



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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

September 29, 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 Builders Mutual Insurance Company (“Builders Mutual”) located at 5580 Centerview Drive, Raleigh, NC 27606, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one thousand four hundred ninety-nine (1,499) Maryland residents. While the forensic investigation into this matter has been completed, Builders Mutual is currently investigating the scope of the incident and the individuals affected. We will supplement this notice if any new significant facts are learned subsequent to its submission. By providing this notice, Builders Mutual 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 December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. Builders Mutual immediately launched an investigation with the assistance of third-party specialists. The investigation determined there was unauthorized access to its network beginning on December 14, 2022, and certain files were copied on December 15, 2022. Builders Mutual undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, Builders Mutual discovered the names and the affected data elements for each potentially affected individual, including employees, former employees, and claimants.

Builders Mutual then undertook a comprehensive review of its’ files and sought out the assistance of third-party vendors to gather address information to provide individual notice to as many individuals as possible. On September 18, 2023, the first search was completed and Builders Mutual took steps to provide notice to these individuals and regulators.

The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, medical information, health insurance information, and workers' compensation information.

Notice to Maryland Residents

On September 29, 2023, Builders Mutual began providing written notice of this incident to one thousand four hundred ninety-nine (1,499) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Builders Mutual moved quickly to investigate and respond to the incident, assess the security of Builders Mutual systems, and identify potentially affected individuals. Further, Builders Mutual notified federal law enforcement regarding the event. Builders Mutual is also working to implement additional safeguards and training to its employees. Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

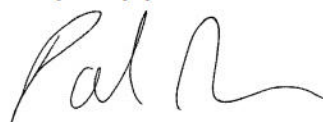
Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, 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.

Builders Mutual is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,



Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589



K0728-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



September 29, 2023

RE: Notice of [Extra2]

Dear Sample:

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Help Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call **844-264-3728** toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by December 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: ABCDEFGHI**

If you have questions about the 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 **844-264-3728** by December 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.





MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.
Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

October 19, 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: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Builders Mutual Insurance Company (“Builders Mutual”) and write to supplement our September 29, 2023, notice to your office (the “September 29 Notice”). The September 29 notice is attached hereto as ***Exhibit A***. Since the submission of the September 29 Notice, Builders Mutual has continued its efforts to locate address information for additional affected individuals. By providing this notice, Builders Mutual 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. Builders Mutual will continue to supplement this notice as additional address information is discovered.

Notice to Maryland Residents

Builders Mutual continues to review its records to locate additional address information for potentially impacted individuals so that they can be provided with notice. On October 19, 2023, Builders Mutual began mailing notice to an additional one hundred thirty-three (133) Maryland residents. As such, one thousand six hundred thirty-two (1,632) total potentially impacted Maryland residents have been provided with notice. The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, financial account information with access code, medical information, health insurance information, and workers’ compensation information. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

Other Steps Taken and To Be Taken

In addition to the steps taken, which were more fully discussed in the September 29 Notice, Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with 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, information on how to obtain a free credit report, 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 data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul T. McGurkin, Jr.", with a stylized flourish at the end.

Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A

Sarah Seiders

From: Sean Bacon
Sent: Friday, September 29, 2023 6:08 PM
To: idtheft@oag.state.md.us
Cc: Paul McGurkin; John Mullen; Sarah Seiders; Sean Bacon
Subject: Builders Mutual - Notice of Data Event - MD
Attachments: Builders Mutual - Notice of Data Event - MD.pdf

Sir or Madam,

Please see the attached for notice of data event.

Thank you,

Sean Bacon

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4675 - Office

(419) 705-4606 - Mobile

sbacon@mullen.law

This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

September 29, 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:

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Nature of the Data Event

On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. Builders Mutual immediately launched an investigation with the assistance of third-party specialists. The investigation determined there was unauthorized access to its network beginning on December 14, 2022, and certain files were copied on December 15, 2022. Builders Mutual undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, Builders Mutual discovered the names and the affected data elements for each potentially affected individual, including employees, former employees, and claimants.

Builders Mutual then undertook a comprehensive review of its’ files and sought out the assistance of third-party vendors to gather address information to provide individual notice to as many individuals as possible. On September 18, 2023, the first search was completed and Builders Mutual took steps to provide notice to these individuals and regulators.

