



PO Box 1365
Columbia, SC 29202

June 9, 2022

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

By Email

To Whom it May Concern,

I am writing on behalf of Colonial Life & Accident Insurance Company ("Colonial Life") to inform you that Colonial Life recently learned that the personal information of a Maryland resident was disclosed.

On April 27, 2022, Colonial Life learned that the personal information of a Maryland resident about whom Colonial Life maintains such information was impermissibly disclosed. On this date, Colonial Life became aware that an unknown actor posted an image that included the personal information of the Maryland resident. Colonial Life's investigation did not identify evidence of any security compromise on Colonial Life's system leading to exposure of personal information.

Although Colonial Life has not confirmed a breach of security of its system, Colonial Life plans to provide notice by mail to the affected Maryland resident, and a redacted copy of such notice is attached. In addition to providing information regarding credit reporting agencies, government resources, security freezes, fraud alerts, and other identity protection tools, Colonial Life plans to offer credit monitoring and identity protection services for two years through Experian, at no cost to the impacted individual.

Please feel free to contact me if you have any questions or require additional information.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. Morrill".

Riikka Morrill
AVP, Legal Counsel & Manager
(207) 575-2537
compliance@unum



[Return Address Line 1]
[Return Address Line 2]

June 9, 2022

[Name]
[Address]
[City, State, Zip]

Dear [Name]:

Colonial Life & Accident Insurance Company ("Colonial Life") is writing to tell you that we recently learned that your personal information was disclosed.

What Happened? On April 27, 2022, Colonial Life learned that information about you was disclosed by an unknown actor. No other individuals involved in your plan were identified as impacted. We are informing you so that you may take precautionary measures.

What Information Was Involved? The information that was disclosed includes your [Data Elements].

What We Are Doing. Upon learning that your information had been disclosed, we promptly took measures to confirm the security of the system that contained such information. We also have arranged for you to obtain, at no cost to you, 24 months of credit monitoring and other services from Experian. Information regarding the package of services is included in Attachment 1 to this letter. We also want you to know about other protective actions you can take.

What You Can Do. We encourage you to sign up for the free credit monitoring and other services from Experian, as described below. We also recommend that you remain vigilant by reviewing your account statements and monitoring your free credit reports for signs of suspicious activity. Please find additional information in Attachment 2 to this letter. As noted above, you can enroll, at no cost to you, in 24 months of credit monitoring and other services from Experian. Information about enrollment is included in Attachment 1 to this letter.

For More Information. Please feel free to contact me with any questions you may have. My phone number is (803) 497-5363.

Sincerely,

A handwritten signature in black ink that reads "Heather M. Lozynski".

Heather Lozynski
Assistant Vice President
VB Sales Enablement & Technology Solutions

Attachment 1: Credit Monitoring and Identity Theft Services Enrollment Information

What we are doing to protect your information:

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

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).

Please note that Identity Restoration is available to you for 24 months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24 month 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 01/31/2023**. (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please call 1-877-890-9332 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays).

ADDITIONAL DETAILS REGARDING YOUR 24 MONTH 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.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.

What You Can Do. Please review the enclosed *Information about Identity Theft Protection* for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 1-877-890-9332 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays).

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment 2: Additional Information

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>.

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

Fraud Alert Information

Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Whether or not you enroll in the credit monitoring product offered, you also have the right to place an initial fraud alert on your file at no cost. An initial fraud alert lasts 1 year and is placed on a consumer's credit file. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies. You may also contact any of the consumer reporting agencies or the FTC for more information regarding Fraud Alerts. The contact information for the three nationwide credit reporting companies is:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-888-766-0008	1-888-397-3742	1-800-680-7289

Free Credit Report Information

You have rights under the federal Fair Credit Reporting Act. These include, among others, the right to know what is in your credit file; the right to dispute incomplete or inaccurate information; and the right to ask for a credit score. Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police

report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement for their investigations.

You may also contact the FTC or the Maryland Attorney General's Office at the contact information below to learn more about identity theft and the steps you can take to protect yourself and prevent such activity.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357) /
<https://www.consumer.ftc.gov/identity-theft-and-online-security>

Maryland Attorney General's Office

200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023 /
www.marylandattorneygeneral.gov

Security Freeze Information

You have the right to request a free Security Freeze (aka "Credit Freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a Credit Freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A Credit Freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. You may also contact any of the consumer reporting agencies or the FTC for more information regarding Security Freezes.

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

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
<https://www.transunion.com/credit-freeze>
1-888-909-8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.