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Clark Hill
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December 16, 2022

VIA ELECTRONIC MAIL

Attorney General Brian E. Frosh
Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

To Whom It May Concern:

We represent Everest Global Services, Inc. (“Everest”) as outside counsel with respect to a cybersecurity event involving personally identifiable information (“PII”) as described below. Everest takes the security of the information in its control seriously and is committed to answering any questions you may have regarding this event.

1. Nature of security event.

On August 15, 2022, Everest identified suspicious activity associated with its email environment. Everest immediately implemented its incident response protocols, took steps to secure the email environment, and engaged external cybersecurity experts to conduct a forensic investigation. The investigation found that there was unauthorized access to five email accounts between August 8, 2022 and August 16, 2022. A third-party vendor was engaged to review the contents of these email accounts to identify and extract any personally identifiable information that may have been affected. Everest determined that personally identifiable information was present within the accounts on approximately October 10, 2022.

2. Number of residents affected.

Twenty-one (21) Maryland residents were notified of the event. A letter was sent to the potentially affected individuals on December 16, 2022, via regular mail (a copy of the template notification letter is enclosed). Impacted information may include names and some combination of the following: addresses, Social Security numbers, dates of birth, driver's license numbers, state identification numbers, financial account information, insurance claim numbers, health insurance policy numbers, health information such as medical history, condition, treatment or diagnosis, patient medical numbers, patient account numbers.

3. Steps taken in response to the event.

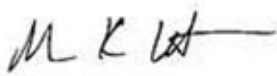
Since this event, Everest has, among other actions, reset passwords for email accounts, reinforced multi-factor authentication measures (which were previously enabled on all email accounts), and increased the frequency of mandatory company-wide training and awareness of increasing cyber risks. Additionally, impacted individuals were offered 12 months of credit monitoring and identity protection services through IDX.

4. Contact information.

Everest takes the security of the information in its control seriously and is committed to ensuring information within its control is protected. If you have any questions or need additional information, please do not hesitate to contact me at mventrone@clarkhill.com or (312) 651-4616.

Sincerely,

CLARK HILL

A handwritten signature in black ink, appearing to read 'M K Ventrone', with a horizontal line extending to the right.

Melissa K. Ventrone
Member

cc: Sunaina Ramesh - sramesh@clarkhill.com



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

To Enroll, Please Call:
1-833-896-5599

Or Visit:

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

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

December 16, 2022

NOTICE OF DATA SECURITY EVENT

Dear <<FIRST NAME>> <<LAST NAME>>,

We are writing to make you aware of a recent event at Everest Global Services, Inc. ("Everest"), a reinsurance and insurance provider. Everest identified suspicious email activity and immediately took action to secure its email environment. **While your information was contained in one of the affected email accounts, we have no evidence that any of your personal information has or will be misused. The security of your information is very important to us.** This letter contains more information about the proactive measures we have taken in response and the identity protection services that we are offering you free of charge.

What Happened?

On August 15, 2022, Everest identified suspicious activity associated with its email environment. We immediately implemented our incident response protocols, took steps to secure the email environment, and engaged independent computer forensic experts to assist with an investigation. The investigation found that there was unauthorized access to five email accounts between August 8, 2022 and August 16, 2022. We conducted a thorough review of these accounts to identify any personal information present in the accounts during the unauthorized access. We learned that your information was present in the account on approximately October 10, 2022.

What Information Was Involved?

From our review, it appears that your name, <<Variable Text 1>> may have been affected.

What We Are Doing:

Everest has taken proactive measures including resetting passwords for email accounts, reinforcing multi-factor authentication measures, and increasing the frequency of mandatory company-wide training and awareness of increasing cyber risks. In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. **These services are being provided at no cost to you.** With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do:

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-896-5599 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above.

IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is March 16, 2023.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

We encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the event and can answer questions or concerns you may have regarding protection of your personal information. We also encourage you to vigilantly monitor your financial statements and credit reports and immediately report any suspicious activity.

For More Information:

If you have questions, please call 1-833-896-5599 Monday through Friday from 9 am - 9 pm Eastern Time. Protecting your information is important to us, and we sincerely apologize for any concern this event may cause you.

