

# Data Breach Charts

July 2018

## DATA BREACH CHARTS

The following standard definitions of Personal Information and Breach of Security (based on the definitions commonly used by most states) are used for ease of reference, and any variations from the common definition are noted.

**Personal Information:** An individual's first name or first initial and last name plus one or more of the following data elements: (i) Social Security number; (ii) driver's license number or state-issued ID card number; or (iii) account number, credit card number or debit card number combined with any security code, access code, PIN or password needed to access an account; generally applies to computerized data that includes personal information. Personal Information shall not include publicly available information that is lawfully made available to the general public from federal, state or local government records or widely distributed media.

**Breach of Security:** The unlawful and unauthorized acquisition of personal information that compromises the security, confidentiality or integrity of personal information.

Please note that the following summary of state data breach statutes is not intended to be and should not be used as a substitute for reviewing the statutory language, nor does it constitute legal advice. If you find these charts helpful and require legal counsel, please contact BakerHostetler's [Privacy and Data Protection Team](#). Our blog is [www.dataprivacymonitor.com](http://www.dataprivacymonitor.com).

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<p><b>Alabama</b></p>	<p><b>Personal Information</b> of Alabama residents also includes a tax identification number; passport number; military identification number; other unique identification number issued on a government document used to verify the identity of a specific individual; any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a healthcare professional; health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual; a username or email address in combination with a password or security question and answer that would permit access to an online account affiliated with the covered entity that is reasonably likely to contain or is used to obtain sensitive personally identifying information.</p>
<p><b>Alaska</b></p>	<p><b>Personal Information</b> of Alaska residents also includes passwords, personal identification numbers, or other access codes for financial accounts.</p>
<p><b>Arizona</b></p>	<p><b>Personal Information</b> of Arizona residents, <u>effective Aug. 1, 2018</u>, also includes a private key unique to an individual that is used to sign or authenticate an electronic record; a health insurance identification number; information about an individual’s medical or mental health treatment or diagnosis by a healthcare professional; passport number; a taxpayer identification number or an identity protection personal identification number issued by the IRS; unique biometric data generated from a measurement or analysis of human body characteristics to authenticate an individual when the individual accesses an online account; and a username or email address in combination with a password or security question and answer that allow access to an online account.</p>
<p><b>Arkansas</b></p>	<p><b>Personal Information</b> of Arkansas residents also includes medical information.</p>
<p><b>California</b></p>	<p><u>General Breach Notification Statute:</u> <b>Personal Information</b> of California Residents also includes a username or email address, in combination with a password or security question and answer that would permit access to an online account; information or data collected through the use or operation of an automated license plate recognition system; medical information and health insurance information.</p> <p><u>Medical Information Specific Breach Notification Statute:</u> For clinics, health facilities, home health agencies, and hospices licensed pursuant to sections 1204, 1250, 1725, or 1745 of the California Health and Safety Code, the state’s Medical Information Breach Notification statute may apply. The statute applies to patients’ medical information.</p> <p>“Medical information” means any individually identifiable information, in electronic or physical form, in possession of or derived from a provider of health care, health care service plan, pharmaceutical company, or contractor regarding a patient’s medical history, mental or physical condition, or treatment. “Individually identifiable” means that the medical information includes or contains any element of personal identifying information sufficient to allow identification of the individual, such as the patient’s name, address, electronic mail address, telephone number, or Social Security number, or other information that, alone or in combination with other publicly available information, reveals the individual’s identity.</p>
<p><b>Colorado</b></p>	<p><b>Personal Information</b> of Colorado residents, <u>beginning Sept. 1, 2018</u>, also includes any student, military or passport identification card number; medical</p>

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	information; health insurance identification number; biometric data; and a username or email address in combination with a password or security questions and answers that would permit access to an online account.
<b>Delaware</b>	<b>Personal Information</b> of Delaware residents also includes a federal identification card number; a passport number; a username or email address in combination with a password or security question and answer that would permit access to an online account; an individual’s medical history, mental or physical condition, medical treatment or diagnosis by a health care professional, or DNA profile; a health insurance policy number, subscriber identification number or any unique identifier used by a health insurer to identify the person; unique biometric data generated from measurements or analysis of human body characteristics for authentication purposes; and an individual taxpayer identification number.
<b>Florida</b>	<b>Personal Information</b> means either of the following:  a. An individual’s first name or first initial and last name in combination with any one or more of the following data elements for that individual: (i) a social security number; (ii) a driver license or identification card number, passport number, military identification number, or other similar number issued on a government document used to verify identity; (iii) a financial account number or credit or debit card number, in combination with any required security code, access code, or password that is necessary to permit access to an individual’s financial account; (iv) any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; or (v) an individual’s health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual.  b. A user name or e-mail address, in combination with a password or security question and answer that would permit access to an online account.
<b>Georgia</b>	<b>Personal Information</b> of Georgia residents also includes account passwords, personal identification numbers (PINs) or other access codes and any of the data elements not in connection with the name if any of the other data elements alone would be sufficient to perform or attempt to perform identity theft against the person whose information was compromised.
<b>Iowa</b>	<b>Personal Information</b> of Iowa residents also includes a unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual’s financial account; unique biometric data, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data.
<b>Illinois</b>	<b>Personal Information</b> of Illinois residents also includes medical information; health insurance information; unique biometric data generated from measurements of human body characteristics used to authenticate an individual, such as a fingerprint; and a username or email address in combination with a password or security question and answer that would permit access to an online account.
<b>Louisiana</b>	<b>Personal Information</b> of Louisiana residents, <u>effective Aug. 1, 2018</u> , also includes a passport number and biometric data.

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<b>Maine</b>	<b><u>Personal Information</u></b> of Maine residents also includes Account passwords or personal identification numbers or other access codes; or any single data element from the definition of PI when not in connection with the individual's first name, or first initial, and last name, if the information if compromised would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised.
<b>Maryland</b>	<b><u>Personal Information</u></b> of Maryland residents also includes an individual taxpayer identification number, passport number or other identification number issued by the federal government; health information, including information about an individual's mental health; a health insurance policy or certificate number or health insurance subscriber identification number in combination with a unique identifier used by an insurer or self-insured employer that permits access to an individual's health information; an individual's biometric data; and a username and email address in combination with a password or security question and answer that permits access to an individual's email account.
<b>Massachusetts</b>	<b><u>Personal Information</u></b> of Massachusetts residents also includes financial account information <u>with or without</u> password or security code information. This includes non-electronic personal information.
<b>Missouri</b>	<b><u>Personal Information</u></b> of Missouri residents also includes a unique electronic identifier or routing code in combination with required security code, access code, or password that would permit access to an individual's financial account; medical and health insurance information, including an individual's medical history, mental or physical condition, treatment or diagnosis, health insurance policy number and any other unique identifier used by a health insurer.
<b>Montana</b>	<b><u>Personal Information</u></b> of Montana residents also includes medical record information as relates to an individual's physical or mental condition, medical history, medical claims history, or medical treatment and is obtained from a medical professional or medical care institution, from the individual, or from the individual's spouse, parent, or legal guardian; taxpayer identification number; and an identity protection personal identification number issued by the United States internal revenue service.
<b>Nebraska</b>	<b><u>Personal Information</u></b> of Nebraska residents also includes a unique electronic identification number or routing code, in combination with any required security code, access code, or password; or unique biometric data, such as finger print, voice print, or retina or iris image, or other unique physical representation. A separate category of personal information is a user name or email address, in combination with a password or security question or answer that would permit access to an online account.
<b>Nevada</b>	<b><u>Personal Information</u></b> of Nevada residents also includes driver authorization card numbers or identification card numbers; medical identification numbers or health insurance identification numbers; and user names, unique identifiers or electronic mail addresses in combination with a password, access code or security question and answer that would permit access to an online account.
<b>New Hampshire</b>	<b><u>Medical Information Unauthorized Disclosure Notification Statute:</u></b> For persons, corporations, facilities, or institutions either licensed in New Hampshire or otherwise lawfully providing health care services, the state's Medical Information Unauthorized Disclosure Notification statute may apply. The

