



[ Date]

[First Last  
Address  
City,State Zip]

## NOTICE OF DATA BREACH

Dear [First name]:

We are writing to inform you of a recent privacy incident that involved a Farmers® Business Insurance Automobile insurance policy.

### What Happened?

We discovered an error that occurred during our regular policy renewal process. As part of this process, Farmers mails forms to Business Insurance customers to verify the drivers on their policy. Due to the error, your information was included on a renewal form that was sent to another customer.

We first discovered this issue on March 23, 2023, and worked to understand what caused this and put additional controls in place to prevent a reoccurrence.

### What Information Was Involved?

The information in these renewal letters included your name, address, driver license number and marital status. We regret that this has happened and sincerely apologize for any inconvenience and concern this may cause you. We take our obligation to safeguard personal information seriously and are alerting you so you can take steps to help protect yourself. To do so, we encourage you to take the steps that are outlined below.

### What We Are Doing.

Cyberscout, with services offered through Identity Force, has been retained to help you with any questions or problems you may encounter related to this matter, including obtaining a credit report, credit monitoring and placing fraud alerts on your behalf.

To assist you, we are providing you with access to single bureau credit monitoring/triple bureau credit report\* services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. These notifications will be sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have, or in the event that you become a victim of fraud. These services will be provided by Cyberscout, through Identity Force, a company specializing in fraud assistance and remediation services.

To enroll in credit monitoring\* services at no charge, please log on to <https://secure.identityforce.com/benefit/farmers> button and follow the instructions provided. When prompted, please provide the following unique code to receive services: <<Access Code>>

*\*Please note that when signing up for the credit and fraud monitoring products, you may be asked to verify personal information for your own protection in order to confirm your identity.*

In order for you to receive the monitoring services described above, you must enroll within 1 year from the date of this letter.

### What You Can Do.

In addition to enrolling in credit monitoring, we recommend that you take the following precautions:

**Order your free credit report** – You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll free at **877-322-8228**, or complete the “Annual Credit Report Request Form” on the U.S. Federal Trade Commission’s website at [www.ftc.gov](http://www.ftc.gov) and mail it to "**Annual Credit Report Requests Service, P.O. Box 105281, Atlanta, GA 30348-5281**." Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report, review it carefully. Look for accounts you did not open, inquiries from creditors you did not initiate, and any inaccurate personal information, such as your home address and telephone number. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report, because you may need to give copies to creditors to clear up your records or to access transaction records. Even if there are no signs of fraud, you should continue to check your credit report every three months for the next year.

**Place a fraud alert on your credit bureau file** – A fraud alert instructs issuers of credit to use more than normal scrutiny for any request for new or additional credit. This adds a layer of protection, but it might limit your ability to obtain *instant credit* (for example, an instant credit card offered by a retail store). You can place a fraud alert by contacting one of three national consumer reporting agencies directly at:

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Place a security freeze on your credit file** – Since September 21, 2018, placing a freeze on your credit file is free. Visit the credit bureau links below to determine how and what information you need to provide them to place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your consent. For more information on placing a security freeze on your credit reports, please visit the following credit bureaus:

- Equifax security freeze: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- Experian security freeze: <https://www.experian.com/freeze/center.html>
- TransUnion security freeze: <https://www.transunion.com/credit-freeze>

**Report suspicious activity** – If your credit accounts have any suspicious activity, you may choose to report it to the following:

- The credit bureaus listed above

- Your relevant financial institution(s)
- The local police or sheriff's office, where you can file a report of identity theft and obtain a copy of the report. You may need it for your creditors and relevant financial institution(s)
- Federal Trade Commission at [www.Consumer.gov/idtheft](http://www.Consumer.gov/idtheft) - If you believe your identity has been stolen, you may use the FTC's ID theft affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts. You can learn more about how to protect yourself from becoming a victim of identity theft by contacting FTC:

Federal Trade Commission (FTC)  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

#### **For More Information**

We realize this news is troubling, and again offer our sincerest apologies for any inconvenience this may have caused. If we may be of assistance, or if you have any additional questions, please do not hesitate to call us at 1-503-372-2022 or at [PrivacyRequest.PrivacyOffice@farmersinsurance.com](mailto:PrivacyRequest.PrivacyOffice@farmersinsurance.com).

Sincerely,

*John McGowan*  
Head of Underwriting  
Business Insurance