



March 6, 2012

Attorney General Michael A. Delaney  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

Dear Attorney General Delaney,

I am writing to you on behalf of the Hanover Insurance Group, Inc. ("Hanover") to notify your office of a recent incident that may involve the personal information of approximately one (1) resident of your state. We recently learned that our third party vendor responsible for providing technical services associated with workers' compensation and auto casualty claims, Impairment Resources, LLC ("Impairment Resources"), was burglarized on December 31, 2011 and, along with other items, certain computer hardware that was used to back-up Impairment Resource systems was stolen.

Upon discovering the theft on January 3, 2012, Impairment Resources immediately reported it to local law enforcement authorities in San Diego, California, where the theft occurred. Law enforcement, which had requested a reporting delay, continues to investigate this theft. On February 28, 2012, we were informed by Impairment Resources that the hardware may contain the resident's name, address, Social Security number, and medical information related to the resident's claim.

Upon learning of the theft Impairment Resources thoroughly reviewed its security systems. Today we will send the enclosed notification letter by mail to all of our customers whose information was contained on the stolen hardware. In addition, as reflected in the letter, we have arranged for Identity Theft 911 to provide services to affected individuals to help safeguard their identity at no charge to them, including the provision of credit monitoring services.

Sincerely,

Jennifer Lauro  
Vice President, Group Counsel-Human Resources and Litigation  
The Hanover Insurance Group, Inc.

Enclosure: Resident Notification Letter

440 Lincoln Street ■ Worcester, MA 01653 Phone | 508 - 853 - 7200 Fax | 508 - 853 - 6332

The Hanover Insurance Company | Citizens Insurance Company of America

www.Hanover.com



March 6, 2012

[Customer Name]  
[Address]  
[City], [State] [Zip Code]

Dear Customer:

We recently learned that our third party vendor responsible for providing technical services associated with workers' compensation and auto casualty claims, Impairment Resources, LLC ("Impairment Resources"), was burglarized on December 31, 2011 and, along with other items, certain computer hardware that was used to back-up Impairment Resource systems was stolen. Upon discovering the theft on January 3, 2012, Impairment Resources immediately reported it to local law enforcement authorities in San Diego, California, where the theft occurred. Law enforcement, which had requested a reporting delay, continues to investigate this theft. On February 28, 2012, we were informed by Impairment Resources that the hardware may contain your name, address, Social Security number, and medical information related to your claim number [ ] submitted on [ ].

Impairment Resources believes that it will be difficult for the parties involved in the theft to obtain data from the hardware without specialized knowledge of its information technology systems, and at this time we are not aware that any of your information has been misused. We are notifying you, however, so that you can take steps to help protect your information from unauthorized use.

In response to the event Impairment Resources has thoroughly reviewed its security systems. In addition, we have arranged for Identity Theft 911, LLC ("IDT911") to provide you with twelve (12) months of credit monitoring and related services **at no cost to you**. Credit monitoring can provide you with an "early warning system" for key changes to your credit file and help you understand the content of your credit file at the three major credit reporting agencies. IDT911's services also include unlimited access to an IDT911 representative to assist you in understanding your credit information and, if you believe your identity has been stolen and is being misused, to provide personalized identity theft victim assistance.

To activate your complimentary one (1) year of credit monitoring and related services, please visit the website below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an IDT911 Customer Care representatives toll-free at 1-800-405-6108. You must enroll within one (1) year of the date of this letter.

**IDT911 Web Site:** <https://enrollment.monitormyidentity.com/>

**Your Activation Code:** [ ]

440 Lincoln Street ■ Worcester, MA 01653 Phone | 508 - 853 - 7200 Fax | 508 - 853 - 6332

The Hanover Insurance Company | Citizens Insurance Company of America

w w w . H a n o v e r . c o m

In addition to this offer of credit monitoring and related IDT911 services, we are enclosing with this letter a Reference Guide with various steps that you can take to further guard against potential misuse of your personal information, including the option to place a security freeze on your credit file. If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

For more information or if you have any questions, please call the hotline that we have set up for this purpose by calling 1-800-405-6108 between 5:00 a.m. and 8:00 p.m. (Mountain Standard Time), Monday through Friday, or between 5:00 a.m. and 4:30 p.m. (Mountain Standard Time) on Saturday.

We sincerely regret any inconvenience this may cause you.

Sincerely,

The Hanover Insurance Group, Inc.

*Enclosure:* Reference Guide

## Reference Guide

To protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, to monitor your credit reports and to consider these additional steps:

**Security Freeze.** Some state laws allow you to place a security freeze on your credit reports. This would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. The specific costs and procedures for placing a security freeze vary by state law, but this reference guide provides general information. You can find additional information at the websites of any of the three credit reporting agencies listed below.

If you believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it will not charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you up to \$5.00 (and in some cases, up to \$20.00) each time you place, temporarily lift, or permanently remove a security freeze.

Requirements vary by state, but generally to place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies noted below, which must include the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; (7) A copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning identity theft and (8) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash though the mail.

Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348 800-525-6285 www.equifax.com	Experian Security Freeze P.O. Box 9554 Allen, Texas 75013 888-397-3742 www.experian.com	TransUnion Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 www.transunion.com
---	---	--

**Free Credit Reports.** To order a free copy of your credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't

requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the “personal information” section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

**Fraud Alerts.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert alerts you of an attempt by an unauthorized person to open a new credit account in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a free fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus. You can also place a fraud alert on your credit report online at the websites listed below for Equifax and Experian and via email for TransUnion at [fvad@transunion.com](mailto:fvad@transunion.com).

<p>Equifax P.O. Box 105069 Atlanta, Georgia 30348-5069 800-525-6285 <a href="http://www.fraudalerts.equifax.com">www.fraudalerts.equifax.com</a></p>	<p>Experian P.O. Box 1017 Allen, Texas 75013 888-397-3742 <a href="http://www.experian.com">www.experian.com</a></p>	<p>TransUnion Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a></p>
--	--	---

**Police Report.** If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

**Consulting the FTC.** In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)