ICW Group Holdings, Inc.
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

Jane A Smith Jr
123 Main St
Apt A
Test Adult, XX ABC12 DE34

Date

Draft

Re: Notice of Data Breach

Dear Jane A Smith Jr,

We are writing to let you know about a security incident involving certain of your personal information. Please read this notice carefully as it provides you with information on what happened, what information may have been affected, what measures we are taking in response, as well as information on how you can obtain complimentary credit monitoring and identity protection services.

Who We Are

ICW Group Holdings, Inc. is a holding company for a group of national commercial insurance companies (collectively "ICW") offering workers' compensation, catastrophe, assumed reinsurance, and other commercial and specialty coverages. We process and maintain information received from employees and claimants in the normal course of business.

What Happened

On May 1, 2026, a single ICW employee was the victim of a sophisticated social engineering event that allowed an unknown third-party to gain unauthorized access to a limited set of documents on ICW's systems. We became aware of the social engineering event on May 19, 2026, and immediately launched a comprehensive investigation. As a part of that investigation, we engaged a third-party forensic firm and other third-party experts to assist us in investigating what happened and what data may have been impacted. We also notified law enforcement and worked with them in support of their investigation.

Based on our in-depth investigation to date, supported by our external experts, it appears that an unknown third-party gained unauthorized access to a limited set of electronically stored personal information between May 1, 2026, and May 4, 2026. As a result of our detailed analysis of the impacted information, we recently determined, on November 5, 2026, that certain of your personal information was included in the electronic data that may have been accessed during the incident. However, our investigation has revealed no evidence to suggest that your data has been fraudulently used.

What Information Was Involved

The personal information contained in the electronic data that may have been accessed during the incident included: test data.

What We Are Doing

ICW takes this matter very seriously. As noted above, as soon as we were alerted to the suspicious activity, we launched an internal investigation and engaged the assistance of third-party experts. Though our investigation has not revealed evidence of any fraudulent use of your personal information, we want to provide you with information you can use to proactively take steps to protect yourself and your information.

ICW is offering you a complimentary 24-month membership for credit monitoring and identity theft protection services through TransUnion. This free service provides you with Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in the complimentary services being offered, please visit www.mytrueidentity.com and follow the instructions provided. You will need the activation code below.

Your Activation Code: ABC123DEF456

New to MyTrueIdentity?

- Visit www.mytrueidentity.com.
- Enter the activation code provided above.
- Follow the prompts to create your account and complete your enrollment.

Already have a MyTrueIdentity account?

- Visit www.mytrueidentity.com and log in using your existing credentials.
- From the dashboard, select Manage Your Membership under the Membership Details section.
- Enter your activation code.
- Select Activate Now to apply the new membership benefits to your account.

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What You Can Do

Though we have no evidence that any of your personal information has been fraudulently used, in addition to enrolling in the free credit monitoring and identity restoration services being offered to you at no charge, we encourage you to take the following precautions:

- It is always a good idea to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police.

Additional information about how to protect your identity is contained in Attachment A.

For More Information

We take very seriously the security and privacy of your information. A dedicated call center is also being set up to answer your questions about this incident. You may call it toll-free at +1 833-516-9867, Monday through Friday, 8 a.m. to 8 p.m. ET (excluding major U.S. holidays).

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Sincerely,



<Name>
<Title>

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Attachment A – More Information about Identity Protection

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free +1 (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	**Experian**	**TransUnion**
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(888) 378 8228	(888) 397 3742	(888) 909 8872
www.equifax.com	www.experian.com	www.transunion.com

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 600 Pennsylvania Avenue, NW Washington DC 20580; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

Contacting the Internal Revenue Service: If you believe you are the victim of tax fraud or that somebody has filed or accessed your tax information, you should immediately contact the IRS or state tax agency as appropriate. For the IRS, you can use Form 14039 https://www.irs.gov/pub/irs-pdf/f14039.pdf). You can also call them at 800-908-4490 (Identity Theft Hotline). Information on how to contact your state department of revenue to make similar reporting may be found by going to http://www.taxadmin.org/state-tax-agencies.

IRS Identity Protection PIN: The IRS offers an Identity Protection PIN, which is a six digit number that prevents someone else from filing a tax return using your Social Security number. The Identity Protection PIN is known only to you and the IRS. For more information and to obtain an Identity Protection PIN, please visit the IRS website at https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

District of Columbia residents: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; +1 (202) 727-3400; and www.oag.dc.gov.

Colorado and Illinois residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164; www.iowaattorneygeneral.gov.

Maryland residents: The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; +1 (410) 528-8662 or +1 (888) 743-0023; and https://www.marylandattorneygeneral.gov/

Massachusetts residents: 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.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (877) 566-7226 (Toll-free within North Carolina); +1 (919) 716-6400; or www.ncdoj.gov. You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

New York Residents: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800) 771-7755; or www.ag.ny.gov. You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

Rhode Island residents: The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and +1 (401) 274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this incident. Fees may be required to be paid to the consumer reporting agencies. There are approximately 29 Rhode Island residents that may be impacted by this incident.

For Arizona, California, Iowa, Montana, Washington and West Virginia residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

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