

We are writing to inform you of an incident involving Brighthouse Life Insurance Company (“Brighthouse”) clients, which impacted eight (8) residents of North Dakota. Please find below relevant information known regarding the incident.

As background, Brighthouse has a closed block of disability insurance policies that is partially reinsured by Lincoln Financial. Lincoln Financial uses a third-party vendor, Disability Insurance Specialists (“DIS”) to administer the reinsured policies and as a result, certain Brighthouse customer information is stored on DIS systems.

According to DIS representatives, an unknown user successfully logged into a DIS employee’s email account for a period of hours on July 9, 2019. DIS discovered the unauthorized access and launched an investigation to determine the full nature and scope of the activity. The investigation found that the employee had received a phishing email which may have led to the employee’s credentials being compromised. The investigation did not determine which emails were accessed or viewed during the period of unauthorized access.

On October 3, 2019, Brighthouse was notified of the incident. Brighthouse received a list of potentially impacted clients on October 18, 2019 and has since continued to conduct the relevant due diligence to determine applicable notification requirements. At this time, Brighthouse has identified eight (8) policy owners that reside in North Dakota. Brighthouse will soon be providing notice to the impacted residents with twenty-four (24) months of free credit monitoring. The incident impacted more than 250 individuals across several other states.