

#14156

Allianz Life Insurance Company of North America



Privacy Office
PO Box 1344
Minneapolis, MN 55459-0060
800.328.5600

January 4, 2019

M. _____

Re: NOTICE OF DATA PRIVACY INCIDENT

Dear _____,

On behalf of Allianz Life Insurance Company of North America ("Allianz Life"), I am writing to notify you of a data privacy compromise that may have affected the security of some of your personal information. On December 17, 2018 we were notified by Gary Dossick of a data privacy incident that occurred in his office on December 11, 2018.

As a precaution, we are offering you a free one-year membership in Kroll's Identity Monitoring Services. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Kroll's Identity Monitoring is completely free and enrolling in this program will not impact your credit score. Additional information describing Kroll's Identity Monitoring Services is included in the enclosed *Notice of Privacy Safeguards*.

We encourage you to enroll in and receive Kroll's Identity Monitoring Services. In addition, under Massachusetts law, you have the right to file a police report and to request a copy of that police report. You also have the right to request a credit freeze. Details on how you can protect yourself against identity theft and fraud, including how to request a credit freeze, are provided in the enclosed *Notice of Privacy Safeguards*.

We recognize that you may have questions that are not answered in this letter. Any further questions about this incident can be directed to our Contact Center by calling 1-800-950-1962.

We sincerely regret any inconvenience this incident may cause and remain committed to safeguarding your personal information in our care.

Sincerely,

Brad Quast
Data Privacy Officer
DPO@allianzlife.com

Reference No.

NOTICE OF PRIVACY SAFEGUARDS

We have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services¹ include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

You must activate your identity monitoring services by **March 21, 2019**. Your Activation Code will not work after this date.

1. Visit <https://redeem.kroll.com> to activate your identity monitoring services.
2. Provide Your Activation Code: _____ and Your Verification ID: ____.
3. To sign in to your account after you have activated your identity monitoring services, please visit <https://krollbreach.idmonitoringservice.com>
4. If you have questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

Take Advantage Of Your Identity Monitoring Services

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

Other Steps You Can Take To Protect Yourself Against Identity Theft And Fraud

Allianz Life encourages you to remain vigilant and seek to protect yourself against possible identity theft or other financial loss by reviewing account statements, notifying your bank, credit card companies, and other providers of the data compromise, and monitoring your credit report, especially for the creation of new accounts.

Credit Reports. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, visit www.annualcreditreport.com or call, toll-free, (877) 322-8228.

Fraud Alerts. At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note, however, that because it tells creditors to follow certain procedures to protect your credit, it may also delay the ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. If you wish to place a fraud alert, or you have questions regarding your credit report, you can contact any one of the following agencies:

<u>Equifax:</u>	<u>Experian:</u>	<u>TransUnion:</u>
Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069 (888)-836-6351 my.equifax.com/consumer-registration	Consumer Fraud Assistance P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com	TransUnion Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert

Security/Credit Freeze. You have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It 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 apply for a new credit account or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, etc. There is no charge to request a security freeze or to remove a security freeze. If you wish to place a security freeze, you must contact each of the following agencies:

<u>Equifax:</u>	<u>Experian:</u>	<u>TransUnion:</u>
Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788 (888) 298-0045 my.equifax.com/consumer-registration	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com/freeze	TransUnion LLC P.O. Box 2000 Chester, PA 19016 (888) 909-8872 www.transunion.com/credit-freeze

Reports to Law Enforcement. Instances of known or suspected identity theft should be reported to law enforcement, your state Attorney General, and the Federal Trade Commission (FTC). To file a complaint with the FTC, or to obtain additional information on identity theft and the steps that can be taken to avoid identity theft, the FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580, or at www.ftc.gov/idtheft, or (877) ID-THEFT (877-438-4338); TTY: (866) 653-4261.