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February 21, 2024

VIA EMAIL

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Email: Idtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete LLP (“Constangy”) represents Insurance Unlimited of Louisiana, LLC (“Insurance Unlimited”) in conjunction with the recent data security incident described in greater detail below.

1. Nature of the Security Incident

On August 30, 2023, Insurance Unlimited identified suspicious activity associated with one of its employee’s email accounts. Insurance Unlimited took immediate steps to secure its email environment and launched an investigation, aided by outside cybersecurity experts, to determine what happened and whether any sensitive information was affected. That investigation determined that an unknown actor gained access to the account between August 29-30, 2023 and potentially acquired certain files. Following a comprehensive review of the affected files, Insurance Unlimited determined that certain individuals’ personal information was potentially impacted and immediately began identifying valid mailing addresses for purposes of providing notification of this incident. Insurance Unlimited completed those efforts on January 26, 2024 and arranged for notification letters to be sent as soon as possible thereafter.

2. Type of Information and Number of Maryland Residents Notified

The data sets potentially acquired by the unauthorized actor responsible for this incident included individuals’ names, and driver's license or state ID number. On February 16, 2024, Insurance Unlimited notified one (1) resident of this data security incident via U.S. First-Class Mail. A sample copy of the notification letter sent to potentially impacted individuals is included with this correspondence.

3. Steps Taken Relating to the Incident

Insurance Unlimited has implemented additional security measures in an effort to prevent a similar incident from occurring in the future. Further, as referenced in the sample consumer notification letter, Insurance Unlimited has offered individuals twelve (12) months of complimentary services through IDX, which include credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully-managed identity theft recovery services, along with access to a call center for support for 90 days.

4. Contact Information

Insurance Unlimited remains dedicated to protecting the personal information in its possession. If you have any questions or need additional information, please do not hesitate to contact me at dmcmillan@constangy.com.

Best regards,

A handwritten signature in black ink, appearing to read "D. McMillan", followed by a horizontal line.

David McMillan of
CONSTANGY, BROOKS, SMITH & PROPHETE, LLP

Encl: Sample Adult Consumer Notification Letter



Return to:
4145 SW Watson Avenue
Suite 400
Beaverton, OR 97005

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

February 16, 2024

Subject: Notice of Data <<Variable Text 1: Breach or Security Incident>>

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security incident experienced by Insurance Unlimited of Louisiana, LLC (“Insurance Unlimited”) that may have affected your personal information. Insurance Unlimited takes the privacy and security of all personal information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

What Happened? On August 30, 2023, we identified suspicious activity associated with one of our employee’s email accounts. We took immediate steps to secure our email environment and launched an investigation, aided by outside cybersecurity experts, to determine what happened and whether any sensitive information may have been affected. That investigation determined that an unknown actor gained access to the account between August 29-30, 2023 and potentially acquired certain files. Following a comprehensive review of the affected files, we determined that certain individuals’ personal information may have been impacted and immediately began identifying valid mailing addresses for purposes of providing notification of this incident. We completed those efforts on January 26, 2024 and arranged for notification letters to be sent as soon as possible thereafter.

What Information Was Involved? The information that was impacted in connection with this incident included your name as well as your <<Variable Text 2: Data Sets>>.

What Are We Doing? As soon as Insurance Unlimited discovered this incident, we took the steps described above. In addition, Insurance Unlimited implemented measures to enhance the security of its email environment in an effort to minimize the risk of a similar incident occurring in the future.

Although Insurance Unlimited has no evidence that any of the potentially impacted information has been misused, Insurance Unlimited is providing you with information about steps that you can take to help protect your personal information and is offering you complimentary identity protection services through IDX, A ZeroFox Company – a data breach and recovery services expert. These services include <<12 / 24>> months of credit¹ and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services.

¹ To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

The deadline to enroll in these services is May 16, 2024. With this protection, IDX will help to resolve issues if your identity is compromised.

What You Can Do: You can follow the recommendations on the following page to help protect your personal information. We also encourage you to enroll in the complementary services being offered to you through IDX by scanning the QR code or going to <https://app.idx.us/account-creation/protect> and using the enrollment code provided above.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call IDX at 1-800-939-4170 from 8:00 A.M. to 8:00 P.M. Central Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept my sincere apologies and know that Insurance Unlimited takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Lanier". The signature is fluid and cursive, with a long horizontal stroke at the end.

Paul Lanier
Accounting Manager
Insurance Unlimited of Louisiana, LLC

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Reports Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.