



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Maria Lynch
Office: (267) 930-4602
Fax: (267) 930-4771
Email: mlynch@mullen.law

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

July 27, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent the affiliated companies of the Encova Mutual Insurance Group (“Encova”), located at 471 E. Broad St. Columbus, Ohio 43215, and are writing to notify your office of an incident that may affect certain personal information relating to 67 Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Encova does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On November 4, 2022, IMX Medical Management Services (“IMX”), a medical evaluation and review service provider, notified Encova that IMX had experienced a “system outage” caused by a “criminal cyber event” on September 1, 2022, and that an investigation into the incident was underway. Upon receipt of the report from IMX, Encova implemented precautions regarding any electronic correspondence received from IMX. Encova systems were not impacted by the IMX event. However, certain Encova data was stored on IMX systems.

On or about June 12, 2023, IMX completed its investigation and notified Encova that information related to certain Encova claimants may have been subject to unauthorized access during the IMX incident. According to IMX’s report, the information that could have been subject to unauthorized access includes name, Social Security number, and/or health information. Encova undertook a comprehensive and expeditious review of the data to evaluate the information involved and

identify appropriate contact information for affected individuals to facilitate prompt and complete notification.

Notice to Maryland Residents

Written notice of this incident was mailed to 67 Maryland residents on or about July 27, 2023. Written notice is being provided in substantially the same form as the letter included herewith as ***Exhibit A.***

Other Steps Taken and To Be Taken

Upon being notified of the incident, Encova moved quickly to investigate and respond, and to identify accurate contact information for potentially affected individuals. Encova has confirmed that IMX is providing complimentary access to credit monitoring services for two (2) years, through Equifax, to individuals whose personal information was potentially affected by this incident.

Additionally, through the notification process, impacted individuals will be provided with guidance on how to better protect against identity theft and fraud, information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, and information on how to obtain a free credit report. The notification letter will also include a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the incident, please contact us at (267) 930-4602.

Very truly yours,

Maria Lynch

Maria Lynch of
MULLEN COUGHLIN LLC

MCL/scs
Enclosure

EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Notice of Data Breach

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to inform you of a security incident that may have involved some of your personal information. IMX Medical Management Services, Inc. (IMX) provides medical evaluation and review services to insurance carriers, third-party administrators, employers, law firms, and other businesses. In providing these services, IMX may receive personal information and/or protected health information from our customers and may have collected information about you when scheduling and performing examinations for <<b2b_text_4(data owners)>>. You are receiving this notice because your personal information may have been affected by this incident. Please read this notice carefully to learn more about the incident and what you can do to protect yourself.

What Happened

On September 1, 2022, IMX discovered initial indicators of a security incident, which involved a single laptop that was found to contain malware possibly as early as June 2022. IMX conducted a preliminary triage investigation, then discovered additional malware indicators on its network. IMX took its systems offline to prevent further impact on customer data and IMX systems. IMX conducted a forensic investigation of this incident and identified the impacted systems. IMX's investigation found that a threat actor gained access to certain IMX systems and devices through October 2022. IMX has not identified any evidence of the threat actor on IMX systems since IMX took its systems offline in October 2022. After identifying the affected systems, IMX undertook an extensive and complex analysis of the affected data to determine the personal information affected by this incident. IMX also notified law enforcement about the incident.

What Information Was Involved

IMX typically receives information about claimants from IMX's customers through established channels in connection with the medical evaluation services IMX provides, including email and files received via the IMX portal. Email messages may contain personal information of claimants, including medical evaluation information. Based on our investigation, the threat actor had access to the bodies of email messages associated with certain user accounts but did not access or exfiltrate the attachments to those messages. The threat actor also appears to have had access to certain folders on IMX's servers, which could have contained personal information of claimants.

Our investigation has revealed that this incident may have affected the following types of personal information about you: <<b2b_text_1(data elements)>>.

What We Are Doing

IMX took steps to contain the issue and remove the threat actor from the IMX network and conducted a thorough investigation. We blocked the transmission of data into and out of our network to prevent any further unauthorized access to personal information. We also used systems and infrastructure operated by our parent company, QTC Management, Inc. (QTC), to establish a new network to securely process the data of our customers. The QTC network operates separately from the legacy IMX network and, on a going-forward basis, IMX will exclusively use the new QTC-operated network.

What You Can Do

We encourage you to carefully review the Additional Resources appendix to this letter, as it contains information about the steps you can take to protect yourself against fraud and identity theft. We are offering all affected individuals two (2) years of complimentary credit monitoring and identity protection services. Please review the enrollment instructions provided below for activating these services. Please note that you must activate these services prior to the enrollment deadline provided with the enrollment instructions.

We encourage you to remain vigilant by reviewing your account statements, credit reports, and explanation of benefits for unauthorized activity. If you believe you may be the victim of identity theft, you should contact your local law enforcement representative, your state attorney general, and/or the Federal Trade Commission.

More Information. If you have any questions about this incident, you can contact us at [TFN](#), Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. We regret any inconvenience this incident may have caused you. IMX takes the protection of your personal information very seriously and has taken steps to prevent a similar incident from occurring again.

Sincerely,

IMX Medical Management Services, Inc.



Enter your Activation Code: <<activation code s_n>>
Enrollment Deadline: <<b2b_text_6(activation deadline)>>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft.⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<activation code s_n>> then click “Submit”

1. Register:

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Resources

Free Credit Report. You can obtain a free copy of your credit report once every 12 months from each of the three nationwide credit bureaus. We have provided the contact information for each of the nationwide credit bureaus below. You can also obtain a free credit report by visiting www.annualcreditreport.com or by calling, toll-free, (877) 322-8228.

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285 www.equifax.com	Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19022-2000 800-680-7289 www.transunion.com
---	--	---

If you see anything on your credit report that you do not understand, you should notify the credit bureau that sent you the report immediately. If you find any suspicious activity on your credit report, call your local police or sheriff's office, and file a police report for identity theft. You have a right to obtain a copy of the police report, which you may need to provide to creditors to clear up your records.

Fraud Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge. 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 may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, 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 5 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, and display your name, current mailing address, and the date of issue.

Additional Information. You can learn more about protecting yourself from identity theft and fraud, including how to request that a fraud alert or security freeze be placed on your credit report, from the Federal Trade Commission at <http://www.ftc.gov/idtheft>. You can also call the FTC at 1-877-IDTHEFT (438-4338) or contact the FTC by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. You can obtain information about requesting a fraud alert or security freeze from the nationwide credit bureaus by contacting them using the information provided above.

Your state's attorney general may also have resources about protecting yourself from identity theft and fraud. We encourage you to check the website for your state's attorney general for more information on how to protect yourself and your information.

If you live in any of the following states, please review the information below that pertains to your state.

For District of Columbia Residents: You have a right to obtain a security freeze, which restricts access to your credit report. Please review the information provided above to understand how you can request a security freeze. You may also obtain information about preventing and avoiding identity theft from the District of Columbia Office of the Attorney General: District of Columbia Office of the Attorney General, 400 6th Street, NW Washington, DC 20001, (202) 727-3400, <https://oag.dc.gov/consumer-protection/consumer-alert-identity-theft>.

For Iowa Residents: You may report suspected incidents of identity theft to local law enforcement or contact the Iowa Office of the Attorney General: Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, 515-281-6771, <https://www.iowaattorneygeneral.gov/for-consumers/>.

For Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For Massachusetts Residents: By law, you have a right to obtain a police report filed relating to these incidents (if any), and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze, at no charge, as described above. You may contact and obtain information from the Massachusetts Attorney General at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

For New York Residents: You may also obtain information about preventing and avoiding identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/internet/privacy-and-identity-theft>.

For North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

For Oregon Residents: You may also report suspected identity theft to local law enforcement, including the Oregon Office of the Attorney General: Oregon Office of the Attorney General, Consumer Protection, 1162 Court St. NE, Salem, OR 97301, 1-877-877-9392, <https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/data-breaches/>.

For Rhode Island Residents: By law, you have a right to obtain a police report filed relating to these incidents (if any), and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov.