



Physicians  
Mutual®

Insurance for all of us.™

2600 Dodge Street  
Omaha, NE 68131-2671  
Home Office: 402.633.1000  
Customer Service: 800.228.9100

16224

December 18, 2019

[Insert Recipient's Name]  
[Insert Address]  
[Insert City, State, Zip]

Policy No. [Insert Policy No.]

### Notice of Data Breach

Dear [Insert Recipient's Name]:

Physicians Mutual is committed to maintaining the privacy and security of your personal information. We are writing to tell you about an incident that may have exposed some of your personal information.

#### What happened?

On November 19, 2019, InsPro Technologies, LLC (InsPro), a software system provider, advised us they were the victim of a cyber security incident.

#### What information was involved?

The personal information involved may include your first name, your last name, your Physicians Mutual insurance policy number and your date of birth.

#### What are we doing?

We confirmed with InsPro it has worked to ensure protections are in place to guard against any similar incident in the future.

To help protect your identity, Physicians Mutual is also offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and identity theft resolution services. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: March 31, 2020** (Your code will not work after this date)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: [code]**

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 1-877-890-9332 by March 31, 2020. Be prepared to provide engagement number [insert number] as proof of eligibility for the identity restoration services by Experian.

**What you can do.**

Contact the following credit reporting companies:

Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 4500	P.O. Box 2000
Atlanta, GA 30374-0256	Allen, TX 75013	Chester, PA 19616-2000
1-800-525-6285	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You can obtain information from these sources about fraud alerts and security freezes. You can also contact The Federal Trade Commission. It has an identity theft hotline, 1-877-438-4338 / TTY: 1-866-653-4261, and also provides information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). As a Massachusetts resident, you have the right to obtain a police report.

We sincerely regret this incident and any inconvenience it may cause you. Our manager of Customer Service is here to help. He can be reached directly at 1-402-633-5759. If he is unavailable at the time of your call, please leave a message and he will return your call within 24 hours during the work week. If you prefer, our fax number is 1-402-633-1604 and our mailing address is:

Physicians Mutual Insurance Company  
Policyowner Services Administration Privacy Desk  
PO Box 3313  
Omaha, NE 68172-4005

Sincerely,



Shane Parshall  
Vice President  
Physicians Mutual Insurance Company

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN  
IDENTITYWORKS MEMBERSHIP:**

You can contact Experian 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.<sup>1</sup>
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Up to \$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. 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 two years from the date of this letter. The Terms and Conditions for this offer are located at <https://www.experianidworks.com/3bcredit>. You will also find self-help tips and information about identity protection at this site.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.