

<Return Name>
<Return Address>
<City> <State> <Zip>



2021
Liberty Mutual.
INSURANCE

<FirstName> <LastName>
<Address1>
<Address2>
<City><State><Zip>

April XX, 2021

Re: Notice of Data Breach

Dear <FirstName> <LastName>:

We are writing to inform you that, although you may or may not be a customer of Liberty Mutual, you may have been affected by an incident involving your personal information.

What Happened?

We recently learned that unauthorized third parties used two of our public websites to submit fraudulent requests for auto insurance by using personal information of individuals obtained from another, unknown source. On January 21, 2021 and January 22, 2021, we discovered that the unidentified third parties, in the course of their fraudulent activity, may have accessed your driver's license number. This activity occurred between November 21, 2020 and January 22, 2021.

What Information Was Involved?

Your name, date of birth, and driver's license number may have been accessed during this incident.

What We Are Doing?

As soon as we discovered this suspicious activity, we immediately removed the ability to view driver's license numbers in the online quote application and began an investigation. We have reported this incident to the authorities and are assisting their investigation to prevent future fraudulent activity.

We are offering you **[INSERT NUMBER]** months of complimentary credit monitoring and identity theft protection services through Cyberscout, a company specializing in fraud assistance and remediation services. To activate these services, please follow the instructions included the attached *Additional Important Information*. We cannot enroll in the services for you, but are here to help if you have any questions.

What You Can Do.

We encourage you to carefully check your account statements and credit reports and to promptly report suspected identity theft. The complimentary credit monitoring services we are offering will help you identify fraudulent activity.

For More Information.

For information about additional steps you can take to protect against unauthorized use of your personal information including fraud alerts and security freezes, please see the enclosed *Additional Important Information*.

We take this matter and your privacy very seriously. We regret any inconvenience or concern caused by this incident.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim MacPhee". The signature is fluid and cursive, with the first name "Jim" and last name "MacPhee" clearly distinguishable.

Jim MacPhee
President & Chief Operating Officer, U.S. Retail Markets

Additional important information.

Enroll in Credit Monitoring

We are providing you through Cyberscout access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring** services at no charge. You will receive alerts when changes occur to your Experian credit file for **[INSERT NUMBER]** months from the date of enrollment. If any fraud results in a financial loss, you will have access to a \$1,000,000 insurance reimbursement policy through Cyberscout. Any change to your account will be sent to you the same day that the change or update takes place with the credit bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personal information is found online. You will also be alerted to any potentially fraudulent unemployment claims.

To enroll in Credit Monitoring services at no charge, please log on to **<https://secure.identityforce.com/benefit/liberty>** and follow the instructions. When prompted, please provide this unique code to receive services: **<CODE HERE>** To receive the monitoring services, **you must enroll within 90 days** from the date of this letter.

The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

Free Credit Reports

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. We recommend periodically obtaining credit reports from each nationwide credit reporting agency. To order your free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. You may also contact the three major credit bureaus listed below directly to request a free copy of your credit report. When you get your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Security Freezes

You have the right to place a "security freeze" on your credit report. This will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of future requests or applications you make for a new loan, credit, mortgage, or any other account involving credit. By federal law, you cannot be charged to place or lift a security freeze on your credit report. If you want to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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, 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Fraud Alerts

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on your credit file. When a fraud alert appears on your credit file, a business is required to take steps to verify your identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. If you want to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

You can also learn about identity theft prevention, fraud alerts, security freezes, and steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

Contact the Federal Trade Commission and Law Enforcement

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those whose information has been misused to file a complaint with them. You can find information on how to file a complaint using the contact information listed above.

You have the right to file a police report if you ever experience identity theft or fraud. To file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Residents of Massachusetts

You have the right to obtain a police report with respect 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.

<Return Name>
<Return Address>
<City> <State> <Zip>



<FirstName> <LastName>
<Address1>
<Address2>
<City><State><Zip>

April XX, 2021

Re: Notice of Data Breach

Dear <FirstName> <LastName>:

We are writing to tell you about an incident that involved your personal information.

What Happened?

On March 11, 2021, we discovered that an unauthorized third party purchased an automobile insurance policy using your name, date of birth, and other personal information they had already obtained from another, unknown source. After purchasing the policy, the unauthorized third party may have accessed more of your personal information. This activity occurred between March 6 and March 12, 2021.

What Information Was Involved?

Your name, date of birth, and driver's license number may have been accessed during this incident.

What We Are Doing.

As soon as we discovered this activity on March 11, we immediately stopped it from continuing and began an investigation. We took steps to fix the issue, including masking driver's license numbers in online accounts and disabling access to the online customer account for the unauthorized policy. We are canceling the policy, and you do not need to take further action in this regard. We reported this incident to the authorities and are assisting their investigation to prevent future fraudulent activity.

We are offering you **[INSERT NUMBER]** months of complimentary credit monitoring and identity theft protection services through Cyberscout, a company specializing in fraud assistance and remediation services. To activate these services, please follow the instructions included the attached *Additional Important Information*. We cannot enroll in the services for you, but are here to help if you have any questions.

What You Can Do.

We encourage you to carefully check your account statements and credit reports and to promptly report suspected identity theft. The complimentary credit monitoring services we are offering will help you identify fraudulent activity.

For More Information.

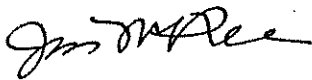
For information about additional steps you can take to protect against unauthorized use of your personal information including fraud alerts and security freezes, please see the enclosed *Additional Important Information*.

If you have further questions about this incident, please call 866-721-3783 toll-free from 8:00 AM to 5:00 PM Eastern Time, Monday through Friday. You may also write to us at Liberty Mutual Group, Inc., 175 Berkeley Street, Boston, MA 02116.

[INSERT FOR CUSTOMERS]

We take this matter and your privacy very seriously. We regret any inconvenience or concern caused by this incident.

Sincerely,



Jim MacPhee
President & Chief Operating Officer, U.S. Retail Markets

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The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

Free Credit Reports

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. We recommend periodically obtaining credit reports from each nationwide credit reporting agency. To order your free credit report, visit **www.annualcreditreport.com** or call toll-free 1-877-322-8228. You may also contact the three major credit bureaus listed below directly to request a free copy of your credit report. When you get your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

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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.);
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