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Curtis Morrison
Vice President and Counsel

July 17, 2009

Attorney General Martha Coakley
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Dear Attorney General Coakley:

Pursuant to M.G.L.C. 93H, I am writing to notify you of a situation in which personal information relating to one Massachusetts resident has been potentially compromised.

On June 29, 2009, Timothy Carney, a Registered Representative of John Hancock, had his car broken into in Bayside, New York. The Representative's briefcase was taken and in that briefcase was a list of 191 JH policyowners or insureds affiliated with that Representative's NY agency. There is no basis for concluding that the list was the target of the theft. The list contained policyowners' or insureds' names, addresses, dates of birth and social security numbers. On the day of the break in a police report was filed with the 111th Precinct of the New York Police Department in Bayside, NY. The case number for that report is 2428.

Personal information for one individual believed to be a Massachusetts resident, [REDACTED] [REDACTED] was on the list in the stolen briefcase. [REDACTED] has been sent written notification of this incident. A template representing the form and content of that notification is attached.

Be advised that upon discovery of the above incident, JH initiated an investigation as to how Registered Representative Carney was in possession of a JH client list containing social security numbers. Mr. Carney's possession of policyowner social security numbers was not consistent with JH's established client data handling protocols. The breakdown in the Company's data handling procedures has been identified; and corrective actions have been taken to prevent a repeat of this incident, including retraining the agency supervisory personnel responsible for overseeing Mr. Carney's activities and access to policy information.

A copy of this letter has also been sent to the Director of Consumer Affairs and Business Regulation.

Please contact the undersigned if you require additional information relating to this matter.

Yours truly,

Curtis Morrison
Vice President and Counsel

CM:paa

Attachment

CC: Ms. Beth Lindstrom (w/attachments)
Director
Office of Consumer Affairs & Business Regulation
10 Park Plaza
Suite 5170
Boston, MA 02116

John Hancock Financial Network

John Hancock Financial Network Compliance

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Greg Blaisdell

AML and Privacy Coordinator

July 17, 2009



Dear [REDACTED]

On June 29, 2009, a John Hancock Registered Representative had his briefcase stolen from his locked car in New York City. That briefcase contained a list of JH clients associated with the representative's agency. Your name, address, date of birth and social security number was on that list and therefore, potentially put at risk.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you become the victim of identity theft, you also have the right to file a police report and obtain a copy of that report.

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 without written authorization. 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 services.

If you have been a victim of identity theft, and you provide the credit reporting agency with 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: Equifax (www.equifax.com); Experian (www.experian.com) and Trans Union (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

[REDACTED]
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as we as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send case through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) 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 lifting of the security freeze.


To lift 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 available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus 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. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

While JH has no reason to believe your personal information was the target of the above-noted theft or that your information has been or will be misused, in the interest of being cautious, arrangements have been made for you to enroll in Experian's Triple Advantage credit monitoring service for a two year period at JH's expense. This credit monitoring service will identify and notify you of any changes in your national credit reports that may reflect fraudulent activity.

JH encourages you to take advantage of this offer of credit monitoring by following the instruction set out in the attached credit monitoring activation information sheet.

JH apologizes for this incident. We take privacy protection very seriously, are committed to undertaking appropriate safeguards to protect our clients' non-public personal information and



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have taken steps to prevent a repeat of the situation that contributed to your personal information being potentially put at risk.

If you have questions about this letter, please telephone me at the toll free number 1-866-572-7788.

Yours truly,

Greg Blaisdell
AML and Privacy Coordinator

Attachment