

19344



December 11, 2020

2919 Allen Parkway L3-20
Houston, TX 77019
www.aig.com

VIA UPS



Melissa Cozart
VICE PRESIDENT &
CHIEF PRIVACY OFFICER -
US
T 713 831 6371
F 713 831 2258
melissa.cozart@aig.com

Dear

As previously communicated by Anthony Contasti on October 16, 2020, we are writing to notify you that your personal information was inadvertently sent to another insurance policyholder on or around October 13, 2020. The misdirected information included your name, address, Prudential policy number, and bank account information. The unintended recipient promptly reported the incident to us and returned the documents that included your personal information.

AIG Direct Insurance Services takes all privacy concerns very seriously and we apologize for any undue concern or inconvenience this matter may cause. The incident was due to human error as an employee inadvertently attached a document that included your personal information to a packet of documents that was mailed to the unintended recipient. We have followed up with our employee to discuss the matter and have reminded the employee of our policies and procedures that are designed to avoid these errors.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express 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 subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions or other services, including an extension of credit at point of sale.

A security freeze can be requested by sending a request either by toll-free telephone, secure electronic means or mail to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail to the addresses below:

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) 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 (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.

Under Massachusetts law, a consumer reporting agency cannot charge a fee to any consumer who elects to place, lift or remove a security freeze from a consumer report.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail, include proper identification (name, address, and social security number) **and** include 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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

If you believe there was fraudulent use of your information as a result of this incident 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 from the date of the incident (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).

As we further discussed, we are happy to offer credit monitoring, and although we understand that you declined that offer, if you change your mind, or if you would like to discuss the matter any further, please feel free to contact me directly.

Sincerely,

A handwritten signature in cursive script that reads "Melissa H. Cozart".

Melissa Cozart
Vice President & Chief Privacy Officer - US