Debra A. Hampson
Assistant Vice President and
Assistant General Counsel
The Hartford
Law Department

March 10, 2011

Office of the Attorney General
Attn: Consumer Protection and Antitrust Bureau
33 Capitol Street
Concord, New Hampshire 03301

Dear Sir or Madam:

I am writing to inform you of a recent information incident. On February 28, 2011, The Hartford detected a virus in its infrastructure that may have allowed a virus to capture the personal information of four New Hampshire residents. The particular virus at issue has the potential to capture information related to transactions conducted online. At this time, we are still unsure as to whether or not any personally identifiable information was captured but have no reason to believe that any information has been or will be misused.

To respond to this incident, The Hartford assembled its Security Event Response team to contain, control and assess the situation. As part of the response, The Hartford will offer the impacted residents a free two year subscription to Equifax's Credit Watch Gold with 3-in-1 Monitoring. Enclosed is a copy of the notification that was sent to the residents affected by this incident which includes additional information about the Equifax product mentioned above.

Please be assured that The Hartford takes the protection of personal information very seriously and will be taking steps to help prevent this type of malware from impacting its systems again in the future. Among other things, this includes working with its anti-virus vendor ensure any system gaps are closed and providing additional privacy and information security training for employees in order to warn them of the dangers of downloading files from unknown sources on the Internet.

Please do not hesitate to contact me at [redacted] if you have questions.

Very truly yours,

Debra Hampson

Debra Hampson

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

March 11, 2011

TO: Hartford Employees
FROM: Bill Downes, vice president, The Hartford Information Protection

The Hartford has detected a virus that infected our Windows server environment, which may have resulted in the capture of your personal information. Through our investigation of the situation, ***we have determined that you were one of the users who logged onto an infected server*** (either through a Citrix session or for support purposes). At this time, we do not know what, if any, personal information the virus may have captured from your session. We do know that the virus has the potential to capture confidential data such as bank account numbers, social security numbers, user accounts/logins, passwords, and credit card numbers.

We take data security and privacy seriously, and so we want to explain what we know, what remedial steps we have taken, and, most importantly, what we recommend you do to help ensure that your personal information is protected.

Immediately after detecting the virus, The Hartford identified all infected servers, worked with our anti-virus vendor to eradicate the virus, blocked the virus from reaching other servers, and analyzed the impact.

To ensure the integrity of The Hartford's systems, your Hartford password was reset. We urge you to reset your personal passwords for banking or other sites that you may have visited while using Hartford systems during February 22-28, 2011.

We are offering all affected employees and contractors the opportunity to enroll, at no cost, in Equifax Credit Watch™ Gold 3-in-1 Monitoring identity theft protection service for a two-year period. The service provides comprehensive credit file monitoring, unlimited credit reports, $20,000 in identity theft protection, and around-the-clock, live customer service. Click here for an informational sheet detailing the identity theft protection services The Hartford is providing you and information on how to register with Equifax Credit Watch. To obtain a code to participate in the credit monitoring service, please contact Kathy Rudolph, vice president, Enterprise Compliance at [redacted] You have until July 1, 2011 to activate your Equifax services. Additionally, The Hartford will reimburse you for the cost of placing and removing a credit freeze on your credit file.

We have drafted answers to questions you may have, please click here.

We regret this incident and apologize for any inconvenience.

WHAT THE HARTFORD IS PROVIDING YOU

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- $1,000,000 in identity theft insurance with $0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalize identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to [redacted]

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you questions about your credit report that only you should know.
3. Payment Information: During the "check out" process, enter the promotion code, provided at the top of your letter, in the "Enter Promotion Code" box. After entering your code press the "Apply Code" button (which will zero out the price) 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.)
4. Order Confirmation: – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial [redacted] for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code provided in this letter.

2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
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 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit www.fraudalerts.equifax.com or call 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. Fraud alerts last 90 days unless you manually renew it or use the automatic fraud alert feature within your Credit Watch subscription.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.

This product is not intended for minors (under 18 years of age)

ADDITIONAL IMPORTANT INFORMATION

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. Even if you do not find any signs of fraud on your reports, you may want to continue to check your credit report every three months for the next year. 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:

a. Contact law enforcement and retain a copy of the police report if you decide to file one. Call your local police department or visit the station, and an officer will take a report. We also suggest that you obtain a copy of the police report as you may need to give copies

of the police report to creditors to clear up your records.

b. You should also consider filing a complaint with the Federal Trade Commission ("FTC") by visiting their website www.ftccomplaintassistant.gov or by calling 1-877-ID-THEFT. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse where it will be accessible by law enforcement throughout the country for use in their investigations.

c. Contact any of the three major credit bureaus and ask that they place a "fraud alert" on your credit report.

