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August 28, 2024

VIA EMAIL (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 CBIZ Benefits & Insurance Services, Inc. (“CBIZ”) to notify you of a security incident involving Maryland residents.

CBIZ provides actuarial, administration and investment advisory solutions services for organizations. CBIZ also provides recordkeeping and administration services for retiree health and welfare plans.

On June 24, 2024, CBIZ learned that an unauthorized party may have acquired information from certain databases. CBIZ promptly launched an investigation with the assistance of cybersecurity professionals. CBIZ’s investigation determined that an unauthorized party was able to exploit a vulnerability associated with one of its web pages, and acquired information from certain databases between June 2, 2024 and June 21, 2024. CBIZ conducted a review of the data acquired and determined that individuals associated with multiple CBIZ clients were impacted by the incident. The documents in question contained information related to retiree health and welfare plans which included their name and Social Security number.

On August 28, 2024, CBIZ began mailing notification letters to Maryland residents in accordance with Md. Code Ann., Com. Law § 14-3504,¹ in substantially the same form as the

¹ This notice does not waive CBIZ’s or its clients’ objection that Maryland lacks personal jurisdiction over it regarding any claims related to this incident.

August 28, 2024

Page 2

enclosed letter. CBIZ has offered two years of complimentary credit monitoring and identity theft protection services for individuals whose Social Security number was involved. CBIZ has also established a dedicated, toll-free call center where all individuals may obtain more information regarding the incident. The attachment to this letter shows the CBIZ clients on whose behalf CBIZ is notifying and for each client, the number of residents who are being notified pursuant to state law.

CBIZ regrets any concern or inconvenience this incident may cause and remains committed to protecting the confidentiality and security of information in CBIZ's care. To help prevent something like this from happening again, CBIZ fixed the vulnerability and implemented measures to further enhance the security of its systems.

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

Sincerely,



Patrick H. Haggerty
Partner

Client	Total – MD Residents
Blue Ridge Real Estate Company	1
Central Pennsylvania Teamsters	3
Ferro Corporation	5
Foley Incorporated	7
Knoll, Inc.	3
Liberty Utilities	2
Loyola High School	70
Maryland School for the Blind	150
Morgan Lewis & Bockius LLP	82
Pentagon Federal Credit Union	3
Prince William County	9
Sanofi	14
Sanofi Pasteur	1
Somerset Trust Company	1
Thryv	1
US Chamber of Commerce	1
West Pharmaceutical Services	4



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

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

Dear <<first_name>> <<last_name>>:

CBIZ Benefits & Insurance Services, Inc. (“CBIZ”) provides actuarial, administration and investment advisory solutions services for organizations, including <<b2b_text_1 (Organization Name)>>. CBIZ is contacting you on behalf of <<b2b_text_1 (Organization Name)>> to notify you of a data incident that may have involved some of your information. This letter provides you with information about the incident that occurred at CBIZ, our response, and additional measures you can take.

What Happened? On June 24, 2024, we learned that an unauthorized party may have acquired information from certain databases. We promptly launched an investigation with the assistance of independent cybersecurity professionals. Our investigation determined that an unauthorized party was able to exploit a vulnerability associated with one of our web pages, and acquired information from certain databases between June 2, 2024 and June 21, 2024.

What Information Was Involved? We conducted a review of the data acquired and determined that the data included your <<b2b_text_2 (Data Elements)>>.

What Are We Doing? We are proactively notifying you of this incident and assure you we take this matter very seriously. We have fixed the vulnerability and implemented measures to further enhance the security of our systems, and we are working closely with the FBI.

What Can You Do? We have secured the services of Kroll to provide identity monitoring at no cost to you for two years. The identity monitoring services we are making available include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. For more information on identity theft prevention and Kroll Identity Monitoring, including instructions on how to activate your complimentary membership, please visit the website below and see the pages that follow this letter.

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

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

Membership Number: <<Membership Number s_n>>

For more information about Kroll and the identity monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

We regret that this occurred and apologize for any inconvenience. If you have any questions, you may call our dedicated response line at 1-866-997-7169, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern time (excluding U.S. holidays).

Sincerely,

CBIZ Benefits & Insurance Services, Inc.



TAKE ADVANTAGE OF YOUR 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.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit 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.

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, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, 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.

