed to the privacy of information in our possession.

Sincerely,

Donald W. Baker

Donald W. Baker
President
Black, Gould & Associates, Inc.

Steps You Can Take to Protect Information

Credit Monitoring Instructions:

Recommended Steps to help Protect your Information

- 1. Website and Enrollment.** Go to <https://response.idx.us/bga> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline for enrollment is March 5, 2023.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at (833) 814-1737 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.