Union Standard
A BERKLEY COMPANY

Acadia Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Union Insurance Company
Union Standard Lloyds

August 20, 2008

VIA US CERTIFIED MAIL
Attorney General Martha Coakley
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Re: Data Security Breach at Union Insurance Company ("UIC")

Dear Attorney General Coakley:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a data security breach and an unauthorized acquisition of personal information involving approximately two Massachusetts residents. UIC is an insurance company providing property and casualty insurance coverage. We collect and store personal information about individuals to the extent necessary in connection with our property and casualty insurance products.

NATURE OF THE SECURITY BREACH AND UNAUTHORIZED ACQUISITION OF PERSONAL INFORMATION

As of the date of this letter, we have determined that recently certain personal information of Massachusetts residents, stored in electronic form, was stolen from UIC's office in Irving, Texas. The information included names and/or social security numbers and /or driver's license number of certain individuals, including a few Massachusetts residents. This information was secured with user identification and passwords protections necessary to access the data files. Further, the data files were not stored in a format that is easily readable or accessible by a person without specialized knowledge of the means by which these data files can be read.

NUMBER OF MASSACHUSETTS RESIDENTS AFFECTED

As of this date, we have determined that two individuals residing in Massachusetts were affected by the data security breach. These Massachusetts residents will receive notice by mail as soon as practicable, pursuant to M.G.L. c. 93H, s. 3(b). A copy of the form of notification which UIC will send to the affected Massachusetts residents is attached to this letter. We have no evidence at this time that the personal information of affected Massachusetts residents has been used for fraudulent or other unlawful purposes.

P.O. Box 152180, Irving, TX 75015-2180
122 W. Carpenter Fwy Suite 350
Irving, TX 75039-2049
972-719-2400

STEPS UIC HAS TAKEN AND PLANS TO TAKE RELATING TO THE INCIDENT
After learning of the incident, we promptly contacted the law enforcement authorities in Irving, Texas and are working with them to regain possession of our stolen property. At this time, we do not believe that any information has been misused.

OTHER NOTIFICATION AND CONTACT INFORMATION
We have provided a notification similar to this one to the Massachusetts Director of Consumer Affairs and Business Regulation Division of Insurance.

If you have any questions or need further information regarding this incident, please contact Edmund P. Hemmerick at UIC at P.O. Box 152180, Irving, Texas 75039. Mr. Hemmerick's email address is ehemmerick@usic.com; and telephone number is 1-800-284-0049.

Very truly yours,

Union Insurance Company

Attachment

CC: Scott Schafer, Assistant Attorney General and Deputy Chief

Union Standard
A BERKLEY COMPANY

Acadia Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Union Insurance Company
Union Standard Lloyds

August 20, 2008

COPY

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Re: An Important Message Concerning Your Personal Information

Dear [_____]:

We are writing to notify you that a data security breach and an unauthorized acquisition of your personal information may have recently occurred. Although Massachusetts law prohibits us from disclosing the nature of the incident, we wanted to write to you to notify you that such an incident occurred, and to inform you of the steps we suggest you should take to protect yourself against any possible identity theft or similar misuse of your personal information that may have been compromised as a result of this data security breach.

Under Massachusetts law, you have the right to obtain a copy of any police report filed in regard to this incident. You may obtain a copy of the police report number 08-20280 by contacting the Irving, Texas Police Department's Records Section at 5992 Riverside Drive, Irving, Texas 75038. They may also be reached by telephone at 972-721-7803; or by fax at 972-721-7838. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report to any third party without prior written authorization from the consumer. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other products or services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a copy of a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to $5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below, or contact them as otherwise permitted by law:

P.O. Box 152180, Irving, TX 75015-2180
122 W. Carpenter Fwy Suite 350
Irving, TX 75039-2049
972-719-2400

Equifax Security Freeze	Experian Security Freeze	TransUnion
P.O. Box 105788	P.O. Box 9554	Security Freeze
Atlanta, GA 30348	Allen, TX 75013	Fraud Victim Assistance Dept.
www.equifax.com	www.experian.com	P.O. Box 6790
		Fullerton, CA 92834
		www.transunion.com

In order 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. Your Social Security Number;

3. Your date of birth;

4. If you have moved in the past five years, the address where you have lived over the prior five years;

5. Proof of your current address such as your current utility bill or telephone bill;

6. A legible photocopy of your 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; and

8. If you are not a victim of identity theft, payment by check, money order, or credit card (VISA, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation of the security freeze to you within five business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or temporary lifting of the security freeze.

To lift temporarily the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report to be made available. The credit reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the requested specified period of time.

To remove the security freeze, you must send a written request to each of the three credit reporting agencies by mail and include your proper identification (name, address, and social security number)

and the PIN number or password provided to you by the credit reporting agency when you placed the security freeze. The credit reporting agencies have three business days after receiving your request to remove the security freeze.

In addition to placing a security freeze on your credit files, there are other steps you can take to prevent becoming a victim of identity theft. You may consider placing a fraud alert on your credit files maintained by the three major credit reporting agencies. A fraud alert requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert implemented by a credit reporting agency lasts for 90 calendar days. To establish such a fraud alert, just call or write to one of the three major credit reporting agencies at a number or address below. This will let you automatically place a fraud alert with all three of the credit reporting agencies. You will receive letters from all three agencies confirming the establishment of the fraud alert and letting you know how to get a free copy of your credit report from each of them.

Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
P.O. Box 740241	P.O. Box 2104	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834

Also, you can order your credit reports from the three credit reporting agencies for free by calling 1-877-322-8228 or going to www.annualcreditreport.com.

When you receive your credit reports, examine them very carefully. Look for accounts you did not open or of which you have no knowledge. Look for inquiries from creditors that you did not initiate or do not recognize. And look for personal information, such as home address and social security number, that is not accurate. If you see anything you do not understand or that looks suspicious, call the credit reporting agency at the telephone number on the report.

If you do find suspicious activity on any of your credit reports, call your local police or sheriff 's office and file a police report of identity theft. Even if you do not find any signs of fraud on your credit reports, we recommend that you check your credit reports periodically.

We apologize for this necessity to warn you and will continue to work diligently to protect the personal information which we maintain. If there is anything that we can do to assist you, please call us at 1-800-284-0049, or write to us at P.O. Box 152180, Irving, Texas 75015-2180.

Very truly yours,

_____

[Union Insurance Company]
Edmund P. Hemmerick

CALIFORNIA
OFFICE OF
PRIVACY
PROTECTION

www.privacy.ca.gov

Privacy Protection Recommendations

What to Do If Your Personal Information Is Compromised

1 Contact the three credit bureaus.

You can report the 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. You will also be sent instructions on how to get a copy of your report from each of the credit bureaus. As a possible victim of identity theft, you will not be charged for these copies.

Trans Union 1-800-680-7289 Experian 1-888-397-3742 Equifax 1-800-525-6285

2 What it means to put 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 there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant.

3 Review your credit reports. Look through each one carefully.

Look for accounts you don't recognize, especially accounts opened recently. 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. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

4 If you find items you don't understand on your report, call the credit bureau at the number 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 and report the crime to your local police or sheriff's office. For more information on what to do in this case, visit the California Office of Privacy Protection's Web site at www.privacy.ca.gov, and go to the Identity Theft page.