

# Word&Brown.

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

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

March 24, 2025

## RE: Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

Word & Brown Insurance Administrators, Inc. (“Word & Brown”) is writing to inform you of an event that resulted in the potential exposure of your information. This notice provides information about the event, our response, and resources available to you to help protect your information, should you feel it appropriate to do so.

**What Happened?** On October 23, 2024, Word & Brown identified suspicious activity related to an employee’s workstation. In response, Word & Brown took steps to isolate the workstation and conduct a comprehensive investigation. The investigation identified unauthorized access to the workstation on October 23, 2024 that resulted in certain files being downloaded to an external server.

**What Information Was Involved?** Our investigation determined the files included documents that contained your name, [data elements].

**What We Are Doing.** We immediately isolated the workstation and engaged third-party cybersecurity consultants to determine the nature and scope of the event. The investigation revealed that the user of the workstation was the focus of a phishing scam that became a social engineering issue. **At this time, we have not received any indication of identity theft or fraud related to this incident.** Nonetheless, because we take such matters very seriously, we want to make certain you are informed, and provide resources to protect your information. As an added precaution, we are offering you access to <<12/24>> months of complimentary credit monitoring and identity theft protection services through IDX. If you wish to activate these services, you may follow the instructions included in the enclosed ***Steps You Can Take To Help Protect Personal Information.***

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Additionally, we encourage you to regularly review your EOB (Explanation of Benefits) statements from your insurance carriers to ensure they show only services you have received. You may also review the information contained in the enclosed ***Steps You Can Take To Help Protect Personal Information.*** There you will also find additional resources and information on the complimentary monitoring services we are making available to you. Please note that, due to privacy restrictions, we are unable to automatically enroll you in the complimentary identity monitoring. If you want to receive the complimentary identity monitoring services, you must follow the enrollment instructions in this letter.

**For More Information.** If you wish to verify that this letter is genuine or have any other questions regarding this matter, please contact our dedicated assistance line at 1-800-939-4170, Monday through Friday from 6 am to 6 pm Pacific Time. You may also write to us at Word & Brown Insurance Administrators, Inc. Attn: Compliance, 721 South Parker Street, Suite 140, Orange, CA 92868. You can also email us at [compliance@wordandbrown.com](mailto:compliance@wordandbrown.com). We sincerely regret this incident and apologize for any inconvenience it may cause you.

Sincerely,

Apple Miranda, CIPP/US  
Compliance Officer/Paralegal  
Word & Brown Insurance Administrators, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### **Enroll in 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 June 24, 2025.

**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 1-800-939-4170 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**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

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

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-799-5355
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

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).