



mwe.com
Elliot Golding
Attorney at Law
egolding@mwe.com
+1 202 756 8185

March 3, 2025

VIA EMAIL

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

Re: Estrella Security Incident

Dear Sir or Madam:

I write on behalf of Estrella Franchising, LLC d/b/a Estrella Insurance (“Estrella”) with respect to a data security event involving certain personal information of Maryland residents. By providing this notice, Estrella does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On or about January 22, 2025, Estrella detected a ransomware attack that occurred earlier that day (the “Incident”). Estrella immediately commenced an investigation and took several actions to mitigate and remediate the Incident, including but not limited to resetting passwords, restoring files from backup data, enhancing security safeguards, and retaining outside legal and forensic experts to assist. Estrella also notified law enforcement and is cooperating with their investigation. During that investigation, on or about February 1, 2025, Estrella discovered that the Incident may have impacted personal information relating to approximately 16,379 total individuals, including 8 Maryland residents. The affected personal information varied, but generally included names, contact information, and one or more of: Social Security number, driver’s license number, and online account access credentials.

In order to protect any affected individuals, Estrella is offering 24 months of identity protection services through Experian Identity Works. These services include an Experian credit report at signup, Credit Monitoring, Experian IdentityWorks ExtendCARE, a \$1,000,000 insurance reimbursement policy, and Experian’s Identity Restoration service.

Estrella will send notification letters to the affected individuals starting on March 3, 2025, via regular US mail. A copy of the template notification letter is enclosed.

Estrella takes very seriously its responsibility to protect personal information and is taking additional steps to strengthen further its ability to prevent this type of incident from happening in the future.

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If you have any questions or need further information concerning this matter, please contact me by email at egolding@mwe.com or by phone at +1-202-756-8185.

Sincerely,

A handwritten signature in blue ink, appearing to read "E. Golding".

Elliot Golding

Enclosure: Template Notification to Affected Individuals



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

To Enroll, Please Call:
1-833-918-1103
Or Visit:
www.experianidworks.com/credit
Enrollment Code: <<Activation Code>>

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Notice of Data Breach

Dear <<Full Name>>:

We write to inform you about a cybersecurity incident at Estrella Franchising, LLC d/b/a Estrella Insurance (“Estrella” or “We”) that may have impacted your personal information.

WHAT HAPPENED?

On or about January 22, 2025, Estrella detected a ransomware attack that occurred earlier that day (the “Incident”). Estrella immediately commenced an investigation and took several actions to mitigate and remediate the Incident, including but not limited to resetting passwords, restoring files from backup data, enhancing security safeguards, and retaining outside legal and forensic experts to assist. Estrella also notified law enforcement and is cooperating with their investigation. During that investigation, on or about February 1, 2025, Estrella discovered that the Incident may have impacted personal information.

WHAT INFORMATION WAS INVOLVED?

The affected personal information varied, but generally included names, contact information, and one or more of: Social Security number, driver’s license number, and online account access credentials.

WHAT WE ARE DOING

We take safeguarding your information seriously. Estrella worked with external cybersecurity experts to resolve the incident and enhance its security safeguards.

We also have retained Experian to provide you with 24 months of identity protection services at no cost to you. These services include an Experian credit report at signup, Credit Monitoring, Experian IdentityWorks ExtendCARE, a \$1,000,000 insurance reimbursement policy, and Identity Restoration. With this protection, Experian will help you resolve issues if your identity is compromised.

WHAT YOU CAN DO

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 months from the date of this letter. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** <<Enrollment Deadline>> (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code**: <<Activation Code>>

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-1103 by <<Enrollment Deadline>>. Be prepared to provide engagement number <<Engagement #>> 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.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

FOR MORE INFORMATION

Please call 1-833-918-1103 for assistance or for any additional questions you may have.

Sincerely,

Estrella Insurance

* 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.

General Information About Identity Theft Protection

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. This notification was not delayed for law enforcement purposes.

Credit Reports. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. **You may contact the nationwide credit reporting agencies at:**

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 680-7289

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Place a Security Freeze on your Credit Report. You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed above. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. You can place a freeze and lift a security freeze on your credit report free of charge.

You may contact the Federal Trade Commission (FTC) and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the FTC and/or your state's attorney general office about for information on how to prevent or avoid identity theft. You can contact the FTC at: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20508, www.identitytheft.gov, 1-877-IDTHEFT (438-4338).

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Iowa residents, State law advises you to report any suspected identity theft to law enforcement or to the Iowa Attorney General, Consumer Protection Division, 1305 E. Walnut St., Des Moines, IA 50319, 1-888-777-4590.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. Vandalia Health can be contacted at P.O. Box 3669 Charleston, WV 25336.

For Massachusetts residents, You have the right to obtain a police report if you are the victim of identity theft.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from the violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York 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/>.

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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is approximately 1 Rhode Island resident impacted by this incident.