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November 11, 2024

Via E-mail (IDtheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

In accordance with Md. Code Ann. § 14-3504(h)(1), I am writing on behalf of my client, Cox Law Group PLLC, to notify you regarding the nature and circumstances of a recent cybersecurity incident. Cox Law Group's mailing address is 900 Lakeside Dr, Lynchburg, VA 24501.

On or around September 18, 2024, Cox Law Group was alerted to suspicious activity in its computer systems. The third-party security operations center providing cybersecurity protections for the firm took immediate steps to triage the incident and protect the interests of Cox Law Group's current and prospective clients. These outside cybersecurity experts have confirmed the continued security of Cox Law Group's systems. Fortunately, the ability of the firm's attorneys to provide Cox Law Group clients with high-quality representation was not interrupted.

However, based on findings from the third-party SOC, it is possible that some personal information may have been accessible to an unauthorized party as a result of this incident. Implicated data may have included one or more of the following types of personal information: names in combination with addresses, dates of birth, phone numbers, driver's licenses, bank account information, financial information, and/or Social Security numbers.

Out of an abundance of caution, Cox Law Group has decided to notify all individuals with data potentially subjected to unauthorized access. This notification included an offer for complimentary identity monitoring services, provided through Kroll. Additionally, the firm has contacted and is cooperating with law enforcement from the Virginia State Police's Virginia Fusion Center.

Collectively, Cox Law Group has notified approximately 3 Maryland residents impacted by this incident. For your reference, attached find copies of the notification letters mailed to these individuals on November 11, 2024.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

F. Elizabeth Burgin Waller
Chair, Cybersecurity Data Privacy Practice

Enclosures



<<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>>:

Like many organizations around the country, Cox Law Group, recently discovered it was the victim of a cybersecurity incident. We are writing to share with you what we know about the incident and how it may have potentially affected your personal information. Please note that while we do not believe your personal information is being used for any malicious purpose, we are providing free identity monitoring out of an abundance of caution.

What Happened?

On or around September 18, 2024, Cox Law Group was alerted to suspicious activity in our firm's computer systems. We took immediate steps to triage the incident and protect the interests of our clients and other prospective clients that may have provided information to us. Cox Law Group engaged outside cybersecurity experts to investigate this matter and confirm the continued security of our systems. Importantly, the ability of Cox Law Group attorneys to provide our clients with high-quality representation **has not** been interrupted. Simultaneous to the fortification of our environment, we rapidly reviewed and analyzed the information residing on our systems to determine any potential risks to our clients and to identify those parties whose information might have been accessed as a result of this incident.

What Information Was Involved?

Based on our review, we have determined that your personal information and/or information pertaining to your engagement of our legal services may have been accessed in this incident. Personal information about you may have included one or more of the following types of information paired with your name: address, date of birth, phone number, driver's license, bank account information, financial information, and/or Social Security number. While we do not believe that any information about you is being used for a malicious purposes, out of an abundance of caution Cox Law Group has arranged to provide you with the option to receive free identity monitoring services. More information about the free identity monitoring services we are providing through Kroll can be found in the attached Additional Resources guide.

What We Are Doing

Cox Law Group takes the privacy and security of the personal information of our clients and prospective clients very seriously and we sincerely regret any concern this incident may cause you. We have contacted and are cooperating with law enforcement from the Virginia State Police's Virginia Fusion Center.

Additionally, to relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide <<Monitoring Term Length (Months)>> months of identity monitoring services at no cost to you. Kroll is a global leader in risk mitigation and response, and its team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Details on activating these services are included with this letter.

What You Can Do

We encourage you to stay 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. Please review the enclosed Additional Resources guide for more information on how to protect against identity theft and fraud. You may also take advantage of the identity monitoring services being offered through Kroll.

For More Information

If you have any further questions regarding this matter, please call [TFN](#), Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major holidays. Please note that Cox Law Group is utilizing Kroll as a vendor to facilitate this notification.

