

**North Carolina Security Breach Reporting Form  
Pursuant to the Identity Theft Protection Act of 2005**

Name: Nationwide Mutual Insurance Company  
Breach: Stolen Laptop Computer  
Address: 280 North High Street, Suite 760, Columbus, OH 43215  
Telephone: (614) 249-4420  
Fax: (614) 961-3149  
Email: HERATHK@Nationwide.com

**PLEASE SUBMIT FORM TO:**  
Consumer Protection Division  
NC Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
Telephone: (919) 716-6000  
Toll Free in NC: (877) 566-7226  
FAX: (919) 716-6050

Date Security Breach Reporting Form submitted: 7/18/08  
Date the Security Breach was discovered: 7/2/08  
Estimated number of affected individuals: 39  
Estimated number of NC residents affected: 2

JUL 23 2008

Name of business maintaining or possessing information that was the subject of the Security Breach, if the business that experienced the Security Breach is not the same entity as the business reporting the Security Breach (pursuant to N.C.G.S. § 75-65(b)): N/A

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: (Electronic) – A thief broke into a Nationwide employee's vehicle, and stole a laptop computer. The laptop computer contained personal information for 2 North Carolina residents. The laptop computer was ID and password protected.

Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner. It was ID and password protected.

If so, please describe the security measures protecting the information: The laptop computer was ID and password protected. We have been encrypting all laptops in stages over the past 18 months. Due to interoperability issues between the encryption software and our claims application, claims laptops have taken longer to encrypt. However, these issues have been solved and all claims laptops will be encrypted by the end of July 2008.

Describe any measures taken to prevent a similar Security Breach from occurring in the future: Nationwide will have total hard drive encryption of their laptop computers very soon.

Date affected NC residents were notified: 7/18/08

If there has been any delay in notifying affected NC residents, describe the circumstances surrounding the delay pursuant to N.C.G.S. § 75-65(a) and (c): N/A

**If the delay was pursuant to a request from law enforcement pursuant to N.C.G.S. § 75-65(c), please include the written request or the contemporaneous memorandum.**

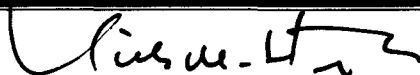
How NC residents were/will be notified?

(pursuant to N.C.G.S. § 75-65(e))

**Please attach copy of the notice if in written form or a copy of any scripted notice if in telephonic form.**

- written notice
- electronic notice (email)
- telephone notice
- substitute notice

Signature:



Date: 7-21-08

Contact Person, Title: Kirk M. Herath, AVP Associate General Counsel and Chief Privacy Officer

Address: 280 North High Street, Suite 760, Columbus, OH 43215

Telephone: (614) 249-4420 Fax: (614) 961-3149 Email: HERATHK@Nationwide.com



**Nationwide<sup>®</sup>**  
*On Your Side*

July XX, 2008

«First\_Name» «Last\_Name»  
«Address\_1»  
«Address\_2», «State» «Postal\_Code»

Dear «First\_Name» «Last\_Name»,

Your recent business dealings with Nationwide Mutual Insurance Company included sharing some personal data with us. This information was stored on an ID and password protected laptop computer that was recently stolen. News of this nature can be unsettling and we want to provide as much information as possible.

**The Incident**

In June, the vehicle of a Nationwide claims associate was robbed in Norcross, Georgia. The thief stole a laptop computer, which likely contained personal information such as your name, address, Social Security Number and driver's license number. It is important to note that the laptop computer was ID and password protected, which would deter the thief from accessing any information.

The associate immediately reported the robbery to local authorities, and Nationwide is now working with the Norcross Police Department regarding this matter.

**We Plan to Help**

We take privacy and security very seriously. While we believe there is an extremely low risk of personal information being misused, we are offering you one year of credit monitoring services. To request these credit monitoring services, please see the enrollment instructions on the next page. If you elect these services, offered through our partnership with Equifax, it will provide you with a notification of any changes to your credit information, \$20,000 Identity Fraud Expense Coverage and access to your credit report.