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	<p>statute applies to protected medical information from §§262 and 264 of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) (codified at 42 U.S.C. § 300gg and 29 U.S.C § 1181 et seq. and 42 USC 1320d et seq. (2010)).</p> <p><u>Student Data Unauthorized Disclosure Notification Statute:</u> “Student personally-identifiable data” means: (1) the student’s name; (2) the name of the student’s parents or other family members; (3) the address of the student or student’s family; (4) indirect identifiers, including the student’s date of birth, place of birth, social security number, email, social media address, or other electronic address, telephone number, credit card account number, insurance account number, and financial services account number; and (5) other information that, alone or in combination, is linked or linkable to a specific student that would allow a reasonable person in the school community, who does not have personal knowledge of the relevant circumstances, to identify the student with reasonable certainty. “Teacher personally-identifiable data” applies to teachers, paraprofessionals, principals, school employees, contractors, and administrators and means: (1) Social Security number; (2) date of birth; (3) personal street address; (4) personal email address; (5) personal telephone number; (6) performance evaluations; and (7) other information that, alone or in combination, is linked or linkable to a specific teacher, paraprofessional, principal, or administrator that would allow a reasonable person in the school community, who does not have personal knowledge of the relevant circumstances, to identify any with reasonable certainty.</p>
<p><b>New Jersey</b></p>	<p><u>Personal Information</u> of New Jersey residents also includes dissociated data that, if linked, would constitute personal information is personal information if the means to link the dissociated data were accessed in connection with access to the dissociated data.</p>
<p><b>New Mexico</b></p>	<p><u>Personal Information</u> of New Mexico residents also includes biometric data, such as an individual’s fingerprints, voice print, iris or retina patterns, facial characteristics or hand geometry that is used to uniquely and durably authenticate an individual’s identity.</p>
<p><b>New York</b></p>	<p>The law applies to <b>Private Information</b>, which means <u>personal information</u> concerning a natural person which, because of name, number, personal mark, or other identifier, can be used to identify such natural person, in combination with any one or more of the following data elements:</p> <ul style="list-style-type: none"> <li>(1) Social Security number;</li> <li>(2) driver’s license number or non-driver identification card number; or</li> <li>(3) account number, credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual’s financial account.</li> </ul> <p>“<u>Personal information</u>” means any information concerning a natural person which, because of name, number, personal mark, or other identifier, can be used to identify such natural person.</p> <p>Private information does not include publicly available information which is lawfully made available to the general public from federal, state, or local government records.</p>

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<p><b>North Carolina</b></p>	<p><b>Personal Information</b> means a person’s first name or initial and last name, in combination with any one or more of the following:</p> <ol style="list-style-type: none"> <li>(1) Social Security number;</li> <li>(2) driver’s license or State ID number;</li> <li>(3) account number, credit or debit card number, in combination with security or access codes or passwords to an individual’s financial account;</li> <li>(4) digital signature;</li> <li>(5) biometric data;</li> <li>(6) finger prints;</li> <li>(7) other information that would permit access to a person’s financial account or resources.</li> </ol> <p>Personal Information does not include electronic identification numbers, electronic mail names or addresses, Internet account numbers, Internet identification names, parents’ legal surname prior to marriage, or a password unless this information would permit access to a person’s financial account or resources.</p>
<p><b>North Dakota</b></p>	<p><b>Personal Information</b> means an individual's first name or first initial and last name in combination with any of the following data elements, when the name and the data elements are not encrypted:</p> <ol style="list-style-type: none"> <li>(1) the individual's social security number;</li> <li>(2) the operator's license number assigned to an individual by the department of transportation;</li> <li>(3) a nondriver color photo identification card number assigned to the individual by the department of transportation;</li> <li>(4) the individual's financial institution account number, credit card number, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial accounts;</li> <li>(5) the individual's date of birth;</li> <li>(6) the maiden name of the individual's mother;</li> <li>(7) medical information;</li> <li>(8) health insurance information;</li> <li>(9) an identification number assigned to the individual by the individual's employer in combination with any required security code, access code, or password; or</li> <li>(10) the individual's digitized or other electronic signature.</li> </ol>
<p><b>Oregon</b></p>	<p><b>Personal Information</b> of Oregon residents includes a consumer’s first name or first initial and last name in combination with any one or more of the following data elements:</p> <ol style="list-style-type: none"> <li>(1) Social Security number; driver’s license number or state identification card number issued by the Department of Transportation.</li> <li>(2) Passport number or other United States-issued identification number.</li> <li>(3) Financial account, credit or debit card number in combination with any required security code, access code or password that would permit access to a consumer’s financial account <u>or any other information or combination of information that a person reasonably knows or should know would permit access to the consumer’s financial account.</u></li> <li>(4) Biometric information used for authentication purposes (i.e., data from automatic measurements of a consumer’s physical characteristics – such as an image of a fingerprint, retina or iris – that is used to authenticate the consumer’s identity in the course of a financial transaction or other transaction).</li> </ol>

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	<p>(5) A consumer’s health insurance policy number or health insurance subscriber identification number in combination with any other unique identifier that a health insurer uses to identify the consumer</p> <p>(6) Any information about a consumer’s medical history or mental or physical condition or about a healthcare professional’s medical diagnosis or treatment of the consumer.</p> <p>Personal information also includes any of the data elements or any combination of the data elements described above when not combined with the consumer’s first name or first initial and last name if the information obtained would be sufficient to permit a person to commit identity theft against the consumer whose information was compromised.</p> <p>Personal information DOES NOT include information, other than a Social Security number, in a federal, state or local government record that is lawfully made available to the public.</p>
<b>Rhode Island</b>	<p><b>Personal Information</b> means an individual’s first or name or first initial and last name combined with any one or more of the following, if <u>not</u> encrypted or in hard copy paper format:</p> <ol style="list-style-type: none"> <li>(1) Social Security number;</li> <li>(2) Driver’s license number or Rhode Island identification card number or tribal identification card number;</li> <li>(3) Account number, credit or debit card number, <u>in combination with</u> any required security code, access code, password or personal identification number that would permit access to an individual’s financial account;</li> <li>(4) Medical or health insurance information; or</li> <li>(5) Email address <u>in combination with</u> any required security code, access code, or password that would allow access to an individual’s personal, medical, insurance, or financial account.</li> </ol>
<b>South Carolina</b>	<p><b>Personal Information</b> of South Carolina residents also includes other numbers or information which may be used to access a person’s financial accounts or numbers or information issued by a governmental or regulatory entity that uniquely will identify an individual.</p>
<b>South Dakota</b>	<p><b>Personal Information</b> of South Dakota residents also includes health information as defined by the Health Insurance Portability and Accountability Act; an identification number assigned to a person by the person’s employer in combination with any required security code, access code, password or biometric data generated from measurements or analysis of human body characteristics for authentication purposes; and a username or email address in combination with a password, security question answer or other information that permits access to an online account.</p>
<b>Texas</b>	<p>The statute applies to “Sensitive personal information”, which includes <b>Personal Information</b> of Texas residents. In addition: information that identifies an individual and relates to:</p> <ol style="list-style-type: none"> <li>(1) the physical or mental health or condition of the individual;</li> <li>(2) the provision of health care to the individual; or</li> <li>(3) payment for the provision of health care to the individual.</li> </ol>
<b>Vermont</b>	<p>“<b>Personally identifiable information</b>” of Vermont residents, which means an individual’s first name or first initial and last name in combination with any one or more of the following data elements when either the name or the data elements are not encrypted, redacted, or otherwise protected:</p>

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	<ul style="list-style-type: none"> <li>(i) Social Security number;</li> <li>(ii) motor vehicle operator’s license number or non-driver identification card number;</li> <li>(iii) financial account number or credit or debit card number, if circumstances exist in which the number could be used without additional identifying information, access codes, or passwords;</li> <li>(iv) account passwords or personal identification numbers or other access codes for a financial account.</li> </ul>
<p><b>Virginia</b></p>	<p><u>Personal Information Breach Notification Statute</u>: <b>Personal Information</b> of Virginia residents also includes medical information.</p> <p>Also note that specific provisions apply to employers or payroll service providers involving unauthorized access and acquisition of a taxpayer identification number in combination with the income tax withheld for that taxpayer.</p> <p><u>Medical Information Breach Notification Statute</u>: For an authority, board, bureau, commission, district or agency of the state or of any political subdivision of the state or agencies in the state supported wholly or principally by public funds, the state’s Medical Information Breach Notification statute may apply. The statute applies to Medical information.</p> <p>“Medical information” means the first name or first initial and last name with any of the following elements:</p> <ul style="list-style-type: none"> <li>(1) Any information regarding an individual’s medical or mental health history, mental or physical condition, or medical treatment or diagnosis by a healthcare professional.</li> <li>(2) An individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.</li> </ul>
<p><b>Wisconsin</b></p>	<p><b>Personal Information</b> of a Wisconsin resident means an individual’s last name and the individual’s first name or first initial, in combination with and linked to any of the following elements:</p> <ul style="list-style-type: none"> <li>(1) the individual’s Social Security number;</li> <li>(2) the individual’s driver’s license number or state identification number;</li> <li>(3) the number of the individual’s financial account number, including a credit or debit card account number, or any security code, access code, or password that would permit access to the individual’s financial account;</li> <li>(4) DNA profile;</li> <li>(5) the individual’s unique biometric data, including fingerprint, voice print, retina or iris image, or any other unique physical representation.</li> </ul>
<p><b>Wyoming</b></p>	<p><b>“Personal identifying information”</b>, which includes the first name or first initial and last name of a person in combination with one or more of the following data elements when either the name or the data elements are not redacted:</p> <ul style="list-style-type: none"> <li>(A) Social Security number;</li> <li>(B) driver’s license number or Wyoming identification card number;</li> <li>(C) account number, credit card number or debit card number in combination with any security code, access code or password that would allow access to a financial account of the person;</li> <li>(D) tribal identification card; or</li> </ul>

