



ATTORNEYS AT LAW

Corporate Center Three at International Plaza
4221 W. Boy Scout Boulevard | Suite 1000
Tampa, Florida 33607-5780
P.O. Box 3239 | Tampa, Florida 33601-3239
813.223.7000 | fax 813.229.4133
www.carltonfields.com

Joseph W. Swanson
(813) 229-4335
jswanson@carltonfields.com

Atlanta
Florham Park
Hartford
Los Angeles
Miami
New York
Orlando
Tallahassee
Tampa
Washington, DC
West Palm Beach

July 12, 2023

Maryland Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place, 25th Floor
Baltimore, MD 21202
idtheft@oag.state.md.us

Via First Class Mail and Email

Re: Security Incident Notice Provided for The Franklin Mutual Insurance Group

Dear Attorney General Brown:

We are providing notification on behalf of our client, the Franklin Mutual Insurance Group ("FMI"), in connection with a ransomware and data security incident at FMI. FMI is an insurance company headquartered at 5 Broad Street, Branchville, New Jersey 07826.

Nature of the Incident

On March 10-11, 2023, FMI was the victim of a ransomware attack. FMI immediately launched an investigation, obtained the advice and assistance of cybersecurity advisors, and notified the Federal Bureau of Investigation and the Secret Service.

As part of its investigation, FMI recently learned that as part of the ransomware attack, an unknown third party remotely accessed and acquired, without authorization, certain personal information contained on certain FMI computer systems. FMI is not aware of any identity theft or fraud in relation to this incident.

Maryland Residents Affected

FMI has worked diligently to determine the scope of the incident, identify potentially affected individuals, and confirm those individuals' states of residence. Although FMI's efforts in that regard are ongoing, FMI has determined that the name and Social Security number of one Maryland resident is involved in this incident. The perpetrators have posted this information on a website that they maintain.

A notification letter will be sent to the Maryland resident via regular mail after transmission of this letter to you. A copy of the notification letter is attached.

Carlton Fields, P.A.

Carlton Fields, P.A. practices law in California through Carlton Fields, LLP.

Steps Taken and Plans Relating to the Incident

In addition to the efforts described above, FMI has taken actions to prevent a similar incident from occurring in the future, including security enhancements and employee trainings.

FMI has engaged ID Resolution to provide 12 months of credit monitoring and identity protection services at no cost to the affected individuals, including the Maryland resident.

Contact Information

Should you have any questions or if any additional information is needed, please contact me at jswanson@carltonfields.com or 813.229.4335.

Sincerely,

Carlton Fields

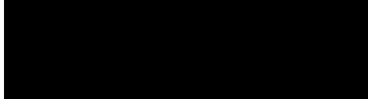
/s/ Joseph W. Swanson

Joseph W. Swanson

ELECTRONICALLY SIGNED TO EXPEDITE DELIVERY

Enclosure

7/13/2023



To Enroll in credit monitoring,
Please Call:
our partners at ID Resolution
at **877 308 9169**.
You will be asked to give your full name
and the Personal Identifying Code
stated on this letter.

Your Personal Identifying Code: 

Notice of Data Breach

Dear :

The Franklin Mutual Insurance Group ("FMI") takes the security and privacy of information in its care seriously. This letter is to inform you about a ransomware and data security incident at FMI, which has impacted your personal information. Although we have no indication of identity theft or fraud in relation to this incident, we are providing you with information about the incident, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened

FMI has learned that on or about March 11, 2023, an unknown third party remotely accessed and acquired, without authorization, your personal information contained on certain FMI computer systems.

What Information Was Involved

FMI has been investigating this data security incident, which has included working with cybersecurity advisors, determining the scope of the incident, and reviewing the data potentially involved in the incident. Through that work, FMI recently determined that the perpetrators downloaded materials that included your name and the following: social security number. The perpetrators have posted this information on a website that they maintain. FMI is not aware of any identity theft or fraud in relation to this incident.

What We Are Doing

FMI immediately launched an investigation into this matter. FMI also reported the incident to the Federal Bureau of Investigation and the Secret Service. In addition, FMI promptly terminated the unauthorized access, assessed the security of its systems, and took actions to prevent a similar incident from occurring in the future, including security enhancements and employee trainings. Upon discovering that your information was accessed and acquired, FMI is making this notification to you.

