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December 21, 2023

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, Kaufman Borgeest & Ryan LLP (“KBR”), to provide notice to your office concerning a security incident involving one Maryland resident.¹ KBR is located at 200 Summit Lake Drive - 1st Floor, Valhalla, NY 10595.

KBR recently completed an investigation into an incident in which files were taken from certain devices in its network. Upon learning of the incident, KBR immediately implemented its incident response plan, took measures to contain the activity, and launched an investigation, and a cybersecurity firm was engaged. KBR also has been in communication with law enforcement and is supporting its investigation.

The evidence showed unauthorized activity in the environment on November 4, 2023. During that time, unauthorized actors viewed and obtained internal accounting files from certain devices. KBR conducted a careful review of the contents of the files and, on December 1, 2023, determined that one or more of the files contained the name and Social Security number of one Maryland resident.

Today, December 21, 2023, KBR is mailing a notification letter via First Class mail to the involved Maryland resident in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. KBR is offering the resident a complimentary, one-year membership to credit

¹ This notice does not waive KBR’s objection that it is not subject to Maryland’s laws and that Maryland lacks personal jurisdiction over it regarding any claims relating to this incident.

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monitoring and identity theft protection services. KBR has also established a dedicated, toll-free call center that individuals can call to obtain more information regarding the incident.

To help prevent something like this from happening again, KBR has taken steps to further enhance its security measures.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joseph L. Bruemmer", with a large, stylized initial "J" and a long horizontal flourish extending to the right.

Joseph L. Bruemmer
Partner

Attachment



<<Return Address>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear <<Name1>>:

Kaufman Borgeest & Ryan LLP understands the importance of protecting information. We are writing to inform you of an incident that involved some of your information. This notice explains what happened, what we have done in response, and what you can do.

What Happened?

We recently completed an investigation into an incident in which files were taken from certain devices in our network. Upon learning of the incident, we immediately implemented our incident response plan, took measures to contain the activity, and launched an investigation, and a cybersecurity firm was engaged.

The evidence showed unauthorized activity in the environment on November 4, 2023. During that time, unauthorized actors viewed and obtained internal accounting files from certain devices. We conducted a careful review of the contents of those files and determined that one or more of the files contained your information.

What Information Was Involved?

The information consisted of your name and Social Security number.

What We Are Doing.

We wanted to notify you of this incident and to assure you that we take it seriously. To help prevent something like this from happening again, we have taken steps to further enhance our security measures.

What You Can Do.

We have arranged for you to receive a complimentary one-year membership to Experian's[®] IdentityWorksSM credit monitoring service. This product helps detect possible misuse of your information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks is completely free to you, and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please review the pages attached to this letter.

For More Information.

We regret that this occurred and apologize for any inconvenience. If you have additional questions, please call 888-722-0516, Monday through Friday, between 9:00am and 9:00pm, Eastern Time

Sincerely,

Kaufman Borgeest & Ryan LLP

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **03/06/2024** (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: www.Experian1DWorks.com/3Bcredit
3. PROVIDE the Activation Code: <<**Activation Code**>>

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 **877-288-8057 by 03/06/2024**. Be prepared to provide engagement number **B111797** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877-288-8057**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

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

*Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

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

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That is because most creditors need to see your credit report before they approve a new account. If they cannot see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You will need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Kaufman Borgeest & Ryan LLP is located at 200 Summit Lake Drive - 1st Floor, Valhalla, NY 10595.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, <https://www.marylandattorneygeneral.gov/>

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov