

**FARMERS**

4680 Wilshire Blvd., 4th Floor
Compliance Department
Los Angeles, CA 90010
Bus. (323) 932-3200
Fax (323) 932-3102

July 19, 2010

Via Facsimile (410-576-6566)

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

In accordance with Md. Code Ann. § 14-3504, I am writing to provide you with notification regarding the nature and circumstances of a recent data security incident.

We recently became aware of a matter involving the personal information of some Farmers Insurance Group policyholders. Computer equipment containing policyholder data, such as names, addresses, telephone numbers, insurance policy numbers, driver's license numbers and Social Security numbers, was stolen from the office of a Farmers agent based in California. The theft was reported to local law enforcement authorities and we understand they are working on this matter. We have no evidence that personal information has been misused as a result of the theft. We are taking steps to help ensure that this type of incident does not occur in the future.

Approximately 7 Farmers policyholders who may be affected by this incident reside in Maryland.

Enclosed for your reference is a copy of the notice Farmers is sending to affected individuals. If you have any questions, please do not hesitate to contact me at (323) 930-4211.

Very truly yours,

A handwritten signature in cursive script that reads "Rudy Trevino".

Rudy Trevino
VP, Chief Compliance Officer
Farmers Group, Inc.

Enclosure

**FARMERS**

4680 Wilshire Blvd., 4th Floor
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July 26, 2010

<<First Name>> <<Last Name>>

<<Address>>

<<City>>, <<State>> <<Zip>>

<<User ID>>

Important notice about your personal information

Dear <<First Name>>:

I am writing to let you know that on March 16, 2010 computer equipment containing policyholder data, such as names, address, telephone numbers, insurance policy numbers, driver's license numbers and social security numbers, was stolen from my agency office. The theft was reported to local law enforcement authorities and they are working on this matter. We are taking steps to help ensure that this type of incident does not occur in the future.

We regret that the theft may have affected personal information about you. We take our obligation to safeguard your personal information very seriously and, therefore, we are alerting you so you can take steps to protect yourself. At this time, Farmers has no evidence that your personal information has been misused. Nevertheless, to protect yourself, we encourage you to remain vigilant and regularly review and monitor your credit reports.

What is Farmers doing to address this matter?

To assist you, we recommend that you register for credit monitoring services, which we have arranged to provide you through *Identity Theft 911*, at no charge to you for twelve months. The key features and benefits of this service are as follows:

- Unlimited access to a dedicated, personal advocate via a toll-free number
- A fraud alert placed with all three national credit bureaus
- Systematic notification to credit bureaus, creditors and collectors, government agencies and relevant parties (if necessary)
- Phone calls and documentation needed to resolve identity theft (if necessary)
- Comprehensive case file creation to assist law enforcement (if necessary)
- A 3-in-1 credit report*
- Credit monitoring*
- Enrollment in the Education and Theft and Alert service*

** 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.*

To take advantage of these services, or obtain additional information about *Identity Theft 911*, please call the *Identity Theft 911* helpline at 1-800-406-7194 between the hours 5:00 a.m. and 8:00 p.m. (PDT), Monday through Friday, and provide the fraud specialist with the unique User ID we have secured on your behalf at the top of this letter. Again, this optional service is provided to you free of charge.

What can I do on my own to address this matter?

Identity Theft 911 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. If you choose not to use these services, 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, 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 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. Even if there are no signs of fraud, you should continue to check your credit reports 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 get “instant credit” (for example, an instant credit card offered by a retail store). You can place a fraud alert by contacting one of the three national consumer reporting agencies directly at:

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

Place a Security Freeze on Your Credit File – You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit report at the three national credit bureaus without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau.* Since the instructions for how to establish a security freeze differ from state to state, please contact the three national credit bureaus to find out more information.

Equifax	P.O. Box 105788 Atlanta, Georgia 30348	800-685-1111	www.freeze.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	888 397 3742	www.experian.com/freeze
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	888-909-8872	www.transunion.com

The credit bureaus may require that you provide proper identification before honoring your request. For example, they may ask you to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Proof of your current residential address (such as a current utility bill)
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)

For Massachusetts Residents. The credit bureaus may charge you a fee of up to \$5 to place a freeze on your account, and may require that you provide proper identification before honoring your request. There is no charge, however, to place, lift or remove a security freeze if you provide the credit bureaus with a valid police report. You have the right to obtain a police report if you are the victim of identity theft.

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)

- The Federal Trade Commission at 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) when you dispute new unauthorized accounts. You can learn more about how to help protect yourself from becoming a victim of identity theft by contacting the FTC:

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

I hope this information is useful to you. If I may be of assistance, or if you have any additional questions, please do not hesitate to contact me at (619) 293-7779.

Again, I regret any inconvenience this may cause you.

Sincerely,



Michael B. Abdou
President
Michael Abdou Insurance Agency, Inc
7850 Mission Center Ct. #103
San Diego, CA 92108-1323