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 credit reporting agencies. The three major credit reporting companies are:

Equifax	Experian	TransUnion
1-877-478-7625	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

D. Placing a Security Freeze Alert

A security freeze stops companies and potential creditors from obtaining your credit file. This prevents anyone from obtaining credit in your name until you suspend or permanently remove the security freeze (note: you will not be able to obtain credit until you have the security freeze suspended or removed, which may take several business days depending on the credit reporting agency and your state of residence). You can place a security freeze on your credit file by contacting the three credit reporting agencies. Depending on your state of residence, the credit reporting agencies may charge a fee to apply, suspend, or remove a security freeze.

To learn more about ID theft and how to deter, detect and defend against it, visit:

www.ftc.gov/idtheft	www.justice.gov/criminal/fraud/websites/idtheft.html	www.idtheftcenter.org

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.

North Carolina Residents: North Carolina residents with questions about this communication or would like information about preventing identity theft can contact the North Carolina Attorney General's Office or the Federal Trade Commission at:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6400

http://www.ncdoj.com

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: 1-877-438-4338
www.ftc.gov

Questions and Answers | Information Incident

March 2011

This document is designed to provide answers to some of the most commonly asked questions regarding the recent information incident.

Q. *Is there a company contact that can verify this email actually came from The Hartford?*
A. Yes. You can contact Kathy Rudolph at [redacted] for verification.

Q. *What personal information of mine may have been compromised?*
A. We are still trying to ascertain the extent of the incident. What we know today is that you inadvertently logged onto an infected system. The virus targets personal information such as banking information, login, passwords, social security numbers, credit card information, etc. We are notifying you so you may take steps to protect your personal information. The following report from Symantec, our security vendor, identifies more information on the impact:
[redacted]

Q. *When did the incident occur?*
A. The virus infected the servers starting on February 22, 2011 and we became aware of this issue on February 28.

Q. *What did The Hartford do when it discovered the virus?*
A. When we learned of the virus, The Hartford immediately began taking steps to contain the virus, confirm the scope of the impact, and identify what data had been compromised. We have only recently been able to identify the specific users who were affected by the virus. Upon verification of this information, we immediately contacted you and other users.

Q. *Why is The Hartford contacting me about this issue?*
A. We believe that your personal information may be at-risk. We take the protection of information seriously; therefore, we wanted to inform you of the situation as soon as possible and advise you on the steps we are taking 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 two full years at no cost to you, should you wish to participate.

Q. *What happens after two years?*
A. The Hartford believes that a two-year plan will provide you with more-than-adequate coverage for this incident. If after two years you wish to continue with credit monitoring you may do so at your own cost.

Q. *Can The Hartford automatically enroll me in the Equifax protection service?*
A. The decision to enroll in the Equifax service is yours to make. It would not be appropriate for The Hartford to enroll individuals automatically without their expressed consent. Please read the enclosed Equifax material carefully. If you decide to enroll, you can do so by mail or fax and must do so by July 1, 2011.

Q. *What if I suspect that I am the victim of identity theft as a result of this incident?*
A. Once enrolled in the Equifax program, if you believe you are the victim of identity theft, Equifax will conduct a thorough investigation and upon verification will make restoration services

available to you.
Q. *What is being done to prevent this from occurring again?*
A. Since this virus infiltrated our systems before our anti-virus software had the ability to detect it, The Hartford is conducting a compete investigation of its security procedures and will implement additional security measures to close the gaps we identified.

Q. *What else can I do to protect myself?*
A. According to U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit: www.annualcreditreport.com or call 877.322.8228.

You can also place a fraud alert on your credit file. The alert requires creditors to take additional steps to verify your identity before extending credit in your name. The service is free and is in effect for 90 days. Using this service may make obtaining credit slower and more difficult while the alert stays in effect. Should you wish to use the fraud alert, visit www.annualcreditreport.com for more details.

Q: Who can I contact if I have questions or I feel I may have an identity theft issue?
A: If you have additional questions or feel you may have an identity theft issue, please contact Kathy Rudolph at [redacted]