



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

FARM FAMILY

Service Center: One Moody Plaza, Galveston, TX 77550

March 25, 2020

Attorney General Gordon J. MacDonald
Office of the New Hampshire Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301
attorneygeneral@doj.nh.gov

Via email and regular USPS mail

Re: Notice of Information Security Incident

Dear Attorney General MacDonald:

On behalf of Farm Family Casualty Insurance Company ("Farm Family"), I am sending this letter to notify the New Hampshire Attorney General of an incident involving a compromised email system 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. This incident also involves one of ESIS's subcontractors, Insurance Recovery Group ("IRG").

Upon notification, we promptly began an internal investigation and will be interviewing ESIS about the incident. At this point, we have been told that IRG discovered suspicious activity in its email system on or about January 2, 2020 and that some of the affected emails were sent by ESIS and contained personal information of certain worker's compensation claimants. It is our understanding that these emails contained information of approximately twenty-five (25) New Hampshire residents including the resident's name and social security number. Without prior notice to or involvement of ESIS or Farm Family, IRG provided notice of the incident and remediation services, including identity monitoring services through ID Expert, to the individual claimants that may have been impacted. IRG also notified state regulators and the Federal Bureau of Investigation before involving or notifying ESIS or Farm Family.

While we have no evidence that the information of the New Hampshire residents has been or is likely to be either accessed or misused, we plan to send these residents a notification letter with a description of the incident and advice on how to minimize the risk of fraud and protect personal information from misuse. We anticipate sending this letter within the next two weeks. If you have any questions about the incident, please feel free to contact the Chief Corporate Compliance Officer, Dwain A. Akins, at dwain.akins@americannational.com or (409) 621-7739.

Sincerely,

Laura E. Hughes, FLMI, AIRC
Associate Legal Counsel, Corporate Relations & Compliance

CC: Dwain A. Akins, SVP, Chief Corporate Compliance Officer
J.D. Johnson, EVP, Corporate Business Process Officer and CIO



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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 27, 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

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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/> to receive a free credit report.
 - 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. Remain vigilant by carefully monitoring credit reports and account statements for incidents of fraud and identity theft. 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. You should report any suspected incidents of identity theft to local law enforcement or the attorney general in your state.
3. 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).
4. 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.