



BRIDGER

March 22, 2019

Subject: Notice of Data Breach

This is to notify our customers and applicants of a data security incident that may have affected your personal information. At Bridger Insurance (“Bridger”), we take the privacy and security of our insurance applicants’ and customers’ information very seriously. We are therefore writing to inform our customers and applicants about this incident, and informing you about steps you can take to protect your personal information.

What happened? In September 2018, Bridger contacted its third-party IT provider to help resolve issues with its network. During this process, Bridger became aware of potential unusual access to one of its servers. Bridger launched an internal investigation to determine the nature of this potential access, and on September 14, 2018, Bridger shutdown the potentially affected server.

As part of its investigation, Bridger engaged an independent third party computer forensics firm to investigate the incident. Based on the forensics investigation, Bridger ultimately determined that personal information relating to insurance applications may have been affected by this incident. Since that time, Bridger worked diligently to identify those individuals whose personal information may have been involved.

What information was involved? The following customer or applicant information may have been affected: names, addresses, Social Security numbers, dates of birth, driver’s license information, vehicle information and record histories, and prior insurance claims information.

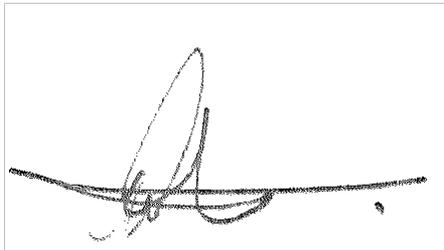
What are we doing? Upon discovery of this incident, Bridger launched an internal investigation. Bridger also retained an independent third party computer forensics firm to help respond to the incident. While we are unaware that any information has been misused, out of an abundance of caution, we are also providing our customers and applicants with free identity monitoring services for 12 months at no cost through TransUnion. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

What can you do? Please review the recommendations on the following page regarding what steps you can take to protect your personal information. You can also call 1-877-204-9536 with any questions and enroll in the free identity monitoring services.

For more information: Further information about how to protect your personal information appears on the following page. If you have any questions about the incident or need assistance, you can contact our dedicated call center at 1-877-204-9536, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time.

We deeply regret any inconvenience or concern this may cause. Please do not hesitate to reach out to our designated call center if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kimo Winterbottom', is enclosed within a thin black rectangular border. The signature is stylized and cursive.

Kimo Winterbottom
CEO

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion	Free Annual Report
P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 1000 Chester, PA 19016 1-877-322-8228 www.transunion.com	P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC at the address below, or to the Attorney General in your state.

Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.