



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

30358

August 22, 2023

J8926-L01-0000001 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample:

We are writing to inform you of an incident that involved your personal information and, possibly, information about your vehicle(s). Please read this letter carefully for information about the incident and to learn how you can take steps to help protect yourself against possible misuse of the information, including by means of services being offered through MAPFRE Insurance (“MAPFRE”)\* for your benefit.

**What Happened**

Between July 1 and July 2, 2023, an unknown party used information about you – which was already in the unknown party’s possession – to obtain access to additional information about you through MAPFRE’s Massachusetts online quoting platform in Massachusetts.

**What Information Was Involved**

We have determined that the unknown party obtained access to your driver’s license number through MAPFRE’s Massachusetts online quoting platform. The unknown party may also have obtained access to information regarding vehicles you own, including make, model, year, and vehicle identification number.

**What We Are Doing**

As soon as MAPFRE became aware of the issue, we took down our Massachusetts online quoting platform and conducted an investigation to determine what happened. We have implemented additional controls within our system to protect against a reoccurrence of the incident. In addition, MAPFRE has reported the unknown party’s illegal activity to law enforcement.

**What You Can Do**

We encourage you to remain vigilant against incidents of identity theft and fraud, and to monitor your free credit reports for suspicious activity and to detect errors. Enclosed with this letter are some steps you can take to protect your information.

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\* MAPFRE Insurance’s automobile insurance is underwritten in Massachusetts by The Commerce Insurance Company, a subsidiary of MAPFRE U.S.A. Corp.

0000001



As a measure of added security and to help protect your identity, we are offering a complimentary 12-month membership to Experian's® IdentityWorks<sup>SM</sup>. This product provides you with credit monitoring, identity theft resolution services, and \$1,000,000 of identity theft insurance. Please review the enclosed instructions to learn how to activate your membership to Experian's® IdentityWorks<sup>SM</sup>.

We regret that this incident occurred and any concern it may cause you. If you have additional questions, please call our dedicated, toll-free call center at **833-318-2776**, Monday through Friday between 9:00 a.m. and 11:00 p.m. and Saturday and Sunday between 11:00 am and 8:00 pm Eastern Time, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink that reads "Steven M. Shiner". The signature is written in a cursive style with a large initial "S".

Steven Shiner  
Senior Vice President, Operations  
MAPFRE U.S.A. Corp.

## ACTIVATE YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by**: November 30, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **833-318-2776** by November 30, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Up to \$1 Million Identity Theft Insurance\*\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your personal information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **833-318-2776**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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\*\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION:

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**Credit Reports.** Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf), and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**You may contact the nationwide credit reporting agencies at:**

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.equifax.com">www.equifax.com</a> (800) 525-6285	P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a> (888) 397-3742	P.O. Box 2000 Chester, PA 19016 <a href="http://www.transunion.com">www.transunion.com</a> (800) 916-8800

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. 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.

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as indicated above.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the respective address indicated above.

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the agency cannot charge you to place, lift or

remove a security freeze. In all other cases, the credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze.

**You may contact the Federal Trade Commission (FTC) and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the FTC and/or your state's attorney general office about for information on how to prevent or avoid identity theft. You can contact the FTC at: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20508, [www.ftc.gov](http://www.ftc.gov), 1-877-IDTHEFT (438-4338).

**If you are a Connecticut resident**, you may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**If you are a District of Columbia resident**, you may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov).

**If you are an Iowa resident**, state law advises you to report any suspected identity theft to law enforcement or to the Iowa Attorney General, Consumer Protection Division, 1305 E. Walnut St., Des Moines, IA 50319, 1-888-777-4590.

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

**If you are a Massachusetts resident**, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

**If you are a New Mexico resident**, you have certain rights pursuant to the federal Fair Credit Reporting Act (FCRA). For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

**If you are a New York resident**, you can contact the New York Office of the Attorney General at [www.ag.ny.gov](http://www.ag.ny.gov), 1-800-771-7755; the New York Department of State, [www.dos.ny.gov](http://www.dos.ny.gov), 1-800-697-1220; and the New York Division of State Police, [www.ny.gov/agencies/division-state-police](http://www.ny.gov/agencies/division-state-police), (914) 834-9111.

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

**If you are an Oregon resident**, state law advises you to report any suspected identity theft to law enforcement or to the FTC.

