**FREQUENTLY ASKED QUESTIONS**

**BackNine Insurance and Financial Services**

**What happened?**

On July 12, 2021, BackNine Insurance and Financial Services (“BackNine”) learned of a coding error that caused certain insurance and annuity applications to be uploaded to one of its publicly accessible cloud storage containers. Upon discovery, BackNine took immediate steps to secure the cloud storage container so that it was no longer publicly accessible. BackNine also audited all other cloud storage containers to ensure it was the only one affected and altered the misconfigured code to ensure that future applications would be uploaded to and stored in their intended, non-publicly accessible folders.

In addition, with the assistance of data privacy and cybersecurity experts, Back Nine conducted an investigation and worked to identify the individuals whose personal information was contained in the impacted cloud storage container and the categories of information potentially involved for each. On July 26, 2021, BackNine determined that the impacted cloud storage container contained some of your personal information. BackNine then worked diligently to effectuate notification.

There is no evidence that your information was accessed, acquired, or otherwise misused. Nevertheless, BackNine is notifying you out of an abundance of caution and providing recommended steps that you can take to help protect your personal information.

**When did this happen?**

BackNine learned of the coding error on July 12, 2021. However, BackNine did not confirm the identities of all potentially impacted individuals for purposes of notification until July 26, 2021.

**What kind of information was exposed in this event?**

The information involved varies depending on the person. The particular types of information that may have been involved for you were listed in the letter you received.

**Who is BackNine? I don’t remember that name or I never did business with you.**

BackNine Insurance and Financial Services, Inc. is an insurance broker and financial services firm located in Westlake Village, California. BackNine sells life, long term care, and disability insurance as well as annuities. If you received a letter, you may have worked with BackNine or an agent you had worked with may have worked with BackNine to apply for an insurance policy or an annuity or you may have been listed as a beneficiary on an insurance policy or annuity application.

**I still do not know who BackNine is. Why do you have my information?**

Let me take down your contact information and I will have a representative from BackNine return your call.

[Agent: Please get the caller’s name, both their email and phone number, if possible, and their preference as to the method of contact. Please record the caller’s inquiry and escalate to counsel.]

**Why has it taken so long to notify me / why did you not notify me sooner?**

As soon as we learned of the coding error on July 12, 2021, we worked to identify the individuals whose personal information was contained in the impacted cloud storage container and the categories of information potentially involved for each. We then gathered contact information for those individuals so that we could notify them. We were able to complete this process on date.

**What is BackNine doing to prevent similar events from happening again?**

In addition to altering the misconfigured code to ensure that applications would no longer be uploaded to a publicly accessible container, BackNine has audited all other containers to ensure that they are secure. We are also implementing additional auditing processes and security measures to protect the information on our systems and to minimize the likelihood of a similar event happening in the future.

**What is the deadline for registering for the identity protection services?**

[Insert enrollment deadline here.]

**Has the information been misused?**

At this time, there is no evidence of the potentially impacted information being accessed, acquired, or misused.

**I am not listed in your system; however I would like information regarding this incident.**

I appreciate your concern. Unfortunately, I am unable to provide information except to those individuals that have received a notification letter.

[Agent: If the caller is media or an attorney representing an impacted individual, please see the FAQs below addressing such situations.]

**What are the risks of identity theft with the information that was exposed?**

Receiving a letter does not mean that your information was compromised. There is no evidence that your information was accessed, acquired, or misused. BackNine is provided the notice out of an abundance of caution so that you can take steps to help protect your personal information.

**Is there anything I need to do to in response to the exposure of my personal information?**

At this time, we are unaware of any unauthorized access, acquisition, misuse or attempted misuse of the potentially impacted information. However, as a precautionary measure, you can take advantage of the complimentary services provided by IDX. You may also take advantage of your rights to the free fraud alert services offered by the three major credit bureaus. Placing fraud alerts will provide your credit with additional protection. In addition, doing so will give you access to free copies of your credit reports.

**My [spouse/child/family member/partner] has passed away and I handle their affairs. Can you speak/assist me regarding this letter?**

Yes, I would be happy to help. Before we begin can I please have your name and relationship so that I can document this in our system?

[Agent: Please record the caller’s name, contact information (both phone and email, if possible), the name of the deceased individual, and the caller’s relationship to the deceased individual.]

**I am with (Media); can you provide me with further information about the recent data breach with BackNine?**

May I have someone contact you from BackNine?

[Agent: Please record the caller’s name, media outlet, contact information (both phone and email, if possible), and any questions, and escalate to counsel.]

Is the letter legitimate? Is this a scam?

I can assure you the letter is legitimate and not a scam. BackNine is committed to protecting the security and privacy of its clients and takes this incident very seriously. We regret any inconvenience this may cause you.

**I'm going to sue BackNine!**

I understand you’re frustrated. May I have someone contact you from BackNine?

[Agent: Please record the caller’s name, attorney’s name, and contact information (both phone and email, if possible), and escalate to counsel.]

**I am calling on behalf of [letter recipient], can you assist me on their behalf?**

Yes, but I need to speak with them first and confirm that they approve that I speak with you. Are they available?

[Agents: Please make sure you receive approval prior to speaking with someone other than the recipient. Please also note the caller’s name, contact information (both phone and email, if possible), the name of the letter recipient, the caller’s relationship to the recipient, and method of authorization.]

**I want a copy of the information or files involved with my information / I want BackNine to delete any data it has about me / I am making a request under the California Consumer Privacy Act.**

I am happy to forward your request to BackNine. Please provide me with your contact information so that a BackNine representative can follow up with you regarding your request.

[Agent: Please record the caller’s name, contact information (both phone and email, if possible), and the specific requests, and escalate to counsel.]

**Questions beyond this list:**

Please know, any additional questions that are asked specific to this event (not listed above), the agent will respond with, “Unfortunately that information has not been provided to me. However, I can look into it and have a representative of BackNine reach out to you to with an answer to your question/address your concerns.”

[Agent: Please record the caller’s name, contact information (both phone and email, if possible), and the caller’s questions/concerns, and escalate to counsel.]