

[REDACTED]
Farmers
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998


FARMERS
INSURANCE
6301 Owensmouth Ave
Woodland Hills, CA 91367



August 22, 2025

Re: NOTICE OF SECURITY INCIDENT

Dear [REDACTED]:

Farmers Insurance Exchange, Farmers Group, Inc. (its attorney-in fact), and their subsidiaries and affiliates (“Farmers,” “we,” or “our”) writes to inform you of a security incident that involved some of your personal information. Some of the brands include Foremost® and Bristol West®. The in-depth investigation identified that the following types of your personal information were subject to unauthorized access and acquisition: [REDACTED]

Please know that Farmers takes protecting your personal information seriously. We are providing you with information about steps you can take to protect your personal information, including the free identity-monitoring services we are making available to you. We also encourage you to review the enclosed *Additional Steps to Protect Your Personal Information* for further guidance.

OBTAIN A POLICE REPORT. Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.

CREDIT MONITORING. Although we are unaware of any instances in which the personal information subject to unauthorized access and acquisition in this incident has been misused, we are providing you with access to twenty-four (24) months of free identity-monitoring services through Cyberscout Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score. This helps detect possible misuse of your personal information and provides you with identity-protection support focused on immediate identification and resolution of identity theft. Please visit the website and follow the instructions listed below to enroll in these services. You will need the Activation Code provided below to complete your enrollment.

Enrollment URL: www.mytrueidentity.com

Your Activation Code: [REDACTED]

Enrollment Deadline: November 25, 2025

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.

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OTHER IMPORTANT INFORMATION. The Federal Trade Commission (“FTC”) recommends you remain vigilant by checking your credit reports periodically. Checking your credit reports can help you spot problems and address them quickly. You can also order free copies of your annual reports through www.annualcreditreport.com. You should monitor your financial accounts for any suspicious activity. For more information about steps you can take to reduce the likelihood of identity theft or fraud, call 1-877-IDTHEFT or 1-877-438-4338, visit the FTC’s website at www.ftc.gov/bcp/edu/microsites/idtheft/ or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. However, if you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, the Massachusetts Attorney General, or the FTC.

FOR MORE INFORMATION. Should you have any questions, please contact 1-833-426-6809 toll-free Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time (excluding major U.S. holidays). We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

[REDACTED]

Gillian Vaughn
Privacy and Information Governance Office

Additional Steps to Protect Your Personal Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill; and
- 6) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.



Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1 year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting the Massachusetts Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Massachusetts Residents: Individuals may contact and obtain information from the Massachusetts Attorney General at:

Office of the Attorney General
One Ashburton Place
Boston, MA 02108
1-617-727-8400
www.mass.gov/ago/contact-us.html