

Guidewire Software, Inc.
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



January 15, 2025

Re: Notice of Security Event

Dear [REDACTED]

We are writing to inform you that Guidewire Software, Inc. (“Guidewire”) recently identified a short-term misconfiguration in our software, which your insurance provider, Berkley One, uses to manage claims submissions. This misconfiguration resulted in your recent claim documentation being accessible to another individual. Please read this notice carefully as it provides up-to-date information on what happened and what we are doing, as well as how you can obtain complimentary credit monitoring and identity protection services. We take your privacy and security seriously and apologize for the inconvenience.

What happened?

Guidewire provides InsuranceNow software to Berkley One to manage various aspects of insurance policy administration, including claims submissions. We identified a misconfiguration in this software that inadvertently made some documents submitted related to certain insurance claims accessible by the other known party to the same claim. To re-emphasize, the documentation was only viewable by the parties to the insurance claim and we have no evidence of access to the information in question, beyond the parties to the claim.

Upon discovering the misconfiguration, we immediately corrected it and initiated an investigation to determine what happened and what data may have been affected. Upon further investigation, we identified that a small number of claims-related documents had been accessed by the known counter-party to the same claim. There is no evidence the misconfiguration was exploited maliciously, and we have not received any reports that the affected data has been misused.

What information was involved?

We recently determined that your name and Driver's License or government identification card were in claim documents that were accessed by another individual.

What we are doing:

In addition to providing you with this notice, we have arranged for you to receive an offer of credit monitoring at no cost to you for a period of two years. To accept this offer, please follow the instructions in the attachment. In addition, as discussed above, we immediately corrected the misconfiguration.

Attachment A contains details about the complimentary credit monitoring and identity restoration services, along with instructions for enrolling using your unique code. **Please note you must enroll within 90 days of the date of this letter to take advantage of these services.**

What you can do:

In addition to enrolling in the credit monitoring and identity restoration services being offered to you at no cost, we encourage you to take the following precautions:



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- It is always a good idea to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information about how to protect your identity is contained in [Attachment B](#).

For more information:

If you have any questions, please call the call center at [REDACTED] Monday through Friday from 8 a.m. to 8 p.m. ET, excluding U.S. public holidays.

Sincerely,
Guidewire Software, Inc.



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Attachment A – TransUnion Instructions

We are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

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

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



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Attachment B – More Information about Identity Protection

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
PO Box 740241	PO Box 4500	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	877-322-8228
www.equifax.com	www.experian.com	www.transunion.com

To request a security freeze, you will 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, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 600 Pennsylvania Ave NW, Washington, DC 20580; 877-438-4338; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

Colorado and Illinois residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

Massachusetts residents: You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York residents: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800) 771-7755; or www.ag.ny.gov You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).



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