**If you are a Rhode Island resident**, you have the right to obtain a police report. You also have the right to request a security freeze, as described above. You can also contact the Office of the Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov/>, (401) 274-4400 or file a police report by contacting (401) 444-1000.

**If you are a West Virginia resident**, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.







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PO Box 589  
Claysburg, PA 16625-0589

August 22, 2023

J8926-L02-0000002 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L02  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample:

We are writing to inform you of an incident that involved your personal information and, possibly, information about your vehicle(s). Please read this letter carefully for information about the incident and to learn how you can take steps to help protect yourself against possible misuse of the information, including by means of services being offered through MAPFRE Insurance (“MAPFRE”)\* for your benefit.

**What Happened**

Between July 1 and July 2, 2023, an unknown party was able to gain unauthorized access to MAPFRE’s Massachusetts online quoting platform to enter information (including, but not limited to, physical address) about certain individuals residing in Massachusetts. As part of the quoting process, your information was returned as a person associated with one of the Massachusetts addresses used.

**What Information Was Involved**

We have determined that the unknown party obtained access to your name, date of birth, and driver’s license number through MAPFRE’s Massachusetts online quoting platform. It is also possible that the unknown party obtained access to information regarding your address and vehicles you own, including make, model, year, and vehicle identification numbers.

**What We Are Doing**

As soon as MAPFRE became aware of the issue, we took down our Massachusetts online quoting platform and conducted an investigation to determine what happened. We have implemented additional controls within our system to protect against a reoccurrence of the incident. In addition, MAPFRE has reported the unknown party’s illegal activity to law enforcement.

**What You Can Do**

We encourage you to remain vigilant against incidents of identity theft and fraud, and to monitor your free credit reports for suspicious activity and to detect errors. Enclosed with this letter are some steps you can take to protect your information.

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We regret that this incident occurred and any concern it may cause you. If you have additional questions, please call our dedicated, toll-free call center at **833-318-2776**, Monday through Friday between 9:00 a.m. and 11:00 p.m. and Saturday and Sunday between 11:00 am and 8:00 pm Eastern Time, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink that reads "Steven M. Shiner". The signature is written in a cursive style with a large initial 'S'.

Steven Shiner  
Senior Vice President, Operations  
MAPFRE U.S.A. Corp.



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If you believe there was fraudulent use of your personal information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **833-318-2776**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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\*\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION:

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**Credit Reports.** Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf), and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**You may contact the nationwide credit reporting agencies at:**

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.equifax.com">www.equifax.com</a> (800) 525-6285	P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a> (888) 397-3742	P.O. Box 2000 Chester, PA 19016 <a href="http://www.transunion.com">www.transunion.com</a> (800) 916-8800

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. 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.

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as indicated above.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the respective address indicated above.

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the agency cannot charge you to place, lift or remove a security freeze. In all other cases, the credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze.

**You may contact the Federal Trade Commission (FTC) and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the FTC and/or your state's attorney general office about for information on how to prevent or avoid identity theft. You can contact the FTC at: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20508, [www.ftc.gov](http://www.ftc.gov), 1-877-IDTHEFT (438-4338).

**If you are a Connecticut resident**, you may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**If you are a District of Columbia resident**, you may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov).

**If you are an Iowa resident**, state law advises you to report any suspected identity theft to law enforcement or to the Iowa Attorney General, Consumer Protection Division, 1305 E. Walnut St., Des Moines, IA 50319, 1-888-777-4590.

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

**If you are a Massachusetts resident**, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

**If you are a New Mexico resident**, you have certain rights pursuant to the federal Fair Credit Reporting Act (FCRA). For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

**If you are a New York resident**, you can contact the New York Office of the Attorney General at [www.ag.ny.gov](http://www.ag.ny.gov), 1-800-771-7755; the New York Department of State, [www.dos.ny.gov](http://www.dos.ny.gov), 1-800-697-1220; and the New York Division of State Police, [www.ny.gov/agencies/division-state-police](http://www.ny.gov/agencies/division-state-police), (914) 834-9111.

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

**If you are an Oregon resident**, state law advises you to report any suspected identity theft to law enforcement or to the FTC.

**If you are a Rhode Island resident**, you have the right to obtain a police report. You also have the right to request a security freeze, as described above. You can also contact the Office of the Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov/>, (401) 274-4400 or file a police report by contacting (401) 444-1000.

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