



One Tower Square
Hartford, CT 06183

January 14, 2022

**CONFIDENTIAL
VIA EMAIL**

Office of the Maryland Attorney General
200 St. Paul Place, 25th Floor
Baltimore, MD 21202
idtheft@oag.state.md.us

Re: Notice of Data Breach

To the Office of the Maryland Attorney General:

Travelers Property Casualty Insurance Company (“Travelers” or “we”), is writing to inform you of a data security incident. A copy of the notification being sent to 1 Maryland resident on January 14, 2022 by first class mail in accordance with the notification requirements under state law is attached to this letter.

On December 21, 2021, the company learned that an unauthorized third party may have gained access to this individual’s driver’s license number through the fraudulent misuse of the company’s online quoting platform and customer portal. It appears that the unauthorized third party obtained a masked driver’s license number in the online quoting platform and proceeded to bind a new policy using a fraudulent bank account. The policy binding process would permit the individual to create an online customer account, and once created, the individual could access a masked driver’s license number. Although the driver’s license numbers were masked in both applications, the unmasked digits in each application could be combined to form a complete driver’s license number.

The company is cancelling the fraudulently bound insurance policy and continues to investigate the incident.

If you have any questions regarding this event or if you desire further information or assistance, please email me at jccere@travelers.com or call my direct line at 860-277-4287.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Cecere', with a long horizontal flourish extending to the right.

John A. Cecere
Chief Privacy Officer

Enclosure



Alan Tuvin
Personal Insurance National Underwriting
Travelers
1 Tower Square
Hartford, CT 06183
214-570-6136

January 14, 2021

[First Name] [Last Name]
[Street Address]
[City], [State] [Zip]

Re: Notice of data security incident

Dear [First Name] [Last Name],

We are writing to inform you of an incident that may have involved some of your personal information.

What happened?

On December 21, 2021, we discovered that on [Bound date], an unauthorized third party used our online quoting system to purchase an automobile insurance policy using your name and address. In the course of purchasing the policy, the unauthorized party may have accessed your personal information.

What information was involved?

The personal information may have included your name, driver's license number, vehicle identification number, other drivers in the household, and insurance carrier history.

What we are doing

Once we discovered this activity, we immediately took steps to contain it, including disabling the pre-filling of certain information in the online quoting application, disabling access to the online customer account for this policy, and cancelling the policy. The security of personal information is a top priority of ours, and we continually take steps to further enhance our systems.

Finally, we are also offering you free credit monitoring and identity theft protection and resolution services, as well as dark web monitoring, with Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services, for a period of twelve months. Instructions on how to enroll in these services can be found in the enclosed Reference Guide.

What you can do

In addition to signing up for your complimentary credit monitoring and identity protection and resolution services, the enclosed Reference Guide also provides information on general steps you

can take to monitor and protect your personal information. We encourage you to remain vigilant by carefully reviewing your credit reports and account statements sent from financial institutions to ensure that all your account activity is valid. Any questionable charges should be promptly reported to the company with which you maintain the account.

For More Information

We encourage you to remain vigilant in reviewing your account statements and credit reports and to promptly report incidents of suspected identity theft. We also encourage you to enroll in the complimentary credit monitoring services we are offering. For information about additional steps you can take to protect against unauthorized use of your personal information as well as fraud alerts and security freezes, please see the enclosed Reference Guide.

If you have further questions or concerns about this incident, please contact Alan Tuvin at 214-570-6136.

We regret any inconvenience or concern caused by this incident.

Sincerely,

Alan Tuvin

Alan Tuvin
Personal Insurance Underwriting
Travelers

Enclosure

Reference Guide

Review Your Account Statements

Carefully review statements sent to you from your financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the company with which you maintain the account.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving 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, if found to be in error, 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.

How to Enroll in Cyberscout Services

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE>. In order for you to receive the monitoring services described above, 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 your own protection to confirm your identity.

Even if you have already signed up for different credit monitoring services, we encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30348	800 -525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-916-8800	www.transunion.com

Security Freezes

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, Georgia 30348	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of the District of Columbia

You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, www.oag.dc.gov.

For Residents of Iowa

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

For Residents of Maryland

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <http://www.marylandattorneygeneral.gov/>.

Any inquiries sent by mail should be directed to The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

For Residents of New Mexico

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- (4) payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of pre-screening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

For Residents of New York

You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, www.ag.ny.gov.

For Residents of North Carolina

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699- 9001, 1-919-716-6000, www.ncdoj.gov.

For Residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, www.doj.state.or.us.

For Residents of Rhode Island

You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, 1-401-274-4400.