



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

November 26, 2024

CONFIDENTIAL – INTENDED FOR ADDRESSEE ONLY

Via Email

Maryland Office of the Attorney General

Attn: Security Breach Notification

200 St. Paul Place

Baltimore, MD 21202

ldtheft@oag.state.md.us

Re: Notification of Data Security Incident

Dear Maryland Office of the Attorney General:

Mutual of Omaha Insurance Company ("Mutual of Omaha") is writing to inform you of an incident involving the personal information of Maryland residents as required under Md. Code Com. Law §14-3501 et seq.

Facts/Remediation Measures. Mutual of Omaha became aware that a system update to our printing software inadvertently included a coding error that led to the mismailing of a small portion of our policy packets. Upon realizing our mistake, we promptly corrected the code and initiated an investigation to assess the impact. On November 21, 2024, we determined that one Maryland resident application was attached to another customer's policy packet. The coding error did not compromise the security of any Mutual of Omaha systems or networks and did not affect Mutual of Omaha's ability to conduct business.

Information Involved and Number of Individuals. Mutual of Omaha initiated an investigation into the policy packets that were printed during the time the coding error was impacting the print software. Our investigation determined that 82 applications were attached to other customer's policy packets. Of the 82 impacted applications, one application contained the information of a Maryland resident. The application(s) included name, address, social security number, date of birth, Medicare number, email address, and the medical information disclosed on the insurance application.

The privacy and security of our customers' information is of critical importance to us. If you have further questions or need additional information about this incident, you may contact us at 1-844-213-3454 or by email at privacy.office@mutualofomaha.com.

Sincerely,

Samantha Barnes

Privacy Risk Consultant

Mutual of Omaha Insurance Company

[Date]

[First_Name] [Last_Name]
[Address_Line_1]
[Address_Line_2]
[City], [State] [Zip]

Notice of Data Breach

Dear [First_Name] [Last_Name],

We are writing to inform you of an incident that involved your personal information. The details of the incident are described below.

What Happened

On October 9, 2024, Mutual of Omaha Insurance Company completed an update to our printing software. Unfortunately, this update inadvertently included a coding error that led to the mismailing of a small portion of our policy packets. Upon realizing this mistake, we promptly corrected the code and initiated an investigation to assess the impact. On November 21, 2024, we determined that your application was attached to another policyholder's policy packet. We sincerely regret any inconvenience or concern caused by this incident.

What Information Was Involved

Our investigation determined that your application that was attached to another policyholder's policy packet. This application contained your name, address, social security number, date of birth, Medicare number, email address, and the medical information disclosed on your insurance application.

What We Are Doing

Upon learning of the incident, Mutual of Omaha took a number of steps to prevent similar incidents from occurring in the future including correcting the coding error, reprinting the policyholder's packet without your application, and holding discussions with the software update team to ensure there are quality checks before future updates are put into production.

What You Can Do

Although we have no indication that your personal information has or will be misused as a result of this incident, we are sending you this Notice in accordance with applicable laws and regulations. You should remain vigilant to safeguard your information. As an accommodation to you, we also arranged for Experian to provide you identity protection services for 12 months at no cost to you. The following identity protection services start on the date of this notice for use at any time during the next 12 months.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12 month membership. This product

provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [enrollment end date] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code**: [activation code]

ADDITIONAL DETAILS REGARDING YOUR 12 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors your Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [Experian TFN] by [enrollment end date]. Be prepared to provide engagement number [engagement number] as proof of eligibility for the Identity Restoration services by Experian.

For More Information

The privacy and security of our customers' information is of critical importance to us. If you have further questions or concerns about this incident, [you can find more information on our website, [insert link], or] contact Experian at (877) 890-9332. For more information about preventing identity theft and protecting yourself against fraud, please see the attached materials.

Sincerely,

[Organization Contact, Title]
[Organization Name]
[Organization Address]

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.