The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, medical information, health insurance information, and workers' compensation information.

Notice to Maryland Residents

On September 29, 2023, Builders Mutual began providing written notice of this incident to one thousand four hundred ninety-nine (1,499) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Builders Mutual moved quickly to investigate and respond to the incident, assess the security of Builders Mutual systems, and identify potentially affected individuals. Further, Builders Mutual notified federal law enforcement regarding the event. Builders Mutual is also working to implement additional safeguards and training to its employees. Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

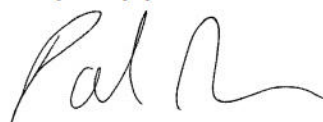
Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, 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.

Builders Mutual is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul R.", written over a light blue horizontal line.

Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A

(From September 29, 2023 Notice)



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589



K0728-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



September 29, 2023

RE: Notice of [Extra2]

Dear Sample:

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Help Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call **844-264-3728** toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

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- Ensure that you **enroll by December 31, 2023** (Your code will not work after this date.)
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If you have questions about the 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 **844-264-3728** by December 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

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- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
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- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

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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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>.

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 bureaus 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 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. 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-fera.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.



EXHIBIT B



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

October 19, 2023



K2105-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



RE: Notice of [Extra2]

Dear Sample A. Sample,

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call 844-264-3728, toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number **ENGAGE#**.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [https:// www.experianidworks.com/credit](https://www.experianidworks.com/credit)
- Provide your **activation code: ABCDEFGHI**

If you have questions about the 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 844-264-3728 by **January 31, 2024**. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.





MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.
Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

December 28, 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: Second Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Builders Mutual Insurance Company (“Builders Mutual”) and write to supplement our September 29, 2023 and October 19, 2023, notices to your office (the “September 29 Notice” and the “October 19 Notice”). The September 29 notice is attached hereto as ***Exhibit AA***. The October 19 Notice is attached hereto as ***Exhibit BB***. Since the submission of these notices, Builders Mutual has continued its efforts to locate address information for additional affected individuals. By providing this notice, Builders Mutual 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.

Notice to Maryland Residents

Builders Mutual completed its review of its records to locate additional address information for potentially impacted individuals so that they can be provided with notice. On December 28, 2023, Builders Mutual mailed notice to an additional seven hundred seventy-nine (779) Maryland residents. As such, two thousand four hundred eleven (2,411) total potentially impacted Maryland residents have been provided with notice. The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, financial account information with access code, medical information, health insurance information, and workers’ compensation information. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit CC***.

Other Steps Taken and To Be Taken

In addition to the steps taken, which were more fully discussed in the September 29 Notice and the October 19 Notice, Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul R.", enclosed within a light gray rectangular border.

Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT AA

Sarah Seiders

From: Sean Bacon
Sent: Friday, September 29, 2023 6:08 PM
To: idtheft@oag.state.md.us
Cc: Paul McGurkin; John Mullen; Sarah Seiders; Sean Bacon
Subject: Builders Mutual - Notice of Data Event - MD
Attachments: Builders Mutual - Notice of Data Event - MD.pdf

Sir or Madam,

Please see the attached for notice of data event.

Thank you,

Sean Bacon

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4675 - Office

(419) 705-4606 - Mobile

sbacon@mullen.law

This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.
Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

September 29, 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 Builders Mutual Insurance Company (“Builders Mutual”) located at 5580 Centerview Drive, Raleigh, NC 27606, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one thousand four hundred ninety-nine (1,499) Maryland residents. While the forensic investigation into this matter has been completed, Builders Mutual is currently investigating the scope of the incident and the individuals affected. We will supplement this notice if any new significant facts are learned subsequent to its submission. By providing this notice, Builders Mutual 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 December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. Builders Mutual immediately launched an investigation with the assistance of third-party specialists. The investigation determined there was unauthorized access to its network beginning on December 14, 2022, and certain files were copied on December 15, 2022. Builders Mutual undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, Builders Mutual discovered the names and the affected data elements for each potentially affected individual, including employees, former employees, and claimants.

