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November 8, 2024

VIA EMAIL

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

RE: NOTICE OF DATA SECURITY INCIDENT

Attorney General Brown:

Constangy, Brooks, Smith & Prophete, LLP, represents Inszone Insurance Services, LLC (“Inszone”) in connection with a recent data security incident described in greater detail below. Inszone takes the protection of all information within its possession very seriously and has taken measures to reduce the likelihood of a similar incident reoccurring. This notice is being sent on behalf of Inszone because personal information for Maryland residents may have been involved in the incident. The purpose of this letter is to notify you of the incident in accordance with Maryland’s data breach notification statute, Md. Code Ann., Com. Law § 14-3501 et seq..

I. NATURE OF THE SECURITY INCIDENT

In April 2024, Inszone was made aware of unusual activity involving its network environment. Upon discovery, Inszone took steps to address the issue and engaged a team of cybersecurity specialists to complete a comprehensive investigation. The investigation determined that certain data stored on an Inszone system may have been acquired without authorization. Inszone thereafter undertook a comprehensive review to determine the nature of the information, the individuals to whom the information pertained and the addresses for those individuals. That process was completed on October 25, 2024.

II. NUMBER OF MARYLAND RESIDENTS INVOLVED

On October 31, 2024, Inszone determined that the notification population included 9 Maryland residents. On November 5, 2024, Inszone provided notification by first-class U.S. mail to these individuals via the attached notification letter template or a substantially similar version thereof.

The potentially affected personal information included names, date of birth, Social Security number, and driver's license or state ID number.

Alabama Arkansas California Colorado District of Columbia Florida Georgia Illinois
Indiana Maryland Massachusetts Minnesota Missouri New Jersey New York
North Carolina Oregon Pennsylvania South Carolina Tennessee Texas Virginia Washington

III. STEPS TAKEN TO ADDRESS THE INCIDENT

As soon as Inszone became aware of the incident, it took steps to further secure its digital environment and conducted a comprehensive investigation. Inszone has also implemented additional measures to further enhance the security of its digital environment and reduce the likelihood of a similar incident reoccurring.

Finally, Inszone is notifying the potentially affected individuals and providing them with steps they can take to protect their personal information as discussed above. Inszone has established a toll-free call center through IDX to answer questions about the incident and address related concerns. Inszone has also arranged to provide all potentially affected customers with complimentary restoration assistance through IDX, which will work with individuals to help resolve issues with unrecognized payment card transactions. Inszone is also reporting the incident to nationwide consumer reporting agencies (i.e., Equifax, Experian, and Transunion).

IV. CONTACT INFORMATION

Inszone remains dedicated to protecting the information in its control. If you have any questions or need additional information, please do not hesitate to contact me at aweaver@constangy.com.

Sincerely,



Aubrey Weaver
Partner

Constangy, Brooks, Smith & Prophete, LLP

Encl. Sample Notification Letter



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://response.idx.us/insz>

November 5, 2024

Subject: Notice of Data <<Variable Data 2: Security Incident/Breach>>

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of a data security incident that may have involved your personal information. Inszone Insurance Services, LLC (“Inszone”) takes the privacy and security of the data under our care very seriously and we regret any concern or inconvenience this may cause. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

What Happened. In April 2024, Inszone was made aware of unusual activity involving its network environment. Upon discovery, Inszone took steps to address the issue and engaged a team of cybersecurity specialists to complete a comprehensive investigation. The investigation determined that certain data stored on an Inszone system may have been acquired without authorization. Inszone thereafter undertook a comprehensive review to determine the nature of the information, the individuals to whom the information pertained and the addresses for those individuals. That process was completed on October 25, 2024.

What Information Was Involved. The information may have included your <<Variable Text 1>>.

What We Are Doing. As soon as Inszone discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future.

In addition, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: <<Membership Offering Length: 12/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your information is compromised.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling (866) 526-0031, going to <https://response.idx.us/insz>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6:00 am – 6:00 pm Pacific Time, excluding major holidays. Please note, the deadline to enroll is February 5, 2025.

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call (866) 526-0031 Monday through Friday from 6:00 am – 6:00 pm Pacific Time.

We take your trust in us and this matter very seriously, and apologize for any concern this may cause.

Sincerely,

Inszone Insurance Services, LLC

2721 Citrus Rd, Suite A
Rancho Cordova, CA 95742

Steps You Can Take to Help Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com/, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
[www.marylandattorneygeneral.gov/
Pages/CPD](http://www.marylandattorneygeneral.gov/Pages/CPD)
888-743-0023

Oregon Attorney General

1162 Court St., NE
Salem, OR 97301
[www.doj.state.or.us/consumer-
protection](http://www.doj.state.or.us/consumer-protection)
877-877-9392

California Attorney General

1300 I Street
Sacramento, CA 95814
www.oag.ca.gov/privacy
800-952-5225

New York Attorney General

The Capitol
Albany, NY 12224
800-771-7755
ag.ny.gov

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

Iowa Attorney General
1305 E. Walnut Street
Des Moines, Iowa 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology
28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212.416.8433

Washington D.C. Attorney General
400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov/consumer-protection
202-442-9828

Kentucky Attorney General
700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
502-696-5300

NC Attorney General
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov/protectingconsumers/
877-566-7226

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.