

[INSERT DATE]

[INSERT NAME AND ADDRESS]

RE: Breach Notification

Dear [INSERT],

Before we move into the purpose of this letter, I want to express our appreciation of you and your employment relationship with PCRB. As you know, and recently expressed, it is our goal to be transparent about issues as they arise. In that vein, I am writing to advise you of a recent security incident that may have compromised your personal information and the efforts we are taking to help you ensure that any personal data is protected. It is important that you carefully review this letter as it contains information regarding this event and the steps which you should take right away to protect your personal data.

What Happened

On June 1, 2023, a third-party vendor handling PCRB's wellness program (Vitality) suffered a security breach. The breach was caused by a vulnerability in a product it used called MOVEit. Unfortunately, the MOVEit vulnerability has affected many businesses and government agencies.

After investigation, Vitality notified PCRB on June 13, 2023 of the breach. PCRB immediately began working with Vitality to understand what, if any information was compromised and what remediation efforts had been undertaken. Based on the results of the investigation, it appears that your personal information held at Vitality may have been compromised.

What Information Was Involved

Based on the investigation to date, we believe that the following information held by Vitality about you was affected by this breach: name, address, social security number, birth date, email and/or phone number (if provided). At this point, we have no direct knowledge that your personal information has been improperly used or that improper activity will occur. Nevertheless, in an abundance of caution, we felt that it was important to advise you of these facts and the steps you may wish to take to help protect yourself (listed below).

What are We Doing

We continue to work with Vitality to ensure that this incident is properly remediated and that PCRB information is secure going forward. We also worked with Vitality to help protect your identity by offering

you complimentary access to Experian IdentityWorksSM for 2 years, as detailed below. We encourage you to promptly sign up for this complimentary service.

What You Can Do

While we have received no reports or indication of such activity, the risks related to unauthorized use of a Social Security number may include identity theft, financial fraud, and tax fraud. Please be vigilant about monitoring your personally identifiable information, in particular your credit report information and financial accounts, to protect against fraudulent activity. Please also take care and attention when submitting tax returns to protect against possible fraudulent submissions made on your behalf.

To assist you in this effort, you are being provided with complimentary credit monitoring and identity theft prevention services through Experian. If you are concerned about identity theft, please sign up for the complimentary monitoring and protection services by following the instructions enclosed or provided below from Experian. The deadline to sign up for this complimentary monitoring and protection service is October 31, 2023.

Experian's[®] IdentityWorksSM provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: October 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/credit>
- Provide your **activation code:** **[code]**

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 833-901-4630 by October 31, 2023. Be prepared to provide engagement number B096642 as proof of eligibility for the identity restoration services by Experian.

We also encourage you to review the enclosed "Information about Identity Theft Protection" for additional information on how to protect against identity theft and fraud.

ADDITIONAL DETAILS REGARDING YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 833-901-4630. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24-months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* 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.

For More Information

On behalf of PCRB, we sincerely regret any inconvenience or concern caused by this incident. As noted above, if you have questions about the Experian product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online,



please contact Experian's customer care team at 1-833-901-4630 by October 31, 2023. Be prepared to provide engagement number listed above as proof of eligibility for the Identity Restoration services by Experian. You can also reach me with questions.

Sincerely,

Tom

Thomas W. Cleary
Senior Vice President & COO

Information about Identity Theft Protection

If you are concerned about identity theft, you can place an identity theft/fraud alert, get credit freeze information for your state, or order a free credit report by calling any of the following credit bureaus at one of the phone numbers listed below or by visiting their respective websites.

Equifax 1- 888-548-7878 P.O. Box 740256 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/	Experian 1-888-397-3742 P.O. Box 4500 Allen, TX 75013 https://www.experian.com/help/	TransUnion 1-800-916-8800 P.O. Box 2000 Chester, PA 19022 https://www.transunion.com/credit-help
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Credit Reports. You can request credit reports from all three credit bureaus be sent to you free of charge. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

Fraud Alerts. You can place a fraud alert with the credit bureaus free of charge. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year. You may also place an extended fraud alert, which lasts up to seven years unless you cancel it sooner. Additionally, you can provide a phone number instructing lenders to contact you if someone applies for credit in your name, and you will get an instant alert to the potential fraud.