Although we are not aware of any identity theft or fraud as a result of this incident, to ease any concerns you might have about this situation, and at no cost to you, we are offering you identity theft protection services through ID Resolution, LLC. ID Resolution, LLC identity protection services include: 12 months of single Bureau credit monitoring and fully managed identity theft recovery services. With this protection, ID Resolution, LLC will help you resolve issues if your identity is compromised. To enroll in credit monitoring, please call ID Resolution, LLC at 1 877 308 9169. You will be asked to give your full name and the Personal Identifying Code stated on this letter, above.

What You Can Do

You should remain vigilant by reviewing account statements and monitoring free credit reports. Immediately report any suspicious activity. You may also contact the Federal Trade Commission ("FTC") and the national consumer reporting agencies for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. Additional information, including contact information, is provided in the insert labeled "Steps You Can Take to Protect Personal Information."

For More Information

We fully appreciate the importance of protecting your personal information, and we apologize for any inconvenience this incident may cause. If you have any questions, please contact our Customer Care department at 1 800 336 3642.

Sincerely,

Franklin Mutual Insurance Group

Steps You Can Take to Protect Personal Information

1. Activate the credit monitoring provided as part of your identity protection membership. Follow the instructions for enrollment using your reference 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. Follow the instructions for enrollment using your reference code provided at the top of the letter. If you need assistance, ID Resolution, LLC at 1 877 308 9169 will be able to assist you.

2. Telephone. Contact ID Resolution, LLC at 1 877 308 9169 to gain additional information about the appropriate steps to take to protect your credit identity.

3. 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 consumer reporting agencies. 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 (4) months.

If you discover any suspicious items and have enrolled in ID Resolution, LLC credit monitoring, notify them immediately by calling 1 877 308 9169 filing a request for help.

You should also know that you can report suspected incidents of identity theft to local law enforcement, your state's attorney general, and the Federal Trade Commission.

4. Place Fraud Alerts with the three consumer reporting agencies. 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 consumer reporting agencies 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 agencies is as follows:

Consumer Reporting Agencies

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 agencies and use only ONE of these methods. As soon as one of the three agencies 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.

5. 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. There is no cost to freeze or unfreeze your credit files.

If you wish to place a security freeze on your credit file, you must separately place a security freeze on your credit file at each consumer reporting agency. In order to place a security freeze, you may 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 five years; (5) Proof of current address; and (6) A legible copy of a government issued identification card. 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.

Please contact any of the three major consumer reporting agencies listed above for details on what information each company requires and to place the freeze.

6. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. Although we are not aware of any identity theft or fraud as a result of this incident, 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. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

Maryland Residents: the 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 <https://www.marylandattorneygeneral.gov/>.

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.

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



ATTORNEYS AT LAW

CityPlace Tower

525 Okeechobee Boulevard | Suite 1200
West Palm Beach, Florida 33401-6350
P.O. Box 150 | West Palm Beach, Florida 33402-0150
561.659.7070 | fax 561.659.7368
www.carltonfields.com

Eden Marcu
(561) 650-8026
emarcu@carltonfields.com

Atlanta
Florham Park
Hartford
Los Angeles
Miami
New York
Orlando
Tallahassee
Tampa
Washington, DC
West Palm Beach

November 3, 2023

Maryland Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place, 25th Floor
Baltimore, MD 21202
idtheft@oag.state.md.us

Via First Class Mail and Email

Re: Supplemental Security Incident Notice Provided for The Franklin Mutual Insurance Group

Dear Attorney General Brown:

I am writing to follow up on our notice to you regarding a security incident reported by my client, the Franklin Mutual Insurance Group ("FMI"). FMI is an insurance company headquartered at 5 Broad Street PO Box 400, Branchville, New Jersey 07826.

On March 10-11, 2023, FMI was the victim of a ransomware attack. FMI previously submitted a breach report on July 12, 2023 and notified all affected individuals who had been identified by that point. Since that initial submission, FMI worked with its advisors to review and analyze additional data involved in the incident. As a result of those efforts, which concluded recently, FMI has identified an additional 7 Maryland residents whose personal information is involved in this incident.