We deeply regret that this incident occurred and are committed to supporting you.

Sincerely,



David Cox
Managing Attorney
Cox Law Group, PLLC

ADDITIONAL RESOURCES



We have secured the services of Kroll to provide identity monitoring at no cost to you for 12 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

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

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

Membership Number: <<Membership Number s_n>>

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services¹ 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 can help you determine if it's 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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ 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.

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Obtain and Monitor Your Credit Report

As a precautionary measure, we recommend that you remain vigilant by regularly reviewing and monitoring account statements and credit reports to detect potential errors or fraud and identity theft resulting from the security incident. You may periodically obtain your free credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 18773228228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016-1000
1-800-916-8800
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for inaccurate information, such as a home address and Social Security number. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Notify Law Enforcement of Suspicious Activity

You should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including local law enforcement, your state attorney general, and the Federal Trade Commission (FTC). To file a complaint with the FTC, use the below contact information or website.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.IdentityTheft.gov

Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company which the account is maintained.

Credit Freezes

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued when you initiate a freeze. A credit freeze is designed to prevent potential creditors 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact **all three** major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1. Your full name, with middle initial and any suffixes;
2. Your Social Security number;

3. Your date of birth (month, day, and year);
4. Your current address and previous addresses for the past five (5) years;
5. A copy of your state-issued identification card (such as a state driver's license or military ID);
6. Proof of your current residential address (such as a current utility bill or account statement); and
7. Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request. More information regarding credit freezes can be obtained from the FTC and the major consumer reporting agencies.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert will stay on your credit file one (1) year. The alert informs creditors of possible fraudulent activity within your report and requires the creditor to verify your identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the three major consumer reporting agencies listed above. The agency you contact will then contact the other two. More information regarding fraud alerts can be obtained from the FTC and the major consumer reporting agencies.

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number. You may want to order copies of your credit reports and check for any bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your records.

Additional Resources and Information

You can obtain additional information and further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting your state attorney general or the FTC. The FTC's contact information and website for additional information is:

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

For Virginia residents: You may contact the Virginia Attorney General's Office at 202 North Ninth Street, Richmond, VA 23219; 1-804-786-2071; or <https://www.oag.state.va.us/contact-us/contact-info>.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General at 165 Capitol Avenue, Hartford, CT 06106; 1-860-808-5318; or <https://portal.ct.gov/ag>.

For District of Columbia residents: You may contact the Office of the Attorney General for the District of Columbia at 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; or <https://oag.dc.gov/consumer-protection/consumer-alert-online-privacy>.

For Iowa residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at 1305 E. Walnut Street, Des Moines, IA 50319; 1-515-281-5164; or www.iowaattorneygeneral.gov.

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; 410-576-6300; 1-888-743-0023 (toll free), or <https://www.marylandattorneygeneral.gov/Pages/contactus.aspx>.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General at 1 Ashburton Place, Boston, MA 02108; 1-617-727-8400; or <https://www.mass.gov/orgs/office-of-the-attorney-general>. You have the right to obtain a police report if you are a victim of identity theft.

For New Mexico residents: You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your credit file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>. You may also contact the Bureau of Internet and Technology (BIT) at 28 Liberty Street, New York, NY 10005; 212-416-8433; or <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>.

For North Carolina residents: The North Carolina Attorney General’s Office may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 919-716-6400; or <https://ncdoj.gov/contact-doj/>.

For Oregon residents: We encourage you to report suspected identity theft to the Oregon Attorney General at 1162 Court Street NE, Salem, OR 97301; 1-877-877-9392; 1-503-378-4400; or www.doj.state.or.us.

For Rhode Island residents: You may contact the Rhode Island Office of the Attorney General at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; or <https://riag.ri.gov/>. You have the right to obtain a police report if you are a victim of identity theft. No Rhode Island resident were impacted by this breach.