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RACHEL REGA PAULSON
ASSISTANT VICE PRESIDENT
CORPORATE COUNSEL

STATE OF HAWAII
CONSUMER PROTECTION

June 26, 2008

Mr. Stephen H. Levins
Executive Director
Leiopapa A Kamehameha Building
235 South Beretania Street, Suite 801
Honolulu, Hawaii 96813

Dear Mr. Levins:

Pursuant to the requirements of your security breach law, this letter will constitute notice by National Western of possible unauthorized use of personal information of one of your residents. Attached is a copy of the draft notice that we intend to provide to the affected individuals, which we will shortly send via first class mail to the 1,011 affected residents of your state. As indicated in the letter, on June 2nd, we discovered that through mailing error, some of the form 5498 tax statements we sent out in late May were included with 5498s mailed to other policyholders. The data that could potentially be viewed were names, addresses, and Social Security numbers. The period of exposure was for forms mailed on May 29th and May 30th. Although our investigation is ongoing, we have no indication that any data was stolen or misused.

Please do not hesitate to contact me at the number below if you have any questions or wish to receive any additional information.

Sincerely,

Rachel Rega Paulson

cc: Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
P.O. Box 9532
Allen, TX 75013

Trans Union Corp.
P.O. Box 6790
Fullerton, CA 92834-6790

Enclosure

[consumer name]

We are contacting you about a potential problem involving identity theft.

On June 2, 2008, we discovered that through mailing error, some of the 5498 tax reporting statements we sent out in late May were included with 5498s mailed to other policyholders. The data that could potentially have been released were names, addresses, and Social Security numbers.

Because the privacy of your information is very important to us, we have implemented additional security precautions with respect to your account, including extra security questions and other verification procedures.

The period of exposure was for 5498 forms mailed on May 29th and 30th of this year. Please be assured that we are taking additional steps to ensure that this does not happen in the future. Although our investigation is ongoing, we have no indication that any data was stolen or misused.

We recommend that you place a free 90-day fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any **one** of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

Equifax

(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian

(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnionCorp

(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

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. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

We take our responsibility to safeguard your personal information seriously and regret any inconvenience this may have caused. If you have any questions about this situation or if you detect suspicious activity that may be linked to this incident, please do not hesitate to contact our Client Services Department at 1(800)506-9353.

Sincerely,

Client Services Department