



900 W. 48th Place, Suite 900 Kansas City, MO 64112 • 816.572.4470

April 19, 2024

Alexander D. Boyd
816.572.4470
aboyd@polsinelli.com

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

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

Re: Notification of Data Security Incident

Dear Madam/Sir:

We represent Cowell James Forge Insurance Group LLC (“Cowell”), which is located 10525 N. Ambassador Dr., Kansas City, MO 64153, in connection with an incident that involved the personal information of one (1) Maryland resident and provide this notice on behalf of Cowell pursuant to MD. CODE ANN., COM. LAW § 14-3504(H). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Cowell is notifying you of this incident, Cowell does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

Cowell learned that an unknown, unauthorized party accessed two (2) Cowell employee email accounts. Upon discovery, Cowell promptly secured the email accounts and began an internal investigation. Cowell also engaged a forensic security firm to investigate and confirm the security of its email and computer systems. This forensic investigation determined that the unauthorized party had access to the involved email accounts between August 27, 2023 and August 29, 2023.

Based on that investigation, Cowell reviewed of the contents of the email accounts to determine if the accounts contained any personal information. On January 22, 2024, Cowell determined that the accounts contained the name, date of birth and driver’s license number of one (1) Maryland resident. To date, Cowell is not aware of any fraud or identity theft to any individual as a result of this incident.

NOTIFICATION TO THE MARYLAND RESIDENT

Cowell is notifying the one (1) Maryland resident of the via letter today, April 19, 2024. The notification letter includes an offer for complimentary credit monitoring and identity theft

April 19, 2024

Page 2

protection, as well as a telephone number the individual can call if they have any questions regarding the incident. Enclosed is a sample of the notice sent to the Maryland resident via first-class United States mail.

STEPS TAKEN RELATING TO THE INCIDENT

Upon discovering the incident, Cowell promptly secured the involved email accounts to prevent further access. It also engaged a leading forensic security firm to investigate and confirm the security of its email and computer systems. As discussed above, Cowell is notifying the potentially involved Maryland resident, providing them with free credit monitoring services, and providing them with information on how they can protect themselves against fraudulent activity and identity theft. Cowell has also taken steps to reduce the risk of a similar incident occurring in the future, including enhancing its technical measures.

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,



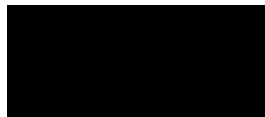
Alexander D. Boyd

Enclosure



COWELL | JAMES | FORGE
INSURANCE GROUP TM

April 19, 2024



RE: NOTICE OF DATA BREACH

Dear :

Cowell James Forge Insurance Group LLC ("CJFIG" or "we") respects the privacy of the information entrusted to us, which is why we are writing to advise you of a recent incident that may have involved your personal information. **We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft.** Nonetheless, we want to make you aware of the incident and explain steps you can take to protect yourself, if you feel it is appropriate.

What Happened? We discovered suspicious activity in certain CJFIG email accounts. Upon discovery, we promptly began an internal investigation and secured the email accounts. We also engaged a forensic security firm to further investigate and confirm the security of our email and computer systems. Through this investigation we learned that an unauthorized party had access to certain CJFIG email accounts between August 27, 2023 and August 29, 2023.

What Information Was Involved? Based on the findings of the investigation, we undertook a comprehensive review of the contents of the involved email accounts that were potentially accessed by the unauthorized party. On January 22, 2024, we determined that the accounts contained your name, coupled with your date of birth, and driver's license number. While our investigation determined that this information was contained in the involved email accounts, the investigation could not determine whether the information was actually viewed by the unauthorized party. Nevertheless, in an abundance of caution, we wanted to make you aware of the situation.

What We Are Doing. In addition to the actions described above, we have taken steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical security measures. While we have no reason to believe that your information has been misused, in an abundance of caution we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B 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 Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

What You Can Do. While we have no evidence to confirm that your personal information has been misused, we encourage you to enroll in the complimentary credit monitoring included in this letter. You can find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. We take our responsibility to safeguard information seriously and apologize for any inconvenience this incident might cause. For further assistance, please contact 816-471-4245 from 8:00 a.m. – 4:30 P.M. Central Time, Monday through Friday.

Sincerely,

Cowell James Forge Insurance Group LLC

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
1. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
2. PROVIDE the **Activation Code**: [REDACTED]
3. If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* 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 Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 2000
Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. . A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the 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 get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742

<https://www.experian.com/freeze/center.html>

P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872

<https://www.transunion.com/credit-freeze>

P.O. Box 160
Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.