

ATTORNEY GENERAL OF THE STATE OF NEW YORK
BUREAU OF INTERNET & TECHNOLOGY

In the Matter of

Assurance No. 25-041

**Investigation by LETITIA JAMES,
Attorney General of the State of New York, of**

LIBERTY MUTUAL HOLDINGS COMPANY INC.,

Respondent.

ASSURANCE OF DISCONTINUANCE

The Office of the Attorney General of the State of New York (“OAG”) commenced an investigation pursuant to Executive Law § 63(12) and General Business Law (“GBL”) § 899-bb into a data security incident at Liberty Mutual Holdings Company Inc. (“Liberty Mutual” or “Respondent”). This Assurance of Discontinuance (“Assurance”) contains the findings of OAG’s investigation and the relief agreed to by the OAG and Liberty Mutual, whether acting through its respective directors, officers, employees, representatives, agents, affiliates, or subsidiaries (collectively, the “Parties”).

FINDINGS OF OAG

1. Many automobile insurance companies provide a website for use by consumers to generate insurance quotes. These quoting tools are designed with a data “prefill” capability to pull in additional information about the individual from third party databases. When a user enters certain personal details—such as name, date of birth, and/or address—a quote tool with prefill capabilities will populate other fields with additional private information about the person. Quoting tools for consumers are available on the insurer’s public website.

2. To provide prefill functionality, insurance companies contract with third-party data providers to license the use of the data provider's information. These databases contain vast amounts of consumer data, including the private information of New York residents as defined by General Business Law ("GBL") §§ 899-aa and 899-bb. After a user enters the required data into the instant quote application, the application transmits the information to the data provider. The data provider, in turn, uses that information to identify the individual associated with those data points, and then returns additional data about the individual to the insurer's instant quote application.

3. These automatically populated fields include information that is relevant in estimating an auto insurance quote, but which the average consumer might not know from memory. Two common examples of pre-fill information are the consumer's driver's license number ("DLN") and vehicle identification number. Automatically populated fields can also include names and DLNs of additional members of the consumer's household.

4. The data in automatically populated fields does not need to be displayed to the public in order to be utilized by the insurer to generate the automobile insurance quote. Insurers have their own independent obligations to keep private data secure.

Respondent Liberty Mutual Exposed New Yorkers' Private Information Through Its Website Tools

5. Respondent Liberty Mutual is an insurance company with headquarters in Boston, Massachusetts.

6. As part of this business and at all relevant times, Liberty Mutual maintained public-facing auto insurance quoting applications on the internet, including on its websites www.libertymutual.com and www.getcertainly.com. Individuals could use an automated process to request an auto insurance quote from Liberty Mutual by providing limited information about

an individual, such as name, date of birth, and address. Liberty Mutual would use this limited information to retrieve additional relevant information from third party data providers, including the individual's DLN and other household members' DLNs.

7. The insurance quoting tool at www.getcertainly.com (the "GetCertainly Tool") exposed the full, plain text DLNs on the face of the website of the individual who was the subject of an initial query for an insurance quote and other members of that consumer's household.

8. The insurance quoting tool at www.libertymutual.com (the "Liberty Mutual Tool") displayed to the user a "masked" or partially redacted version of the person's DLN and the DLN of the other drivers in their household. The "source data" of the Liberty Mutual Tool, however, contained a complete version of this private information. That unredacted consumer information in the website's source data could be accessed using the built-in website developer tools.

9. The Liberty Mutual website also included a function that allowed users who generated a quote to purchase that policy (the "Policy Purchase Tool"). Once the policy was purchased, an account was created where the user could access prefilled DLN and other personal information. The personal information accessible even if the user provided an invalid payment method to purchase the policy.

Threat Actors Exploited Liberty Mutual's Website Tools to Access New Yorkers' Private Information.

10. The GetCertainly Tool was launched in June 2020 and the vulnerability was undiscovered until the attack in early 2021. While the pilot website tool was designed to serve customers in Arizona, Illinois, and Wisconsin, the GetCertainly tool provided quotes – and prefilled personal information – for residents of any state. The GetCertainly Tool also displayed

the full, plain text DLN for individuals entered into it. On January 21, 2021, the GetCertainly Application was attacked. This attack was detected by Liberty Mutual's information security team on the same day, due to the high volume of requests for insurance quotes. The site was taken offline to stop the attack within 30 minutes of detection by Liberty Mutual's information security team.

11. The Liberty Mutual Tool pre-fill functionality was first launched in January 2011 and the vulnerability may have been undiscovered for almost a decade.

