



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

December 15, 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

Dear Sir or Madam:

We represent Lighthouse Insurance (“Lighthouse”), located at 1119 MD-3 North Unit 210, Gambrills, Maryland 21054, and are writing to notify your Office of an incident that may affect the security of certain information relating to fifty (50) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Lighthouse 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

In June 2022, Lighthouse detected suspicious activity within an employee’s email account. Upon learning of this activity, Lighthouse immediately took steps to secure the email account and commenced an investigation with the assistance of external computer forensic specialists in order to determine the nature and scope of the activity. This investigation determined that the email account was subject to unauthorized access on separate occasions between April 7, 2022 and June 27, 2022. As a result, information contained within emails or attachments within the account may have been accessible to the unauthorized actor. This investigation was unable to identify all emails or attachments in the account that the unauthorized actor may have accessed or acquired. As a result, Lighthouse, with the assistance of third-party specialists, quickly began a programmatic and manual review of the contents of the email account to determine the types of protected information present at the time of this activity and to which individuals the information relates. On or about September 16, 2022, this extensive review was completed and Lighthouse immediately began a supplemental review its internal files in order to determine to which Lighthouse clients the

information belonged. Lighthouse is notifying clients of this incident because information relating to them was recently identified during this review. While the information varies for each individual, the information that could have been subject to unauthorized access name, Social Security number, driver's license, medical information, and/or financial account information.

Notice to Maryland Residents

On or about December 15, 2022, Lighthouse began providing written notice of this incident to fifty (50) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as **Exhibit A**. Notification to impacted clients and individuals is ongoing and Lighthouse may supplement this notification if it is determined that a significant amount of additional Maryland residents will receive notice.

Other Steps Taken and To Be Taken

Upon discovering the event, Lighthouse moved quickly to investigate and to respond to the incident, including taking steps to secure the relevant email account and assess any risk to information so it could notify impacted individuals and Lighthouse clients. Lighthouse immediately reset the impacted email account password, reviewed the email tenant's security, and implemented additional precautions following the event. While Lighthouse is not aware of any attempted or actual misuse of information as a result of this incident, Lighthouse is providing access to complimentary credit monitoring services for 12 months through IDX to individuals whose information was potentially affected by this incident.

Additionally, Lighthouse is providing impacted individuals with guidance on how to better protect against identity theft and fraud, as well as 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4637.

Very truly yours,

Gregory Lederman of
MULLEN COUGHLIN LLC

JMP/mah
Enclosure

EXHIBIT A



10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

<<City>>, <<State>> <<Zip>>

December 15, 2022

NOTICE OF DATA INCIDENT

Dear <<First Name>> <<Last Name>>,

Lighthouse Insurance ("Lighthouse") writes to notify you of a recent event that may impact the security of some of your information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? In June 2022, Lighthouse detected suspicious activity within an employee's email account. Upon learning of this activity, we immediately took steps to secure the email account and commenced an investigation with the assistance of external computer forensic specialists in order to determine the nature and scope of the activity. This investigation determined that the email account was subject to unauthorized access on separate occasions between April 7, 2022 and June 27, 2022. As a result, information contained within emails or attachments within the account may have been accessible to the unauthorized actor.

What Information Was Involved? The investigation was unable to identify all emails or attachments in the account that the unauthorized actor may have accessed or acquired. Therefore, out of an abundance of caution, Lighthouse is notifying you of this incident and conducted a thorough review of the entire contents of the email account for emails or attachments that contain personal information. This review was completed on or about September 16, 2022 and we are notifying you of this incident because the investigation confirmed that the potentially impacted information may include your name and <<Data Elements>>. Please note that Lighthouse has not received any reports of actual or attempted misuse of information related to this event.

What We Are Doing. We take the security of information entrusted in our care very seriously. Upon becoming aware of the event, we reset the email account password and initiated a comprehensive investigation in order to determine which Lighthouse clients may be impacted. We continue to assess our email tenant's security and have implemented additional precautions following this event. As an added precaution, we are offering you access to complimentary credit monitoring services for 12 months through IDX, enrollment instructions are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports and to detect errors. You should immediately report any suspicious activity to law enforcement. We also encourage you to review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information* and to enroll in the complimentary monitoring services.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-800-939-4170, which is available from 9 AM to 9 PM EST Monday through Friday (excluding major U.S. holidays).

