

Camico Mutual Insurance Company



January 12, 2024

RE: NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to CAMICO Mutual Insurance Company ("CAMICO"). We're writing with important information regarding a recent data security incident that involved some of your information. We want to notify you of the incident and explain the services we are providing to you.

On or about October 25, 2023, CAMICO experienced a network security incident that affected some operations. After an extensive forensic investigation and manual document review, we discovered that the information potentially accessed by the unauthorized party, included your name and Social Security Number (SSN), Health Insurance Carrier, Health Insurance Member ID / Group Number.

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 also have the right to file a police report and get the report. Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the "Other Important Information" included with this letter.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect you from potential misuse of your information, we are providing you with access to **TransUnion Single Bureau Credit Monitoring, Report and Score services** at no charge. These services provide you with alerts for 12 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 through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED].

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.

Additionally, if you are interested in learning about how you can contact the Federal Trade Commission and obtain information from credit reporting agencies about fraud alerts and security freezes, you may refer to the "Other Important Information" included with this letter.

We regret any concern this caused you, and we sincerely appreciate your patience as we continue our efforts to resolve this matter. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any additional questions, please contact the external, dedicated call center we set up at [REDACTED] [REDACTED] between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays.

Sincerely,

CAMICO Management
CAMICO Mutual Insurance Company
1800 Gateway Drive
San Mateo, CA 94404

– OTHER IMPORTANT INFORMATION –

1. Protecting Your Medical Information.

As a general matter, the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits statement” which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

2. Placing a Fraud Alert.

You can place an initial one (1) year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you or the above-named individual are the victim of identity theft, you also have the right to file a police report and get the report. Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the information stated-above.