Builders Mutual then undertook a comprehensive review of its’ files and sought out the assistance of third-party vendors to gather address information to provide individual notice to as many individuals as possible. On September 18, 2023, the first search was completed and Builders Mutual took steps to provide notice to these individuals and regulators.

The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, medical information, health insurance information, and workers' compensation information.

Notice to Maryland Residents

On September 29, 2023, Builders Mutual began providing written notice of this incident to one thousand four hundred ninety-nine (1,499) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Builders Mutual moved quickly to investigate and respond to the incident, assess the security of Builders Mutual systems, and identify potentially affected individuals. Further, Builders Mutual notified federal law enforcement regarding the event. Builders Mutual is also working to implement additional safeguards and training to its employees. Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

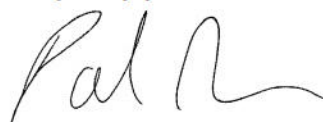
Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, 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.

Builders Mutual is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul R.", written over a light blue horizontal line.

Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

K0728-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



September 29, 2023

RE: Notice of [Extra2]

Dear Sample:

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Help Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call **844-264-3728** toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by December 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: ABCDEFGHI**

If you have questions about the 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 **844-264-3728** by December 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>.

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 bureaus 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 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. 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-fera.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.



EXHIBIT BB

Sarah Seiders

From: Sean Bacon
Sent: Thursday, October 19, 2023 5:40 PM
To: idtheft@oag.state.md.us
Cc: Paul McGurkin; John Mullen; Sarah Seiders; Sean Bacon
Subject: Builders Mutual - Supplemental Notice of Data Event - MD
Attachments: Builders Mutual - Supplemental Notice of Data Event - MD.pdf

Categories: zM:Builders Mutual Insurance Company Inc. - Dec 2022 - RW - Claim No.--8-4849

Sir or Madam,

Please see the attached supplemental notice of data event.

Thank you,

Sean Bacon
Attorney
Mullen Coughlin LLC
426 W. Lancaster Avenue, Suite 200
Devon, PA 19333
(267) 930-4675 - Office
(419) 705-4606 - Mobile
sbacon@mullen.law

This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.
Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

October 19, 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: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Builders Mutual Insurance Company (“Builders Mutual”) and write to supplement our September 29, 2023, notice to your office (the “September 29 Notice”). The September 29 notice is attached hereto as ***Exhibit A***. Since the submission of the September 29 Notice, Builders Mutual has continued its efforts to locate address information for additional affected individuals. By providing this notice, Builders Mutual 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. Builders Mutual will continue to supplement this notice as additional address information is discovered.

Notice to Maryland Residents

Builders Mutual continues to review its records to locate additional address information for potentially impacted individuals so that they can be provided with notice. On October 19, 2023, Builders Mutual began mailing notice to an additional one hundred thirty-three (133) Maryland residents. As such, one thousand six hundred thirty-two (1,632) total potentially impacted Maryland residents have been provided with notice. The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, financial account information with access code, medical information, health insurance information, and workers’ compensation information. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

Other Steps Taken and To Be Taken

In addition to the steps taken, which were more fully discussed in the September 29 Notice, Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with 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, information on how to obtain a free credit report, 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 data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul R.", written in a cursive style.

Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A

Sarah Seiders

From: Sean Bacon
Sent: Friday, September 29, 2023 6:08 PM
To: idtheft@oag.state.md.us
Cc: Paul McGurkin; John Mullen; Sarah Seiders; Sean Bacon
Subject: Builders Mutual - Notice of Data Event - MD
Attachments: Builders Mutual - Notice of Data Event - MD.pdf

Sir or Madam,

Please see the attached for notice of data event.

Thank you,

Sean Bacon

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4675 - Office

(419) 705-4606 - Mobile

sbacon@mullen.law

This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.
Office: (267) 930-4788
Fax: (267) 930-4771
Email: pmcgurkin@mullen.law

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

September 29, 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 Builders Mutual Insurance Company (“Builders Mutual”) located at 5580 Centerview Drive, Raleigh, NC 27606, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one thousand four hundred ninety-nine (1,499) Maryland residents. While the forensic investigation into this matter has been completed, Builders Mutual is currently investigating the scope of the incident and the individuals affected. We will supplement this notice if any new significant facts are learned subsequent to its submission. By providing this notice, Builders Mutual 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 December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. Builders Mutual immediately launched an investigation with the assistance of third-party specialists. The investigation determined there was unauthorized access to its network beginning on December 14, 2022, and certain files were copied on December 15, 2022. Builders Mutual undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, Builders Mutual discovered the names and the affected data elements for each potentially affected individual, including employees, former employees, and claimants.

