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April 17, 2024

VIA EMAIL (Idtheft@oag.state.md.us)

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

Re: Citizens Property Insurance Corporation – Incident Notification

Dear Mr. Brown:

McDonald Hopkins PLC represents Citizens Property Insurance Corporation (“Citizens”) located at 301 West Bay Street Suite 1300 Jacksonville, 32202. Citizens is a non-profit organization established by the Florida Legislature to provide affordable insurance options to Florida homeowners. I am writing to provide notification of an incident related to Citizens that may affect the security of personal information of eight (8) Maryland residents. By providing this notice, Citizens does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On or around January 4, 2024, Citizens was subject to a sophisticated cybersecurity incident. Upon the discovery of the incident on January 6, 2024, Citizens secured its systems and launched an immediate investigation. As part of the investigation, Citizens worked to identify what personal information, if any, might have been present in the accessed account.

After an extensive investigation and manual document review, Citizens determined on March 28, 2024 that between January 4, 2024 and January 6, 2024, data maintained on the impacted systems was subject to unauthorized access. The personal information contained in the impacted systems included full names and Social Security number.

Citizens wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Citizens is providing the affected residents with written notification of this incident commencing on or about April 17, 2024 in substantially the same form as the letter attached hereto. Citizens is offering the consumers identified in the impacted data with a complimentary two-year membership with a credit monitoring service. Citizens will advise the affected residents to

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always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Citizens will advise the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Citizens, protecting the privacy of personal information is a top priority. Citizens is committed to maintaining the privacy of personal information in its possession and has taken precautions to safeguard it. Citizens continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at (312) 642-6131 or bdawson@mcdonaldhopkins.com.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'BLD', followed by a long, horizontal, slightly wavy line.

Blair L. Dawson, JD, MS CyS, FIP, CIPP/US,
CIPP/E, CIPM

Encl.



Citizens Property Insurance Corporation
Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Dear [REDACTED],

The privacy and security of the personal information we maintain is of the utmost importance to Citizens Property Insurance Corporation ("Citizens"). We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or around January 4, 2024, Citizens was subject to a sophisticated cybersecurity incident. Upon the discovery of the incident on January 6, 2024, Citizens secured its systems and launched an immediate investigation. As described in more detail below, an unauthorized actor temporarily obtained access to part of our computer network. No policyholder systems were impacted as a result of this incident.

What We Are Doing.

Upon learning of this issue, we commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of situations to help determine whether any personal sensitive data was compromised because of the incident. After an extensive forensic investigation, we discovered on March 28, 2024 that the systems, which were accessed between January 4, 2024 to January 6, 2024, contained some of your personal information as described in more detail below.

What Information Was Involved?

The unauthorized actor accessed and/or acquired your full name and, [REDACTED].

What You Can Do.

We have no indication that your information has been misused for identity theft. Out of an abundance of caution, however, and to protect you from potential misuse of your information, we are offering a **complimentary** [REDACTED]-month membership in identity theft protection services through Experian IdentityWorks.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our toll-free response line at [REDACTED]. The response line is available Monday through Friday, 9:00am – 9:00pm EST.

Sincerely,

Citizens Property Insurance Corporation

2101 Maryland Circle

Tallahassee, FL 32303

– OTHER IMPORTANT INFORMATION –

1. **Enrolling in Complimentary [REDACTED]-Month Credit Monitoring.**

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [REDACTED]-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 [REDACTED]-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 [REDACTED]-month membership. This product provides you with superior identity theft detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [REDACTED]

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 1-877-288-8057 by [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [REDACTED]-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, Equifax and Transunion files 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.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary [REDACTED]-month credit monitoring services, we recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing 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.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

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

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.