



545 WASHINGTON BOULEVARD, JERSEY CITY, NJ 07310-1686

July 13, 2015

<Insert Name>
<Insert Address>
<Insert Address>

Re: Important information regarding your insurance data

Dear <Insert Name>:

Insurance Services Office (ISO), a provider of information and analytics to the property and casualty insurance industry, manages a database of insurance information, which includes data on participating insurers' policyholders. I am writing to inform you of a recent investigation conducted by a County Prosecutor's office in the State of New Jersey. Both ISO and the National Insurance Crime Bureau assisted with the investigation regarding suspected unauthorized use of insurance data. At the request of law enforcement authorities, this notification was delayed to avoid impeding the law enforcement investigation into this incident.

We have been advised by the Prosecutor's office that your personal information may have been viewed by unauthorized individuals. The information that may have been viewed includes: your contact information, date of birth, Social Security number, insurance policy number, and driver's license number.

ISO takes our obligation to safeguard personal information very seriously, and we are taking steps to protect you. In order to alleviate any concerns from this situation, we are providing you with access to a free credit monitoring service for a year.

We encourage you to remain vigilant and regularly review and monitor your credit reports. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228.

Please refer to the attached Reference Guide to find out how to register for free credit monitoring and to view recommendations by the U.S. Federal Trade Commission on how to further protect your personal information.

Should you have any questions, please do not hesitate to contact our customer support department at 800-888-4476. A representative will be available to answer any questions you may have from Monday-Friday 7:00 a.m. - 9:00 p.m. (ET). You also may email us at njsupport@iso.com or contact us via postal mail at:

ISO ClaimSearch Solutions
545 Washington Blvd.
Jersey City, NJ 07310.

We sincerely apologize for any inconvenience.

Carlos Martins

Carlos Martins, SCLA
Vice President & General Manager
ISO ClaimSearch[®] Solutions

Reference Guide

We encourage you to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Credit Monitoring Services. We have arranged to have AllClear ID help you protect your identity for one year at no cost to you. The following identity protection and credit monitoring service starts on the date of this notice and you can use it at any time during the next 12 months.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide certain information to AllClear ID and use the following redemption code: **[Insert Redemption Code]**. You may sign up online at enroll.allclearid.com or by phone at 1-866-979-2595. Please note: Additional steps may be required by you to activate your phone alerts and monitoring options.

Report Incidents. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Place an initial fraud alert.
- Order your credit reports.
- Create an FTC Identity Theft Affidavit by submitting a report about the theft at <http://www.ftc.gov/complaint> or by calling the FTC.
- File a police report about the identity theft and get a copy of the police report or the report number. Bring your FTC Identity Theft Affidavit with you when you file the police report. Your Identity Theft Report is your FTC Identity Theft Affidavit plus your police report.
- You may be able to use the Identity Theft Report to get fraudulent information removed from your credit report, stop a company from collecting a debt that resulted from identity theft and get information from companies about accounts the identity thief opened or misused.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant

gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000	1-800-680-7289	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
www.oag.state.md.us

For North Carolina Residents. You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General’s Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226 (toll-free in North Carolina)
(919) 716-6400
www.ncdoj.gov