



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

**Postal Endorsement Line**

<<Full Name>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>  
\*\*\*Postal IMB Barcode

To enroll in credit monitoring,  
Please Call:  
CyEx  
at 1-866-622-9303,  
or  
visit  
[app.identitydefense.com/enrollment/activate/iams](https://app.identitydefense.com/enrollment/activate/iams)  
You will be asked to give your full name and the  
activation code stated in this letter.

<<Date>>

Your Personal Activation Code: <<Activation Code>>

**Notice of Data Breach**

Dear <<Full Name>> :

Insurance Agency Marketing Services, Inc. (“IAMS”) takes the security and privacy of information in its care seriously. This notice is to inform you about a data security incident at IAMS, which may have impacted your personal information and any personal information of others that you provided to IAMS via your insurance agent or directly (“Beneficiaries”). Although we have no indication of identity theft or fraud in relation to this incident, out of an abundance of caution, we are providing you with information about the incident, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

**What Happened**

IAMS has learned that on or about March 1, 2024 - May 3, 2024, an unauthorized third party remotely accessed certain IAMS computer systems, and, as a result, accessed and/or acquired some files containing personal information. Upon becoming aware of the incident, IAMS engaged third-party cybersecurity experts to remediate, further investigate, and determine the scope of the incident. This notice was not delayed as a result of a law enforcement investigation.

**What Information Was Involved**

IAMS has been investigating this data security incident, including working with cybersecurity advisors to attempt to determine the scope of the incident and data potentially involved in the incident. This process concluded on or about July 12, 2024, after which IAMS worked to identify individuals whose information may have been present in the identified systems and contact information for those individuals. The review determined that the following information related to you was present in the impacted computer systems and may have been accessible to the unauthorized third party: your name and <<Breached Elements>>. Again, IAMS is not aware of any identity theft or fraud in relation to this incident but is providing this notice out of an abundance of caution.

**What We Are Doing**

Upon learning of the incident, IAMS launched an investigation, assessed the security of its systems, and took actions to help prevent a similar incident from occurring in the future, including security enhancements. IAMS also reported the incident to the Federal Bureau of Investigation. Upon discovering that your and your Beneficiaries’ information may have been accessed and/or acquired, IAMS is making this notification.

Although we are not aware of any identity theft or fraud as a result of this incident, to ease any concerns you might have about this situation, and at no cost to you, we are offering you and your Beneficiaries identity theft protection services through CyEx. Your CyEx identity protection services include: <<12/24 >> months of single Bureau credit monitoring and fully managed identity theft recovery services. To enroll in credit monitoring, please review page 5 of this letter, visit [app.identitydefense.com/enrollment/activate/iams](http://app.identitydefense.com/enrollment/activate/iams), or call CyEx at 1-866-622-9303. You will be asked to give your full name and the activation code stated on the last page of this letter. Your Beneficiaries can enroll by calling CyEx at 1-866-622-9303, as reflected in their notice regarding this incident. With this protection, CyEx will help you and your Beneficiaries resolve issues if your identities are compromised.

### **What You Can Do**

You should communicate with your Beneficiaries regarding this incident, and you and your Beneficiaries should remain vigilant by reviewing account statements and monitoring free credit reports. Immediately report any suspicious activity. You may also contact the Federal Trade Commission (“FTC”) and the national consumer reporting agencies for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. Additional information, including contact information, is provided in the insert labeled “Steps You Can Take to Protect Personal Information.”

### **For More Information**

We fully appreciate the importance of protecting your personal information, and we apologize for any inconvenience this incident may cause. If you have any questions, please call (888) 499-1221, available Monday through Friday 9AM to 9PM Eastern Time.

Sincerely,

INSURANCE AGENCY MARKETING SERVICES, INC.

## Steps You Can Take to Protect Personal Information

**1. Activate the credit monitoring** provided as part of your identity protection membership. Follow the instructions for enrollment using your activation code provided on the last page of this letter. The monitoring included in the membership must be activated to be effective. Please read page 5 of this letter for additional details regarding credit monitoring enrollment. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, CyEx will be able to assist you.

**2. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major consumer reporting agencies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four (4) months.

If you discover any suspicious items and have enrolled in Identity Defense Complete, notify them immediately by logging into your CyEx account.

You should also know that you could report suspected incidents of identity theft to local law enforcement, your state's attorney general, and the Federal Trade Commission.

**3. Place Fraud Alerts** with the three consumer reporting agencies. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major consumer reporting agencies by phone and also via Experian's or Equifax's website. 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. The contact information for all three agencies is as follows:

### Consumer Reporting Agencies

Equifax 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>	Experian 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	TransUnion 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>
Equifax Fraud Alert 1-888-378-4329 P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert 1-888-397-3742 P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Alert 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000
Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094

It is necessary to contact only ONE of these agencies and use only ONE of these methods. As soon as one of the three agencies confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**4. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying

information will not be able to use that information to open new accounts or borrow money in your name. There is no cost to freeze or unfreeze your credit files. If you wish to place a security freeze on your credit file, you must separately place a security freeze on your credit file at each consumer reporting agency. In order to place a security freeze, you may need to provide 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 five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; 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. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

Please contact any of the three major consumer reporting agencies listed above for details on what information each company requires and to place the freeze.

**6. You can obtain additional information** about the steps you can take to avoid identity theft, including but not limited to, information about fraud alerts and security freezes, from the following agencies, in addition to the consumer reporting agencies listed in Section 3 above. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** This notice has not been delayed by law enforcement. Visit the California Office of Privacy Protection (<http://www.oag.ca.gov/privacy>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

**Maryland Residents:** the Office of the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 or 1-919-716-6000. You have the right to obtain information about preventing identity theft from the Federal Trade Commission and the North Carolina Attorney General’s Office.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, <https://consumer.ftc.gov> or <https://identitytheft.gov>, 1-877-IDTHEFT (1-877-438-4338), TTY: 1-866-653-4261.

