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Together We Prevail™



Business Insurance  
Employee Benefits  
Auto  
Home

The Hartford  
One Hartford Plaza  
Hartford, CT 06155

September \_\_, 2020

[NAME]  
[ADDRESS]

RE: Notice of Data Breach

Dear Ms. [NAME]:

We are writing to inform you of a vendor incident involving your personal information. The Hartford is the administrator of certain Aetna Life Insurance Company long term disability policies, and retained Praxis Consulting, Inc. ("Praxis") for certain claims processing and subrogation activities.

#### What Happened

Praxis experienced a phishing attack in which an unauthorized party gained access to a single company e-mail account from June 29, 2020 to July 7, 2020. Praxis identified the unauthorized access on July 7, 2020, at which time it terminated access to the account and began an internal investigation. Praxis retained outside cybersecurity experts and legal counsel to conduct a more detailed review of the incident. Through its investigation, Praxis found no evidence of unauthorized access to your information, but information related to claimants was potentially accessible to the unauthorized party. Forensic evidence indicates that the unauthorized party used the Praxis employee e-mail account for spamming.

#### What Information Was Involved

The party could have accessed certain personal information, including one or more of the following: name, contact information, social security number, medical information, driver's license number, and/or date of birth.

#### What We Are Doing

We take our responsibility to safeguard personal information seriously, and we wanted to make you aware of this incident.

At this time we are not aware of any evidence that your personal information has been or will be misused or subject to risk of identity theft; however, out of an abundance of caution, we have arranged for Experian to provide you with 24 months of identity theft protection services at no cost to you. In addition, Praxis has stated that it is updating its security systems, as well as its cybersecurity policies and procedures to help prevent future phishing attacks.

#### Experian Identity Theft Protection Offering

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. 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 offer 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: [DATE] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your activation code: [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 877-890-9332 by [DATE]. Be prepared to provide engagement number [#####] as proof of eligibility for the identity restoration services by Experian.

#### ADDITIONAL DETAILS REGARDING YOUR 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, Equifax and Transunion files for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

- Identity Restoration: Identity Restoration specialists 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.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

#### What You Can Do

You can take advantage of Experian's identity theft protection services at no cost to you. In addition, 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 on the attached pages entitled "*Steps You May Take To Protect Yourself Against Potential Misuse of Information.*"

#### For More Information

We apologize for the inconvenience or concern that this incident may cause you. We remain committed to protecting the privacy of your personal information. If you have further questions or concerns about this incident, please contact 860-547-7544 and ask to speak with Deb Floros.

Sincerely,

Deb Floros  
Compliance Director, Claim  
The Hartford Financial Services Group, Inc.

Enclosure

## 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](http://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.

**For Maryland Residents:**

You may obtain information about avoiding identity theft at: Office of the State of Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202, 1-888-743-0023 [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

**For North Carolina Residents:**

You may contact the Consumer Protection Division of the North Carolina Attorney General's Office for information about preventing identity theft at (919) 716-6000 or online at [ncdoj.gov/protecting-consumers/](http://ncdoj.gov/protecting-consumers/). The mailing address for the North Carolina Attorney General's Office is: Consumer Protection Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001.

**For Maryland, Massachusetts, and New Jersey Residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

- **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](http://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 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P.O. Box 2002 Allen, TX 75013	Transunion (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a> 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).