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March 17, 2025

Via E-Mail (IDTheft@oag.state.md.us)

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

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for PMA Consultants ("PMA") located at 226 West Liberty Street, Ann Arbor, MI 48104. We write to provide notification of a cyber security incident. By providing this notice, PMA does not waive any rights or defenses under Maryland state law, including the data breach notification statute.

On May 7, 2024, PMA discovered it was victimized by a sophisticated ransomware attack. Upon discovery, PMA immediately began working with its I.T. team and third-party forensic specialists to secure the network, restore its systems to operability, and investigate the full nature and scope of the incident. PMA also reported this incident to federal law enforcement. Through the investigation, it was determined that certain PMA data, kept in the normal course of business, may have been subject to unauthorized access during the attack. As a result, together with third-party specialists, PMA began a comprehensive and time-consuming review of the potentially impacted files to determine the type of information contained therein and to whom the information related. While this comprehensive review was still ongoing, PMA provided notice to an initial wave of potentially impacted individuals on January 28, 2025. There were no Maryland residents present in the initial notice population.

While this comprehensive process remains ongoing, on February 4, 2025, PMA determined that information related to five (5) Maryland residents may have been subject to unauthorized access. The information believed to be at risk may include a first and last name in combination with a Social Security number, U.S. alien registration number, passport number, driver's license or state identification number, and/or health insurance information.

On March 17, 2025, PMA sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland state law. The notice letter included an offer of complimentary credit monitoring and identity theft protection services for twelve (12) months. The notice letter sent to individuals is substantially similar to the letter attached hereto as "**Exhibit A.**"

Please contact me should you have any questions.

Very truly yours,



Caitlin Lawlor, Esq.
CIPRIANI & WERNER, P.C.

EXHIBIT A



March 17, 2025

Dear [REDACTED]

We are writing to inform you of a cyber security incident experienced by PMA Consultants ("PMA") that may have involved your information described below. While we have no evidence of attempted or actual misuse of any information, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

What Happened: On May 7, 2024, we discovered we were victimized by a sophisticated ransomware attack. Upon discovery, we immediately began working with our I.T. team and third-party forensic specialists to secure the network, restore our systems to operability, and investigate the full nature and scope of the incident. We also reported this incident to federal law enforcement. Through the investigation, it was determined that certain PMA data, kept in the normal course of business, may have been subject to unauthorized access during the attack. As a result, together with third-party specialists, we began a comprehensive and time-consuming review of the potentially impacted files to determine the type of information contained therein and to who the information related. While this comprehensive process remains ongoing, on February 4, 2025, we determined that some information related to former employees and their spouses/dependents may have been subject to unauthorized access. We are now notifying those individuals known to date whose information was potentially impacted.

What Information Was Involved: The information believed to be at risk may include your first and last name, in combination with a [REDACTED]

What We Are Doing: Upon discovery, we immediately engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services for 12 months provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

What You Can Do: We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring services we are making available to you. You can also review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources.

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For More Information: Should you have additional questions or concerns regarding this matter, please do not hesitate to contact our dedicated call center agents at **833-998-5182**, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time, excluding holidays. You may also write to us at 226 West Liberty Street, Ann Arbor, MI 48104.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dax', with a long horizontal stroke extending to the right.

Dax Ponce de Leon
Chief Executive Officer

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:



In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.



ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

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

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

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and oag.dc.gov. PMA Consultants may be contacted at 226 West Liberty Street, Ann Arbor, MI 48104.

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 <https://www.marylandattorneygeneral.gov/>. PMA Consultants may be contacted at 226 West Liberty Street, Ann Arbor, MI 48104.

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 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 are 9 Rhode Island residents impacted by this incident.