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	<p>(E) federal or state government issued identification card.  (F) username or email address, in combination with a password or security question and answer that would permit access to an online account;  (G) birth or marriage certificate;  (H) medical information, meaning a person’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional;  (I) health insurance information, meaning a person’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the person or information related to a person’s application and claims history;  (J) unique biometric data, meaning data generated from measurements or analysis of human body characteristics for authentication purposes; or  (K) individual taxpayer identification number.</p>
<p><b>District of Columbia</b></p>	<p><b>Personal Information</b> means a person’s first name or first initial and last name, or phone number, or address, in combination with one of the following:  (1) Social Security number;  (2) driver’s license number or District of Columbia Identification Card number  (3) credit card number or debit card number; or any other number or code or combination of numbers or codes, such as account number, security code, access code, or password, that allows access to or use of an individual’s financial or credit account.</p>
<p><b>Puerto Rico</b></p>	<p><b>Personal Information</b> requires at least the name or first initial and the surname of a person, together with any of the following data so that an association may be established between certain information with another and in which the information is legible enough so that in order to access it there is no need to use a special cryptographic code:  (1) Social Security number;  (2) driver’s license number, voter’s identification or other official identification;  (3) bank or financial account numbers of any type with or without passwords or access code that may have been assigned;  (4) names of users and passwords or access codes to public or private information systems;  (5) medical information protected by the HIPAA;  (6) tax information;  (7) work-related evaluations.</p>

States That Trigger Notification by Access	
<b>Connecticut</b>	“Breach of security” means <u>unauthorized access to</u> or unauthorized acquisition of electronic files, media, databases, or computerized data containing personal information when access to the personal information has not been secured by encryption or by any other method or technology that renders the personal information unreadable or unusable.
<b>Florida</b>	“Breach of security” means <u>unauthorized access</u> of data in electronic format containing personal information.
<b>New Jersey</b>	“Breach of security” means <u>unauthorized access to</u> electronic files, media or data containing personal information that compromises the security, confidentiality or integrity of personal information when access to the personal information has not been secured by encryption or by any other method or technology that renders the personal information unreadable or unusable.
<b>Puerto Rico</b>	“Violation of the system’s security” means <u>any situation in which it is detected that access has been permitted to unauthorized persons or entities</u> to the data files so that the security, confidentiality or integrity of the information in the data bank has been compromised; or when normally authorized persons or entities have had access and it is known or there is reasonable suspicion that they have violated the professional confidentiality or obtained authorization under false representation with the intention of making illegal use of the information. This includes both access to the data banks through the system and physical access to the recording media that contain the same and any removal or undue retrieval of said recordings.

## States That Require a Risk-of-Harm Analysis in Determining When Notification Is Triggered

<b>Alabama</b>	<p>Notice is required only if, after a good faith and prompt investigation, a covered entity determines that as a result of a breach of security, sensitive personally identifying information has been acquired or is reasonably believed to have been acquired by an unauthorized person <u>and is reasonably likely to cause substantial harm to the individuals to whom the information relates</u>.</p> <p>If a covered entity determines that notice is not required, the covered entity must document the determination in writing and maintain records concerning the determination for no less than five years.</p>
<b>Alaska</b>	<p>Notice is not required if, after an investigation and written notice to the Attorney General, the entity determines that there is not a <u>reasonable likelihood that harm to the consumers has or will result</u>. The determination must be documented in writing and maintained for five years.</p>
<b>Arizona</b>	<p>Notice is not required if the breach does not <u>materially compromise</u> the security of the personal information maintained or if the entity or a law enforcement agency, after a reasonable investigation, determines that a breach of the security of the system has not occurred or is not reasonably likely to occur.</p> <p><u>Effective Aug. 1, 2018</u>, notice is not required if the person, an independent third-party forensic auditor or a law enforcement agency determines after a reasonable investigation that a security system breach has not resulted in or is <u>not reasonably likely</u> to result in substantial economic loss to affected individuals.</p>
<b>Arkansas</b>	<p>Notification under this section is not required if, after a reasonable investigation, the person or business determines that there is <u>no reasonable likelihood of harm</u> to customers.</p>
<b>Colorado</b>	<p><u>Effective Sept. 1, 2018</u>, notification is not required if after a good-faith, prompt and reasonable investigation, the entity determines that <u>misuse of personal information about a Colorado resident has not occurred and is not likely to occur</u>.</p>
<b>Connecticut</b>	<p>Notification is not required if, after a reasonable investigation and consultation with relevant law enforcement agencies, it is determined that there is <u>no reasonable likelihood of harm</u> to customers.</p>
<b>Delaware</b>	<p>Notification is required <u>unless</u>, after an appropriate investigation, the person reasonably determines that <u>the breach of security is unlikely to result in harm</u> to the individual whose personal information has been or is reasonably believed to have been breached.</p>
<b>Florida</b>	<p>Notice to the affected individuals is not required if, after an appropriate investigation and consultation with relevant federal, state, or local law enforcement agencies, the covered entity reasonably determines that the breach <u>has not and will not likely result in identity theft or any other financial harm to the individuals whose personal information has been accessed</u>. Such a determination must be documented in writing and maintained for at least 5 years.</p>
<b>Hawaii</b>	<p>Notification is not required if the entity determines after a reasonable investigation that there is <u>no reasonable likelihood of harm</u>.</p>

## States That Require a Risk-of-Harm Analysis in Determining When Notification Is Triggered

<b>Idaho</b>	Notification required if the security, confidentiality, or integrity of the personal information for one or more persons is <u>materially compromised</u> and an investigation determines that the <u>misuse of information</u> about an Idaho resident has occurred or is <u>reasonably likely to occur</u> .
<b>Indiana</b>	Notification required if the database owner knows, should know, or should have known that the unauthorized acquisition constituting the breach <u>has resulted in or could result in identity deception, identity theft, or fraud</u> affecting the Indiana resident.
<b>Iowa</b>	Notification is not required if, after an appropriate investigation or after consultation with the relevant federal, state, or local agencies responsible for law enforcement, the person determined that <u>no reasonable likelihood of financial harm</u> to the consumers whose personal information has been acquired has resulted or will result from the breach. Such a determination must be documented in writing and the documentation must be maintained for five years.
<b>Kansas</b>	Any entity to which the statute applies shall, when it becomes aware of any breach of the security of the system, conduct in good faith a reasonable and prompt investigation to determine the likelihood that personal information has been or will be misused. If the investigation determines that the <u>misuse of information has occurred or is reasonably likely to occur</u> , the person or government, governmental subdivision or agency shall give notice as soon as possible to the affected Kansas resident.
<b>Kentucky</b>	Notification is required if the unauthorized acquisition of unencrypted and unredacted computerized data that compromises the security, confidentiality, or integrity of personally identifiable information maintained by the information holder as part of a database regarding multiple individuals <u>actually causes or leads the information holder to reasonably believe has caused or will cause identity theft or fraud</u> against any Kentucky resident.
<b>Louisiana</b>	Notification is not required if, after a reasonable investigation, the person or business determines that there is <u>no reasonable likelihood of harm</u> to customers. <u>Beginning Aug. 1, 2018</u> , the person or entity must document such determination in writing and must retain such written determination, along with any supporting documentation, for five years from the date of discovery of the breach of the security system. If requested, the person or business must send a copy of the written determination and supporting documentation to the attorney general not later than 30 days from the date of receipt of the request.
<b>Maine</b>	Notification is not required if after conducting a good-faith, reasonable and prompt investigation, the entity determines that there is <u>not a reasonable likelihood that the personal information has been or will be misused</u> .
<b>Maryland</b>	Notification is not required if after a good-faith, reasonable and prompt investigation the entity determines that the personal information of the individual <u>was not and will not be misused as a result of the breach</u> . If after the investigation is concluded, the entity determines that notification is not required, the entity shall maintain records that reflect its determination for three years after the determination is made.
<b>Massachusetts</b>	The breach must create a <u>substantial risk of identity theft or fraud</u> against a resident of the commonwealth or when the person or agency knows or has reason to know that the personal information of such resident was acquired or used by an unauthorized person or used for an unauthorized purpose.