12. At least as early as November 21, 2020, threat actors began exploiting the Liberty Mutual Tool vulnerability. Threat actors input limited information into the quote tool, causing the prefill function to return private information about the individuals and certain members of that individual's household. As noted above, this information was visible when using website developer tools to view the website source data. This attack continued until January 22, 2021 -- almost three months later.

13. The Liberty Mutual Tool attack was not identified by Liberty Mutual's information security team as a result of discovering the GetCertainly Tool attack. Instead, the Liberty Mutual Tool was taken offline on January 22, 2021 because it was experiencing such high traffic from the attack that it was returning errors to users.

14. The third Liberty Mutual Attack involving the Policy Purchase Tool began on March 6, 2021. The attack was discovered and terminated by Liberty Mutual on March 11, 2021.

15. Across all three attacks, threat actors were able to acquire approximately 50,000 New Yorkers' DLNs. The focus on New York DLNs was intentional, as the attack was conducted in large part to conduct unemployment benefits fraud in New York.

Liberty Mutual Did Not Protect Private Information Accessible Through Its Website Tools.

16. Liberty Mutual failed to adopt reasonable safeguards to protect the private information of New Yorkers that it licensed and transmitted through its computer systems via the GetCertainly Tool, the Liberty Mutual Tool, and the Policy Purchase Tool. This enabled threat actors to harvest tens of thousands of DLNs and birthdates from Liberty Mutual's systems.

17. All three consumer facing tools were developed internally by Liberty Mutual. All three tools had design errors that should have been detected by Liberty Mutual during development and/or after deployment.

18. None of the three tools had been tested this type of vulnerability or subject to a privacy impact assessment by Liberty Mutual. The websites that hosted the three tools were also not protected by standard security controls used in the industry to prevent, slow, and/or detect attacks. Finally, all three tools failed to comply with certain Liberty Mutual's internal data security standards developed to protect prefill data.

Respondent's Conduct Violated New York Law

19. Executive Law § 63(12) prohibits illegal practices in the conduct of any business.

20. GBL § 899-bb requires any person or business that owns or licenses computerized data which includes private information of a resident of New York to develop, implement, and maintain reasonable safeguards to protect the security, confidentiality, and integrity of the private information. "Private information" includes, when unencrypted, an individual's name in combination with their DLN. GBL §§ 899(bb)(1)(b), 899-aa(1)(b).

21. OAG finds that Respondent's conduct violated Executive Law § 63(12) and GBL § 899-bb.

22. Respondent neither admits nor denies OAG's Findings, paragraphs 1-21 above.

23. OAG finds the relief and agreements contained in this Assurance appropriate and

in the public interest. THEREFORE, OAG is willing to accept this Assurance pursuant to Executive Law § 63(15), in lieu of commencing a statutory proceeding for violations of Executive Law § 63(12) and GBL § 899-bb based on the conduct described above.

IT IS HEREBY UNDERSTOOD AND AGREED, by and between the Parties:

RELIEF

24. For the purposes of this Assurance, the following definitions shall apply:

- a. “API” means application programming interface.
- b. “Biometric Information” means data generated by electronic measurements of an individual’s unique physical characteristics, such as a fingerprint, voice print, retina or iris image, or other unique physical representation or digital representation of biometric data which are used to authenticate or ascertain the individual’s identity.
- c. “Network” means any networking equipment, databases, data stores, applications, software, servers, endpoints, or other equipment or services that are capable of using, exchanging, or sharing software, data, hardware, or other resources and that are owned and/or operated by or on behalf of Respondent.
- d. “Private Information” means (i) information that can be used to identify a natural person in combination with any of the following: Social Security number, any government ID number including driver’s license number, financial account number including debit and credit card numbers, Biometric Information; or (ii) a username in combination with a password or security question and answer that would permit access to an online account.
- e. “Security Event” means unauthorized access to or acquisition of Private Information collected, used, stored, retrieved, transmitted, displayed, maintained, or

otherwise processed by Respondent.

GENERAL COMPLAINT

25. Respondent shall comply with Executive Law § 63(12), and GBL § 899-bb, in connection with its collection, use, storage, retrieval, transmittal, display, maintenance, and other processing of Private Information.

