

15544



Data Security Team
PO Box 1280
Lynchburg, Virginia 24505-1280
DataSecurityTeam.Genworth@genworth.com
Genworth.com

Notice of Data Breach

8/9/2019

from Genworth Life Insurance Company,
Genworth Life and Annuity Insurance Company,
or Genworth Life Insurance Company of New
York

Re: Case Number: [REDACTED]
Amendment to Letters Dated 5/2/2019 and 5/3/2019

Dear,

Genworth respects your privacy and works hard to protect your confidential information. We are writing you in a commitment to continued compliance regarding recent changes in Massachusetts State Law affecting its residents. As this incident exposed your social security number, we are increasing the timeframe of your free credit monitoring from 12 to 24 months. We have also revised the information specific to Massachusetts residents. Please note that there are no changes to the incident as described in the May 2, 2019 notification and as described below.

What Happened:

On April 15, 2019 we were notified that correspondence dated March 29, 2019 for another recipient inadvertently included a copy of your Long Term Care policy.

What Information Was Involved:

The correspondence included your name, telephone number, date of birth, social security number, address, gender, prescription drug usage/history, your signature, and potential coverage options. The recipient acted appropriately and notified us of the mistake and returned the information.

What We Are Doing:

Please note, this notification was not delayed due to a law enforcement investigation.

We have no indication your information was misused, however, as a courtesy, we would like to offer you a **24-month subscription** of credit monitoring and resolution services with ID Experts®, at no cost to you. With this protection, ID Experts®, will help you resolve issues if your identity is compromised. The deadline to enroll is 60 days from the date of this letter.

To enroll please visit <https://app.myidcare.com/account-creation/protect> and provide the following enrollment code:. If you need additional assistance enrolling, please contact ID Experts at 800-939-4170.

What You Can Do:

Even if you decide not to accept our offer, we encourage you to take steps to protect yourself from the risk of identity theft or other potential harm as described in the enclosed Guide.

For More Information:

If you have any questions or need further assistance, please contact us at 866.381.2906 Monday - Friday, 8:30 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Genworth Data Security Team

Guide to Protecting Yourself from Identity Theft

Fraud Alert: You may want to consider placing a fraud alert and/or credit freeze on your credit file by calling any of the consumer reporting agencies. They will notify the other agencies to do the same. A fraud alert tells creditors to contact you before they open a new account in your name or change your existing accounts. A fraud alert will, however, make it harder to take advantage of 'instant credit' offers from retailers.

Free Credit Freeze: A free credit freeze will restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can request a credit freeze online, by phone, or by mail. If you choose to request a freeze online or by phone, the agency must place the freeze within one (1) business day. If you request a lift of the freeze, the agency must lift it within one (1) hour. If you choose to make your request to place or lift a credit freeze by mail, the agency must place or lift the credit freeze within three (3) business days of receipt of your request.

Equifax
877-478-7625
PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
888-397-3742
PO Box 9532
Allen, TX 75013
www.experian.com

TransUnion
800-680-7289
PO Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Review Credit Reports: We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You can get a free credit report once a year from each of the three agencies. Go to annualcreditreport.com or call 877-322-8228. You may order one, two or all three credit reports at the same time or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as a wrong home address, the wrong employer or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find any suspicious activity at first, continue to regularly review your credit reports, bank, credit and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

If You Become a Victim of Identity Theft: If you find suspicious activity on your credit reports or believe your personal information is being misused:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it.
- File a complaint with the FTC at ftc.gov/idtheft or by calling 877-ID-THEFT. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the consumer reporting agencies.

You can obtain additional information about the steps you can take to avoid identity theft from the following:

For California Residents:

Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft

For Kentucky Residents:

Office of the Attorney General of Kentucky
700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
Telephone: 1-502-696-5300

For Iowa Residents:

Office of Iowa Attorney General
1305 E. Walnut, Des Moines, IA 50319
www.iowaattorneygeneral.gov
Telephone: 1-888-777-4590.

For North Carolina Residents:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For Maryland Residents:

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For New York Residents:

The provisions of the insurance component of the credit monitoring may be restricted in New York.

For West Virginia Residents:

You may call 888-GENWORTH to learn what types of information Genworth maintains about individuals and what information Genworth maintains about you.

For all other US Residents:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

For Massachusetts Residents:

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.



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Notice of Data Breach

5/3/2019

from Genworth Life Insurance Company,
Genworth Life and Annuity Company, or
Genworth Life Insurance Company of New York

Re: Case Number:
Amendment to Letter Dated 5/2/2019

Dear ,

Genworth respects your privacy and works hard to protect your confidential information. We are writing you about an error in our previous notification dated May 2, 2019 that may affect you. Our previous notification's Guide to Protecting Yourself Against Identity Theft ("Guide") did not highlight recent changes in Massachusetts State Law affecting its residents. As now correctly reflected in the enclosed Guide, Massachusetts, along with federal law, mandates credit reporting agencies to allow a consumer to place, lift, or remove security freezes free of charge. Please note that there are no changes to the incident as described in the May 2, 2019 notification and as described below.

What Happened:

On April 15, 2019 we were notified that correspondence dated March 29, 2019 for another recipient inadvertently included a copy of your Long Term Care policy.

What Information Was Involved:

The correspondence included your name, telephone number, date of birth, social security number, address, gender, prescription drug usage/history, your signature, and potential coverage options. The recipient acted appropriately and notified us of the mistake and returned the information.

What We Are Doing:

Please note, this notification was not delayed due to a law enforcement investigation.

We have no indication your information was misused, however, as a courtesy, we would like to offer you a **one-year subscription** of credit monitoring and resolution services with ID Experts®, at no cost to you. With this protection, ID Experts®, will help you resolve issues if your identity is compromised.

