MassMutual
FINANCIAL GROUP®

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CONSUMER PROTECTION DIV.

October 3, 2013

Attorney General Tom Miller
Office of the Iowa Attorney General
1305 E. Walnut Street
Des Moines, IA 50319

Dear Attorney General Miller:

Massachusetts Mutual Life Insurance Company ("MassMutual") is writing to inform you about an incident involving a potential disclosure of personal information related to five (5) residents of the State of Iowa.

MassMutual has a business relationship with Clinical Reference Laboratory, Inc. ("CRL") to perform laboratory services relating to individuals' applications for insurance. On or about September 6, 2013, CRL sent an invoice via the United States Postal Service ("USPS") to MassMutual requesting payment for these services. Upon arrival at MassMutual on September 17, it was noted that the package containing the invoice was damaged and was accompanied by a letter from the USPS stating the package was damaged at a facility in Springfield, Massachusetts while in transit. MassMutual, working with CRL, determined that fifty-four (54) pages were missing from the damaged package. During our collective investigation into this incident and based on discussions with USPS officials, we learned that USPS standard operating procedure requires that when packages are damaged and documents are separated from and cannot be associated with a particular package, such documents are segregated and shredded.

The personal information included the individuals' first and last name, date of birth, type of tests performed, and a Social Security number ("SSN").

Based on the particular circumstances of this incident we have no reason to believe any of the personal information involved has been or will be subject to misuse or further disclosure. Nonetheless, MassMutual and CRL are providing notice of this incident to all impacted individuals. All impacted individuals will also be presented with an offer, at the individual's option, and at no cost, of a subscription to a credit monitoring service for two years. Enclosed, please find copies of the notification to be provided to the impacted individuals, including instructions on how individuals may enroll in the credit monitoring service.

If you require additional information or details regarding this incident, please do not hesitate to contact me directly at (413) 744-1181.

Regards,

Christopher J. Markowski
Assistant Vice President and Counsel

Enclosures

CLINICAL REFERENCE® LABORATORY

October 4, 2013

[NAME]
[ADDRESS}
{City}, {State} {Zip}

Dear _____,

Clinical Reference Laboratory, Inc. (CRL) performs laboratory services on behalf of Massachusetts Mutual Life Insurance Company (MassMutual). We are writing to inform you about an incident involving a potential disclosure of your personal information.

On or about September 6, 2013, CRL sent an invoice via United States Postal Service (USPS) mail to MassMutual for services performed relating to your recent insurance application with MassMutual. Upon arrival at MassMutual on September 17, 2013, it was noted that the package was damaged and was accompanied by a letter from the USPS stating that the mailing was damaged during processing at the USPS facility in Springfield, Massachusetts and some pages may be missing. We undertook an investigation with MassMutual and were able to determine your personal information was included on one of the pages that were not accounted for during our review. We have determined that your personal information involved in this incident included your name, date of birth, Social Security number and the type of lab test conducted.

During the course of our investigation into this incident and based on discussions with USPS officials, we learned that the USPS standard operating procedure applicable to circumstances such as this when packages are damaged during processing requires that any documents that may become separated from packages and cannot be identified as being associated with a particular package are segregated and shredded.

Based on the particular circumstances of this incident, we have no indication that your information has been or will be subject to misuse or further disclosure. However, in an effort to provide you with additional protection for your personal and credit information, CRL has arranged with Equifax Personal Solutions to provide you with a free two year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control if you are interested. A description of this product and enrollment instructions are enclosed. Please note that the promotion code to activate the product, which is valid for sixty (60) days, is located at the top of the enrollment instructions enclosed with this letter.

In addition, we would like to bring to your attention various steps you may want to consider taking to protect yourself against the possibility of identity theft.

