



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

To Enroll, Please Call:
(833) 989-3931
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<Enrollment>>

<<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

November 1, 2021

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>>,

We are writing to let you know that ISO Claims Services, Inc. (“ISO”) experienced a security incident that may have impacted personal information related to you. ISO provides its business customers with property and liability risk products, including driver risk management services. On September 27, 2021, we detected unusual activity on a customer’s account. We promptly launched an investigation and deactivated accounts identified with suspicious activity. And we engaged leading investigations experts to assist with an investigation to determine the nature and scope of the incident. It appears that an unauthorized entity obtained credentials to access our customer portal as early as July 5, 2021, and obtain certain motor vehicle reports containing driver names, dates of birth, addresses, and driver’s license numbers. We have notified law enforcement, and we are providing this notice so that you can take steps to protect your information.

We have taken multiple, further steps to reduce the risk of this type of an incident happening again and will continue to monitor our systems and evaluate potential enhancements. Additionally, we have arranged for you to obtain credit monitoring and identity protection services at no cost to you for two years through IDX, a leading provider of credit monitoring and identity protection services. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. You can enroll by calling (833) 989-3931 or going to: <https://app.idx.us/account-creation/protect> and using your Enrollment Code provided at the top of the letter. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is January 27, 2022.

In addition, we recommend that you remain vigilant and review your financial records and statements for signs of suspicious activity. Please find additional information in Attachment 1 to this letter.

If you have any questions or need additional information, please call (833) 989-3931 Monday through Friday from 9:00 am to 9:00 pm Eastern Time.

We apologize for any inconvenience this may cause.

Sincerely,

ISO Claims Services, Inc.
545 Washington Boulevard, Jersey City, NJ 07310

Enclosures

Attachment 1: Additional Information

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <https://www.consumer.ftc.gov/articles/0003-phishing>.

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

If you are one of the 736 residents of Rhode Island potentially impacted by this incident, you have the right to obtain a police report.

Fraud Alert Information

Whether or not you enroll in the credit monitoring product offered, we recommend that you consider placing a free "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Fraud alerts last one year. Identity theft victims can get an extended fraud alert for seven years.

Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. You may also contact any of the consumer reporting agencies or the FTC for more information regarding fraud alerts. The contact information for the three nationwide credit reporting companies is:

Equifax PO Box 740256 Atlanta, GA 30374 www.equifax.com/personal/credit-report-services/credit-fraud-alerts/ 1-800-525-6285	TransUnion PO Box 2000 Chester, PA 19016 www.transunion.com/fraud 1-800-680-7289	Experian PO Box 9554 Allen, TX 75013 www.experian.com/fraud 1-888-397-3742
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Free Credit Report Information

You have rights under the federal Fair Credit Reporting Act. These include, among others, the right to know what is in your credit file; the right to dispute incomplete or inaccurate information; and the right to ask for a credit score. Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement for their investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself and prevent such activity. If you are a resident of Arizona, Connecticut, the District of Columbia, Florida, Hawaii, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, New Jersey, New Mexico, New York, North Carolina, Oregon, Rhode Island, South Carolina, South Dakota, Texas, or West Virginia, you can also reach out to your respective state's Attorney General's office at the contact information below. All other residents can find information on how to contact your state attorney general at <https://www.naag.org/find-my-ag/>.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357) /
www.ftc.gov/idtheft

Arizona Office of the Attorney General

2005 N Central Avenue
Phoenix, AZ 85004
1-602-542-5025 / www.azag.gov

Connecticut Attorney General's Office

165 Capitol Avenue
Hartford, CT 06106
1-860-808-5420 / <https://portal.ct.gov/AG>

Office of the Attorney General for the District of Columbia

400 6th Street NW
Washington, D.C. 20001
1-202-727-3400 / <https://oag.dc.gov>

Florida Office of the Attorney General

PL-01 The Capitol
Tallahassee, FL 32399
1-850-414-3300 / www.myfloridalegal.com

Hawaii Department of the Attorney General

425 Queen Street
Honolulu, HI 96813
1-808-586-1500 / <https://ag.hawaii.gov>

Illinois Office of the Attorney General

100 West Randolph Street
Chicago, IL 60601
1-312-814-3000 /
www.illinoisattorneygeneral.gov

Office of the Indiana Attorney General

Indiana Government Center South
302 W. Washington St., 5th Floor
Indianapolis, IN 46204
1-317-232-6201 / www.in.gov/attorneygeneral

Consumer Protection Division

Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, IA 50319
1-515-281-5926 / www.iowaattorneygeneral.gov

Kansas Office of the Attorney General

120 SW 10th Ave, 2nd Floor
Topeka, KS 66612-1597
1-785-296-2215 / <https://ag.ks.gov/>

Michigan Department of the Attorney General

G. Mennen Williams Building
525 W. Ottawa Street
P.O. Box 30212
Lansing, MI 48909
1-517-335-7622 / www.michigan.gov/ag/

Minnesota Attorney General's Office

445 Minnesota Street, Suite 1400
St. Paul, MN 55101-2131
1-651-296-3353 (Twin Cities Calling Area)
1-800-657-3787 (Outside the Twin Cities) /
www.ag.state.mn.us

Missouri Attorney General's Office

Supreme Court Building
207 W. High St.
P.O. Box 899
Jefferson City, MO 65102
1-573-751-3321 / <https://ago.mo.gov/>

New Jersey Office of the Attorney General

RJ Hughes Justice Complex
25 Market Street, Box 080
Trenton, NJ 08625-0080
1-609-292-4925 / www.njoag.gov

New Mexico Office of the Attorney General

201 3rd St. NW, Suite 300
Albuquerque, NM 87102
1-844-255-9210 / www.nmag.gov

New York Attorney General's Office

The Capitol
Albany, NY 12224-0341
1-800-771-7755 / <https://ag.ny.gov/>

North Carolina Attorney General's Office

90001 Mail Service Center
Raleigh, NC 27699
1-919-716-6400 / <https://ncdoj.gov/>

Oregon Department of Justice

1162 Court Street NE
Salem, OR 97301
1-877-877-9392 / <https://justice.oregon.gov>

Rhode Island Attorney General's Office

150 South Main Street
Providence, Rhode Island 02903
1-401-274-4400 / www.riag.ri.gov/

South Carolina Office of the Attorney General

P.O. Box 11549
Columbia, S.C. 29211
1-803-734-3970 / www.scag.gov

South Dakota Office of the Attorney General

1302 E Hwy 14, Suite 1
Pierre SD 57501-8501
1-605-773-3215 / <https://atg.sd.gov/>

Texas Office of the Attorney General

PO Box 12548
Austin, TX 78711-2548
1-512-463-1200 / www.texasattorneygeneral.gov

West Virginia Office of the Attorney General

P.O. Box 1789,
Charleston, WV 25326
1-800-368-8808 / <https://ago.wv.gov/>

Security Freeze Information

You have the right to request a free Security Freeze (aka "Credit Freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a Credit Freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A Credit Freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. You may also contact any of the consumer reporting agencies or the FTC for more information regarding security freezes.

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
<http://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

TransUnion Security Freeze

PO Box 2000
Chester, PA 19016
www.transunion.com/freeze
1-888-909-8872

Experian Security Freeze

PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

To request a Credit Freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)