## Identity Defense Complete

### Key Features

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance\*\*

### Enrollment Instructions

To enroll in Identity Defense, visit [app.identitydefense.com/enrollment/activate/iams](https://app.identitydefense.com/enrollment/activate/iams)

1. Enter your unique Activation Code <<Activation Code>>  
Enter your Activation Code and click 'Redeem Code'.
2. Create Your Account  
Enter your email address, create your password, and click 'Create Account'.
3. Register  
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Complete Activation  
Click 'Continue to Dashboard' to finish enrolling.

**The deadline to enroll is <<Deadline>>. After <<Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at **1.866.622.9303**.

\*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

\*\*Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Secure Processing Center  
P.O. Box 3826  
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Please Call:  
CyEx  
at 1-866-622-9303.

Postal Endorsement Line

<<Full Name>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>  
\*\*\*Postal IMB Barcode

<<Date>>

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To Whom It May Concern:

Insurance Agency Marketing Services, Inc. (“IAMS”) takes the security and privacy of information in its care seriously. This notice is to inform you about a data security incident at IAMS, which may have impacted your personal information. Although we have no indication of identity theft or fraud in relation to this incident, out of an abundance of caution, we are providing you with information about the incident, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

**What Happened**

IAMS has learned that on or about March 1, 2024 - May 3, 2024, an unauthorized third party remotely accessed certain IAMS computer systems, and, as a result, may have accessed and/or acquired files that contain your personal information. Upon becoming aware of the incident, IAMS engaged third-party cybersecurity experts to remediate, further investigate, and determine the scope of the incident. This notice was not delayed as a result of a law enforcement investigation.

**What Information Was Involved**

IAMS has been investigating this data security incident, which has included working with cybersecurity advisors to attempt to determine the scope of the incident and data potentially involved in the incident. This process concluded on or about July 12, 2024, after which IAMS worked to identify individuals whose information may have been present in the identified systems and contact information for those individuals. The review determined that the following information related to you was present in the impacted computer systems and may have been accessible to the unauthorized third party: your name and Date of Birth and Social Security Number. Again, IAMS is not aware of any identity theft or fraud in relation to this incident but is providing this notice out of an abundance of caution.

**What We Are Doing**

Upon learning of the incident, IAMS launched an investigation, assessed the security of its systems, and took actions to help prevent a similar incident from occurring in the future, including security enhancements. IAMS also reported the incident to the Federal Bureau of Investigation. Upon discovering that your information may have been accessed and/or acquired, IAMS is making this notification to you.

Although we are not aware of any identity theft or fraud as a result of this incident, to ease any concerns you might have about this situation, and at no cost to you, we are offering you identity theft protection services through CyEx. CyEx identity protection services include at least 12 months of single Bureau credit monitoring and fully managed identity theft recovery services.

To enroll in credit monitoring, please review page 5 of this letter or call CyEx at 1-866-622-9303. You will be asked to give your full name. With this protection, CyEx will help you resolve issues if your identity is compromised.

### **What You Can Do**

You should remain vigilant by reviewing account statements and monitoring free credit reports. Immediately report any suspicious activity. You may also contact the Federal Trade Commission (“FTC”) and the national consumer reporting agencies for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. Additional information, including contact information, is provided in the insert labeled “Steps You Can Take to Protect Personal Information.”

### **For More Information**

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**2. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major consumer reporting agencies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four (4) months.

If you discover any suspicious items and have enrolled in Identity Defense Complete, notify them immediately by logging into your CyEx account.

You should also know that you could report suspected incidents of identity theft to local law enforcement, your state's attorney general, and the Federal Trade Commission.

**3. Place Fraud Alerts** with the three consumer reporting agencies. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major consumer reporting agencies by phone and also via Experian's or Equifax's website. 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. The contact information for all three agencies is as follows:

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Equifax Fraud Alert 1-888-378-4329 P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert 1-888-397-3742 P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Alert 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000
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It is necessary to contact only ONE of these agencies and use only ONE of these methods. As soon as one of the three agencies confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**4. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. There is no cost to freeze or unfreeze your credit files. If you wish to place a security freeze on your credit file, you must separately place a security freeze on your credit file at each consumer reporting agency. In order to place a security freeze, you may need to provide 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 five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; 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. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

Please contact any of the three major consumer reporting agencies listed above for details on what information each company requires and to place the freeze.

**5. You can obtain additional information** about the steps you can take to avoid identity theft, including but not limited to, information about fraud alerts and security freezes, from the following agencies, in addition to the consumer reporting agencies listed in Section 3 above. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** This notice has not been delayed by law enforcement. Visit the California Office of Privacy Protection (<http://www.oag.ca.gov/privacy>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

**Maryland Residents:** the Office of the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 or 1-919-716-6000. You have the right to obtain information about preventing identity theft from the Federal Trade Commission and the North Carolina Attorney General’s Office.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. There are approximately 161 Rhode Island residents that may be impacted by this event.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, <https://consumer.ftc.gov> or <https://identitytheft.gov>, 1-877-IDTHEFT (1-877-438-4338), TTY: 1-866-653-4261.



Enrollment Deadline: <<Deadline>>  
Service Term: At least 12 Months

## Identity Defense Complete

### Key Features

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance\*\*

### Enrollment Instructions

**The deadline to enroll is <<Deadline>>. After <<Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

To enroll in credit monitoring or if you have any questions regarding Identity Defense, please call 1.866.622.9303.

\*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

\*\*Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.