INFORMATION SECURITY PROGRAM

26. Respondent shall maintain a comprehensive information security program (“Information Security Program” or “Program”) that is reasonably designed to protect the security, integrity, and confidentiality of Private Information that Respondent collects, uses, stores, retrieves, transmits, displays, maintains and/or otherwise processes. Respondent shall document in writing the content, implementation, and maintenance of the Information Security Program. The Information Security Program shall, at a minimum, include all the requirements detailed in paragraphs 29 - 37 and the following processes:

- a. Assess, update, and document, not less than annually, internal and external risks to the security, integrity and confidentiality of Private Information, including but not limited to all entries in the most recent Data Inventory (as defined in paragraph 29, *infra*);
- b. Design, implement, and maintain reasonable administrative, technical, and physical safeguards to control the internal and external risks Respondent identified that are appropriate to: (i) the size and complexity of Respondent’s operations; (ii) the nature and scope of Respondent’s activities; and (iii) the volume and sensitivity of the Private Information that Respondent collects, uses, stores, retrieves, transmits, displays, maintains and/or otherwise processes;
- c. Assess, update, and document, not less than annually, the sufficiency of

any safeguards in place to address the internal and external risks to Private Information Respondent identified, and modify the Information Security Program based on the results to ensure that the safeguards comply with this Assurance;

d. Test and monitor the effectiveness of such safeguards not less than annually, and modify the Information Security Program based on the results to ensure the safeguards comply with this Assurance;

e. Assess, update as appropriate, and document, not less than annually, the Information Security Program and adjust the Program in light of any changes to Respondent's operations or business arrangements, or any other circumstances that Respondent knows or has reason to know may have an impact on the effectiveness of the Program.

27. Respondent shall designate a qualified employee responsible for implementing, maintaining, assessing, updating, and monitoring the Information Security Program (the "Chief Information Security Officer"). The Chief Information Security Officer shall have the credentials, background, and expertise in information security appropriate to the level, size, and complexity of their role in implementing, maintaining, assessing, updating, and monitoring the Information Security Program. The Chief Information Security Officer shall report at least quarterly to Respondent's Chief Executive Officer (or the equivalent thereof) and at least semi-annually to the Board of Directors (or an appropriately designated Board Committee) concerning Respondent's Information Security Program. Such reports shall be in writing and include but not be limited to the following: the staffing and budgetary sufficiency of the Information Security Program, the degree to which the Information Security Program has been implemented, challenges to the success of the Information Security Program, the existing and emerging

security risks faced by Respondent, and any barriers to the success of the Information Security Program.

28. Respondent shall provide notice of the requirements of this Assurance to its management-level employees responsible for implementing, maintaining, assessing, updating, or monitoring the Information Security Program and shall implement appropriate training of such employees. The notice and training required under this paragraph shall be provided to the appropriate employees within sixty (60) days of the Effective Date of this Assurance, or within thirty (30) days of when an employee first assumes new responsibility for implementing, maintaining, assessing, updating, or monitoring the Information Security Program. Respondent shall document that it has provided the notices and training required in this paragraph.

SPECIFIC INFORMATION SECURITY REQUIREMENTS

29. Data Inventory: Within one-hundred and eighty (180) days of the Effective Date of this Assurance, Respondent shall develop and maintain a data inventory of all instances in which it collects, uses, stores, retrieves, transmits, displays, maintains and/or otherwise processes Private Information. Respondent shall update and document its data inventory not less than annually. The data inventory shall, at a minimum, include the processes listed below.

- a. Identify all points at which Private Information is collected, used, stored, retrieved, transmitted, displayed, maintained, or otherwise processed;
- b. Map and/or track the complete path of all data flows involving Private Information, including API calls; and
- c. Ensure that reasonable safeguards are used to protect Private Information at all times, including but not limited to appropriate encryption, masking, obfuscation, and other methods of rendering Private Information incomprehensible and/or

inaccessible.

30. Governance: Respondent shall maintain reasonable written policies and procedures designed to ensure the security, integrity, and confidentiality of Private Information obtained from a third party, including, but not limited to, prefill data providers.

31. Secure Software Development Lifecycle: Respondent shall maintain written policies and procedures designed to ensure secure software development practices for and regular security assessments and testing of all web-based, mobile, or other applications—whether public-facing, credential-based, or internal—maintained by or on behalf of Respondent that collects, uses, stores, retrieves, transmits, displays, maintains and/or otherwise processes Private Information. To the extent that a third-party is providing the application, Liberty Mutual shall take reasonable steps to implement this requirement which may vary depending on the source of the application. Such policies and procedures must include the following requirements:

- d. Wherever Private Information is implicated by the regular and expected use of any such application, Respondent shall consider the privacy impact at each relevant stage of the software development lifecycle process;
- e. Wherever Private Information is implicated by the regular and expected use of any such application, Respondent shall include reasonably designed privacy testing and documented approval each time the application is changed or updated;
- f. For in-house software development personnel, provide periodic education on Private Information, how such information can be used for fraud, and Respondent's procedures, guidelines, and standards for protecting such information;

