

# 2024-242



## Sheffield Risk Management

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

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 6, 2024

Subject: <<Variable Text 1>>

Dear <<Full Name>>,

Sheffield Risk values your privacy and security, which is why we are notifying you of an event that involved some information you provided us related to a workers compensation claim. This letter provides a summary of the event, our response, and steps you can take to protect your information, should you feel it appropriate to do so. We are also providing you with access to complimentary identity monitoring and protection services at no cost. Enrollment instructions are included with this letter.

**What Happened?** Sheffield Risk provides workers compensation services for members of the Sheffield Fund. Sheffield identified unusual activity within our systems in April 2023. Upon identifying the activity, we took prompt steps to confirm the security of our systems and we initiated a comprehensive investigation. The investigation determined unauthorized actors accessed Sheffield's network and infected the network with malware around April 21, 2023. The unauthorized actors also copied files from some network locations, including locations with claimant information. We conducted a time-consuming and comprehensive review of these locations to determine what information was present in the impacted files, to whom the information related, and contact information for applicable individuals. Our review continued until December 29, 2023 and you are receiving this letter because we determined some of your information was present in the impacted files.

**What Information Was Involved?** The potentially impacted information was part of a claim with Sheffield and included your name, Social Security number, and some information about the nature of the claim.

**What We Are Doing.** Upon learning of the incident, we promptly initiated a comprehensive investigation to confirm our network's security and to determine the risk to any information. We continue to assess our security, including reviewing and enhancing policies and procedures as appropriate. We reported the event to the FBI and Alabama Department of Insurance and intend to cooperate with any investigation. As an added precaution, we are offering you <<12/24>> months of complimentary identity monitoring and protection services. Enrollments instructions are included on the following pages.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing account statement and monitoring free credit reports for suspicious activity and errors. We also encourage you to review the information contained in the *Steps to You Can Take to Help Protect Information* section and to enroll in the complimentary identity monitoring services we are offering.

**For More Information.** If you have additional questions, please call our dedicated assistance line at (888) 851-0277, which is available from 8:00 AM to 8:00 PM Central Time, Monday through Friday (excluding major U.S. holidays).

Sincerely,

Sheffield Risk

## STEPS YOU CAN TAKE TO HELP PROTECT INFORMATION

### Activate Complimentary Identity Monitoring Services

**1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is May 6, 2024.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at (888) 851-0277 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### Monitor Your Accounts

We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. You can also contact the three major credit reporting bureaus listed below to obtain a free copy of your credit report.

Consumers have the right to place a fraud alert on a credit file at no cost. A fraud alert tells businesses that check your credit that they should check with you before opening a new account and an initial alert last for one year. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a fraud alert, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

As an alternative to a fraud alert, consumers have the right to place a free security freeze on a credit report. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can also get a free freeze for your children who are under 16, and for any you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. Under federal law, you cannot be charged to place or to lift the freeze. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>. To request a credit freeze, you will need to provide the following information:

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

To place a fraud alert or credit freeze, please contact the three major consumer reporting bureaus:

Equifax  
1-888-298-0045  
P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1-800-916-8800  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC, 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT; and TTY 1-866-653-4261. The Federal Trade Commission encourage those who discover their information has been misused to file a complaint. You can obtain additional information by way of the contact information above. You have the right to file a police report if you ever experience identity fraud. Please note that to file a crime report or incident report with law enforcement for identity theft, you may need to provide some proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission. This notice has not been delayed by law enforcement.

Residents of the below states can obtain additional information about the steps you can take to avoid identity theft:

***Maryland residents:*** Maryland Attorney General, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; <https://www.marylandattorneygeneral.gov/> or 1-410-528-8662 or 1-888-743-0023. Radius Global Solutions is located at 7831 Glenroy Suite 250, Edina, MN 55439.

***New York residents:*** Office of the New York Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/>; or 1-800-771-7755.

***North Carolina residents:*** North Carolina Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; <https://ncdoj.gov/>; and toll-free at (877) 566-7226 or (919) 716-6000.

***Rhode Island residents:*** Rhode Island Attorney General, 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov) or 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in this matter. There is approximately one Rhode Island resident potentially impacted by this incident.