

The Hartford
One Hartford Plaza
Hartford, CT 06155

[Date]

[Original First Name] [Original Last Name]
[Original Address 1]
[Original Address 2]
[Original City], [Original State] [Original Zipcode]

Re: Data incident

Dear [Original First Name] [Original Last Name]:

We are writing to inform you that, although you may or may not be a customer of The Hartford, you could have been impacted by recent unauthorized access to your personal information, as described below. Please know that the security of your personal information is of utmost importance to The Hartford and we take any incident involving that information seriously. This letter is to notify you of the incident and our efforts to safeguard your personal information, and to provide you with resources you may use to protect yourself.

What Happened

We recently learned that unidentified persons used our public website to submit fraudulent request for auto insurance using the names and addresses and/or dates of birth of unknowing consumers. On January 26, 2021, we discovered that the unidentified persons, in the course of their fraudulent activity, may have misused our online auto insurance quote application to access your driver's license number. The fraudulent quote requests were made between December 2020 and February 3, 2021. Upon learning of this activity, we took immediate steps to prevent anyone from accessing this personal information, and worked to identify the potentially affected individuals.

We are notifying you and all consumers who we believe were impacted by the incident. However, we believe some people receiving this letter may have made valid quote requests on our website during the relevant time period. Therefore, if you or a member of your household did in fact submit an auto insurance quote request on our website between December 2020 and February 3, 2021, then it is possible that your information may not have been exposed in this incident.

What Information Was Involved

Based on our investigation, it appears your driver's license number, may have been exposed in this incident.

What We Are Doing

As soon as we noticed the suspicious activity, we engaged both our internal teams and outside professionals to investigate, and we removed the ability to view driver's license number in the online quote application. We have also enhanced our safeguards to protect against further unauthorized access to the personal information. We reported the fraudulent activity to law enforcement and regulatory authorities, as we continue to address this incident. As further described below, we are offering, at no cost to you, a 2-year membership of Experian's® IdentityWorksSM.

Information on IdentityWorks from Experian

Experian's IdentityWorks product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: [date] for your 24 month EXPERIAN IDENTITYWORKS MEMBERSHIP (described below) (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [https://www.experianidworks.com/\[xxxxx\]](https://www.experianidworks.com/[xxxxx])
- Provide your activation code: [Activation Code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [1-877-xxx-xxxx by [date]. Be prepared to provide engagement number [xxxxxxx] as proof of eligibility for the identity restoration services by Experian. Additional information is provided in the attachment.

What You Can Do

In order to protect yourself against the risk of identity theft or fraudulent transactions, you can take advantage of Experian's identity theft protection services at no cost to you, as described above and below. There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned. Information regarding these steps is provided in the attachment, under "*Steps You May Take To Protect Yourself Against Potential Misuse of Information.*"

For More Information

We sincerely apologize for any inconvenience or concern that this incident may cause you. We want to reassure you that we have taken steps to enhance the security of personal information entrusted to us and we remain committed to protecting the privacy of personal information. If you have further questions or concerns about this incident, please contact Experian's customer care team at ----- Monday through Friday between the hours of 9:00 a.m. and 9:00 p.m., and Saturday and Sunday between the hours of 11:00 a.m. and 8:00 p.m. Eastern Time.

Sincerely,

Name
Title

/Enclosure

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.

- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [customer service number]. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Steps You May Take To Protect Yourself Against Potential Misuse of Information

You can take some simple steps to protect yourself against possible identity theft or other fraudulent misuse of your information.

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or suspected incidence of identity theft to proper law enforcement authorities, or the Attorney General, or the Federal Trade Commission (FTC).

To file a complaint with the FTC, you may do so at www.ftc.gov/idtheft <https://www.identitytheft.gov/> or call 1-877-ID-THEFT (877-438-4338). The FTC mailing address is 600 Pennsylvania Ave. NW, Washington, DC 20580. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Obtain a Copy of, and Monitor, Your Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action> or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies is provided below:

Equifax (800) 525-6285 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	Transunion (800) 680-7289 www.transunion.com P.O. Box 1000 Chester, PA 19022
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- **Fraud Alerts and Security Freezes**

In addition, you may contact the fraud departments of the three national consumer reporting agencies or the FTC to obtain information about placing fraud alerts or security freezes in your file. You have the right to ask that the three credit reporting companies place fraud alerts in your file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. However, it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three national credit reporting companies. As soon as that company processes your fraud alert, it will notify the other two credit reporting companies which then must also place fraud alerts in your file. In addition, you can contact the national credit reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency.

Please see the above table for contact information for the three national consumer reporting agencies.

- **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.consumer.ftc.gov/topics/privacy-identity> or call 1-877-ID THEFT (877-438-4338).

For residents of Massachusetts:

State law advises you that you have the right to obtain a police report. You also will not be charged for seeking a security freeze, as described above in this document.

For residents of Rhode Island:

To contact the Rhode Island Attorney General; (401) 274-4400 or check <http://www.riag.ri.gov/home/ContactUs.php>

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State law advises you to report any suspected identity theft to law enforcement, as well as the FTC.

For residents of Maryland and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General about steps you can take to avoid identity theft.

Maryland Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com