Sincerely,

Lighthouse Insurance



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for 12 months provided by IDX. To enroll in this service, go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. 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. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. Please note the deadline to enroll is March 15, 2023.

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, 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 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 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. Lighthouse Insurance is located at 1119 MD-3 North Unit 210, Gambrills, Maryland 21054.

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.



MULLEN
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ATTORNEYS AT LAW

Katie Butler
Office: (267) 930-1613
Fax: (267) 930-4771
Email: kbutler@mullen.law

609 SW 8th Street, Suite 600
Bentonville, AR 72712

May 18, 2023

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: Supplemental Notice of Data Event

Dear Sir or Madam:

We continue to represent Lighthouse Insurance (“Lighthouse”), located at 1119 MD-3 North Unit 210, Gambrills, Maryland 21054, and are writing to supplement our December 15, 2022 notification to your Office. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Lighthouse 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.

Based on the ongoing investigation and response, on or about May 18, 2023, Lighthouse provided notice to an additional sixty seven (67) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***. Notification to impacted clients and individuals is ongoing and Lighthouse may supplement this notification if it is determined that a significant amount of additional Maryland residents will receive notice.

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4784.

Very truly yours,

Katie Butler of
MULLEN COUGHLIN LLC

KLB/mah
Enclosure

Mullen.law

EXHIBIT A



4145 SW Watson Ave
Suite 400
Beaverton, OR 97005

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

<<City>>, <<State>> <<Zip>>

May 18, 2023

NOTICE OF DATA INCIDENT

Dear <<First Name>> <<Last Name>>,

Lighthouse Insurance (“Lighthouse”) writes to notify you of a recent event that may impact the security of some of your information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? In June 2022, Lighthouse detected suspicious activity within an employee’s email account. Upon learning of this activity, we immediately took steps to secure the email account and commenced an investigation with the assistance of external computer forensic specialists in order to determine the nature and scope of the activity. This investigation determined that the email account was subject to unauthorized access on separate occasions between April 7, 2022 and June 27, 2022. As a result, information contained within emails or attachments within the account may have been accessible to the unauthorized actor.

What Information Was Involved? The investigation was unable to identify all emails or attachments in the account that the unauthorized actor may have accessed or acquired. Therefore, out of an abundance of caution, Lighthouse is notifying you of this incident and conducted a thorough review of the entire contents of the email account for emails or attachments that contain personal information. This review was completed on or about September 16, 2022 and we began providing notice. After that time, we continued our review efforts and we are notifying you of this incident because the investigation confirmed that the potentially impacted information may include your name and <<Data Elements>>. Please note that Lighthouse has not received any reports of actual or attempted misuse of information related to this event.

What We Are Doing. We take the security of information entrusted in our care very seriously. Upon becoming aware of the event, we reset the email account password and initiated a comprehensive investigation in order to determine which Lighthouse clients may be impacted. We continue to assess our email tenant’s security and have implemented additional precautions following this event. As an added precaution, we are offering you access to complimentary credit monitoring services for 12 months through IDX, enrollment instructions are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports and to detect errors. You should immediately report any suspicious activity to law enforcement. We also encourage you to review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information* and to enroll in the complimentary monitoring services.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-800-939-4170, which is available from 9 AM to 9 PM EST Monday through Friday (excluding major U.S. holidays).

Sincerely,

Lighthouse Insurance



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

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As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for 12 months provided by IDX. To enroll in this service, go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. 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. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. Please note the deadline to enroll is August 18, 2023.

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.

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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, 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 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	1-800-916-8800
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 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. Lighthouse Insurance is located at 1119 MD-3 North Unit 210, Gambrills, Maryland 21054.

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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 1 Rhode Island residents that may be impacted by this event.