## States That Require a Risk-of-Harm Analysis in Determining When Notification Is Triggered

<b>Michigan</b>	The person or agency does not have to provide notice if the person or agency determines that the security breach <u>has not or is not likely to cause substantial loss or injury to, or result in identity theft</u> with respect to, one or more residents of Michigan. In making this determination, a person or agency shall act with the care an ordinarily prudent person or agency in like position would exercise under similar circumstances.
<b>Mississippi</b>	Notification is not required if, after an appropriate investigation, the person reasonably determines that the breach will <u>not likely result in harm</u> to the affected individuals.
<b>Missouri</b>	Notification is not required if, after an appropriate investigation by the person or after consultation with the relevant federal, state, or local agencies responsible for law enforcement, the person determines that <u>a risk of identity theft or other fraud to any consumer is not reasonably likely to occur</u> as a result of the breach. Such a determination shall be documented in writing and the documentation shall be maintained for five years.
<b>Montana</b>	Notification is required if the unauthorized acquisition of computerized data <u>materially compromises</u> the security, confidentiality, or integrity of personal information and causes or is reasonably believed to cause loss or injury to a Montana resident.
<b>Nebraska</b>	If the investigation determines that the use of information about a Nebraska resident for an <u>unauthorized purpose has occurred or is reasonably likely to occur</u> , the individual or commercial entity shall give notice to the affected Nebraska resident.
<b>Nevada</b>	Notification is required if the unauthorized acquisition of computerized data <u>materially compromises</u> the security, confidentiality, or integrity of personal information maintained by the data collector.
<b>New Hampshire</b>	For Personal Information Breach Notification Statute: Notification is not required if it is determined that <u>misuse of the information has not occurred and is not reasonably likely to occur</u> .
<b>New Jersey</b>	Notification is not required if the business or public entity establishes that <u>misuse of the information is not reasonably possible</u> (must retain a record of this decision for five years).
<b>New Mexico</b>	Notification is not required if, after an appropriate investigation, the person determines that the security breach <u>does not give rise to a significant risk of identity theft or fraud</u> .
<b>New York</b>	In determining whether information has been acquired, or is reasonably believed to have been acquired, by an unauthorized person or a person without valid authorization, such business may consider the following factors, among others: (1) indications that the information is in the physical possession and control of an unauthorized person, such as a lost or stolen computer or other device containing information; or (2) indications that the information has been downloaded or copied; or (3) indications that the information was used by an unauthorized person, such as fraudulent accounts opened or instances of identity theft reported.
<b>North Carolina</b>	Notification not required if a breach does not result in illegal use of personal information, is not reasonably likely to result in illegal use, or there is <u>no material risk of harm to a consumer</u> .

States That Require a Risk-of-Harm Analysis in Determining When Notification Is Triggered	
<b>Ohio</b>	Notification required only if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a <u>material risk of identity theft or other fraud</u> to the resident.
<b>Oklahoma</b>	Notification is required if the breach causes or the individual or entity <u>reasonably believes it has caused or will cause identity theft or other fraud</u> affecting any resident of this state.
<b>Oregon</b>	For a person that owns the data, notification is not required if, after an appropriate investigation or after consultation with relevant federal, state or local agencies responsible for law enforcement, the person determines that <u>no reasonable likelihood of harm</u> to the consumers whose personal information has been acquired has resulted or will result from the breach. Such a determination must be documented in writing and the documentation must be maintained for five years.
<b>Pennsylvania</b>	Notification required only if the access and acquisition <u>materially compromises</u> the security or confidentiality of personal information.
<b>South Carolina</b>	Notification required when personal identifying information that was not rendered unusable through encryption, redaction, or other methods was, or is reasonably believed to have been, acquired by an unauthorized person, and the illegal use of the information has occurred or is <u>reasonably likely to occur or use of the information creates a material risk of harm</u> to the resident.
<b>South Dakota</b>	Notice is not required if, following an appropriate investigation and notice to the attorney general, the information holder reasonably determines that the breach will not likely result in harm to the affected person. The information holder must document the determination under this section in writing and maintain the document for not less than three years.
<b>Tennessee</b>	Notification required for unauthorized acquisition of computerized data that materially compromises the security, confidentiality, or integrity of personal information maintained by the information holder.
<b>Utah</b>	Notification required if <u>misuse of personal information for identity theft or fraud purposes</u> has occurred, or is reasonably likely to occur
<b>Vermont</b>	Notice of a security breach is not required if the data collector establishes that <u>misuse of personal information is not reasonably possible</u> and the data collector provides notice of the determination and a detailed explanation for said determination to the Vermont attorney general or to the department of banking, insurance, securities, and health care administration. If the data collector later gathers facts to indicate that the misuse of personal information is reasonably possible, then notice is required.
<b>Virginia</b>	Notification required if the entity reasonably believes that such a breach <u>has caused or will cause identity theft or other fraud</u> to any resident of the Commonwealth.
<b>Washington</b>	A person, business, or agency <u>shall not be required to disclose a technical breach of the security system that does not seem reasonably likely to subject customers to a risk of harm.</u>
<b>West Virginia</b>	Notification required only if the individual or entity reasonably believes the breach <u>has caused or will cause identity theft or other fraud</u> to any resident of this State.

**States That Require a Risk-of-Harm Analysis in Determining When Notification Is Triggered**

<b>Wisconsin</b>	Notification is not required if the acquisition of personal information <u>does not create a material risk of identity theft or fraud</u> to the subject of the personal information.
<b>Wyoming</b>	Notification is required when unauthorized acquisition of computerized data <u>materially compromises</u> the security, confidentiality or integrity of personal identifying information maintained by a person or business and causes or is reasonably believed to cause loss or injury to a resident of this state.  Residents must be notified of a breach of the security of the system when, after a good faith, reasonable, and prompt investigation, the individual or commercial entity determines that the misuse of personal identifying information about the residents has occurred or is reasonably likely to occur.

## States That Require Notice to Attorney General or State Agency

<b>Alabama</b>	<p>If a covered entity is required to notify <u>more than 1,000 individuals</u>, the covered entity must provide written notice of the breach to the Attorney General as expeditiously as possible and without unreasonable delay, <u>but no later than 45 days, subject to the needs of law enforcement</u>, after the covered entity either receives notice of a breach from a third-party agent or determines that a breach has occurred and is reasonably likely to cause substantial harm to the individuals involved. The notice to the Attorney General must include all of the following:</p> <p>(1) A synopsis of the events surrounding the breach at the time that notice is provided.</p> <p>(2) The approximate number of individuals in the state who were affected by the breach.</p> <p>(3) Any services related to the breach being offered or scheduled to be offered, without charge, by the covered entity to individuals, and instructions on how to use the services.</p> <p>(4) the name, address, telephone number and email address of the employee or agent of the covered entity from whom additional information may be obtained about the breach.</p>
<b>Alaska</b>	<p>If an entity determines after an investigation that the breach <u>does not create a reasonable likelihood that harm</u> to the consumers has or will result, it must document this determination and provide notice of the determination to the Attorney General.</p>
<b>Arizona</b>	<p><u>Effective Aug. 1, 2018</u>, if the breach requires notification of <u>more than 1,000 individuals</u>, notification must be made to the attorney general and the three largest nationwide consumer reporting agencies.</p>
<b>California</b>	<p><u>General Breach Notification Statute</u>: Any person who notifies more than 500 California residents as a result of a single breach must complete and submit the <a href="#">Attorney General's Data Security Breach form</a> and attach a single sample copy of the notification letter sent to affected California residents.</p> <p><u>Medical Information-Specific Breach Notification Statute</u>: The California Department of Health Services must be notified no later than 15 business days after the unauthorized access, use or disclosure has been detected by the licensee.</p> <p><u>Notice to the California Insurance Department</u>: The Department requests that all insurers, insurance producers and insurance support organizations provide the Insurance Commissioner any notices or information submitted to the Attorney General.</p>
<b>Colorado</b>	<p><u>Effective Sept. 1, 2018</u>, if the security breach is reasonably believed to have affected <u>500 or more Colorado residents</u>, the covered entity must provide notice to the Colorado Attorney General in the most expedient time possible and without unreasonable delay, but <u>not later than 30 days</u> after the date of determination that a security breach occurred unless the investigation determines misuse has not occurred and is not likely to occur.</p>
<b>Connecticut</b>	<p>If notice of a breach of security is required to be provided to affected individuals, the person must also provide notice of the breach to the Attorney General not later than the time when notice is provided to residents.</p> <p>Pursuant to Bulletin IC-25 (Aug. 18, 2010), all licensees and registrants of the Connecticut Insurance Department are required to notify the Department of any information security incident which affects any Connecticut residents as soon as</p>

