

Arroyo Insurance Services, Inc.  
Return mail to IDX  
4145 SW Watson Ave, Suite 400  
Beaverton, OR 97005



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

[REDACTED]



April 27, 2023

### Notice of Data Breach

Dear [REDACTED],

We are writing to inform you of a data security incident which affected Arroyo Insurance Services, Inc. (“Arroyo”), an insurance agency located in Arcadia, California. The data security incident may have resulted in the potential compromise of some of your personal data. While we have no indication that your information has been misused, this letter contains information about the incident and information about how to protect your personal information going forward. Arroyo considers the protection of sensitive information a top priority, and sincerely apologizes for any inconvenience as a result of the incident.

Arroyo may have obtained your data from your insurance carrier or employer as a part of their services.

#### **What Happened**

On November 2, 2021, Arroyo became aware of a potential business email compromise event after an outgoing spam campaign was identified as having originated from an Arroyo employee account. Immediately, Arroyo launched an investigation to determine the nature and scope of the incident, including engaging third-party cybersecurity experts to assist in remediation and investigation. The investigation revealed that an unauthorized party gained access to some of your sensitive personal information.

#### **What Information Was Involved**

While we have no reason to believe that your information has been misused as a result of this incident, we are notifying you out of an abundance of caution and for purposes of full transparency. Based on the investigation, the unauthorized party may have had access to the following information: [REDACTED]

#### **What We Are Doing**

The security and privacy of your personal information contained within Arroyo systems is a top priority, and Arroyo is taking additional measures to protect this information. Since the incident, Arroyo has continued to strengthen their security posture by adding the following security controls: including resetting passwords, enabling Multi-Factor Authentication for user accounts, performing network scanning for malicious activity, and instituting security awareness training for employees.

In response to the incident, we are providing you with access to the following services:

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

**What You Can Do**

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and then take whatever steps are recommended to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed *Additional Important Information*, to learn more about how to protect against the possibility of information misuse.

You may also activate the credit monitoring services we are making available to you.

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling [REDACTED] or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is July 27, 2023.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

**Other Important Information**

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call [REDACTED] or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Arroyo sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

Arroyo Insurance Services, Inc.

### *Additional Important Information*

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:**

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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

**Rhode Island Office of the Attorney General** Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 [www.riag.ri.gov](http://www.riag.ri.gov)

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

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

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

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**For residents of all states:**

**Fair Credit Reporting Act:** You are also advised that you may have additional rights under the federal Fair Credit Reporting Act.

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with

middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
(800)-525-6285

[https://www.equifax.com/personal/  
credit-report-services/credit-freeze/](https://www.equifax.com/personal/credit-report-services/credit-freeze/)

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
(888)-397-3742

[www.experian.com/freeze](http://www.experian.com/freeze)

**TransUnion (FVAD)**

P.O. Box 2000  
Chester, PA 19022  
(800)-680-7289

[freeze.transunion.com](http://freeze.transunion.com)

More information can also be obtained by contacting the Federal Trade Commission listed above.