



New York Life Insurance Company
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www.newyorklife.com

Brian M. O'Neill
VP & Associate General Counsel

August 10, 2009

Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Dear Sir/Madam:

Pursuant to N.H. Rev. Stat. § 359-C:20, we are writing to notify you of a security breach as defined by N.H. Rev. Stat. § 359-C:19. This breach affected three New Hampshire residents.

On July 29, 2009, Agent Peter J. Connolly of our New Jersey General Office notified us that his laptop computer was stolen from his car through a broken window on July 28, 2009. Contrary to New York Life's security policy, Agent Connolly had not installed encryption software on his laptop. The laptop included the name, date of birth, Social Security number, policy number, and policy information of three New Hampshire residents. Agent Connolly informed us that he filed a police report with the South Orange Police Department in New Jersey.

Within a week, we will send the enclosed security breach notification letter to the affected New Hampshire residents. Our letter includes instructions for them to enroll in a credit monitoring service paid for by New York Life.

If I can be of further assistance, please call me at [REDACTED].

Sincerely,

A handwritten signature in cursive script that reads "Brian M. O'Neill".

Brian M. O'Neill
Vice President and Associate General Counsel

Enclosures

Client ID# xxxxxxxxxx
New York Life Insurance Company
1 Rockwood Road 3N616
Sleepy Hollow NY 10591
www.newyorklife.com



The Company You Keep®

Aug xx, 2009

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IMPORTANT NOTIFICATION

The confidentiality and security of our current and former customers' personal information is very important to New York Life. We maintain physical, electronic and procedural safeguards that meet state and federal regulations, and we limit employee and agent access to our customers' information.

Unfortunately, a laptop belonging to your agent, Peter Connolly, was recently stolen from his car through a broken window. Agent Connolly's laptop may have contained personal information about you, such as your name, address, date of birth, Social Security number, policy number and policy details. Agent Connolly filed a police report of this incident.

As a precaution, we are notifying you about this potential breach of security. We have flagged your account number in our system so that additional verification protocols will be used if anyone tries to access your account.

Although we are employing measures to prevent unauthorized access to your records with us, we want to inform you about this incident so that you can determine whether you should take some additional steps to protect yourself from identity theft. We recommend that you place an initial fraud alert on your credit report. A fraud alert lets creditors know to contact you before opening new accounts. The initial fraud alert stays on your credit file for at least 90 days. To place the initial fraud alert on your credit report, you are only required to provide to the consumer reporting agency information they can use to verify your identity, such as your Social Security number. You only need to contact one of the consumer reporting agencies listed below to place a fraud alert on your credit file.

Equifax - www.equifax.com
1-800-525-6285

Trans Union - www.transunion.com
1-800-680-7289


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

Once the alert is processed, the agency you contacted will notify the other two, which then must also place fraud alerts on your file. You will receive a free copy of your credit report from these agencies. When you receive your credit report, please review it carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate. Also, look for inaccurate personal information, such as home address and Social Security number. If you see anything you do not understand, or if you find suspicious activity on your credit report, immediately call the credit agency and make a report. At this time, you may want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report every three months for the next year. You can call one of the numbers above to order your report and to keep the fraud alert in place. Additionally, we will purchase for you one-year of credit monitoring services. Please see the enclosed instructions for enrollment in the Equifax Credit Watch™ Gold service.

We regret any inconvenience this may cause you. If you have any questions or concerns, please call New York Life at our toll-free number, 1-800-695-4331.

Sincerely,

A handwritten signature in black ink, appearing to read "Myra M. Cox". The signature is fluid and cursive, with the first name "Myra" being more prominent.

Myra M. Cox
Corporate Vice President

4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.