Sincerely,

Everest Global Services, Inc.

Recommended Steps to Help Protect Your Information

1. Website and Enrollment. 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.

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 1-833-896-5599 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need

to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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 agencies 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 a 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. You can 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.

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

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. A total of 1 Rhode Island residents were notified of this event.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



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Clark Hill
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Chicago, Illinois 60601
T (312) 985-5900
F (312) 985-5999

February 17, 2023

VIA ELECTRONIC MAIL

Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

To Whom It May Concern:

We represent Everest Global Services, Inc. ("Everest") as outside counsel with respect to a cybersecurity event, of which you were previously notified on or about December 16, 2022. Everest directly notified twenty-one (21) Maryland residents of this incident on December 16, 2022. Everest concurrently notified employer/data owners whose employee information may have been affected, providing information about the incident, steps taken in response, and offering to provide notice to impacted individuals and regulators on their behalf. Everest is providing this supplemental notice on behalf of TempsPlus Staffing Services, Inc. ("TempsPlus"), who is the owner of the impacted data. Letters were mailed to an additional one hundred and fifteen (115) impacted individuals on behalf of TempsPlus via regular mail on February 6, 2023. A copy of the template letter is attached as Exhibit A. Please contact me if you have any questions.

Sincerely,

CLARK HILL

A handwritten signature in black ink, appearing to read 'M K Ventrone'.

Melissa K. Ventrone
Member

cc: Sunaina Ramesh - sramesh@clarkhill.com

 **everest**TM
10300 SW Greenburg Rd., Suite 570
Portland, OR 97223

To Enroll, Please Call:
1-833-896-5599
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<ZIP>>

February 6, 2023

NOTICE OF DATA SECURITY EVENT

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

We are writing to make you aware of a recent event at Everest Global Services, Inc. (“Everest”), a reinsurance and insurance provider. Everest may have received your information during the course of providing insurance or reinsurance services for your current or former employer, <<Variable Text 2>>. Everest identified suspicious email activity and immediately took action to secure its email environment. **While your information was contained in one of the affected email accounts, we have no evidence that any of your personal information has or will be misused. The security of your information is very important to us.** This letter contains more information about the proactive measures we have taken in response and the identity protection services that we are offering you free of charge.

What Happened?

On August 15, 2022, Everest identified suspicious activity associated with its email environment. We immediately implemented our incident response protocols, took steps to secure the email environment, and engaged independent computer forensic experts to assist with an investigation. The investigation found that there was unauthorized access to five email accounts between August 8, 2022 and August 16, 2022. We conducted a thorough review of these accounts to identify any personal information present in the accounts during the unauthorized access. We learned that your information was present in the account on approximately October 10, 2022.

What Information Was Involved?

From our review, it appears that your name, <<Variable Text 1>> may have been affected.

What We Are Doing:

Everest has taken proactive measures including resetting passwords for email accounts, reinforcing multi-factor authentication measures, and increasing the frequency of mandatory company-wide training and awareness of increasing cyber risks. In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 / 24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. **These services are being provided at no cost to you.** With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do:

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-896-5599 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX

representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is May 6, 2023.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

We encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the event and can answer questions or concerns you may have regarding protection of your personal information. We also encourage you to vigilantly monitor your financial statements and credit reports and immediately report any suspicious activity.

For More Information:

If you have questions, please call 1-833-896-5599 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. Protecting your information is important to us, and we sincerely apologize for any concern this event may cause you.

Sincerely,

Everest Global Services, Inc.

Recommended Steps to Help Protect Your Information

1. Website and Enrollment. 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.

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 1-833-896-5599 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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 agencies 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 a 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. You can 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.

