

BRENDA R. SHARTON

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March 6, 2024

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

To Whom It May Concern:

We write on behalf of Shah Dixit & Associates P.C. (“Shah Dixit”) to notify you that Shah Dixit experienced an intrusion on certain of its systems by an unauthorized third party on December 22, 2023. Shah Dixit took immediate action to review this incident and secure its systems. Working with third-party cybersecurity experts, Shah Dixit undertook a review to determine the nature and scope of the unauthorized access and ensure it was contained. In addition, Shah Dixit notified appropriate law enforcement and implemented additional security measures.

After conducting a review of this incident, Shah Dixit determined that certain data files were accessible to and exfiltrated by the unauthorized third party. Shah Dixit subsequently performed an assessment of these data files and determined, on February 26, 2024, that some of the files contained certain personal information at the time that the unauthorized third party had access to them. Once Shah Dixit identified the affected individuals, it undertook the process of providing notice. Based on an analysis of the data to determine the affected individuals, Shah determined that the incident potentially affected 24 Maryland residents. The personal information at issue for Maryland residents may include name, social security number, and driver’s license number and/or other government identification number.

Shah Dixit is taking action to provide assistance to potentially affected individuals, even though it currently has no evidence of any misuse of or fraudulent activity relating to anyone’s personal information as a result of this incident. Shah Dixit is notifying affected individuals by mail on March 7, 2024, and will provide 24 months of identity monitoring services from Kroll. Shah Dixit has also provided information about steps that individuals can take to protect themselves, such as regularly monitoring financial statements and credit reports. A template copy of the notification letter Shah Dixit is sending to the affected resident(s) is attached to this notice as Appendix A.

Thank you for your attention to this matter.

Sincerely,

Brenda Sharton

Brenda R. Sharton

APPENDIX A



113 Terrace Hall Avenue, Suite 2
Burlington, MA 01803

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

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

Notice of Data Breach

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

We write to notify you of a recent incident that occurred that could affect some of your personal information. Please review this letter carefully.

What Happened

Shah Dixit & Associates P.C. ("Shah Dixit") recently identified an intrusion on certain of its systems by an unauthorized third party. We took immediate action to review this incident and secure our systems. Our review determined that certain data files were accessible to the unauthorized third party for a period of time. We subsequently performed an assessment of these data files and determined, on February 26, 2024, that some of the accessible files contained certain personal information. Our review indicates that the unauthorized access both occurred and was terminated on the same day, December 22, 2023.

What Information Was Involved

From the review, we have determined that the personal information affected may include your name; address; date of birth; Social Security number; driver's license number and/or other government identification number; and financial account number. While we do not know whether the third party actually viewed your information, we are sending you this notice as a precaution and to encourage you to take steps to monitor your personal information. *At this time, we are not aware of any misuse of or fraudulent activity relating to anyone's personal information as a result of this incident.*

What We Are Doing

After becoming aware of the incident, Shah Dixit undertook a review, working with third-party cybersecurity experts and law enforcement, to determine the nature and scope of the unauthorized access and ensure it was contained. After the review, we implemented additional security measures to help further protect against this type of incident going forward.

As an added precaution we are offering complimentary access to Kroll's Identity Monitoring Services for 24 months, at no cost to you. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (activation date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional details of Kroll's Consumer Identity Monitoring Services are provided in the attached "Additional Resources."

What You Can Do

As always, we recommend that you remain vigilant for incidents of fraud and identity theft, including by regularly viewing your account statements and monitoring your free credit reports. For more information on how you can help protect yourself, please review the enclosed "Additional Resources."

For More Information

If you have further questions or concerns, please call <<Toll-Free Number>> toll-free, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major US holidays.

We regret any concern or inconvenience caused by this incident.

Sincerely,

Asha Dixit
President

Additional Resources

Additional Details Regarding Kroll's Identity Monitoring Services

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

- **Equifax®** – P.O. Box 740241, Atlanta, GA 30374-0241 – 1-800-685-1111 – www.equifax.com/personal/credit-report-services
- **Experian** – P.O. Box 9701, Allen, TX 75013-9701 – 1-888-397-3742 – www.experian.com
- **TransUnion** – P.O. Box 1000, Chester, PA 19016-1000 – 1-800-888-4213 – www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

- **Equifax®** – P.O. Box 105788, Atlanta, GA 30348-5788 – 1-800-685-1111 – www.equifax.com/personal/credit-report-services
- **Experian** – P.O. Box 9554, Allen, TX 75013-9554 – 1-888-397-3742 – www.experian.com/freeze/center.html
- **TransUnion** – P.O. Box 2000, Chester, PA 19016-2000 – 1-800-909-8872 – www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze: full name, with middle initial and any suffixes; Social Security number; month, day, and year of birth; current address and previous addresses for the past five (5) years; proof of current address, such as a current utility bill or telephone bill; and other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

- **Equifax®** – P.O. Box 105788, Atlanta, GA 30348-5788 – 1-888-766-0008 – www.equifax.com/personal/credit-report-services
- **Experian** – P.O. Box 9554, Allen, TX 75013-9554 – 1-888-397-3742 – www.experian.com/fraud/center.html
- **TransUnion** – P.O. Box 2000, Chester, PA 19016-2000 – 1-800-909-8872 – www.transunion.com/fraud-victim-resource/place-fraud-alert

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

- **The Federal Trade Commission** – 600 Pennsylvania Avenue, NW, Washington, DC 20580 – 1-877-438-4338 – TTY 1-866-653-4261 – www.ftc.gov/idtheft

District of Columbia Residents: You can obtain information from the Office of the Attorney General for the District of Columbia about steps you can take to avoid identity theft: 400 6th Street NW, Washington, D.C. 20001 – 1-202-727-3400 – oag.dc.gov.

Maryland Residents: You can obtain information from the Maryland Attorney General about steps you can take to avoid identity theft: 200 St. Paul Place, 25th Floor, Baltimore, MD 21202 – 1-888-743-0023 – marylandattorneygeneral.com.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. You also have the right to file a police report and obtain a copy of it if you are the victim of identity theft. Under Massachusetts law, you may also place, lift, or remove a security freeze on your credit reports, free of charge. You must place your request for a freeze with each of the three major consumer reporting agencies as detailed above.

New York Residents: You can obtain additional information regarding security breach response and identity theft prevention and protection from the New York Department of State Division of Consumer Protection. (1-800-697-1220; <https://dos.ny.gov/consumer-protection>) and the New York State Attorney General (1-800-771-7755; <http://www.ag.ny.gov/home.html>).

North Carolina Residents: You can obtain additional information about preventing identity theft from the North Carolina Attorney General: North Carolina Attorney General's Office - Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 - 877-566-7226 (Toll-free within North Carolina) - 919-716-6000 - www.ncdoj.gov.

Rhode Island Residents: You have the right to obtain any police report filed in regard to this incident. You also have the right to file a police report and obtain a copy of it if you are the victim of identity theft. You can obtain additional information from the Rhode Island Office of the Attorney General, Consumer Protection Division, 150 South Main Street, Providence, RI, 02903 - (401) 274-4400 - www.riag.ri.gov.