

Frontline Insurance
10300 SW Greenburg Rd. Suite 570
Portland, OR 97223

FRONTline
INSURANCE

To Enroll, Please Call:
1-800-939-4170
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: [XXXXXXXXXX]

<<Name 1>> <<Name 2>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

May 18, 2022

Dear <<Name 1>> <<Name 2>>:

Frontline Insurance is writing to inform you of a security incident that may affect the security of some of your information. Although, to date, we have no indication that your information has been misused, we are making you aware of the incident so you may take steps to better protect your information, should you feel appropriate to do so.

Frontline Insurance treats its responsibility to safeguard employee information as an utmost priority. Upon learning of this incident, Frontline Insurance moved diligently to investigate and respond. Although we have security measures in place to protect information in our care, we are implementing additional safeguards to further protect the security of information in our systems.

Enroll in Credit Monitoring

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed Identity Theft Recovery Services. With this protection, IDX will help you resolve issues if your identity is compromised.

You may contact IDX with any questions and to enroll in the identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Representatives are available Monday through Friday from 9:00 am – 9:00 pm Eastern Time. Please note that the deadline to enroll is August 18, 2022.

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports for suspicious activities. If you see any suspicious charges on your credit card statements, we encourage you to promptly report the suspicious charges to the issuer of your credit card. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses 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 (state driver's license or ID card, military identification, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, 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.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call 1-800-939-4170, Monday through Friday from 9:00 am – 9:00 pm Eastern Time (excluding major U.S. holidays). You may also write to us directly at: 500 International Parkway Lake Mary, Florida 32746.

Sincerely,

Kurt Bonigut
Chief Information Officer