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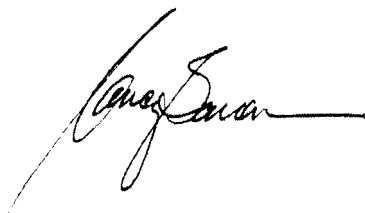
Department of Professional & Financial Regulation  
Bureau of Insurance  
#34 State House Station  
Augusta, ME 04333-0034

To Whom It May Concern:

We are writing to inform you about a recent security incident. A former Prudential employee who had authorized access to personal information to perform his job duties was arrested and has been charged with stealing personal information and identity theft. Prudential has worked closely with law enforcement authorities in the investigation of this matter. While Prudential has strong safeguards in place to protect the security of personal information, we are reviewing our safeguards to determine whether any changes should be made. Prudential is notifying all potentially affected individuals and offering them credit monitoring for two years.

If you have any questions, please feel free to call me at (973) 802-8133.

Very truly yours,



DEC 04 2007