



MULLEN
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October 22, 2024

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

Re: Notice of Data Event

To Whom It May Concern:

We represent Insight LLC (“Insight”) located at 14707-A Willard Road, Chantilly, VA 20151, and write to notify your office of a matter that may affect the security of certain information relating to approximately sixty-five (65) Maryland residents. This notice may be supplemented if any new, significant facts are learned subsequent to its submission. By providing this notice, Insight does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On September 30, 2024, Insight identified that some files on its computer network were locked by a computer virus. In response, Insight took steps to confirm the security of the computer network and began a thorough assessment to determine what occurred. During the assessment of this matter, Insight identified that certain files may have been copied from the computer network between September 29 and 30. Insight reviewed the files and identified that they included residents’ names and Social Security numbers.

Notice to Maryland Residents

On or about October 22, 2024, Insight provided written notice of this matter to approximately sixty-five (65) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon learning of this matter, Insight took steps to confirm the security of its systems, and investigate what occurred, including determining whether data containing individuals' information may have been affected. Further, Insight notified federal law enforcement about the matter. Insight is also evaluating its policies, practices, technical security measures, and staff training to reduce the risk of a matter like this reoccurring. Insight is providing access to credit monitoring services for 24 months, through Experian, to individuals whose personal information was potentially affected by this matter, at no cost to these individuals.

Additionally, Insight is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Insight is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Insight is providing written notice of this incident to relevant state regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of this matter, please contact us at (267) 930-2405.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Joshua P. Brian". The signature is fluid and cursive, with a large initial "J" and "B".

Josh Brian of
MULLEN COUGHLIN LLC

JPB/nar
Enclosure

EXHIBIT A

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 11 *****SNGLP

SAMPLE A. SAMPLE - L01



APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



October 22, 2024

Dear Sample A. Sample:

We deeply value the protection of information in our care, and regret to notify you about a matter that may involve access to some of your information. Specifically, on September 30, 2024, we identified that some of the files on our computer network were locked by a computer virus. In response, we took steps to confirm the security of the computer network and began a thorough assessment to determine what occurred.

During our assessment of this matter, we identified that certain files may have been copied from the computer network between September 29 and 30. We reviewed the files, and the following types of information are contained in some of the files: your name and [Extra1]. We cannot confirm that your information was specifically affected. However, we are providing you with complimentary identity monitoring to help reduce any concern this matter may cause. The enrollment instructions are on the next page of this letter. Please note that, due to privacy restrictions, we are unable to automatically enroll you in the complimentary identity monitoring.

Additionally, on the next page of this letter, you will find the “Steps Individuals Can Take To Help Protect Personal Information” section. This section contains free resources that are available to you, including complimentary identity monitoring enrollment instructions, guidance for monitoring your free credit reports, how to place a fraud alert or security freeze on your credit file, and contact information for the consumer reporting agencies and Federal Trade Commission. Further, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors.

As part of our response to this matter, we are evaluating our policies, practices, technical security measures, and staff training to reduce the risk of a matter like this reoccurring.

If you have questions about this matter or would like assistance with enrolling in the complimentary identity monitoring services, we have dedicated agents ready to assist you. Please contact our toll-free dedicated assistance line at 833-918-0892, Monday through Friday from 9 a.m. through 9 p.m. Eastern Time (excluding U.S. holidays). Be prepared to provide your engagement number **B133733**. You may also write to us at Insight, LLC, Attn: Compliance, 14707-A Willard Rd, Chantilly, VA 20151.

Sincerely,

Insight

STEPS INDIVIDUALS CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary 24-month membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: January 31, 2025 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

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 833-918-0892 by January 31, 2025. Be prepared to provide engagement number **B133733** as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your 24-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.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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 Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 833-918-0892. 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 (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 this Identity Restoration support is available to you for 24 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. You will also find self-help tips and information about identity protection at this site.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Ave NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.