

Return mail will be processed by: IBC
PO Box 1122
Charlotte, NC 28201-1122
PO #121956A



0000009



CSAC Excess Insurance Authority
Leader in Member-Directed Risk Management
75 Iron Point Circle
Suite 200
Folsom, CA 95630

November 10, 2015

Dear :

CSAC-Excess Insurance Authority (CSAC-EIA) is an insurance risk sharing program for California public entities, such as counties, cities, and school districts. CSAC-EIA provides excess insurance coverage to its members when individuals bring worker's compensation, general liability, or medical malpractice claims against the member. Because of the importance of protecting information provided by individuals, CSAC-EIA is writing to inform you of an incident involving information associated with a claim you have/had with .

Based on our investigation we do not believe that any information was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident.

We regret any inconvenience this may cause you. If you have further questions, please contact us at 1-866-264-1049, Monday through Friday, 9:00 am – 6:00 pm PST.

Sincerely,

A handwritten signature in black ink that reads "Michael Fleming". The signature is written in a cursive style and is positioned above the printed name and title.

Michael Fleming
Chief Executive Officer

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

We recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285
Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022-2000, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. Contact information for the Federal Trade Commission is as follows:

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

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report. Massachusetts law allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285
Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022-2000, www.transunion.com, 1-800-916-8800

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial, and Jr., Sr., II., etc.)
- Social Security number
- Birth date
- If you have moved in the past five (5) years, provide the addresses where you lived over the time period.
- Proof of current address such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, social security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, social security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

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75 Iron Point Circle
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November 10, 2015

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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your claim that was in the database, which includes your name, social security number, and medical information related to your claim.

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Sincerely,



Michael Fleming
Chief Executive Officer

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Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us
1-888-743-0023

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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your claim that was in the database, which includes your name and social security number.

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Sincerely,

Michael Fleming
Chief Executive Officer

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Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699
(919) 716-6400
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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your claim that was in the database, which includes your name, social security number, and medical information related to your claim.

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Sincerely,

Michael Fleming
Chief Executive Officer

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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your claim that was in the database, which includes your name, social security number, driver's license number, and medical information related to your claim.

We regret any inconvenience this may cause you. If you have further questions, please contact us at 1-866-264-1049, Monday through Friday, 9:00 am – 6:00 pm PST.

Sincerely,

Michael Fleming
Chief Executive Officer

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

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00000605



75 Iron Point Circle
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TO THE PARENTS OF

November 10, 2015

Dear Parents of :

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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your child's claim that was in the database, which includes their name and medical information related to their claim.

We regret any inconvenience this may cause you. If you have further questions, please contact us at 1-866-264-1049, Monday through Friday, 9:00 am – 6:00 pm PST.

Sincerely,



Michael Fleming
Chief Executive Officer

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00001916



75 Iron Point Circle
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TO THE ESTATE OF

November 10, 2015

Dear Estate of :

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Sincerely,

Michael Fleming
Chief Executive Officer

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00014903



75 Iron Point Circle
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TO THE ESTATE OF

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Dear Estate of :

CSAC-Excess Insurance Authority (CSAC-EIA) is an insurance risk sharing program for California public entities, such as counties, cities, and school districts. CSAC-EIA provides excess insurance coverage to its members when individuals bring worker's compensation, general liability, or medical malpractice claims against the member. Because of the importance of protecting information provided by individuals, CSAC-EIA is writing to inform you of an incident involving information associated with a claim with .

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Chief Executive Officer

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

We recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022-2000, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. Contact information for the Federal Trade Commission is as follows:

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

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Return mail will be processed by: IBC
PO Box 1122
Charlotte, NC 28201-1122
PO #121956A



00016365



75 Iron Point Circle
Suite 200
Folsom, CA 95630

November 10, 2015

Dear :

CSAC-Excess Insurance Authority (CSAC-EIA) is an insurance risk sharing program for California public entities, such as counties, cities, and school districts. CSAC-EIA provides excess insurance coverage to its members when individuals bring worker's compensation, general liability, or medical malpractice claims against the member. Because of the importance of protecting information provided by individuals, CSAC-EIA is writing to inform you of an incident involving information associated with a claim you have/had with .

Systema Software is a third party service provider to CSAC-EIA that provides and hosts a website application for claims management. Systema Software notified CSAC-EIA on September 9, 2015, that a security researcher contacted Systema Software because he had identified a configuration in the website application that allowed him to gain access to a temporary data backup of claims databases. Systema Software was able to immediately correct the permissions for the application and eliminate the issue. After hearing about the researcher's access and learning that Systema Software had corrected the issue, CSAC-EIA immediately began an investigation of the report and confirmed that Systema Software had hired a computer security firm to ensure that the configuration issue was corrected and to determine the extent of the access. Systema Software confirmed that the security researcher was the only unauthorized user to access the databases. The security researcher, who lives in Texas, also contacted the Texas Attorney General and self-reported this issue. The Texas Attorney General investigated the report and obtained an affidavit from the security researcher who stated under oath that: (1) he downloaded information from Systema Software's website application to an external hard drive; (2) he delivered the external hard drive to the Texas Attorney General; (3) the hard drive he turned over contains the only copy of the information he downloaded; and (4) he has not and will not engage in any unauthorized use of the information.

Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding your claim that was in the database, which includes your name and medical information related to your claim.

We regret any inconvenience this may cause you. If you have further questions, please contact us at 1-866-264-1049, Monday through Friday, 9:00 am – 6:00 pm PST.

Sincerely,



Michael Fleming
Chief Executive Officer

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Charlotte, NC 28201-1122
PO #121956A



00017646



75 Iron Point Circle
Suite 200
Folsom, CA 95630

TO THE ESTATE OF

November 10, 2015

Dear Estate of :

CSAC-Excess Insurance Authority (CSAC-EIA) is an insurance risk sharing program for California public entities, such as counties, cities, and school districts. CSAC-EIA provides excess insurance coverage to its members when individuals bring worker's compensation, general liability, or medical malpractice claims against the member. Because of the importance of protecting information provided by individuals, CSAC-EIA is writing to inform you of an incident involving information associated with a claim with .

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Based on the investigation and the researcher's sworn statement, we do not believe that any information from the databases was used for any unauthorized purpose. However, we wanted to let you know about our investigation of this incident and the information regarding the claim that was in the database, which includes the name and social security number of the person who made the claim.

We regret any inconvenience this may cause you. If you have further questions, please contact us at 1-866-264-1049, Monday through Friday, 9:00 am – 6:00 pm PST.

Sincerely,

Michael Fleming
Chief Executive Officer

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PO Box 1122
Charlotte, NC 28201-1122
PO #121956A



00022528



75 Iron Point Circle
Suite 200
Folsom, CA 95630

November 10, 2015

Dear :

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Sincerely,

Michael Fleming
Chief Executive Officer

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PO Box 1122
Charlotte, NC 28201-1122
PO #121956A



00028971



75 Iron Point Circle
Suite 200
Folsom, CA 95630

November 10, 2015

Dear :

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