



Debra A. Hampson
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The Hartford
Law Department
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October 4, 2007

Office of Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol Street
Concord, NH 03301

Dear Attorney General Ayotte,

We write to inform you of a recent data security incident. For business resilience purposes, The Hartford regularly backs up data contained on its servers and computers. These data tapes are then sent to a secure, off-site facility for temporary storage. On September 27, 2007 we determined that three back up data tapes appear to have been misplaced. We have no evidence that the tapes have been stolen or that the information has been accessed or used for improper purposes. It is also very unlikely that the information will be accessed in the future. The information contained on the tapes is not easily accessible and can only be read with the use of sophisticated and expensive equipment.

The Hartford has reconstructed the data that was on the tapes and determined that they contain personal information related to individuals. The information varies for different individuals, but may have included one or more of the following: name, address, social security number and driver's license number.

The Hartford is providing notification to all affected individuals by sending the attached letter. Through our internal investigation following the incident, we have determined that the breach may have affected the personal information of residents of your state. Approximately 3,500 residents of New Hampshire were affected by this incident and we are in the process of notifying them.

The Hartford has also taken several steps to further ensure the privacy of individuals' information. The company is no longer shipping tapes via standard carriers, is using secure electronic data replication and transmission when appropriate, and soon will deploy encryption for the most sensitive information.

Please do not hesitate to contact me at 860-843-4057 if you have questions.

Very truly yours,

Debra Hampson

Attachment

Hartford Life
200 Hopmeadow Street
Simsbury, CT 06089
Mailing Address: P.O. Box 2999
Hartford, CT 06104-2999

October 4, 2007



[Insert Name field here]
[Insert Street Address field here]
[Insert City, State, and Zip Code fields here]

Dear [Insert Name field here]:

I am writing to share with you some important information regarding a recent incident that involves your personal information. For business security purposes, The Hartford regularly backs up data contained on its servers and computers. On September 27, we determined that three tapes used to back up such data appear to have been misplaced. We have reconstructed the data that was on the tapes and determined that it contained your personal information, such as your name, address, Social Security number, and/or driver's license number.

We have no evidence that the tapes have been stolen or that the information has been accessed or used for improper purposes. It is also very unlikely that the information will be accessed in the future. The information contained on the tapes is not easily accessible and can only be read with the use of sophisticated and expensive equipment.

The Hartford takes its stewardship of your personal data very seriously. As a precaution, the company is providing you with the opportunity to enroll, at no cost, in Equifax Credit Watch™ Gold 3-in-1 Monitoring identity theft protection service for a one-year period. The service provides comprehensive credit file monitoring, unlimited credit reports, around-the-clock, live customer service, and \$20,000 in identity theft insurance. Equifax Credit Watch™ is one of the most comprehensive programs available to help protect your name and credit against identity theft. We will also reimburse you for the cost of any credit freeze you elect to put on your credit file.

The Hartford has also taken several steps to further ensure the privacy of individuals' information. The company is no longer shipping via standard carriers, is using secure electronic data replication and transmission where appropriate, and soon will deploy data encryption for the most sensitive information.

With this letter, we are enclosing an information sheet detailing the identity theft protection services The Hartford is providing you and information about how to register with Equifax Credit Watch™. Your promotional code to access Equifax is [Insert Promotion Code field here], which you will need to reference when you enroll.

Also, we have enclosed answers to some frequently asked questions regarding this incident. If you have additional questions, or feel you may have an identity theft issue, please call **1-800-516-1101**, the toll-free hotline that The Hartford has set up to respond to your concerns.

We regret this incident and apologize for any inconvenience.

Sincerely,

Michael Concannon
Senior Vice President
Personal Lines

Enclosures

WHAT THE HARTFORD IS PROVIDING YOU

At no cost to you, The Hartford is providing \$15,000 in identity theft coverage and the opportunity to enroll in Equifax Credit Watch™ Gold 3-in-1 Monitoring. This identity theft insurance service provides comprehensive credit file monitoring, unlimited credit reports, an additional \$20,000 in identity theft expense insurance, and around-the-clock, live customer service for a one-year period. Equifax Credit Watch Gold is one of the most comprehensive programs available to help protect your name and credit against identity theft and has been offered by many other companies, government agencies, and organizations involved in similar incidents.

If you have questions, you may contact The Hartford at **1-800-516-1101**, and you will be directed to a customer service specialist who can address your questions regarding this incident.

