



December 21, 2017

(NAME)

CSID Pin Code: (CODE)

Notice of Data Breach

Dear (NAME)

We are contacting you about a data security incident that occurred at SAIF Corporation. As a result of this, an individual potentially gained access to a SAIF employee's email account and persons other than SAIF employees gained access to documents containing your personal information. Although we have not received reports that any of your information has been used to commit identity theft, we wanted to notify you of this incident so you can take preventive actions now, along with our efforts, that may help detect and prevent the improper use of your information.

What Information Was Involved

SAIF Corporation provides workers' compensation insurance for your employer, or former employer, (POLICYHOLDER). For purposes of underwriting and auditing, (POLICYHOLDER) was asked to provide SAIF with payroll information. The document(s) provided to SAIF by (POLICYHOLDER) contained your name and social security number.

What Happened

An unauthorized third-party illegally gained access to one of our employee's email account on November 3, 2017. The email account that was accessed contained documents provided to SAIF by (POLICYHOLDER), which contained your personal information.

What Are We Doing

As soon as we learned of this incident, we took immediate steps to disable this employee's business email account and take steps to enhance the security of the information we received. We have reported the security incident to law enforcement. We also will advise the three major consumer reporting agencies (Equifax, Experian, and TransUnion) about this incident. We have not notified the agencies of the presence of your specific information in the emails.

We have also retained *CSIdentity* (CSID) to provide you with credit monitoring and identity theft restoration services, at no charge to you. We encourage you to activate the credit monitoring service available through CSID with our complimentary 12-month membership. To begin monitoring your personal information, please follow the steps below:

1. Visit the CSID website to enroll:
<https://en.csidprotector.com/enrollment/20?RTN=90000065>
2. Provide your activation code: (CODE) (located at the top of this letter)
3. Ensure that you enroll by March 31, 2018

If you believe that your information has been fraudulently used, please reach out to a CSID agent to discuss how you may be able to resolve these issues. If identity restoration support is needed, a CSID agent is available to work with you to investigate and resolve each incident of fraud.

If you have questions about the credit monitoring service, need assistance with identity restoration that arose as a result of this incident, or would like an alternative to enrolling with CSID online, please contact CSID's member service team at 877.274.5565, 24-hours a day, 7-days a week, or e-mail support@csid.com, by March 31, 2018. Be prepared to provide the engagement number **DB04723** as proof of your eligibility for these CSID products and services.

What You Can Do

We recommend that you sign up for the credit monitoring service described above or use your existing credit monitoring service to alert you to activity in your credit report. You should also monitor your financial accounts, including your credit and debit card accounts. If you see any unauthorized activity, we suggest you promptly contact your financial institution or card issuer. Please refer to the additional resources included with this letter for other preventive steps that you can take and for more information about the services described above.

For More Information

You may contact Bruce Hoffman, SAIF Corporation Vice President of Underwriting at 503.373.8776 or toll free at 800.285.8525.

SAIF is diligent about protecting the confidential information that is shared with us. We deeply regret that this incident has occurred. We are reviewing what needs to be done to avoid any recurrence. We apologize for any inconvenience or concern this causes you.

Sincerely,

/s/ Bruce Hoffman

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Additional Resources

Identity Theft Protection Information

You may visit the website of the Federal Trade Commission ("FTC") at <https://www.identitytheft.gov> for free information to help you guard against identity theft and for guidance on the recovery steps you can take if you have been the victim of identity theft, including information on how to file an identity theft complaint. Further information for Oregon consumers is available from the Consumer Protection section of the Oregon Department of Justice at <https://www.doj.state.or.us/consumer-protection/>.

Financial and Credit and Debit Card Accounts

You should monitor the activity in your checking and other financial accounts and review any account statements that you receive for the next 12-24 months and promptly report any suspicious activity to your financial institution. You should also review your most recent credit and debit card account statements and those that you receive for the next 12-24 months and promptly report any suspicious activity to your card issuer. For information from the Federal Trade Commission on how federal law limits your liability for unauthorized card charges, please visit <http://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>.

Free Credit Report

You may obtain a free credit report from each of the three major U.S. credit reporting agencies (Equifax, Experian, and TransUnion) every 12 months by calling 1-877-322-8228 or logging onto www.annualcreditreport.com. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically. Any information already accessed by cyber-criminals can still be used to initiate fraudulent transactions at a later date. Stolen personal information is sometimes held for use or later shared or sold among a group of cyber-criminals. Periodically checking your credit reports can help you spot problems and address them quickly.