**How to Reach Us for More Information**

We sincerely apologize for any inconvenience that this may cause you. We very much regret that this situation occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

Please feel free to call me at 770-375-8369, Monday through Friday from 8:30 a.m. to 4:30 p.m. Eastern Time. I'll be happy to assist you with any questions.

Sincerely,

Jason Vilardi  
Field Claims Manager  
Nationwide Mutual Insurance Company

PE #20080605-001

## Resources for Credit Protection

### About the service offered by Nationwide, through our partnership with Equifax Personal Solutions, at no charge to you.

#### **Equifax Credit Watch™ Gold 3-in-1 Monitoring**

Credit Watch will provide you with an “early warning system” to identify changes to your credit file and help you to understand the content of your credit file at Equifax. The key features and benefits are listed below.

Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a one-year membership service, which includes:

- Comprehensive credit file monitoring, with daily notification of key changes to your Equifax, Experian and TransUnion credit files.
- Wireless alerts and customizable alerts available
- Credit Reports
  - Phone Enrollment: you’ll receive one copy of your 3-in-1 Credit Report™ and quarterly updates by U.S. mail
  - Online Enrollment: you’ll receive one copy of your 3-in-1 Credit Report™ and unlimited copies of your Equifax Credit Report™
- Up to \$20,000 Identity Fraud Expense Coverage with \$0 deductible (certain limitations and exclusions apply<sup>†</sup>) at no additional cost to you.
- 24 hours a day, seven days a week live agent Customer Service to help you understand the content of your credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

#### **How to enroll online**

Equifax has a simple Internet-based verification and enrollment process. To enroll, go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri), and follow these steps:

1. Consumer Information: Complete the form with your contact information (name, address and e-mail address) and click the “Continue” button. The information is provided in a secured environment.
2. Identity Verification: Complete the form with your Social Security Number, Date of Birth, telephone #'s, create a User Name and Password, agree to the Terms of Use and click the “Continue” button. The system will ask you a few security questions to verify your identity.
3. Payment Information: During the “check out” process, provide the following Promotional Code: **«PROMOTION\_CODE»** in the “Enter Promotion Code” box. (Case sensitive; include the dash, no spaces before or after the code.) After entering your code, press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. This code eliminates the need to provide a credit card number for payment.
4. Order Confirmation: Click “View my Product” to access your Equifax Credit Report.

#### **How to enroll by phone**

If you do not have Internet access, you can apply for the US Mail delivery of the product by dialing 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as shown above (no spaces, **no dash**)

«First\_Name» «Last\_Name»

Date, 2008

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2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

### **Fraud Alert**

A fraud alert is a consumer statement added to your credit file that lasts 90 days. Once the fraud alert statement is added to your credit file, it alerts creditors of possible fraudulent activity as well as requests that they contact you prior to establishing a credit account in your name. To place a fraud alert on your Equifax credit file, you may contact Equifax's automatic fraud line at 877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and TransUnion, on your behalf.

### **Additional Resources for Credit Protection**

We would like to make you aware that there are additional resources available to help protect your personal information. You can request a free copy of your credit report once every 12 months from each of the three major consumer-reporting agencies: Equifax, Experian and TransUnion.

These agencies also offer a free fraud alert, which alerts a person when credit is applied for in his or her name and signals creditors to contact a person for permission to issue credit in his or her name. You only need to contact one agency to have a fraud alert take effect with all three agencies.

To place a fraud alert on your credit or to request a free copy of your credit report, simply contact one of the following agencies:

- **Equifax:** 877-478-7625 or [www.equifax.com](http://www.equifax.com)
- **Experian:** 888-397-3742 or [www.experian.com](http://www.experian.com)
- **TransUnion:** 800-680-7289 or [www.transunion.com](http://www.transunion.com)

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<sup>†</sup> Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York. Equifax's credit monitoring products are protected by US Patent 7,208,052