A notification letter will be sent to the Maryland residents via regular mail after submission of this report to you. A sample notification letter is enclosed. FMI is not aware of any identity theft or fraud in relation to this incident.

If you have any questions, please contact me at 561-650-8026, or via email at emarcu@carltonfields.com.

Sincerely,

Carlton Fields

/s/ Eden Marcu

Eden Marcu

ELECTRONICALLY SIGNED TO EXPEDITE DELIVERY

Enclosure

Carlton Fields, P.A.

Carlton Fields, P.A. practices law in California through Carlton Fields, LLP.



5 Broad Street • PO Box 400 • Branchville, NJ 07826-0400
Tel: 973-948-8800 • Fax: 973-948-7190 • www.FMIweb.com

The Franklin Mutual Insurance Company FMI Inc. FMI Insurance Company POM Insurance Company

To Enroll in credit monitoring,
Please Call:
our partners at ID Resolution
at **877 308 9169**.

You will be asked to give your full name
and the FMI Identifying Code stated on this
letter.

<<Date>>

<<Insert Recipient's Name>>

<<Insert Address>>

<<Insert City, State, Zip>>

<<Email>>

Your Personal Identifying Code: <<Insert Identifying Code>>

Notice of Data Breach

Dear <<Insert Recipient's Name>>:

The Franklin Mutual Insurance Group ("FMI") takes the security and privacy of information in its care seriously. This letter is to inform you about a ransomware and data security incident at FMI, which has impacted your personal information. Although we have no indication of identity theft or fraud in relation to this incident, we are providing you with information about the incident, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened

FMI has learned that on or about March 11, 2023, an unknown third party remotely accessed and acquired, without authorization, your personal information contained on certain FMI computer systems.

What Information Was Involved

FMI has been investigating this data security incident, which has included working with cybersecurity advisors, determining the scope of the incident, and reviewing the data potentially involved in the incident. Through that work, FMI recently determined that the perpetrators downloaded materials that included your name and Social Security number. The perpetrators have posted this information on a website that they maintain. FMI is not aware of any identity theft or fraud in relation to this incident.

What We Are Doing

FMI immediately launched an investigation into this matter. FMI also reported the incident to the Federal Bureau of Investigation and the Secret Service. In addition, FMI promptly terminated the unauthorized access, assessed the security of its systems, and took actions to prevent a similar incident from occurring in the future, including security enhancements and employee trainings. Upon recently discovering that your information was accessed and acquired, FMI is making this notification to you.

Although we are not aware of any identity theft or fraud as a result of this incident, to ease any concerns you might have about this situation, and at no cost to you, we are offering you identity theft

protection services through ID Resolution, LLC. ID Resolution, LLC identity protection services include: 12 months of single Bureau credit monitoring and fully managed identity theft recovery services. With this protection, ID Resolution, LLC will help you resolve issues if your identity is compromised. To enroll in credit monitoring, please call ID Resolution, LLC at 1 877 308 9169. You will be asked to give your full name and the FMI Identifying Code stated on this letter, above.

What You Can Do

You should remain vigilant by reviewing account statements and monitoring free credit reports. Immediately report any suspicious activity. You may also contact the Federal Trade Commission (“FTC”) and the national consumer reporting agencies for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. Additional information, including contact information, is provided in the insert labeled “Steps You Can Take to Protect Personal Information.”

For More Information

We fully appreciate the importance of protecting your personal information, and we apologize for any inconvenience this incident may cause. If you have any questions, please call 888 562 0578.

Sincerely,

Franklin Mutual Insurance Group

Steps You Can Take to Protect Personal Information

1. Activate the credit monitoring provided as part of your identity protection membership. Follow the instructions for enrollment using your reference 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, ID Resolution, LLC will be able to assist you.

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You should also know that you could report suspected incidents of identity theft to local law enforcement, your state's attorney general, and the Federal Trade Commission.

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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 agencies and use only ONE of these methods. As soon as one of the three agencies 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.

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Maryland Residents: the 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 <https://www.marylandattorneygeneral.gov/>.

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, 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.

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