Builders Mutual then undertook a comprehensive review of its’ files and sought out the assistance of third-party vendors to gather address information to provide individual notice to as many individuals as possible. On September 18, 2023, the first search was completed and Builders Mutual took steps to provide notice to these individuals and regulators.

The information that could have been subject to unauthorized access includes name, Social Security number, state or federal identification number, medical information, health insurance information, and workers' compensation information.

Notice to Maryland Residents

On September 29, 2023, Builders Mutual began providing written notice of this incident to one thousand four hundred ninety-nine (1,499) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Builders Mutual moved quickly to investigate and respond to the incident, assess the security of Builders Mutual systems, and identify potentially affected individuals. Further, Builders Mutual notified federal law enforcement regarding the event. Builders Mutual is also working to implement additional safeguards and training to its employees. Builders Mutual is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

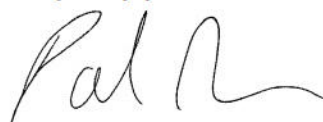
Additionally, Builders Mutual is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Builders Mutual is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, 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.

Builders Mutual is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,



Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

PTM/scs
Enclosure

EXHIBIT A

(From September 29, 2023 Notice)



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

K0728-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



September 29, 2023

RE: Notice of [Extra2]

Dear Sample:

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Help Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call **844-264-3728** toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by December 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: ABCDEFGHI**

If you have questions about the 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 **844-264-3728** by December 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.



EXHIBIT B



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

October 19, 2023



K2105-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



RE: Notice of [Extra2]

Dear Sample A. Sample,

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. On August 1, 2023, we determined the files contained information related to you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional information on these services.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Protect Personal Information* for general guidance.



For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call 844-264-3728, toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number **ENGAGE#**.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [https:// www.experianidworks.com/credit](https://www.experianidworks.com/credit)
- Provide your **activation code: ABCDEFGHI**

If you have questions about the 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 844-264-3728 by **January 31, 2024**. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland 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/>

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 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. There are [#] Rhode Island residents impacted by this incident.



EXHIBIT CC



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

December 28, 2023



K5652-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



RE: Notice of [Extra2]

Dear Sample A. Sample,

Builders Mutual Insurance Company, Inc. (“Builders Mutual”) writes to notify you of an incident that may affect the privacy of some of your information. Builders Mutual is a leading provider of commercial insurance products to the construction industry in the Mid-Atlantic and Southeast. Builders Mutual was provided your information to provide such services. This letter includes details of the incident, our response, and steps you can take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On December 14, 2022, Builders Mutual discovered suspicious activity on certain computer systems. We immediately launched an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to our network beginning on December 14, 2022, and certain files were copied on December 15, 2022. We undertook a comprehensive review of the files to determine whether these files contained any sensitive information. This review was completed on August 1, 2023, but only a small percentage of potentially impacted individuals had addresses listed in the relevant files. As such, Builders Mutual began a multi-pronged approach to attempt to identify address information for the remaining potentially affected individuals. On December 7, 2023, we located an address for you.

What Information Was Involved? Builders Mutual determined the following information related to you was present within the potentially affected files: your name, [Extra1].

What Builders Mutual Is Doing. Builders Mutual takes the confidentiality, privacy, and security of information in our care seriously. We reported this incident to law enforcement, and we have taken steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, we are offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional information on these services.



What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You can also review the enclosed *Steps You Can Take to Protect Personal Information* for general guidance.

For More Information We understand you may have questions not addressed in this letter. To ensure your questions are answered in a timely manner, please call 1-844-264-3728, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Central Time.

Sincerely,

Builders Mutual Insurance Company

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for ## 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the 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 844-264-3728 by **March 31, 2024**. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

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