Security Freeze. Under state law, a security freeze (or credit freeze) prohibits a credit bureau from releasing any information from a consumer's credit report without written authorization. There is no fee associated with freezing or thawing your credit. The process of freezing your credit takes only a few minutes. You must contact each credit bureau individually to freeze your credit with each bureau. To place a security freeze, you may need to provide the following information:

Your full name	Date of Birth	Social Security number
Postal address	Email address	Other information the Credit Reporting Agency may require.

The credit bureaus have one (1) business day after your request to place a security freeze if made by telephone or secure electronic means. If the request is made by mail, the credit bureaus have three (3) business days. The credit bureaus must also send written confirmation to you within five (5) business days.

To lift the security freeze, in order to allow a specific entity or individual access to your credit report, you must apply online, call, or send a written request to the credit bureaus by mail. When you contact a credit bureau to lift the security freeze, you will need to include proper identification (name, address, and Social Security number) and the PIN number or password that was provided to you (if provided) when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. If you request a credit thaw online or by phone, the credit bureaus are required by law to complete the request within one hour. If you request the thaw by regular mail, the credit bureaus have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

The Federal Trade Commission (FTC) provides more information about how to protect your identity at either <https://www.ftc.gov/> or <https://www.identitytheft.gov/>. You may also find additional information on any applicable rights under the Fair Credit Reporting Act. You can also contact the FTC by using the information below.

Federal Trade Commission
1-202-326-2222
Bureau of Consumer Protection
600 Pennsylvania Avenue, NW
Washington, DC 20580

For Maryland Residents: You may also contact the Maryland Attorney General's Office for more information about how to protect your identity by using the information below:

Attorney General Anthony G. Brown
200 St. Paul Place
Baltimore, MD 21202
Phone: 410-528-8662
Website: <https://www.marylandattorneygeneral.gov/>

NEW YORK
LONDON
SINGAPORE
PHILADELPHIA
CHICAGO
WASHINGTON, DC
SAN FRANCISCO
SILICON VALLEY
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OF DUANE MORRIS
ALLIANCES IN MEXICO
AND SRI LANKA

June 26, 2023

VIA E-MAIL - idtheft@oag.state.md.us

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: **Breach Notification Pursuant to Maryland Personal Information Protection Act**

Dear Sir/Madam:

This firm is counsel to the Pennsylvania Compensation Rating Bureau ("PCRB"). I am writing to provide information pursuant to the Personal Information Protection Act.

On June 1, 2023, a third-party vendor handling PCRB's wellness program (Vitality) suffered a security breach. The breach was caused by a vulnerability in a product it used called MOVEit, which has affected many businesses and government agencies. After investigation, Vitality notified PCRB on June 13, 2023 of the breach.

PCRB immediately began working with Vitality to understand what, if any information was compromised and what remediation efforts had been undertaken. Based on the results of the investigation, we determined that PCRB employee data held by Vitality was affected and that data includes the personal information of two (2) Maryland residents. The following information was held by Vitality: name, address, social security number, birth date, email and/or phone number (if provided). On June 19, 2023, PCRB sent an email to all affected employees, including the two affected Maryland residents advising them about the incident and the subject matter of the breach notification letter.

Vitality retained Experian to provide credit monitoring services and send out the formal breach notification letters. We expect those letters to go out this week and all affected persons will be offered 2 years of credit monitoring through Experian IdentityWorksSM.

DUANE MORRIS LLP

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Office of the Attorney General
Attn: Security Breach Notification
June 26, 2023
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Enclosed for your reference is a sample copy of breach notification that is being provided to the two affected Maryland residents.

Please feel free to contact me directly should the need arise.

Sincerely,



Sandra A. Jeskie

SAJ/sfm/
Attachment