



**Farm Family Casualty
Insurance Company**
An American National Company

16693

FARM FAMILY

Service Center: One Moody Plaza, Galveston, TX 77550

Please note: This is a sample resident notification letter that we plan to send to affected claimants as soon as practicable and without unreasonable delay. We have sent questions to ESIS, Inc. relating to the incident and its incident response and expect to receive responses within 7 days. We will update this letter as appropriate based on the responses received from ESIS, Inc. and then promptly send to affected residents. Insurance Recovery Group has previously notified these residents about the incident and offered complimentary credit monitoring services through ID Experts.

March 26, 2020

Individual name

Address

City, State, Zip

Re: Information Security Incident Notification

Dear Sir or Madam:

What Happened: On behalf of American National Insurance Company and its direct and indirect subsidiaries, including Farm Family Casualty Insurance Company ("Farm Family") (together "American National"), I am sending this letter to notify you of a security incident that was recently reported to Farm Family by a third party service provider, ESIS, Inc. ("ESIS"), on March 18, 2020. ESIS provides claims adjustment services for workers compensation policies issued by Farm Family. The incident also involves one of ESIS's subcontractors, Insurance Recovery Group ("IRG").

What Information Was Involved: At this point, we have been told that IRG discovered the incident on or about January 2, 2020 and personal information belonging to workers' compensation claimants was impacted, including your name and social security number. At this time, we have no evidence that your personal information has been or will be misused, and based on what we currently know, we believe the risk is low.

What We Are Doing: Upon learning of the incident, we immediately notified certain executive and senior management and launched an investigation into the incident. We will interview ESIS to learn additional information about the circumstances leading to the incident, the root cause of the incident, and the corrective measures that have been implemented to address the immediate security issue and help prevent similar issues in the future. Additionally, we are notifying state regulators as required by law.

What You Can Do: We understand that IRG has already provided you written notice of the incident with an offer of remediation services, including complimentary credit monitoring services through ID Experts. We encourage you to take advantage of these services as a way to minimize any risk of fraud and protect your personal information. In addition, there are other steps you can take to help protect your personal information. Please review the enclosed document entitled "Actions You Can Take to Minimize Your Risk of Fraud."

For More Information: Should you have any questions about the incident, please contact me by telephone at (417) 887-4990, extension 2199, or by email at jeff.mills@americannational.com. Please be assured that the privacy and security of your personal information are of utmost importance to us. We will send a supplemental notice where necessary to update or correct any information in this letter. We sincerely apologize for the

inconvenience caused by this incident. Thank you for your patience.

Sincerely,

Jeff Mills
SVP, Chief P&C Claims Officer
Farm Family Casualty Insurance Company

DUPLICATE



Actions You Can Take to Minimize Your Risk of Fraud

1. Place a fraud alert on your credit files. A fraud alert is free of charge and lets creditors know to contact you before opening new accounts. You can call any one of the three credit reporting agencies at a number below to place fraud alerts with all of the agencies. They will send you instructions on how you can also receive a free copy of your credit report from each agency. You may also visit <https://www.annualcreditreport.com/>
 - TransUnion: (800) 680-7289; www.transunion.com; P.O. Box 2000, Chester, PA 19016-2000
 - Experian: 888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, TX 75013
 - Equifax: (800) 525-6285; www.equifax.com; P.O. Box 105069, Atlanta, GA 30348-5069
2. Review your credit report carefully. Look for accounts you did not open, for inquiries from creditors that you did not initiate and for personal 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.
3. Under Massachusetts law, you have the right to obtain any police report filed with regard to this incident. If you are the victim of identity theft, you also have a right to file a police report and obtain a copy of it.
4. You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must place your request for a freeze with all three major credit reporting agencies: TransUnion, Experian, and Equifax. To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail to all addresses below. You may also place a security freeze through each agency's website or by phone using the contact information below:

- TransUnion Security Freeze: P.O. Box 160, Woodlyn, PA 19094; (888) 909-8872; www.transunion.com/credit-freeze
- Experian Security Freeze: P.O. Box 9554, Allen, TX 75013; (888) 397-3742; www.experian.com/freeze/center.html
- Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348; (800) 349-9960; www.equifax.com/personal/credit-report-services

To place a security freeze, you will need to provide some or all of the following information to each agency, depending on whether you do so online, by phone, or by mail:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security Number
- Date of birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN or password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must make a request to each agency by mail, through its website, or by phone (using the contact information above). You must provide proper identification (including name, address and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The agencies have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for a specified period of time.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, through its website, or by phone, using the same contact information above. You must provide proper identification (including name, address and social security number) and the PIN number or password provided to you when you placed the security freeze. The agencies have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

5. The Federal Trade Commission provides additional steps that can be taken to monitor the use of your personal information and mitigate identity theft. You can find that information at <https://www.identitytheft.gov>, <http://www.consumer.gov/idtheft> and <http://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>. To report identity theft, you may call 1-877-438-4338 or 1-866-653-4261 (TTY).
6. The federal Fair Credit Reporting Act ("FCRA") promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. For more information, including information about your rights, go to www.consumerfinance.gov/learnmore or write to the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.