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	the incident is identified, but no later than five calendar days after the incident is identified.
<b>Delaware</b>	Covered persons must provide notice to the Delaware Attorney General's Office of any breach of security requiring notice to more than <u>500 Delaware residents</u> not later than the time when notice is provided to the residents
<b>Florida</b>	<p>A covered entity must provide notice to the Florida Attorney General's Office of any breach of security affecting <u>500 or more</u> Florida residents. Such notice must be provided as expeditiously as practicable, but <u>no later than 30 days</u> after determination of the breach or reason to believe a breach has occurred. The notice must include:</p> <p>(1) A synopsis of the events surrounding the breach at the time notice is provided.</p> <p>(2) The number of individuals in this state who were or potentially have been affected by the breach.</p> <p>(3) Any services related to the breach being offered or scheduled to be offered, without charge, by the covered entity to individuals, and instructions as to how to use such services.</p> <p>(4) A copy of the notice sent to individuals or an explanation of the other actions taken pursuant to the statute.</p> <p>(5) The name, address, telephone number and email address of the employee or agent of the covered entity from whom additional information may be obtained about the breach.</p>
<b>Hawaii</b>	If the breach involves over 1000 persons, the Hawaii Office of Consumer Protection must be notified of the timing, content and distribution of the notice.
<b>Idaho</b>	<p>If the entity is a public agency, it must notify the Attorney General within 24 hours of discovery.</p> <p>The agency must also report a security breach to the Office of the Chief Information Officer within the Department of Administration, pursuant to the Information Technology Resource Management Council policies.</p>
<b>Illinois</b>	<p>Any state agency that suffers a single breach affecting the personal information of more than 250 Illinois residents must provide notice of the breach to the Illinois Attorney General within 45 days or at the same time the state agency provides notice to consumers (whichever is sooner). Notification to the Attorney General must include:</p> <p>(1) The types of personal information compromised in the breach.</p> <p>(2) The number of Illinois residents affected by the breach at the time of notification.</p> <p>(3) Any steps the state agency has taken or plans to take relating to notification of the breach to consumers.</p> <p>(4) The date and time frame of the breach if known at the time notification is provided.</p> <p>Any state agency that collects personal information and has had a breach of security of the system data or written material must submit a report within five business days of the discovery or notification of the breach to the General Assembly listing the breaches and outlining any corrective measures that have been taken to prevent future breaches of the security of the system data or written material. Any agency that has submitted a report under the statute must submit an annual report listing all breaches of security of the system data or</p>

States That Require Notice to Attorney General or State Agency	
	written materials and the corrective measures that have been taken to prevent future breaches.
<b>Indiana</b>	The Attorney General must be notified regarding a breach.
<b>Iowa</b>	For a breach of security requiring notification of <u>500 or more</u> Iowa residents pursuant to Iowa law, written notification must be provided to the director of the consumer protection division of the Iowa Attorney General within five business days of notifying any Iowa residents regarding the breach.
<b>Louisiana</b>	When notice must be given to Louisiana citizens, the entity must provide written notice detailing the breach of the security of the system to the Consumer Protection Section of the Attorney General's office. Notice shall include names of all Louisiana citizens affected. Notice to the state Attorney General shall be timely if received within 10 days of the distribution of notice to LA citizens. Each day notice is not received by the state Attorney General shall be deemed a separate violation.
<b>Maine</b>	The Attorney General or Department of Professional and Financial Regulation if the entity is governed by that body must be notified regarding a breach.  <u>Notice to the Maine Bureau of Insurance:</u> Bulletin 345 provides that those licensed by the Superintendent – insurers, producers, adjusters, and third-party administrators – are required to notify the Superintendent of breaches that require notice under the Data Act, 10 M.R.S.A. §§ 1346-1349. The notice should include a description of the breach; the number of Maine residences affected; a copy of the notice and other information sent to affected persons; a description of the curative steps taken; and the name and contact information for the person whom the Superintendent may contact.
<b>Maryland</b>	The Attorney General must be notified prior to notification of individuals.
<b>Massachusetts</b>	The Attorney General and the Director of Consumer Affairs and Business Regulation, must be notified regarding a breach. Upon receipt of notice, the Director of Consumer Affairs and Business Regulation will identify any relevant Consumer Reporting Agency or state agency that needs to be notified to the notifying party.
<b>Missouri</b>	If <u>1,000</u> or more persons are affected, then the Attorney General must be notified regarding the timing, distribution and content of notice to individuals.
<b>Montana</b>	Any person, business, or state agency required to make a notification must also simultaneously submit an electronic copy of the notification and a statement providing the date and method of distribution of the notification to the Montana Attorney General's Consumer Protection Office, excluding any information that personally identifies any individual who is entitled to receive notification. If notification is made to more than one individual, the notification must indicate the number of individuals in the state who received notification.
<b>Nebraska</b>	An individual or commercial entity required to provide notice of a breach of security of the system to a Nebraska resident(s) must also, not later than the time when notice is provided to the Nebraska resident(s), provide notice of the breach of security of the system to the Nebraska Attorney General's Office.
<b>New Hampshire</b>	A person engaged in trade or commerce shall notify the regulator which has primary regulatory authority over such trade or commerce. All other persons shall notify the Attorney General's office. Notice to the Attorney General's office must include the anticipated date of the notice to the individuals and the approximate

## States That Require Notice to Attorney General or State Agency

	<p>number of individuals in the state who will be notified. The names of the individuals entitled to receive notice do not have to be disclosed.</p> <p><u>Student Data Unauthorized Disclosure Notification Statute:</u> The New Hampshire Department of Education must submit an annual data security breach report to the governor, state board, senate president, speaker of the house of representatives, chairperson of the senate committee with primary jurisdiction over education, chairperson of the house committee with primary jurisdiction over education, legislative oversight committee, and commissioner of the department of information technology. The breach report shall also be posted to the department's public Internet website and shall not include any information that itself would pose a security threat to a database or data system. The report shall include:</p> <ol style="list-style-type: none"> <li>(1) The name of the organization reporting the breach.</li> <li>(2) Any types of personal information that were or are reasonably believed to have been the subject of a breach.</li> <li>(3) The date, estimated date, or date range of the breach.</li> <li>(4) A general description of the breach incident.</li> <li>(5) The estimated number of students and teachers affected by the breach, if any.</li> <li>(6) Information about what the reporting organization has done to protect individuals whose information has been breached.</li> </ol> <p><u>Notice to the New Hampshire Insurance Department:</u> Any entity regulated by the New Hampshire Insurance Department is required to notify the department of any security breach.</p>
<b>New Jersey</b>	The Division of State Police in the Law Department of Law and Public Safety must be notified regarding a breach prior to notifying customers.
<b>New Mexico</b>	<p>For a breach of security requiring notification of more than <u>1,000 New Mexico residents</u>, notification must be made to the office of the New Mexico Attorney General and the major consumer reporting agencies. Notification shall be made in the most expedient time possible, and no later than <u>45 calendar days</u> subject to the determination by law enforcement that notification would impede a criminal investigation or as necessary to determine the scope of the incident and restore the integrity, security, and confidentiality of the data system.</p> <p>When notifying the New Mexico Attorney General, a person shall disclose the number of New Mexico residents that received a notification and shall provide a copy of the notification sent to affected residents.</p>
<b>New York</b>	The Attorney General, Consumer Protection Board, and the state Office of Cyber Security and Critical Infrastructure must be notified regarding a breach via form notice.
<b>North Carolina</b>	The Consumer Protection Division of the Attorney General's Office must be notified of the nature of the breach, the number of consumers affected, steps taken to investigate the breach, steps taken to prevent a similar breach in the future, and information regarding the timing, distribution, and content of the notice via form notice.
<b>North Dakota</b>	Any person that experiences a breach of the security system must disclose to the North Dakota Attorney General by mail or email any breach of the security system which exceeds <u>250</u> individuals. The disclosure must be made in the most

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	expedient time possible and without unreasonable delay, consistent with the legitimate needs of law enforcement or any measures necessary to determine the scope of the breach and to restore the integrity of the data system.
<b>Ohio</b>	<u>Notice to the Ohio Department of Insurance</u> : The Department issued a bulletin that requires all persons or entities holding a license or certificate of authority from the superintendent of insurance to notify the department within 15 days of discovering a "loss of control" of policyholders' personal information. The notice is required for incidents affecting more than 250 Ohio residents.
<b>Oregon</b>	The Oregon Attorney General must be notified regarding a breach, either in writing or electronically, if a breach affects <u>250 or more</u> Oregon residents. Notice must also be made to consumer reporting agencies when the breach affects at least <u>1,000</u> Oregon residents, and the notice must provide any police report number assigned to the breach of security. A person who owns or licenses personal information must provide the Attorney General within a reasonable time at least one copy of any notice the person sends to consumers or to the person's primary or functional regulator.
<b>Puerto Rico</b>	The Department of Consumer Affairs must be notified regarding a breach as expeditiously as possible (within a non-extendable 10 days after the violation of the system is detected, parties shall inform the Department of Consumer Affairs, which shall make a public announcement of the fact within 24 hours of receiving information).
<b>Rhode Island</b>	In the event more than <u>500</u> Rhode Island residents are affected by a breach, the Rhode Island Attorney General and major credit reporting agencies must be notified as to the timing, content and distribution of the notices and the approximate number of affected Rhode Island residents. This notice should be made without delaying notice to affected Rhode Island residents.  <u>Notice to Rhode Island Department of Business Regulation</u> : Rhode Island Insurance Regulation 107 requires licensees of the Department, which includes insurance companies and producers, to notify the department of a breach of the security of computerized unencrypted data that poses a significant risk of identity theft.
<b>South Carolina</b>	If <u>1,000</u> or more persons are affected, the Consumer Protection Division of the Department of Consumer Affairs must be notified regarding a breach.
<b>South Dakota</b>	An information holder must disclose to the attorney general, by mail or electronic mail, any breach of system security that affects more than 250 South Dakota residents.
<b>Texas</b>	<u>Notice to Texas Department of Insurance</u> : Pursuant to Commissioner's Bulletin # B-0022-16A, a domestic insurer or HMO should contact its assigned financial analyst at the Texas Department of Insurance if the insurer or HMO experiences or discovers an unauthorized acquisition, release, or use of personal information or sensitive company information.
<b>Vermont</b>	Once notice is made to consumers, the Attorney General must be notified of the number of Vermont consumers affected and provided a copy of the notice. A second copy of the consumer notification letter, with personally identifiable information that was subject to the breach redacted, can also be provided to the attorney general which will be used for any public disclosure of the breach.