You may request a free copy of your credit report at any time by calling any one of the three credit reporting agencies:

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, Georgia
800-525-6285

Experian
P.O. Box 2001
Allen, TX 75013
888-397-3742

TransUnion
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022

You are entitled to one free copy of your credit report from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and Social Security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. In these circumstances, you may need copies of the police report to provide to creditors to clear up your records. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any unauthorized transactions and promptly notify any suspicious activity or suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.

If at any time you are concerned about identity theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the below credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three.

For more information on identity theft, you can contact the following:

Federal Trade Commission
600 Pennsylvania Avenue, NW,
Washington, DC 20580
www.ftc.gov
877-438-4338

CRL is committed to ensuring the privacy and security of the personal information in its care and is working with MassMutual to identify and implement corrective action to reduce or eliminate the amount of personal information included on invoices on its invoices and other methods of delivery in order to prevent an incident like this from reoccurring.

Any follow-up questions should be directed to CRL at 1-855-758-7543 or *disclosurehelp@crlcorp.com*. CRL sincerely regrets this unfortunate incident.

Sincerely,

G. David Porter
Chief Compliance Officer

Enclosure

EQUIFAX®

Activation Code: {Act Code}

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.	Equifax Credit Watch provides you with the following key features and benefits: ○ Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian**, and **TransUnion** credit reports ○ Wireless alerts and customizable alerts available (available online only) ○ One 3-in-1 Credit Report and access to your Equifax Credit Report™ ○ Up to $1 million in identity theft insurance with $0 deductible, at no additional cost to you † ○ 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information. ○ 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/tri 1. Welcome Page: Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button. 2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button. 3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button. 4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button. 5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.	To sign up for **US Mail delivery**, dial 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. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter. 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 cannot 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). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, 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 Trans Union, on your behalf.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

MassMutual
FINANCIAL GROUP®

October 4, 2013

Dear [insert name]:

Massachusetts Mutual Life Insurance Company ("MassMutual") and its subsidiaries understand the importance of protecting the privacy and security of the information about our consumers and customers, and take its obligations to protect such information seriously. We are writing to inform you of an incident that may have compromised the privacy and security of your personal information.

MassMutual has an established business relationship with Clinical Reference Laboratory, Inc. ("CRL"), a company that recently performed laboratory testing in connection with your recent application for life insurance with MassMutual. On September 17, 2013, MassMutual discovered an incident involving a document that was damaged at a United States Postal Service ("USPS") facility while in transit from CRL to MassMutual. The details of this incident are described in the enclosed letter from CRL.

MassMutual and CRL have worked cooperatively to determine the extent of this incident and its impact on our customers. We have determined that your personal information involved in this incident included your name, date of birth, Social Security number and the type of lab test conducted.

While we have no specific indication that any of your personal information has been or will be subject to unauthorized access or use, we would like to proactively provide you with notice of this occurrence so that you may take appropriate steps to protect yourself against the possibility of identity theft.

In order to assist you in taking appropriate steps to protect yourself against the possibility of identity theft, CRL has arranged to offer you an option to enroll in a two year subscription to Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control, at no cost to you if you are interested. The instructions for enrollment are included in the enclosed letter from CRL.

If you have questions regarding this matter, please feel free to contact our customer service center at 1-800-272-2216. The hours of operation are Monday through Friday 8 A.M. to 8 P.M EST.

Sincerely,

Steven L. Sampson, CIPP/US, FLMI, AIRC, AIAA, ARA, ACS
Compliance Director

MassMutual
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Massachusetts Mutual Life Insurance Company and affiliates
1295 State Street, Springfield, MA 01111-0001

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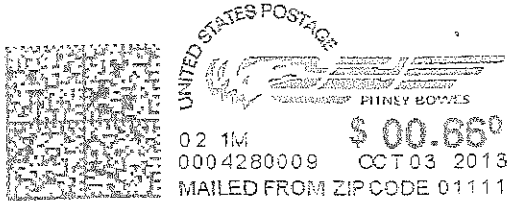

Attorney General Tom Miller
Office of the Iowa Attorney General
1305 E. Walnut Street
Des Moines, IA 50319

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