Fraud Alerts and Security Freezes

In addition to completing CSID Protector enrollment, SAIF strongly suggests that you contact the fraud departments of any one of the three major credit-reporting agencies and let them know you may be a potential victim of identity theft. The agency you choose to notify will contact the other two on your behalf. Through that process, a "fraud alert" will automatically be placed in each of your three credit reports to notify creditors not to issue new credit in your name without gaining your permission.

We also encourage you to carefully review your credit report(s). Look for accounts you did not open and inquiries from creditors that you did not initiate. Also review your personal information for accuracy, such as home address and Social Security number. If you see anything you do not understand or that is inaccurate, call the credit-reporting agency at the telephone number on the report. If you find suspicious activity on your credit reports or bank account, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need copies of the police report to clear your personal records.

You also may want to consider placing a security freeze on your credit files. A freeze prevents an authorized person from using your personal identifying information to open new accounts or borrow money in your name.

You will need to contact the three U.S. credit reporting agencies to place the security freeze. The fee is \$10 for each credit reporting agency. The agencies may waive the fee if you can prove that identity theft has occurred. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

To obtain a security freeze, contact the following agencies:

<u>Equifax</u>	<u>Experian</u>	<u>TransUnion</u>
P.O. Box 740241 Atlanta GA 30374 1-877-478-7625 www.fraudalerts.equifax.com	P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 6790 Fullerton, CA 92834 1-800-680-7289 www.transunion.com

You may also obtain information about fraud alerts and security freezes from the FTC at <https://www.identitytheft.gov> or by calling 1-877-438-4338 (TTY: 1-866-653-4261).

For more information, see the website for the Oregon Department of Consumer and Business Services at www.dfcs.oregon.gov/id_theft.html and click on "How to Obtain a Security Freeze."

Law Enforcement

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local police department and file an identity theft police report. You should ask for a copy of the police report as you may need a copy of the report to clear up any fraudulent debts. You can also file a complaint with the FTC at <https://www.identitytheft.gov/> or at 1-877-ID-THEFT (877-438-4338). Although the FTC does not have criminal jurisdiction, it supports criminal investigations and prosecutions through its Identity Theft Data Clearinghouse, the nation's repository for identity theft complaints.

Additional Details Regarding Your Complimentary 12-Month CSID Protector Membership

After you complete registration for CSID Protector coverage that SAIF is providing for you at no charge, you will have increased visibility into possible fraudulent activity so you can respond more quickly if such activity is detected. You will also have team of Identity Restoration Specialists to guide you through the recovery process should you become a victim of identity theft, and you may be eligible for reimbursement of certain expenses of up to \$1,000,000 subject to the terms and conditions of the applicable insurance policy. SAIF encourages you to complete registration as quickly as possible before March 31, 2018 to take advantage of CSID Protector coverage.

The sign-up process is conducted online via CSID's secure website <https://en.csidprotector.com/enrollment/21?RTN=90000065>. You will need your CSID PIN Code shown at the top of the first page of this letter. This PIN Code can only be used once and cannot be transferred to another individual. Once you have provided your PIN Code, you will be prompted to answer a few security questions to authenticate your identity, including: previous addresses, names of creditors and payment amounts.

Should you have any questions regarding the coverage or the sign-up process, please contact CSID Member Services at 1-877-274-5565 24/7 or email support@csid.com. Once you have enrolled and created your username and password, you will return to CSID's page to log in and access your personal information on future visits.

CSID Protector includes:

- **Credit Monitoring:** Monitor your credit file for credit inquiries, delinquencies, judgments and liens, bankruptcies, new loans and more
- **CyberAgent® :** CSID's exclusive Internet surveillance technology scours websites, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information online
- **Court Records:** Know if and when your name, date of birth and Social Security number appears in court records for an offense that you did not commit
- **Non-Credit Loans:** See if your personal information becomes linked to short-term, high-interest payday loans that do not require credit inquiries
- **Change of Address:** Find out if someone has redirected your mail to get access to your bank statements, credit card statements and other important identity-related information
- **Sex Offender Monitoring:** Understand if and when any sex offenders reside or move into your zip code, and ensure that your identity isn't being used fraudulently in the sex offender registry
- **Social Security Number Trace:** Know if your Social Security number becomes associated with another individual's name or address
- **Identity Theft Insurance:** You are insured against expenses in the event that your identity is compromised with a \$1,000,000 insurance policy
- **Identity Restoration:** Work with a certified identity theft restoration specialist, who will work on your behalf to restore your identity and let you get on with your life