What You Can Do:

If you are interested, please contact our office and we will provide the enrollment code needed to take advantage of the ID Experts® subscription. Even if you decide not to accept our offer, we encourage you to take steps to protect yourself from the risk of identity theft or other potential harm as described in the enclosed Guide.

For More Information:

If you have any questions or need further assistance, please contact us at 866.381.2906 Monday - Friday, 8:30 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Genworth Data Security Team

Guide to Protecting Yourself from Identity Theft

Fraud Alert: You may want to consider placing a fraud alert and/or credit freeze on your credit file by calling any of the consumer reporting agencies. They will notify the other agencies to do the same. A fraud alert tells creditors to contact you before they open a new account in your name or change your existing accounts. A fraud alert will, however, make it harder to take advantage of 'instant credit' offers from retailers.

Free Credit Freeze: A free credit freeze will restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can request a credit freeze online, by phone, or by mail. If you choose to request a freeze online or by phone, the agency must place the freeze within one (1) business day. If you request a lift of the freeze, the agency must lift it within one (1) hour. If you choose to make your request to place or lift a credit freeze by mail, the agency must place or lift the credit freeze within three (3) business days of receipt of your request.

Equifax
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Allen, TX 75013
www.experian.com

TransUnion
800-680-7289
PO Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Review Credit Reports: We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You can get a free credit report once a year from each of the three agencies. Go to annualcreditreport.com or call 877-322-8228. You may order one, two or all three credit reports at the same time or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as a wrong home address, the wrong employer or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find any suspicious activity at first, continue to regularly review your credit reports, bank, credit and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

If You Become a Victim of Identity Theft: If you find suspicious activity on your credit reports or believe your personal information is being misused:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it.
- File a complaint with the FTC at ftc.gov/idtheft or by calling 877-ID-THEFT. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the consumer reporting agencies.

You can obtain additional information about the steps you can take to avoid identity theft from the following:

For California Residents:

Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft

For Kentucky Residents:

Office of the Attorney General of Kentucky
700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
Telephone: 1-502-696-5300

For Iowa Residents:

Office of Iowa Attorney General
1305 E. Walnut, Des Moines, IA 50319
www.iowaattorneygeneral.gov
Telephone: 1-888-777-4590.

For North Carolina Residents:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For Maryland Residents:

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For New York Residents:

The provisions of the insurance component of the credit monitoring may be restricted in New York.

For West Virginia Residents:

You may call 888-GENWORTH to learn what types of information Genworth maintains about individuals and what information Genworth maintains about you.

For all other US Residents:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

For Massachusetts Residents:

You have the right to obtain any police report filed. Massachusetts consumers can place a free security freeze on their credit report, prohibiting a credit reporting agency from releasing any information from the report to a third party without your prior express authorization.

Please review the requirements on the websites for each credit reporting agency (Equifax, Experian, TransUnion) prior to sending your request for a free security freeze. The credit bureaus have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.



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Notice of Data Breach

5/2/2019

from Genworth Life Insurance Company,
Genworth Life and Annuity Company, or
Genworth Life Insurance Company of New York

Re: Case Number:

Dear ,

Genworth respects your privacy and works hard to protect your confidential information. We are writing you about an error in mailing of correspondence that may affect you.

What Happened:

On April 15, 2019 we were notified that correspondence dated March 29, 2019 for another recipient inadvertently included a copy of your Long Term Care policy.

What Information Was Involved:

The correspondence included your name, telephone number, date of birth, social security number, address, gender, prescription drug usage/history, your signature, and potential coverage options. The recipient acted appropriately and notified us of the mistake and returned the information.

What We Are Doing:

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We have no indication your information was misused, however, as a courtesy, we would like to offer you a **one-year subscription** of credit monitoring and resolution services with ID Experts®, at no cost to you. With this protection, ID Experts®, will help you resolve issues if your identity is compromised.

What You Can Do:

If you are interested, please contact our office and we will provide the enrollment code needed to take advantage of the ID Experts® subscription. Even if you decide not to accept our offer, we encourage you to take steps to protect yourself from the risk of identity theft or other potential harm as described in the enclosed Guide.

For More Information:

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Genworth Data Security Team

Guide to Protecting Yourself from Identity Theft

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Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as a wrong home address, the wrong employer or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

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If You Become a Victim of Identity Theft: If you find suspicious activity on your credit reports or believe your personal information is being misused:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it.
- File a complaint with the FTC at ftc.gov/idtheft or by calling 877-ID-THEFT. Your complaint will be accessible to law enforcers for their investigations.
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700 Capitol Avenue, Suite 118
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1305 E. Walnut, Des Moines, IA 50319
www.iowaattorneygeneral.gov
Telephone: 1-888-777-4590.

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9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

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Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For West Virginia Residents:

You may call 888-GENWORTH to learn what types of information Genworth maintains about individuals and what information Genworth maintains about you.

For New York Residents:

The provisions of the insurance component of the credit monitoring may be restricted in New York.

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Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

For Massachusetts Residents:

You have the right to obtain any police report filed. Massachusetts consumers can place a security freeze on their credit report, prohibiting a credit reporting agency from releasing any information from the report without written authorization.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge up to \$5 each to place, lift or remove a security freeze. Victims of identity theft must send a written request to each of the credit bureaus (Equifax, Experian, TransUnion) by regular, certified or overnight mail and include name, address, date of birth, social security number, and credit card number and expiration date for payment, if applicable. Each credit bureau has specific requirements to place a security freeze.

Review these requirements on the websites for each prior to sending your written request. The credit bureaus have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.