## States That Require Notice to Attorney General or State Agency

	<p>In the event a data collector provides notice to more than 1,000 consumers at one time pursuant to this section, the data collector shall notify, without unreasonable delay, all consumer reporting agencies. In notice to a consumer reporting agency, the data collector must include the timing, distribution, and content of the notices being sent to the affected consumers.</p> <p><u>Notice to Vermont Department of Banking, Insurance, Securities and Health Care Administration</u>: the Department issued Bulletins, 1 and 3, providing that the state breach notification law applies to insurance companies, captive insurance companies, debt adjusters, and any other public or private corporation, limited liability company, or business regulated by the department. Any entity regulated by the department must provide notice to the department within 14 days of discovering any electronic data security breach that compromises a consumer's nonpublic personally identifiable information.</p>
<b>Virginia</b>	<p><u>Personal Information Breach Notification Statute</u>: The Office of the Attorney General must be notified following discovery of a breach of personal information.</p> <p>In the event an individual or entity provides notice to more than 1,000 persons at one time, they must notify, without unreasonable delay, both the Office of the Attorney General and all consumer reporting agencies of the timing, distribution, and content of the notice sent to affected residents.</p> <p><u>Medical Information Breach Notification Statute</u>: The Office of the Attorney General and the Commissioner of Health must be notified following discovery of a breach of medical information. The entity must notify both the subject of the medical information and any affected resident of the Commonwealth, if those are not the same person.</p> <p>In the event an entity provides notice to more than 1,000 persons at one time, they must notify, without unreasonable delay, the Office of the Attorney General and the Commissioner of Health of the timing, distribution, and content of the notice sent to affected individuals.</p>
<b>Washington</b>	<p><u>Notice to the Washington Attorney General</u>: Any person or business that is required to issue notification under RCW 19.255.010 and 42.56.590 to more than <u>500</u> Washington residents as a result of a single breach must, <u>no more than 45 days after the breach is discovered</u>, electronically submit to the Washington Attorney General a single sample copy of that security breach notification, excluding any personally identifiable information. The person or business must also provide to the Washington Attorney General the number of Washington consumers affected by the breach, or an estimate if the exact number is not known.</p> <p>The Washington Attorney General may bring an action in the name of the state or as parens patriae on behalf of persons residing in the state to enforce the law. For actions brought by the Washington Attorney General, the Washington Legislature finds that the practices covered by the data breach notification law are matters vitally affecting the public interest, and a violation of the law is not reasonable in relation to the development and preservation of business, is an unfair or deceptive act in trade or commerce, and is an unfair method of competition for purposes of applying the Consumer Protection Act.</p>

### States That Require Notice to Attorney General or State Agency

	<p><u>Notice to Office of the Insurance Commissioner</u>: As adopted under a notice filed as WSR 13-07-053, all licensees must notify the insurance commissioner within two business days of such licensee determining that notification regarding a security breach of personal health or private information under RCW 19.255.010 and 45 C.F.R. 164 is required to be made to consumers or customers. The notification to the insurance commissioner must be in writing and include the number of customers or consumers potentially affected and what actions are being taken.</p>
<b>Wisconsin</b>	<p><u>Notice to Office of the Commissioner of Insurance</u>: Wisconsin licensed insurers, gift annuities, warranty plans, motor clubs, and employee benefit plan administrators are requested to notify the office of any unauthorized access to personal information of Wisconsin residents as soon as practicable, but not later than 10 days after it becomes aware of such unauthorized access.</p>

**States That Require Notification Within a Specific Time Frame** (other than the general provision that notification must be given in the most expedient time and manner possible and without unreasonable delay, consistent with the legitimate needs of law enforcement)

<p><b>Alabama</b></p>	<p>Notice to individuals must be made as expeditiously as possible and without unreasonable delay, taking into account the time necessary to allow the covered entity to conduct the required investigation. The covered entity must provide notice <u>within 45 days</u> of the covered entity's receipt of notice from a third-party agent that a breach has occurred or upon the covered entity's determination that a breach has occurred and is reasonably likely to cause substantial harm to the individuals to whom the information relates. Notification may be delayed based on a determination by law enforcement personnel that such notice would interfere with a criminal investigation or national security.</p> <p>In the event a third-party agent has experienced a breach of security in the system maintained by the agent, the agent must notify the covered entity as expeditiously as possible and without unreasonable delay, <u>but no later than 10 days</u> following the determination of the breach of security or reason to believe the breach occurred. A third-party agent, in cooperation with a covered entity, must provide information in the possession of the third-party agent so that the covered entity can comply with its notice requirements. A covered entity may enter into a contractual agreement with a third-party agent whereby the third-party agent agrees to handle notifications required under this act.</p>
<p><b>Arizona</b></p>	<p><u>Beginning Aug. 1, 2018</u>, the notification to the affected individuals must be made <u>within 45 days</u> after the determination that there has been a security system breach.</p> <p>Notification may be delayed if it would impede a criminal investigation. <u>Effective Aug. 1, 2018</u>, upon being informed by the law enforcement agency that the notifications no longer compromise the investigation, the person must make the required notifications, as applicable, <u>within 45 days</u>.</p>
<p><b>California</b></p>	<p><u>Medical Information-Specific Breach Notification Statute</u>: For clinics, health facilities, home health agencies and hospices licensed pursuant to sections 1204, 1250, 1725 or 1745 of the California Health and Safety Code, the state's Medical Information Breach Notification statute may apply. The statute requires licensees to notify both affected patients and the California Department of Health Services no later than 15 business days after the unauthorized access, use or disclosure has been detected by the licensee.</p>
<p><b>Colorado</b></p>	<p><u>Effective Sept. 1, 2018</u>, notice must be made in the most expedient time possible and without unreasonable delay, but <u>not later than 30 days</u> after the <u>date of determination that a security breach occurred</u>. If notification is delayed due to a determination by law enforcement that notification will impede a criminal investigation, notice must be made no later than 30 days after the law enforcement agency determines that notification will no longer impede the investigation and has notified the entity that it is appropriate to send the required notice.</p>
<p><b>Connecticut</b></p>	<p>Pursuant to Bulletin IC-25 (Aug. 18, 2010), all licensees and registrants of the Connecticut Insurance Department are required to notify the Department of any information security incident that affects any Connecticut residents as soon as the incident is identified, but no later than <u>five calendar days</u> after the incident is identified.</p>

States That Require Notification Within a Specific Time Frame (other than the general provision that notification must be given in the most expedient time and manner possible and without unreasonable delay, consistent with the legitimate needs of law enforcement)	
	Notice of a breach must be given to Connecticut residents no later than <b>90 days</b> after discovery of a breach.
<b>Delaware</b>	Notice must be made without unreasonable delay, but <u>not later than 60 days after determination of the breach of security</u> , subject to the following exceptions: <ul style="list-style-type: none"> <li>(1) A shorter time is required under federal law.</li> <li>(2) A law enforcement agency requests that the notice be delayed based on their determination that notice will impede a criminal investigation.</li> <li>(3) The covered person cannot through reasonable diligence identify certain Delaware residents whose personal information was breached within 60 days. Such person must provide notice as soon as practicable after the determination that the breach of security included the personal information of such residents.</li> </ul>
<b>Florida</b>	Notice must be provided without unreasonable delay; no later than <b>30 days</b> ; law enforcement can delay notification.
<b>Louisiana</b>	Notification must be made in the most expedient time possible and without unreasonable delay consistent with the legitimate needs of law enforcement or any measures necessary to determine the scope of the breach, prevent further disclosures and restore the reasonable integrity of the data system.  <u>Beginning Aug. 1, 2018</u> , notification must be made not <b>later than 60 days from the discovery of the breach</b> unless delayed based on a statutory justification, in which case, the person or agency <b>must provide the attorney general the reasons for the delay in writing within the 60-day notification period</b> . Upon receipt of the written reasons, the attorney general must allow a reasonable extension of time to provide the notification required.
<b>Maine</b>	If, after the completion of an investigation, notification is required under this section, the notification required by this section may be delayed for no longer than 7 business days after a law enforcement agency determines that the notification will not compromise a criminal investigation.
<b>Maryland</b>	Notification to affected Maryland residents must be given as soon as reasonably practicable, but not later than <b>45 days</b> after the business discovers or is notified of the breach of the security of the system, unless a law enforcement agency determines that the notification will impede a criminal investigation or jeopardize homeland or national security or additional time or measures are necessary to determine the scope of the breach of the security of a system, identify the individuals affected or restore the integrity of the system.  If notification is delayed based on the determination of law enforcement that notification will impede a criminal investigation or jeopardize homeland or national security, notification must be given as soon as reasonably practicable, but not later than <b>30 days</b> after the law enforcement agency determines that it will not impede a criminal investigation and will not jeopardize homeland or national security.
<b>New Mexico</b>	Notification to both the affected residents and the New Mexico Attorney General must be made in the most expedient time possible, but not later than <b>45 calendar days</b> following the discovery of the security breach, subject to a determination by law enforcement that notification would impede a criminal

