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May 27, 2025

Via Email (consumer@ag.iowa.gov)

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, IA 50319

To Whom It May Concern:

In accordance with Iowa Code §§ 715C.1, 715C.2, I am writing on behalf of LexisNexis Risk Solutions ("LNRS" or the "Company") to notify you about the nature and circumstances of a data security issue.

On April 1, 2025, LNRS learned that on December 25, 2024, an unauthorized third party acquired certain LNRS data from a third-party platform used for software development. The issue did not affect LNRS's own networks or systems. Upon learning of the issue, LNRS promptly launched an investigation with the assistance of leading external cybersecurity experts, notified law enforcement and took steps to review and further enhance the Company's security controls. LNRS also initiated an extensive review of the impacted data to identify personal information and individuals that may have been affected.

Based on the Company's review of the impacted data, LNRS identified certain files that contained personal information. The types of impacted personal information varied by affected individual, and included names, contact information (such as phone numbers, postal addresses and email addresses), Social Security numbers, driver's license numbers and dates of birth.

LNRS is notifying 2,359 affected Iowa residents via mail and has arranged to provide them with identity protection and credit monitoring services for two years at no cost to them. Enclosed for your reference is a sample copy of the notice LNRS is providing in connection with this issue.

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

Very truly yours,

Lisa J. Sotto

Enclosure

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 1 **********AUTO**MIXED AADC 302
SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

May 24, 2025

NOTICE OF DATA BREACH

Dear Sample A. Sample,

LexisNexis Risk Solutions ("LNRS") provides risk management services to business customers. We are writing to notify you of an issue that involves certain of your personal information.

What Happened?

On April 1, 2025, we learned that on December 25, 2024, an unauthorized third party acquired certain LNRS data from a third-party platform used for software development. The issue did not affect LNRS's own networks or systems. Based on our review of the impacted data, we have determined that certain of your personal information was affected.

What Information Was Involved?

The types of impacted personal information varied by affected individual, and could have included name, contact information (such as phone number, postal or email address), Social Security number, driver's license number or date of birth. No financial or credit card information was affected. We have no evidence that your data has been further misused.

What We Are Doing

Upon learning of the issue, we promptly launched an investigation with the assistance of leading external cybersecurity experts, notified law enforcement and took steps to review and further enhance our security controls. We also initiated an extensive review of the impacted data to identify personal information that may have been affected.

What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports. If you would like to check your credit report, you are entitled under US law to one free credit report annually from each of the three nationwide consumer reporting agencies. US residents can order a free credit report by visiting www.annualcreditreport.com or calling toll-free at 1-877-322-8228. The Reference Guide below provides recommendations by the US Federal Trade Commission on the protection of personal information. We also recommend that you remain alert for unsolicited communications involving your personal information.

In addition, we have arranged to offer you identity protection and credit monitoring services for two years at no cost to you. The Reference Guide below provides information on how to activate these services.

For More Information
We take our obligation to safeguard personal information very seriously and regret any inconvenience this may cause you. If you have any questions regarding this issue, please call 1-833-918-9002 Monday through Friday from 9 a.m. to 9 p.m. Eastern.

Sincerely,

[INSERT NAME]

Reference Guide

We encourage you to take the following steps:

Enroll in Complimentary Identity Protection and Credit Monitoring Services.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by August 31, 2025** (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 that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-9002 by August 31, 2025. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN 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 specialists are immediately available to help you address credit and non-credit related fraud.

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

- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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

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

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the US and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit https://www.identitytheft.gov/.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

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

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

** 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.

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	**Experian**	**TransUnion**
Equifax Information Services LLC	Experian Inc.	TransUnion LLC
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016
1-888-836-6351	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

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

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

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

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

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

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1-800-771-7755 (toll-free)
1-800-788-9898 (TDD/TTY toll-free line)
https://ag.ny.gov/

Bureau of Internet and Technology ("BIT")
28 Liberty Street
New York, NY 10005
(212) 416-8433
https://ag.ny.gov/resources/individuals/consumer-issues/technology

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

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

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392 (toll-free in Oregon)
(503) 378-4400
www.doj.state.or.us

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General
Consumer Protection Unit
150 South Main Street
Providence, RI 02903
(401)274-4400
www.riag.ri.gov

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia
400 6th Street NW
Washington, D.C. 20001
(202)727-3400
www.oag.dc.gov