



AMERICAN NATIONAL[®]

AMERICAN NATIONAL INSURANCE COMPANY

One Moody Plaza, Galveston, TX 77550-7947

August 9, 2023

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, IA 50319-0106

Via Email To consumer@ag.iowa.gov

Re: Notice of Cybersecurity Event – American National Insurance Company [NAIC #60739]

Dear General Bird:

On behalf of American National Group, LLC and its subsidiary insurance companies (collectively referred to as “American National”), we are sending this letter to notify your office of a cybersecurity event that affected a third-party application utilized by American National for various business purposes, including the efficient transfer of large quantities of data.

Nature of Data Event: On May 31, 2023, Progress Software Corporation announced a previously unknown vulnerability affecting its MOVEit Transfer application. Many organizations globally, including American National, were affected by this vulnerability because of the widespread use of MOVEit for various business purposes. In response, on June 1, 2023, American National took the application offline, launched an investigation, engaged third-party advisors and incident response professionals, and activated our incident response plan.

American National’s investigation revealed that an unauthorized third-party (whom we believe to be the Russian criminal group, CLOP) gained access to certain American National MOVEit servers on May 28, 2023. On that day, the unauthorized third-party acquired files that contained personal information belonging to American National’s customers and employees. American National has reviewed the impacted data and determined that the personal information may include social security number, date of birth, address, and medical treatment information including dates and provider information. We have also determined that 1443 Iowa residents have been impacted as a result of the incident. This incident has no significant impact on American National’s ability to operate, and we don’t anticipate material harm to the affected individuals.

Other Steps Taken and To Be Taken: American National continues to apply software updates as they become available, and we have implemented additional measures to enhance the security of the MOVEit application. We have notified law enforcement and are cooperating with their investigation. In addition, we are notifying regulatory authorities as required by law or as deemed appropriate. Because we value the privacy and security of our customers' and employees' personal information, we are notifying them of the incident and offering them a complimentary two-year membership to Experian's® IdentityWorksSM Credit 3B. Attached you will find a copy of the notification letter being sent to affected individuals.

Contact Information: If you have any questions about the incident, please feel free to contact me at (409) 766-6074 or at laura.hughes@americannational.com.

Sincerely,

Laura E. Hughes
Senior Counsel, Corporate Compliance
American National Insurance Company
One Moody Plaza
Galveston, Texas 77550
409.766.6074
laura.hughes@americannational.com

CC: Garrett K. Williams, Chief Legal Officer



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August 11, 2023

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SAMPLE A SAMPLE - L02 PHI
 APT ABC
 123 ANY STREET
 ANYTOWN, ST 12345-6789



Re: Notice of Data Security Incident

Dear Sample A. Sample:

A third-party application used by American National Group, LLC (“American National”) experienced a data security breach impacting your personal data. This letter is to provide you with details of what happened, the measures we have taken in response, and details on proactive steps you may consider taking to help protect your information.

What Happened? On May 31, 2023, Progress Software Corporation announced a previously unknown vulnerability affecting its MOVEit Transfer application. Many organizations globally, including American National, were affected by this vulnerability because of the widespread use of MOVEit for various business purposes. In response, American National took the application offline, launched an investigation, engaged third-party advisors and incident response professionals, and activated their incident response plan. American National’s investigation revealed that an unauthorized third-party gained access to certain American National MOVEit systems on May 28, 2023. On that day, the unauthorized third-party acquired files that contained personal information belonging to American National's customers.

What Information Was Involved? American National reviewed the impacted data and determined that it contained some of your personal information, which may include your name, social security number, date of birth, address, and medical treatment information including dates and provider information.

What You Can Do. We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. Because your trust is important to us, and as an additional precaution, we are offering you a complimentary two-year membership to Experian’s IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorksSM Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by November 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

For more information on IdentityWorksSM, including instructions on how to activate your complimentary two-year membership, as well as information on additional steps you can take in response to this incident, please see the pages that follow this letter.



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What We Are Doing. American National continues to apply software updates as they become available, and we have implemented additional measures to enhance the security of the MOVEit application. We have also notified law enforcement and are cooperating with their investigation.

For More Information. American National takes the security of personal information seriously, and we apologize for any concern this incident may cause. If you have any further questions regarding this incident, please call 833-363-1351 Monday through Friday between 9:00 a.m. to 11:00 p.m. ET, Saturday and Sunday 11 a.m. to 8 p.m. EST, excluding major U.S. holidays. Please be ready to provide engagement number **B100647** when you call. Thank you for your patience.

Sincerely,

A handwritten signature in black ink that reads "Jim Marotta". The signature is written in a cursive, flowing style.

Jim Marotta
VP, Chief Corporate Compliance Officer

ADDITIONAL DETAILS REGARDING YOUR 24-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 Experian, Equifax and Transunion files 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.**

* 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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 833-363-1351. 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 (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).

ADDITIONAL STEPS YOU CAN TAKE

Free Credit Report. We remind you to be 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 annualcreditreport.com or call toll free at 877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's (FTC) website at consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, Georgia 30348 equifax.com	Phone: 1-888-397-3742 P.O. Box 9554 Allen, Texas 75013 experian.com	Phone: 1-888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 transunion.com

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and



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a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible and display your name, current mailing address and date of issue.

For New Mexico residents: You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

For Colorado and Illinois residents: You may obtain information from the credit reporting agencies and the FTC about security freezes.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

Federal Trade Commission and State Attorneys General Offices. 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 home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Connecticut Residents: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 860-808- 5318, ct.gov/ag

For District of Columbia Residents: You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, oag.dc.gov, 202-442-9828

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, oag.state.md.us, 888-743-0023

For New York Residents: You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 800-697-1220, dos.ny.gov/consumerprotection; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 800-771-7755, ag.ny.gov

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, ncdoj.gov, 877-566-7226

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, riag.ri.gov, 401-274-4400

For Washington Residents: You may contact the Washington State Office of the Attorney General, 1125 Washington St SE, PO Box 40100, <https://www.atg.wa.gov>, Olympia, WA 98504 1.800.551.4636 (in Washington only) or 1.206.464.6684.

For West Virginia Residents: You may contact the office of the West Virginia Attorney General, PO Box 1789, Charleston, WV 25326-1789, <https://ago.wv.gov>. 1.800.368.8808

Obtaining a police report. You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

For Rhode Island residents: You have the right to file or obtain a police report regarding this incident.