- g. For external software development vendors, evaluate, assess, and test adherence to Respondent's secure development procedures, guidelines, and standards or reasonably equivalent secure development standards.
32. Authentication: Respondent shall maintain reasonable account management and authentication procedures, including the use of multifactor authentication ("MFA"), (or a reasonably equivalent control), for access to unredacted Private Information or remote access to Respondent's Network.
33. Web Application Defenses: Respondent shall maintain reasonable safeguards to prevent Security Events through attacks on their web applications. Such safeguards shall at least include the use of appropriate bot detection and mitigation tools.
34. Monitoring: Respondent shall maintain reasonable systems designed to collect and monitor Network activity, as well as activity on any platforms or applications operated by or on behalf of Respondent, that collect, use, store, retrieve, transmit, display, maintain, or otherwise process Private Information. Respondent shall also establish and maintain reasonable policies and procedures designed to properly configure such tools to report anomalous activity. The systems shall, at a minimum: (i) provide for centralized logging and monitoring that includes collection and aggregation of logging for Respondent's Network and any platforms or applications operated by or on behalf of Respondent that collect, use, store, retrieve, transmit, display, maintain, or otherwise process Private Information, and (ii) monitor for and alert security personnel to suspicious activity. Activity logs should be immediately accessible for a period of at least 90 days and stored for at least one year from the date the activity was logged.
35. Threat Response: Whenever Respondent is aware of or reasonably should be aware of a reasonable risk of a Security Event, Respondent shall:

- h. Promptly investigate and monitor for suspicious activity any platforms or applications operated by or on behalf of Respondent and any places on its Network that collect, use, store, retrieve, transmit, display, or maintain, or otherwise process Private Information; monitoring shall be at a level that is sufficiently granular to detect a potential Security Event;
- i. Promptly conduct a reasonable investigation to determine, at a minimum, whether Private Information is exposed or otherwise at risk; and
- j. Promptly implement changes necessary to protect Private Information at risk.

36. For the avoidance of doubt, to the extent that Liberty Mutual contracts with any third party to provide services subject to the provisions of this Assurance, Liberty Mutual shall take reasonable steps to ensure that the material terms of this Assurance are satisfied.

OAG ACCESS TO RECORDS

37. Respondent shall retain any documentation and reports required by paragraphs 26-36 for at least six years. Such documentation and reports shall be made available to the OAG within fourteen (14) days of a written request from the OAG. For avoidance of doubt, this paragraph does not require Respondent to provide the OAG with copies of any draft documents, draft reports, or communications that would otherwise be protected as attorney work product or under the attorney-client privilege.

MONETARY RELIEF

38. Respondent shall pay to the State of New York two million dollars (\$2,000,000) in civil penalties. Payment of the civil penalty shall be made in full by wire transfer within ten (10) business days of the Effective Date of this Assurance. Any payment shall reference AOD No. 25-041.

MISCELLANEOUS

39. Respondent expressly agrees and acknowledges that the OAG may initiate a subsequent investigation, civil action, or proceeding to enforce this Assurance, for violations of the Assurance, or if the Assurance is voided pursuant to paragraph 46, and agrees and acknowledges that in such event:

- a. any statute of limitations or other time-related defenses are tolled from and after the effective date of this Assurance;
- b. the OAG may use statements, documents or other materials produced or provided by the Respondent prior to or after the effective date of this Assurance;
- c. any civil action or proceeding must be adjudicated by the courts of the State of New York, and that Respondent irrevocably and unconditionally waives any objection to such action or proceeding based upon personal jurisdiction, inconvenient forum, or venue. Liberty Mutual does not concede that it is subject to New York jurisdiction other than with respect to the terms of this Assurance;
- d. evidence of a violation of this Assurance shall constitute prima facie proof of a violation of the applicable law pursuant to Executive Law § 63(15).

40. If a court of competent jurisdiction determines that the Respondent has violated the Assurance, the Respondent shall pay to the OAG the reasonable cost, if any, of obtaining such determination and of enforcing this Assurance, including without limitation legal fees, expenses, and court costs.

41. This Assurance is not intended for use by any third party in any other proceeding. This Assurance is not intended, and should not be construed, as an admission of liability by Respondent.

42. Acceptance of this Assurance by the OAG is not an approval or endorsement by OAG of any of Respondent's policies, practices, or procedures, and the Respondent shall make no representation to the contrary.