<b>States That Require Notification Within a Specific Time Frame</b> (other than the general provision that notification must be given in the most expedient time and manner possible and without unreasonable delay, consistent with the legitimate needs of law enforcement)	
	investigation or the need to determine the scope of the security breach and restore the integrity, security and confidentiality of the data system.
<b>Ohio</b>	Notice must be provided in the most expedient time possible but not later than <u>45 days</u> following its discovery or notification of the breach in the security of the system, subject to the legitimate needs of law enforcement activities.
<b>Oregon</b>	A person must give notice of a breach of security in the most expeditious manner possible without unreasonable delay, but not later than <u>45 days</u> after discovering or receiving notification of the breach of security. Notice may be delayed if a law enforcement agency requests in writing that the notification be delayed because it will impede a criminal investigation.
<b>Rhode Island</b>	Notice of the security breach to a consumer must be made in the most expedient time possible but no later than <u>45 calendar days</u> after confirmation of the breach.
<b>South Dakota</b>	A disclosure to the affected residents must be made not later than <u>60 days</u> from the discovery or notification of the breach of the system security unless a longer period of time is required due to the legitimate needs of law enforcement. If notification is delayed due to a determination by law enforcement personnel that notification will impede a criminal investigation, then notification must be made not later than <u>30 days</u> after the law enforcement agency determines that notification will not compromise the criminal investigation.
<b>Tennessee</b>	Notification must be provided immediately, but no later than <u>45 days</u> from the discovery of the notification of the breach, unless a longer period of time is required due to the legitimate needs of law enforcement.  Any information holder that maintains computerized data that includes personal information that the information holder does not own shall notify the owner or licensee of the information of any breach of the security of the data immediately, but no later than <u>45 days</u> from when the breach became known by the information holder, if the personal information was, or is reasonably believed to have been, acquired by an unauthorized person.
<b>Vermont</b>	Notice of the security breach to a consumer shall be made in the most expedient time possible and without unreasonable delay, but not later than <u>45 days</u> after discovery.
<b>Washington</b>	Notice to residents and to the Washington Attorney General must be made in the most expedient time possible and without unreasonable delay, no more than <u>45 calendar days</u> after the breach is discovered, unless at the request of law enforcement or any measures necessary to determine the scope of the breach and to restore the integrity of the data system.  Breach notices to consumers must be written in plain language and include the name and contact information of the reporting person or business; a list of the types of personal information that were or are reasonably believed to have been the subject of a breach; and the toll-free telephone numbers and addresses of the major credit reporting agencies if the breach exposed personal information.
<b>Wisconsin</b>	Notice shall be provided within a reasonable time, not to exceed <u>45 days</u> after the entity learns of the acquisition of personal information. A determination as to reasonableness shall include consideration of the number of notices that an entity must provide and the methods of communication available to the entity.

States That Permit a Private Cause of Action	
<b>Alaska</b>	A person injured by a breach may bring an action against a non-governmental agency under the Unfair or Deceptive Act or Practices, AS 45.50.471 – 45.50.561.
<b>California</b>	Any customer injured by a violation of the general breach notification statute may institute a civil action to recover damages. Any business that violates, proposes to violate, or has violated this title may be enjoined.
<b>Illinois</b>	A violation of the notification statute constitutes an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act, and any person who suffers actual damages may bring an action under that statute.
<b>Louisiana</b>	A civil action may be instituted to recover actual damages resulting from the failure to disclose in a timely manner to a person that there has been a breach of the security system resulting in the disclosure of a person's personal information.
<b>Maryland</b>	Consumers may bring actions for actual damages under Title 13 of the Maryland Code, the Unfair and Deceptive Trade Practices Act.
<b>Massachusetts</b>	Massachusetts consumers may seek damages under Chapter 93A, which allows for certain instances of treble damages.
<b>Nevada</b>	A private right of action exists for the data collector. A data collector that provides the requisite notice may commence an action for damages against a person that unlawfully obtained or benefited from personal information obtained from records maintained by the data collector.
<b>New Hampshire</b>	<p>Persons injured as a result of a violation may bring an action for damages and for such equitable relief as the court deems necessary and proper. A prevailing plaintiff shall be awarded the costs of the suit and reasonable attorney's fees.</p> <p>An aggrieved individual whose health records were wrongly disclosed may bring a civil action under RSA 332-I:4 or RSA 332-I:5 and, if successful, shall be awarded special or general damages of not less than \$1,000 for each violation, and costs and reasonable legal fees.</p>
<b>North Carolina</b>	Provides a private right of action only if individual is injured as a result of the violation. Damages set at a maximum of up to \$5,000, per incident, and provides for treble damages within this range. Injunctive relief also available.
<b>Oregon</b>	Compensation can be ordered by the state upon a finding that enforcement of the rights of consumers by private civil action would be so burdensome or expensive as to be impractical.
<b>South Carolina</b>	A resident of SC who is injured by a violation of this section, in addition to and cumulative of all other rights and remedies available at law, may: institute a civil action to recover damages in case of a willful and knowing violation; institute a civil action to recover only actual damages resulting from a violation in case of a negligent violation; seek an injunction to enforce compliance; and recover attorney's fees and court costs, if successful.
<b>Tennessee</b>	A violation under the data breach notification statute may also be a violation of the Tennessee Consumer Protection Act, which could give rise to a private cause of action.

<b>States That Permit a Private Cause of Action</b>	
<b>Texas</b>	A violation under the data breach notification statute may also be a violation of the Texas Deceptive Trade Practices Act, which could give rise to a private cause of action.
<b>Virginia</b>	Though generally enforced by the Attorney General, nothing in the data breach notification statute will preclude recovery of economic damages.
<b>Washington</b>	Any customer injured by a violation may institute a civil action to recover damages.
<b>District of Columbia</b>	Any District of Columbia resident injured by a violation may institute a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages shall not include dignitary damages, including pain and suffering.
<b>Puerto Rico</b>	Consumers may bring actions apart from the statute.
<b>Virgin Islands</b>	Any customer injured by a violation may commence a civil action to recover damages.

States With an Encryption Safe Harbor	
<b>Alabama</b>	The statute does not apply to information that is truncated, encrypted, secured or modified by any other method or technology that removes elements that personally identify an individual or that otherwise renders the information unusable, including encryption of the data, document or device containing the sensitive personally identifying information, unless the covered entity knows or has reason to know that the encryption key or security credential that could render the personally identifying information readable or usable has been breached together with the information.
<b>Alaska</b>	The statute only applies to unencrypted information or encrypted information when the encryption key has also been disclosed.
<b>Arizona</b>	The notification requirement applies only where personal information was unencrypted and, beginning Aug. 1, 2018, unredacted.
<b>Arkansas</b>	Statute only applies to unencrypted data elements.
<b>California</b>	The statute applies only to information that is either (a) not encrypted or (b) encrypted, if an encryption key or security credential that allows an unauthorized party to render the data readable or usable is also compromised.
<b>Colorado</b>	The statute applies only to the disclosure of unencrypted computerized data.  <u>Effective Sept. 1, 2018</u> , the breach of encrypted or otherwise secured personal information must be disclosed if the confidential process, encryption key or other means to decipher the secured information was also acquired in the security breach or was reasonably believed to have been acquired. Otherwise, data elements that are encrypted, redacted or secured by any other method rendering the element unreadable or unusable do not trigger the statute.
<b>Connecticut</b>	A breach of security only occurs when access to the personal information has not been secured by encryption or by any other method or technology that renders personal information unreadable or unusable.
<b>Delaware</b>	The statute applies to unencrypted computerized data or encrypted computerized data where the unauthorized acquisition includes or is reasonably believed to include the encryption key and the person that owns or licenses the encrypted information has a reasonable belief that the encryption key could render that personal information readable or useable.
<b>Florida</b>	The statute applies to unencrypted information.
<b>Georgia</b>	The statute applies to unencrypted personal information.
<b>Hawaii</b>	The statute applies only to disclosure of unencrypted or unredacted information.
<b>Idaho</b>	The statute applies to unencrypted personal information.
<b>Illinois</b>	The statute applies to personal information that is unencrypted or unredacted unless, in the case of encrypted or redacted data, the keys to unencrypt, unredact or otherwise read the data were also obtained.
<b>Indiana</b>	The statute does not apply to encrypted information, provided that the unauthorized recipient of the information does not also get an encryption key.
<b>Iowa</b>	The statute does not cover personal information if it is “encrypted, redacted, or otherwise altered in such a manner that the name or data elements are unreadable” unless the keys to unencrypt, unredact, or otherwise read the data have been obtained through a breach of security.