The business address for CBIZ Benefits & Insurance Services, Inc. is 1845 Walnut Street, 10th Floor, Philadelphia, PA 19103 and CBIZ Retirement and Investment Solutions can be reached by telephone at (800) 404-6033.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

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, 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

Rhode Island: **This incident involves [X] individuals in Rhode Island.** Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.

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October 8, 2024

VIA EMAIL (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: Supplemental Incident Notification

Dear Attorney General Brown:

We are writing on behalf of CBIZ Benefits & Insurance Services, Inc. (“CBIZ”) to notify you of a security incident involving Maryland residents.

CBIZ previously reported this incident to your office on August 28, 2024. CBIZ provides actuarial, administration and investment advisory solutions services for organizations. CBIZ also provides recordkeeping and administration services for retiree health and welfare plans.

As previously reported, on June 24, 2024, CBIZ learned that an unauthorized party may have acquired information from certain databases. CBIZ promptly launched an investigation with the assistance of cybersecurity professionals. CBIZ’s investigation determined that an unauthorized party was able to exploit a vulnerability associated with one of its web pages, and acquired information from certain databases between June 2, 2024 and June 21, 2024. CBIZ conducted a review of the data acquired and determined that individuals associated with multiple CBIZ clients were impacted by the incident. The documents in question contained information related to retiree health and welfare plans which included their name and Social Security number.

As previously reported, on August 28, 2024, CBIZ began mailing notification letters to Maryland residents in accordance with Md. Code Ann., Com. Law § 14-3504,¹ in substantially the

¹ This notice does not waive CBIZ’s or its clients’ objection that Maryland lacks personal jurisdiction over it regarding any claims related to this incident.

October 8, 2024

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same form as the enclosed letter. On October 8, 2024, CBIZ mailed additional notifications. CBIZ has offered two years of complimentary credit monitoring and identity theft protection services for individuals whose Social Security number was involved. CBIZ has also established a dedicated, toll-free call center where all individuals may obtain more information regarding the incident. The attachment to this letter shows the CBIZ clients on whose behalf CBIZ is notifying and for each client, the number of residents who are being notified pursuant to state law.

CBIZ regrets any concern or inconvenience this incident may cause and remains committed to protecting the confidentiality and security of information in CBIZ's care. To help prevent something like this from happening again, CBIZ fixed the vulnerability and implemented measures to further enhance the security of its systems.

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

Sincerely,



Patrick H. Haggerty
Partner

Client	Total – MD Residents
Blue Ridge Real Estate Company	1
Central Pennsylvania Teamsters	3
Ferro Corporation	5
Foley Incorporated	7
Garrett Regional Medical Center	70
Knoll, Inc.	3
Liberty Utilities	2
Loyola High School	70
Maryland School for the Blind	150
Morgan Lewis & Bockius LLP	82
Pentagon Federal Credit Union	3
Prince William County	9
Sanofi	14
Sanofi Pasteur	1
Somerset Trust Company	1
Thryv	1
US Chamber of Commerce	1
West Pharmaceutical Services	4



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

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

Dear <<first_name>> <<last_name>>:

CBIZ Benefits & Insurance Services, Inc. (“CBIZ”) provides actuarial, administration and investment advisory solutions services for organizations, including <<b2b_text_1 (Organization Name)>>. CBIZ is contacting you on behalf of <<b2b_text_1 (Organization Name)>> to notify you of a data incident that may have involved some of your information. This letter provides you with information about the incident that occurred at CBIZ, our response, and additional measures you can take.

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What Information Was Involved? We conducted a review of the data acquired and determined that the data included your <<b2b_text_2 (Data Elements)>>.

What Are We Doing? We are proactively notifying you of this incident and assure you we take this matter very seriously. We have fixed the vulnerability and implemented measures to further enhance the security of our systems, and we are working closely with the FBI.

What Can You Do? We have secured the services of Kroll to provide identity monitoring at no cost to you for two years. The identity monitoring services we are making available include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. For more information on identity theft prevention and Kroll Identity Monitoring, including instructions on how to activate your complimentary membership, please visit the website below and see the pages that follow this letter.

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

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

Membership Number: <<Membership Number s_n>>

For more information about Kroll and the identity monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

We regret that this occurred and apologize for any inconvenience. If you have any questions, you may call our dedicated response line at 1-866-997-7169, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern time (excluding U.S. holidays).

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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.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit 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.

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:

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- *TransUnion*, PO Box 1000, 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:

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Fraud Alerts and Credit or Security Freezes:

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District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

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, 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

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A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.