



Aviva USA 611 Fifth Ave. Des Moines IA 50309-1603 Tel 800 800 9882 www.avivausa.com

May 28, 2009

Office of the Attorney General
State of New Hampshire
33 Capitol Street
Concord, NH 03301

Delivery Via United Parcel Service; Tracking No. [1Z 813 5XX 0191871551]

RE: Notification of Data Security Breach Incident

Dear Sir/Madame:

This letter is being sent in accordance with New Hampshire law to inform your office that our company recently suffered an unauthorized disclosure of personal information due to the operation of malicious software (commonly known as malware) on one of our computers. The information that may have been disclosed included customer Social Security Numbers and names and/or addresses. We have enclosed a copy of the form of notice letter that we will begin sending to potentially affected individuals on a nationwide basis on May 29, 2009.

Since discovery of the malware, with the assistance of third-party consultants, we have conducted a detailed review of our systems to determine whether any other computers were infected. We have removed the affected hardware from service and have taken steps to secure our environment against similar future malware attacks. In addition, new passwords have been issued to the employees whose login information may have been compromised.

At this point, we do not have direct evidence that personal information of any New Hampshire residents was disclosed, but we will be sending notices to one New Hampshire resident whose personal information may have been improperly acquired as a result of this incident. (This figure is based upon customer address information that we currently have on file and may be subject to change as address information is verified during the mailing process.) These customers will be offered free identity theft protection service for a period of 12 months, along with identify theft insurance coverage of \$25,000.

Should you have any additional questions regarding this incident, you may contact me directly at (516) 390-7447.

Sincerely,

A handwritten signature in black ink that reads "Carolyn Gee".

Carolyn Gee
Chief Privacy Officer
Aviva USA



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Name
Address
Address
City, ST zip code


May 28, 2009

Complimentary Debix Identity Protection
Activation Code: 12345678
Signup Link: <http://www.debix.com/safe>
Breach Hotline: 866-979-2598

Dear XXXX XXXXXX,

We are writing to inform you that sensitive personally identifiable information about you may have been exposed to unauthorized persons. This possible exposure occurred while our company was conducting online research to locate the most current address information for policyholders or beneficiaries whose correspondence had been returned as undeliverable.

As a result of this incident, we suspect that the Social Security Numbers and names and/or addresses of approximately 550 customers, including you, may have been improperly acquired during the period between December 30, 2008 and February 24, 2009.

We take this matter very seriously, and actively work to protect the privacy and security of our customers and their peace of mind. We have removed the affected hardware from service and have taken steps to secure our environment against similar future attacks. In addition, new passwords have been issued to the employees whose login information may have been compromised. With that in mind, we truly apologize for any inconveniences that may arise as a result of this situation.

To help safeguard you from misuse of your personal information if it was compromised by this data incident, **we have arranged for you to receive 12 months of identity theft protection under the Debix Identity Protection Network at no cost to you.**

From the date that you set up your account, Debix will place a statement on your credit file asking potential new creditors to verify your identity before completing any transaction. Using your phone, you can stop new accounts not initiated by you. This service also includes a \$25,000 Identity Theft Insurance Policy, the Debix on-call investigations team to assist you in the event that your information is used fraudulently and Debix recovery services, if needed, to assist you in restoring your credit file.

Debix has a simple Internet-based verification and enrollment process. To sign up, go to <http://www.debix.com/safe>. You will need to provide the activation code that is listed at the top of this page. Once you have entered your activation code, click on "Sign up now" on the right side of the page and follow the web site's instructions. Please note that if you enroll online, part of the sign-up process may include receiving a phone call from Debix soon after you initiate the registration process. You have **90 days from the receipt of this letter to register.**

Alternatively, if you do not wish to register over the Internet, or have questions regarding this incident, we have setup a special hotline at 866-979-2598. For those wishing to register via the U.S. Postal Service, we have included a mail-in registration form.

This service will be valid for one year from the date you register. If you have questions about Debix, its coverage or any other questions concerning this incident, please contact Debix at 866-979-2595. Their support is available Monday through Saturday, 9 a.m. to 5 p.m. (Central Standard Time).

In addition to signing up with Debix, we encourage you to take the following steps:

Order Your Free Credit Report To order your free 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 website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report, review it carefully and look for accounts you don't recognize. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in the information (such as your home address and Social Security number). Errors in this information 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.

If you find items you don't understand on your report, call the credit bureaus at the number given on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission If you detect any unauthorized transactions or activity in any of your financial accounts, promptly notify your credit card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission. If you believe your identity has been stolen, the U.S. Federal Trade Commission ("FTC") recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

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

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

Please note that if you sign up with Debix, you DO NOT need to place a fraud alert on your credit file. Debix has already done this for you.

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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 877-478-7625 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 | 800-680-7289 | www.transunion.com |

Place a Security Freeze on Your Credit File. You may wish to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent.

Please note that placing a security freeze on your credit file may cause a disruption of the Debix service.

You can request a security freeze by contacting the credit bureaus at:

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|------------|---|--------------------|
| Equifax | P.O. Box 105788 Atlanta, Georgia 30348 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 | www.transunion.com |

The credit bureaus may charge a reasonable fee to place a freeze on your account, and may require that you provide proper identification prior to honoring your request.

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
888-743-0023, www.oag.state.md.us

We hope this information is helpful and sincerely regret any inconvenience this may have caused you.

Sincerely,



Christopher J. Littlefield
Chief Operating Officer
Aviva USA