



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

23520

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., a subsidiary of Insurance Services Office, Inc., experienced a security incident that impacted personal information related to you.

To help you protect yourself, 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

Enclosure

## 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. Under Massachusetts law, you have a right to obtain a police report. 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.

### 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. The contact information for the three nationwide credit reporting companies is:

Equifax PO Box 740256 Atlanta, GA 30374 <a href="http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a> 1-800-525-6285	TransUnion PO Box 2000 Chester, PA 19016 <a href="http://www.transunion.com/fraud">www.transunion.com/fraud</a> 1-800-680-7289	Experian PO Box 9554 Allen, TX 75013 <a href="http://www.experian.com/fraud">www.experian.com/fraud</a> 1-888-397-3742
---	--	--

### Free Credit Report Information

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](http://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 enforcers 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. You can also reach out to the Massachusetts Attorney General's office at the contact information below.

**Federal Trade Commission**  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
1.877.FTC.HELP (382.4357)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Massachusetts Attorney General's Office**  
1 Ashburton Place, 20th Floor  
Boston, MA 02108  
(617) 727-2200  
<https://www.mass.gov/orgs/office-of-attorney-general-maura-healey>

### Security Freeze Information

You can 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.

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30348  
[www.equifax.com/personal/credit-report-services/credit-freeze/](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](http://www.transunion.com/freeze)  
1-888-909-8872

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://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.)

