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September 8, 2023

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, The Commerce Insurance Company (MAPFRE Insurance¹) (“MAPFRE”), to notify your office of a cybersecurity incident.

On July 1, 2023, MAPFRE identified a performance issue regarding its Massachusetts online quoting platform. An investigation was launched that revealed an unusually high number of quote requests. MAPFRE disabled its online quoting platform on July 2nd and has implemented changes and additional controls to protect against the reoccurrence of the incident. MAPFRE’s Incident Response Team immediately investigated the incident. The services of a cyber forensics firm and other consultants have been retained. MAPFRE has reported the unknown party’s illegal activity to the FBI.

MAPFRE has determined that an unknown party submitted repeated requests to the quoting platform, inputting a person’s name, Massachusetts address, and date of birth to access additional information about the submitted person and others who were associated with the Massachusetts address. Commerce has determined that the party obtained access to the personal information of Maryland residents, who are currently or formerly associated with Massachusetts addresses (e.g., former residents of Massachusetts or family members of Massachusetts residents) including their driver’s license numbers and, possibly, vehicle information.

¹ MAPFRE Insurance’s Massachusetts automobile insurance is underwritten by The Commerce Insurance Company, a Massachusetts domiciled property and casualty insurance company and a subsidiary of MAPFRE U.S.A. Corp.

September 8, 2023

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While the investigation is ongoing, on September 8, 2023, MAPFRE will mail letters to 116 Maryland residents whose personal information was involved. A copy of the notification letter template is attached. MAPFRE is offering the individuals one year of credit monitoring and identity theft protection services through Experian. MAPFRE has established a dedicated call center to handle questions from the individuals whose information was involved.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Patrick Haggerty", is written over the typed name.

Patrick H. Haggerty

Partner

Enclosure



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

September 8, 2023



J9331-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01 PRIMARY LEAD 8.17.23
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Dear Sample A. 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.

* 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® IdentityWorksSM. 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® IdentityWorksSM.

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, reading "Steven M. Shiner". The signature is written in a cursive, flowing style.

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 B103380 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. You will also find self-help tips and information about identity protection at this site.

** 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 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, 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 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alert. There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two credit bureaus, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to do so.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses above.

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

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.

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.

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, 1-888-743-0023.

If you are a Massachusetts resident, under Massachusetts law, you have the right to obtain a police report. Please note, however, MAPFRE did not file a report with local police regarding this matter. You also have the right to request a security freeze, as described above. If you have any questions, you may call our dedicated, toll-free call center at 833-318-2776. You may also contact 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.

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 or 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, 1-800-771-7755; the New York Department of State, www.dos.ny.gov, 1-800-697-1220; and the New York Division of State Police, 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, 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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Patrick H. Haggerty
direct dial: 513.929.3412
phaggerty@bakerlaw.com

October 20, 2023

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Supplemental Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, The Commerce Insurance Company (MAPFRE Insurance¹) (“MAPFRE”), to provide an update regarding a security incident that was initially reported to your office on September 8, 2023.

As noted in our prior notification, MAPFRE mailed notification letters to 116 Maryland residents on September 8, 2023. MAPFRE has continued to work diligently to identify individuals whose driver’s license number was involved and mailing addresses for those individuals.

On October 19, 2023, MAPFRE mailed notification letters via United States Postal Service First-Class mail to 334 additional Maryland residents. The total number of Maryland residents notified about this incident is 450. A copy of the notification letter is enclosed. MAPFRE is offering the individuals one year of credit monitoring and identity theft protection services through Experian. MAPFRE has established a dedicated call center to handle questions from the individuals whose information was involved.

Please do not hesitate to contact me if you have any questions regarding this matter.

¹ MAPFRE Insurance’s Massachusetts automobile insurance is underwritten by The Commerce Insurance Company, a Massachusetts domiciled property and casualty insurance company and a subsidiary of MAPFRE U.S.A. Corp.

October 20, 2023

Page 2

Sincerely,

A handwritten signature in blue ink, appearing to read "Patrick Haggerty". The signature is fluid and cursive, with the first name "Patrick" and last name "Haggerty" clearly distinguishable.

Patrick H. Haggerty
Partner

Enclosure



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

October 19, 2023



K1785-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 PRIMARY LEAD

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Dear Sample A. 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.

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



As a measure of added security and to help protect your identity, we are offering a complimentary 12-month membership to Experian's® IdentityWorksSM. 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® IdentityWorksSM.

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, appearing to read "Steven M. Shiner". The signature is fluid and cursive, with the first name "Steven" being more prominent.

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**: January 31, 2024 (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 January 31, 2024. Be prepared to provide engagement number B105981 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. You will also find self-help tips and information about identity protection at this site.

** 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 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, 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 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alert. There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two credit bureaus, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to do so.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses above.

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

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.

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.

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, 1-888-743-0023.

If you are a Massachusetts resident, under Massachusetts law, you have the right to obtain a police report. Please note, however, MAPFRE did not file a report with local police regarding this matter. You also have the right to request a security freeze, as described above. If you have any questions, you may call our dedicated, toll-free call center at 833-318-2776. You may also contact 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.

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 or 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, 1-800-771-7755; the New York Department of State, www.dos.ny.gov, 1-800-697-1220; and the New York Division of State Police, 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, 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.





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

October 19, 2023

K1785-L02-0000002 T00001 P001 *****SCH 5-DIGIT 12345



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



Dear Sample A. 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.

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

0000002



As a measure of added security and to help protect your identity, we are offering a complimentary 12-month membership to Experian's® IdentityWorksSM. 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® IdentityWorksSM.

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, reading "Steven M. Shiner". The signature is fluid and cursive, with the first name "Steven" and last name "Shiner" clearly legible.

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**: January 31, 2024 (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 January 31, 2024. Be prepared to provide engagement number B105981 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. You will also find self-help tips and information about identity protection at this site.

** 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 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, 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 www.equifax.com (800) 525-6285	P.O. Box 9554 Allen, TX 75013 www.experian.com (888) 397-3742	P.O. Box 2000 Chester, PA 19016 www.transunion.com (800) 916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alert. There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two credit bureaus, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to do so.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses above.

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

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.

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.

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, 1-888-743-0023.

If you are a Massachusetts resident, under Massachusetts law, you have the right to obtain a police report. Please note, however, MAPFRE did not file a report with local police regarding this matter. You also have the right to request a security freeze, as described above. If you have any questions, you may call our dedicated, toll-free call center at 833-318-2776. You may also contact 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.

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 or 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, 1-800-771-7755; the New York Department of State, www.dos.ny.gov, 1-800-697-1220; and the New York Division of State Police, 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, 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.

