



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

September 8, 2023



J9331-L01-0000001 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345  
SAMPLE A SAMPLE - L01 PRIMARY LEAD 8.17.23  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

We are writing to inform you of an incident that involved your personal information and, possibly, information about your vehicle(s). Please read this letter carefully for information about the incident and to learn how you can take steps to help protect yourself against possible misuse of the information, including by means of services being offered through MAPFRE Insurance (“MAPFRE”)\* for your benefit.

### **What Happened**

Between July 1 and July 2, 2023, an unknown party used information about you – which was already in the unknown party’s possession – to obtain access to additional information about you through MAPFRE’s Massachusetts online quoting platform in Massachusetts.

### **What Information Was Involved**

We have determined that the unknown party obtained access to your driver’s license number through MAPFRE’s Massachusetts online quoting platform. The unknown party may also have obtained access to information regarding vehicles you own, including make, model, year, and vehicle identification number.

### **What We Are Doing**

As soon as MAPFRE became aware of the issue, we took down our Massachusetts online quoting platform and conducted an investigation to determine what happened. We have implemented additional controls within our system to protect against a reoccurrence of the incident. In addition, MAPFRE has reported the unknown party’s illegal activity to law enforcement.

### **What You Can Do**

We encourage you to remain vigilant against incidents of identity theft and fraud, and to monitor your free credit reports for suspicious activity and to detect errors. Enclosed with this letter are some steps you can take to protect your information.

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\* MAPFRE Insurance’s automobile insurance is underwritten in Massachusetts by The Commerce Insurance Company, a subsidiary of MAPFRE U.S.A. Corp.

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As a measure of added security and to help protect your identity, we are offering a complimentary 12-month membership to Experian's® IdentityWorks<sup>SM</sup>. This product provides you with credit monitoring, identity theft resolution services, and \$1,000,000 of identity theft insurance. Please review the enclosed instructions to learn how to activate your membership to Experian's® IdentityWorks<sup>SM</sup>.

We regret that this incident occurred and any concern it may cause you. If you have additional questions, please call our dedicated, toll-free call center at **833-318-2776**, Monday through Friday between 9:00 a.m. and 11:00 p.m. and Saturday and Sunday between 11:00 am and 8:00 pm Eastern Time, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink, reading "Steven M. Shiner". The signature is fluid and cursive, with the first name "Steven" and last name "Shiner" clearly legible.

Steven Shiner  
Senior Vice President, Operations MAPFRE U.S.A. Corp.

## ACTIVATE YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by**: November 30, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **833-318-2776** by November 30, 2023. Be prepared to provide engagement number B103380 as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup**: See what information is associated with your credit file. Daily credit reports are available for online members only.\*\*
- **Credit Monitoring**: Actively monitors Experian file for indicators of fraud.
- **Identity Restoration**: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Up to \$1 Million Identity Theft Insurance\*\*\***: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your personal information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **833-318-2776**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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\*\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION:

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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

**You may contact the nationwide credit reporting agencies at:**

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.equifax.com">www.equifax.com</a> (800) 525-6285	P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a> (888) 397-3742	P.O. Box 2000 Chester, PA 19016 <a href="http://www.transunion.com">www.transunion.com</a> (800) 916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877- IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Fraud Alert.** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two credit bureaus, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to do so.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses above.

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

**If you are a Connecticut resident**, you may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**If you are a District of Columbia resident**, you may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov).

**If you are an Iowa resident**, state law advises you to report any suspected identity theft to law enforcement or to the Iowa Attorney General, Consumer Protection Division, 1305 E. Walnut St., Des Moines, IA 50319, 1-888-777-4590.

**If you are a Maryland resident**, you can contact the Maryland Office of the Attorney General, Consumer Protection Division at: 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

**If you are a Massachusetts resident**, under Massachusetts law, you have the right to obtain a police report. Please note, however, MAPFRE did not file a report with local police regarding this matter. You also have the right to request a security freeze, as described above. If you have any questions, you may call our dedicated, toll-free call center at 833-318-2776. You may also contact your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

**If you are a New Mexico resident**, you have certain rights pursuant to the federal Fair Credit Reporting Act (FCRA). For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

**If you are a New York resident**, you can contact the New York Office of the Attorney General at [www.ag.ny.gov](http://www.ag.ny.gov), 1-800-771-7755; the New York Department of State, [www.dos.ny.gov](http://www.dos.ny.gov), 1-800-697-1220; and the New York Division of State Police, [www.ny.gov/agencies/division-state-police](http://www.ny.gov/agencies/division-state-police), (914) 834-9111.

**If you are a North Carolina resident**, you can contact the North Carolina Office of the Attorney General, Consumer Protection Division at: 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.com](http://www.ncdoj.com), 1-877-566-7226.

**If you are an Oregon resident**, state law advises you to report any suspected identity theft to law enforcement or to the FTC.

**If you are a Rhode Island resident**, you have the right to obtain a police report. You also have the right to request a security freeze, as described above. You can also contact the Office of the Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov/>, (401) 274-4400 or file a police report by contacting (401) 444-1000.

**If you are a West Virginia resident**, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

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