States With an Encryption Safe Harbor	
<b>Kansas</b>	The statute is triggered only by disclosure of unencrypted or unredacted information.
<b>Kentucky</b>	The statute is triggered by unauthorized acquisition of unencrypted and unredacted computerized data.
<b>Louisiana</b>	Notification requirement only applies where the personal information was not encrypted or redacted.
<b>Maine</b>	The statute only applies to disclosure of information that is not encrypted.
<b>Maryland</b>	The statute only applies to disclosure of personal information that has not been encrypted, redacted, or otherwise protected by another method that renders the information unreadable or unusable.
<b>Massachusetts</b>	No notice is required as long as the data acquired or used is encrypted, and the confidential process or key that is capable of compromising the security, confidentiality, or integrity of personal information has not been acquired.
<b>Michigan</b>	A person or agency does not have to give notice if the resident's data was encrypted or redacted, and the person gaining unauthorized access did not have the encryption key.
<b>Minnesota</b>	A person or business must give notice of a security breach if personal information is acquired. Personal information does not include encrypted data or data otherwise rendered unreadable.
<b>Mississippi</b>	Notice is not required if the data is encrypted or made unusable or unreadable by another method or technology.
<b>Missouri</b>	Personal information does not include encrypted data or information that is redacted, altered or truncated such that no more than five digits of a Social Security number or the last four digits of a driver's license number, state identification card number or account number are accessible as part of the personal information.
<b>Montana</b>	The statute applies only to disclosures of unencrypted information. Personal information is not considered to be encrypted if the encryption key or process is reasonably believed to have been acquired during the breach.
<b>Nebraska</b>	Notice is not required if data is encrypted or redacted.
<b>Nevada</b>	If the data is encrypted, notice is not required.
<b>New Hampshire</b>	If the data elements are encrypted, notification is not required.
<b>New Jersey</b>	Statute applies to personal information that has not been secured by encryption or by any other method or technology that renders the personal information unreadable or unusable.
<b>New Mexico</b>	Notification is not required for encrypted or redacted personal identifying information or information that is otherwise rendered unreadable or unusable, unless the confidential process or key used to decrypt the data is compromised along with the encrypted data.
<b>New York</b>	When the private information is encrypted and the encryption key has not been acquired, there is no duty to notify.
<b>North Carolina</b>	Notification requirement only applies where the personal information acquired is unencrypted and unredacted.

States With an Encryption Safe Harbor	
<b>North Dakota</b>	Notification is not required when data has been secured by encryption or by any other method or technology that renders the electronic files, media, or data bases unreadable or unusable.
<b>Ohio</b>	If the data is encrypted, redacted, or altered by any method or technology in such a manner that the data elements are unreadable, notification is not required.
<b>Oklahoma</b>	Notification is not required for encrypted or redacted information unless the encrypted information is accessed and acquired in an unencrypted form or if the security breach involves a person with access to the encryption key and the individual or entity reasonably believes that such breach has caused or will cause identity theft or other fraud to any resident of this state.
<b>Oregon</b>	If data is encrypted or redacted, notice is not required. If the data is encrypted and the encryption key has also been required, notification is required.
<b>Pennsylvania</b>	Notification is not required when encrypted or redacted information is accessed and acquired. Notice is required, however, if encrypted information is accessed and acquired in an unencrypted form, if the security breach is linked to a breach of the security of the encryption or if the security breach involves a person with access to the encryption key.
<b>Rhode Island</b>	If the information is encrypted, notice is not required. "Encrypted" is defined as the transformation of data through the use of a 128 bit or higher algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key. .
<b>South Carolina</b>	If data is rendered unusable through encryption, redaction, or other methods, notice to consumers is not required.
<b>South Dakota</b>	The statute would only apply to: (a) unencrypted computerized data or (b) encrypted computerized data if the encryption key is also acquired by the unauthorized individual.
<b>Tennessee</b>	The statute applies only to computerized data that is either: (a) unencrypted or (b) encrypted where the encryption key is also compromised.
<b>Texas</b>	"Sensitive personal information" only applies to data items that are not encrypted.
<b>Utah</b>	If the personal information is encrypted or protected by another method that renders the data unreadable or unusable, notice is not required.
<b>Vermont</b>	Data is not considered personal information if both the individual's name and the combined data element (i.e. social security number) are encrypted, redacted, or protected by another method that renders them unreadable or unusable.
<b>Virginia</b>	The unauthorized acquisition of encrypted or redacted data, without access to the encryption key, does not trigger the notice requirement under this statute.
<b>Washington</b>	The breach of secured personal information must be disclosed if the information acquired and accessed is not secured during a security breach or if the confidential process, encryption key, or other means to decipher the secured information was acquired by an unauthorized person.  If both an individual's first name or first initial and last name and accompanying data element (i.e. social security number) are "secured", notice is not required.

States With an Encryption Safe Harbor	
	<p>“Secured” is defined as encrypted in a manner that meets or exceeds the National Institute of Standards and Technology (NIST) standard or is otherwise modified so that the personal information is rendered unreadable, unusable, or undecipherable by an unauthorized person. RCW 19.255.010 and 42.56.590.</p> <p>Also exempt are covered entities that are subject to the HIPAA/HITECH breach notification requirements or to the Interagency Guidance issued pursuant to the Gramm-Leach-Bliley Act.</p>
<b>West Virginia</b>	If encrypted or redacted information is accessed and acquired and the person does not have access to the encryption key, notice is not required.
<b>Wisconsin</b>	If one of the data elements linked to an individual’s name is encrypted, redacted, or altered in a manner that renders the element unreadable, it is not considered personal information, meaning no notice is required.
<b>Wyoming</b>	If both an individual’s first name or first initial and last name and combined data element (i.e. social security number) are redacted, the data is not considered personal identifying information, and notice is not required.
<b>District of Columbia</b>	The acquisition of data that has been rendered secure, so as to be unusable by an unauthorized third party is not considered a breach of the security system.
<b>Guam</b>	Notification requirement does not apply to encrypted data unless the security breach involves a person with access to the encryption key and the individual or entity reasonably believes that such breach has caused or will cause identity theft or other fraud to any resident of Guam.
<b>Puerto Rico</b>	This statute is triggered only when unencrypted information is disclosed.
<b>Virgin Islands</b>	Statute applies only where personal information was unencrypted.

**States Where the Statute Is Triggered by a Breach of Security  
in Electronic and/or Paper Records**

<b>Alaska</b>	“Breach of security” means unauthorized acquisition, or reasonable belief of unauthorized acquisition, or personal information that compromises the security, confidentiality, or integrity of the personal information maintained by the information collector. “Acquisition” includes: acquisition by photocopying, facsimile, <u>or other paper-based method</u> ; a device including a computer, that can read, write or store information that is represented in numerical form; or a method not identified by this paragraph.
<b>Hawaii</b>	This statute applies to any business that owns or licenses personal information of residents of Hawaii, any business that conducts business in Hawaii that owns or licenses personal information in any form ( <u>whether computerized, paper, or otherwise</u> ), or any government agency that collects personal information for specific government purposes.
<b>Indiana</b>	Breach of the security of data means unauthorized acquisition of computerized data that compromises the security, confidentiality, or integrity of personal information maintained by a person. The term includes the unauthorized acquisition of computerized data that have been transferred to <u>another medium, including paper, microfilm, or a similar medium, even if the transferred data are no longer in a computerized format.</u>
<b>Iowa</b>	“Breach of security” means unauthorized acquisition of personal information maintained in computerized form by a person that compromises the security, confidentiality, or integrity of the personal information. “Breach of security” also means unauthorized acquisition of personal information <u>maintained by a person in any medium, including on paper</u> , that was transferred by the person to that medium from computerized form and that compromises the security, confidentiality, or integrity of the personal information.
<b>Massachusetts</b>	Breach of security is the unauthorized acquisition or unauthorized use of unencrypted data or, encrypted electronic data and the confidential process or key that is capable of compromising the security, confidentiality, or integrity of personal information, maintained by a person or agency that creates a substantial risk of identity theft or fraud against a resident of the commonwealth.  <u>Data is any material upon which written, drawn, spoken, visual, or electromagnetic information or images are recorded or preserved, regardless of physical form or characteristics.</u>
<b>North Carolina</b>	Statute applies to any business that owns or licenses personal information <u>in any form (whether computerized, paper or otherwise)</u> or any business that maintains or possesses records or data containing personal information that the business does not own or license.
<b>Washington</b>	Any person, business or agency that conducts business in Washington and owns or licenses data (computerized or hard copy) that includes personal information of residents of Washington, and any person, business or agency that maintains computerized data that includes personal information, is subject to the data breach notification laws.
<b>Wisconsin</b>	This statute does not define a “breach of security”, and its definition of “personal information” is not restricted to computerized information alone.

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