



Erica Lloyd
601.499.8127 (direct)
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June 27, 2023

Via Electronic Mail: Idtheft@oag.state.md.us

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

Re: Client : Cottingham & Butler Claims Services, Inc.
Matter : Data Security Incident

Dear Attorney General Frosh:

Cottingham & Butler Claims Services, Inc. (“CBCS”) is writing with respect to a potential data security incident described in more detail below. CBCS takes the security and privacy of the information in its control seriously, and has taken steps to prevent a similar incident from occurring in the future.

This letter will serve to inform you of the nature of the security breach, the number of Maryland residents that were potentially affected, what information has been compromised, and the steps that CBCS is taking to secure the integrity of its systems. We have also enclosed hereto samples of the notifications made to the potentially impacted individuals, which includes an offer of free credit monitoring.

1. Nature of the Security Incident

On May 16, 2023, CBCS detected suspicious activity within its email environment. Upon detecting the suspicious activity, CBCS’ IT professionals immediately secured the email environment by disabling the account and resetting passwords. CBCS then promptly engaged third-party forensic specialists to assist with securing the email environment and investigating the extent of any unauthorized activity.

The forensic investigation determined that the following personal information could have been acquired by an unauthorized third party: first and last name, address, date of birth, claim number (or other claim identifier), treatment information or diagnosis, date of treatment, provider name, provider TIN, medical record number or patient ID, and employer name. Notably, the types of information affected were different for each individual, and not every individual had all the above listed elements exposed. All individuals were notified on June 27, 2023.

As of this writing, CBCS is unaware of any misuse of personal information.

2. Maryland Residents Notified

A total of seven (7) Maryland residents were potentially affected by this security incident. Notification letters were mailed to the potentially impacted individual on June 27, 2023, by first class mail. A sample copy of the notification letter is included with this letter.

3. Steps Taken

Although CBCS is not aware of any evidence of misuse of personal information, CBCS has extended to the potentially impacted individual an offer for free credit monitoring and identity theft protection through Sontiq. This service will include 12 months of credit monitoring, along with a fully managed identity theft recovery service, should the need arise. CBCS has changed passwords, strengthened password requirements, and implemented multi-factor authentication.

4. Contact Information

CBCS remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at Erica.Lloyd@LewisBrisbois.com or 601.499.8127.

Very truly yours,

Lewis Brisbois Bisgaard & Smith LLP

A handwritten signature in black ink, appearing to read "Erica J. Lloyd". The signature is fluid and cursive, with the first name "Erica" and last name "Lloyd" clearly distinguishable.

Erica J. Lloyd, Esq.

Enclosures: *Sample Notification Letter*

Cottingham & Butler Claims Services
c/o Cyberscout, a Transunion Company
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB07579



Via First-Class Mail

[REDACTED]
[REDACTED]
[REDACTED]

June 27, 2023

Notice of Data Security Incident

Dear [REDACTED],

You are receiving this letter because Cottingham & Butler Claims Services ("CBCS") was the third-party administrator for a claim you filed with Indemnity Insurance Company of North America. CBCS is writing to inform you of an incident that may have exposed your personal information. We take the security of your personal information seriously and want you to know what happened, what data may have been affected, and what you can do to help protect yourself.

What Happened:

On May 16, 2023, CBCS detected suspicious activity within an account on its email system. Upon detecting the suspicious activity, CBCS' IT professionals immediately secured the email environment by disabling the account and resetting passwords. CBCS then promptly engaged third-party forensic specialists to investigate the incident to determine if any unauthorized access took place and to review the security practices being used for email access.

CBCS found no evidence that your information has been misused. However, the forensic investigation, which was completed on May 31, 2023, determined that, between March 20, 2023 and May 16, 2023, the unauthorized third party may have acquired certain personal information as a result of this incident.

What Information Was Involved:

It is possible that the following personal information could have been acquired by an unauthorized third party: first and last name, address, date of birth, claim number (or other claim identifier), treatment information or diagnosis, date of treatment, provider name, provider TIN, medical record number or patient ID, and employer name.

Please note that your Social Security Number, banking information, credit card information, and/or other financial information was not involved in this incident.

What We Are Doing:

Data security is one of our highest priorities. Upon detecting this incident we moved quickly to initiate a response, which included conducting an investigation with the assistance of IT specialists and confirming the security of our network environment. As a result of this incident, we are reviewing technical safeguards and looking into enhancements to prevent a similar incident.

Additionally, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do:

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/cottingham> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Please keep this letter, as you will need to reference the enrollment code above when calling or enrolling online.

For More Information:

We encourage you to take full advantage of these services. Enclosed you will find additional materials regarding the resources available to you, and the steps you can take to further protect your personal information.

Cyberscout representatives are aware of the incident at CBCS and can answer questions or concerns you may have regarding protection of your personal information. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-800-405-6108 and supply the fraud specialist with your unique code listed above.

If you would like to contact CBCS directly, our contact information is as follows: 800 Main Street, Dubuque, IA 52001; 877-241-6121 (toll free); or 563-327-2231.

CBCS values the security of the personal data that we maintain, and understand the frustration, concern, and inconvenience that this incident may have caused.

Sincerely,

Adam Rathje
Vice President

Additional Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/credit-freeze/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-800-909-8872 www.transunion.com/credit-freeze
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Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf);
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<https://www.experian.com/fraud/center.html>).

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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at listed above.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

File Police Report: You have the right to file or obtain a police report if you 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 proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), 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. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 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 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 violators. 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 North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

For 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, and <https://ag.ny.gov/>.

For Rhode Island residents, the Rhode Island Attorney General can be reached at 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

Cottingham & Butler Claims Services
c/o Cyberscout, a Transunion Company
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB07579



Via First-Class Mail

[REDACTED]
[REDACTED]
[REDACTED]

June 27, 2023

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FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), 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. This notice has not been delayed by law enforcement.

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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 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 violators. 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 North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

For 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, and <https://ag.ny.gov/>.

For Rhode Island residents, the Rhode Island Attorney General can be reached at 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.