ADDITIONAL IMPORTANT INFORMATION

Options for Enrolling With Equifax:

A. By Phone

If you would like The Hartford to facilitate your enrollment with Equifax, you may contact The Hartford at **1-800-516-1101**, and you will be directed to a customer service specialist who can address your questions regarding this incident.

B. Online

Equifax has a simple Internet-based verification and enrollment process. Visit www.myservices.equifax.com/tri to fill out the electronic form.

- Consumer Information: Complete the form with your contact information (name, address, and email address) and click "Continue" button. The information is provided in a secured environment.
- Identity Verification: Complete the form with your Social Security number, date of birth, and telephone number(s). Then create a User Name and Password, agree to the Terms of Use, and click "Continue" button. The system will ask you up to two security questions to verify your identity.
- Payment Information: During the "check out" process, provide the promotional code found in the preceding cover letter. After entering your code, press the "Apply Code" button, and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
- Order Confirmation: Click "View My Product" to access your 3-in-1 Credit Report and other product features.

Reviewing Your Credit Report:

A. Order Your Credit Report

Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting companies – Equifax, Experian, and TransUnion. You may obtain a free copy of your credit report from each of them by visiting www.AnnualCreditReport.com or by calling 1-877-FACT ACT (1-877-322-8228). If you would rather write, a request form is available online at www.AnnualCreditReport.com. You may want to obtain copies of your credit reports to ensure the accuracy of the report information.

B. Review Your Credit Reports for Accuracy

When you receive your credit reports, look them over carefully for items such as accounts you did not open; inquiries from creditors that you did not initiate; and personal information such as home, address, and Social Security number that are not accurate, etc. If you see anything that looks suspicious, or that you do not understand, call the credit agency at the telephone number on the report.

If you see any information that is suspicious, we recommend that you consider placing a **fraud alert** on your credit file.

C. Placing a Fraud Alert

A fraud alert informs potential creditors to contact you before opening new accounts. You may place a fraud alert on your credit file by contacting any of the three consumer reporting agencies. The three major credit reporting companies are:

Equifax
1-877-478-7625
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

Maryland Residents:

Maryland residents are encouraged to contact the Maryland Consumer Hotline at 1-888-743-0023 if they have any questions about this communication. They can also contact the Department of Consumer Protection via email: consumer@oag.state.md.us, or in writing at:

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

FREQUENTLY ASKED QUESTIONS

Q. *Is there a company contact through whom I can verify this letter actually came from The Hartford?*

A. You can call The Hartford at 1-800-516-1101.

Q. *What personal information of mine may be on the missing tapes?*

A. The missing data tapes contained names, addresses, Social Security numbers, and/or driver's license numbers.

Q. *When were the tapes reported missing?*

A: The Hartford determined that the tapes were missing on September 27.

Q. *Why is The Hartford contacting me about this issue?*

A. The Hartford takes very seriously the trust you have placed in us to keep your personal information confidential. We have an obligation to inform you of the situation and what we are doing to protect you from any potential risk of identify theft. We have contacted Equifax, a global leader in effectively dealing with the loss of personal information, to provide you with its Equifax Credit Watch™ Gold with 3-in-1 Monitoring service for one full year at no cost, should you wish to participate.

Q. *What happens after a year?*

A. The Hartford believes that a one-year plan will provide you with coverage that is more than adequate for this incident. As we have mentioned in our cover letter, the data is most likely missing and has not fallen into the wrong hands. In addition, the information contained on the tapes is not easily accessible and cannot be read without the use of sophisticated and expensive equipment. However, we will vigilantly monitor for any activity that might suggest the illegal use of the missing data. If new information surfaces, we will reassess the situation.

Q. *Why can't I be enrolled with Equifax automatically through The Hartford?*

A. The decision to enroll in the Equifax service is a personal one. It would not be appropriate for The Hartford to enroll individuals automatically without their expressed consent. For more details, please see the enclosed information sheet.

Q. *What if I suspect that I am the victim of identity theft?*

A. Once enrolled in the Equifax program, if you believe you are the victim of identity theft due to The Hartford's misplaced data tapes, Equifax will conduct a thorough investigation and, upon verification, will make restoration services available to you. For more details on Equifax, please see the enclosed information sheet.

Q. *What is being done to prevent this from occurring again?*

A. The Hartford has conducted a thorough investigation of its procedures and has implemented additional security measures in handling customer data.

Q. *What happens if the tapes are found?*

A. The Hartford will notify you if the tapes are found. In the meantime, be vigilant in monitoring for any signs of identity theft and call Equifax if you have any questions on how to recognize identity theft.

October 4, 2007



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[Insert Street Address field here]

[Insert City, State, and Zip Code fields here]

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