43. All terms and conditions of this Assurance shall continue in full force and effect on any successor, assignee, or transferee of the Respondent. Respondent shall include any such successor, assignment or transfer agreement a provision that binds the successor, assignee or transferee to the terms of the Assurance. No party may assign, delegate, or otherwise transfer any of its rights or obligations under this Assurance without the prior written consent of the OAG.

44. Any failure by the OAG to insist upon the strict performance by Respondent of any of the provisions of this Assurance shall not be deemed a waiver of any of the provisions hereof, and the OAG, notwithstanding that failure, shall have the right thereafter to insist upon the strict performance of any and all of the provisions of this Assurance to be performed by the Respondent.

45. All notices, reports, requests, and other communications pursuant to this Assurance must reference Assurance No. 25-041, and shall be in writing and shall, unless expressly provided otherwise herein, be given by hand delivery; express courier; or electronic mail at an address designated in writing by the recipient, followed by postage prepaid mail, and shall be addressed as follows:

If to the Respondent, to:

Joseph Cipriano, VP & Assistant General Counsel, or in his absence, to the person holding the same title

Liberty Mutual Holdings Company Inc.
Attn: Joseph Cipriano
175 Berkeley Street

Boston, MA 02116

If to the OAG, to the person holding the title of Bureau Chief, Bureau of Internet & Technology.

46. The OAG has agreed to the terms of this Assurance based on, among other things, the representations made to the OAG by the Respondent and their counsel and the OAG's own factual investigation as set forth in Findings, paragraphs 1-21 above. The Respondent represents and warrants that neither it nor its counsel has made any material representations to the OAG that are inaccurate or misleading. If any material representations by Respondent or its counsel are later found to be inaccurate or misleading, this Assurance is voidable by the OAG in its sole discretion.

47. No representation, inducement, promise, understanding, condition, or warranty not set forth in this Assurance has been made to or relied upon by the Respondent in agreeing to this Assurance.

48. The Respondent represents and warrants, through the signatures below, that the terms and conditions of this Assurance are duly approved. Respondent further represents and warrants that Liberty Mutual Holdings Company Inc., by Joseph Cipriano, as the signatory to this AOD, is a duly authorized officer acting at the direction of the Board of Directors of Liberty Mutual Holdings Company Inc.

49. Nothing in this Agreement shall relieve Respondent of other obligations imposed by any applicable state or federal law or regulation or other applicable law.

50. Respondent agrees not to take any action or to make or permit to be made any public statement denying, directly or indirectly, any finding in the Assurance or creating the impression that the Assurance is without legal or factual basis. Nothing in this paragraph affects

Respondent's right to take legal or factual positions in defense of litigation or other legal proceedings to which the OAG is not a party.

51. Nothing contained herein shall be construed to limit the remedies available to the OAG in the event that the Respondent violates the Assurance after its effective date.

52. This Assurance may not be amended except by an instrument in writing signed on behalf of the Parties to this Assurance.

53. In the event that any one or more of the provisions contained in this Assurance shall for any reason be held by a court of competent jurisdiction to be invalid, illegal, or unenforceable in any respect, in the sole discretion of the OAG, such invalidity, illegality, or unenforceability shall not affect any other provision of this Assurance.

54. Respondent acknowledges that it has entered this Assurance freely and voluntarily and upon due deliberation with the advice of counsel.

55. This Assurance shall be governed by the laws of the State of New York without regard to any conflict of laws principles.


56. The Assurance and all its terms shall be construed as if mutually drafted with no presumption of any type against any party that may be found to have been the drafter.

57. This Assurance may be executed in multiple counterparts by the parties hereto. All counterparts so executed shall constitute one agreement binding upon all parties, notwithstanding that all parties are not signatories to the original or the same counterpart. Each counterpart shall be deemed an original to this Assurance, all of which shall constitute one agreement to be valid as of the effective date of this Assurance. For purposes of this Assurance, copies of signatures shall be treated the same as originals. Documents executed, scanned and transmitted electronically and electronic signatures shall be deemed original signatures for

purposes of this Assurance and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures.


58. The effective date of this Assurance shall be the date the OAG signs this Assurance.

LETITIA JAMES
Attorney General of the State of New York
28 Liberty Street
New York, NY 10005

By: 
Gena Feist
Assistant Attorney General
Bureau of Internet & Technology

Date: 10/8/25

**LIBERTY MUTUAL HOLDINGS
COMPANY INC.**

By: 
Joseph Cipriano (Sep 26, 2025 21:23:24 EDT)
Joseph Cipriano
VP & Assistant General Counsel
175 Berkeley Street
Boston, MA 02116

Date: 10/8/25