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

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. A total of <<XX>> Rhode Island residents were notified of this event.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



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F (312) 517-7572
Email: mventrone@ClarkHill.com

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130 E. Randolph Street, Suite 3900
Chicago, Illinois 60601
T (312) 985-5900
F (312) 985-5999

July 27, 2023

VIA ELECTRONIC MAIL

Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

To Whom It May Concern:

We represent Everest Global Services, Inc. ("Everest") as outside counsel with respect to a cybersecurity event, of which you were previously notified on or about December 16, 2022. Everest directly notified twenty-one (21) Maryland residents of this incident on or about December 16, 2022. Everest concurrently notified employer/data owners whose employee information may have been affected, providing information about the incident, steps taken in response, and offering to provide notice to impacted individuals and state regulators on their behalf. As a result of this process, letters were mailed to an additional one hundred and fifteen (115) residents of Maryland via regular mail on or about February 6, 2023. Everest has previously notified you of these events.

During the initial notification process, Everest identified a number of records without addresses. Everest then had its vendor review the impacted data to identify additional data elements to assist with obtaining addresses. Once this process was complete, Everest used the additional data elements to search its claims system for addresses in order to notify impacted individuals directly. This process was recently completed, and on July 27, 2023, Everest notified an additional twenty-one (21) residents of Maryland via regular mail. A copy of the template notification letter is enclosed as Exhibit A. This completes the notification process, and Everest does not anticipate providing any further updates.

Please contact me if you have any questions.

Sincerely,

CLARK HILL

A handwritten signature in black ink, appearing to read 'M K Ventrone'.

Melissa K. Ventrone
Member

cc: Sunaina Ramesh - sramesh@clarkhill.com



4145 SW Watson Avenue, Suite 400
Beaverton, OR 97005

To Enroll, Please Call:

1-833-896-5599

Or Visit:

[https://app.idx.us/account-
creation/protect](https://app.idx.us/account-creation/protect)

Enrollment Code: <<XXXXXXXX>>

**YOU WILL NEED THIS CODE TO ENROLL IN
FREE IDENTITY PROTECTION SERVICES**

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

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<ZIP>>

July 27, 2023

NOTICE OF DATA SECURITY INCIDENT

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

We are writing to make you aware of a recent incident at Everest Global Services, Inc. ("Everest"), a reinsurance and insurance provider. Everest identified suspicious email activity and immediately took action to secure its email environment. **While your information was contained in one of the affected email accounts, we have no evidence that any of your personal information has been or will be misused. The security of your information is very important to us.** This letter contains more information about the proactive measures we have taken in response, as well the identity protection services that we are making available to you free of charge.

What Happened?

On August 15, 2022, Everest identified suspicious activity associated with its email environment. We immediately implemented our incident response protocols, took steps to secure the email environment, and engaged independent computer forensic experts to assist with an investigation. The investigation found that there was unauthorized access to five email accounts between August 8, 2022 and August 16, 2022. We conducted a thorough review of these accounts to identify any personal information present in the accounts during the unauthorized access. We learned on approximately October 10, 2022 that your information was present in a compromised account. Because we were not able to obtain your address from this process, we sought additional vendor assistance to locate additional information to enable us to search our claims system to do so. This was a manual, time intensive process which was only recently completed.

What Information Was Involved?

From our review, it appears that your name, <<variable text data elements>> may have been affected.

What We Are Doing:

Everest has taken proactive measures including resetting passwords for email accounts, reinforcing multi-factor authentication measures, and increasing the frequency of mandatory company-wide training and awareness of increasing cyber risks. In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. **These services are being provided at no cost to you.** With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do:

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-896-5599 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 21, 2023.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter. We encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer any questions or concerns regarding protection of your personal information. We also encourage you to vigilantly monitor your financial statements and credit reports and immediately report any suspicious activity.

For More Information:

If you have questions, please call 1-833-896-5599 Monday through Friday from 9 am - 9 pm Eastern Time. Protecting your information is important to us, and we sincerely apologize for any concern related to this incident.

Sincerely,

Everest Global Services, Inc.

Recommended Steps to Help Protect Your Information

1. Website and Enrollment. 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.

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 1-833-896-5599 to gain additional information about this incident and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

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If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state Attorney General [or other consumer protection agency (contact information listed below)].

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

You need to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, you can prevent someone who fraudulently acquires your personal identifying information from using that information to open new accounts or borrow money in your name. You will need to contact **each of** the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card unless you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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 agencies 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 a 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. You can 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.

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

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. A total of [xx] Rhode Island residents were notified of this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.