



November 10, 2020

XXXX XXXXX
XXX XXXXX XX
XXXXXX, MA XXXXX

Re: Incident involving your information

Dear Mx. XXXXX:

I am writing to notify you of an incident involving your information. Our records indicate that a Progressive employee ran your name and vehicle information to obtain information about you from a third-party data service that Progressive uses. The information obtained included, without limitation, your driver's license number, confirmation of your name and the last four digits of your social security number, and your address and date of birth. There was no Progressive business purpose for this activity. The employee said that he knows you in his personal life.

Because of this, we are offering you free fraud detection services. Detailed instructions for enrolling, along with information about free identity restoration services, are enclosed.

Even if you do not subscribe to fraud detection services, you should remain vigilant for incidents of fraud and identity theft by reviewing financial account statements and monitoring free credit reports. You are entitled to receive a free copy of your credit report once each year from each of the three national credit reporting bureaus. Their contact information is enclosed.

You also may wish to consider placing a fraud alert or a security freeze on your credit report. A fraud alert instructs lenders to notify you if anyone tries to open a line of credit in your name. A security freeze prohibits the credit reporting bureaus from giving out information from your file without your permission. More information on both is enclosed.

If you ever believe that you may be a victim of identity theft, you should promptly file a report with law enforcement, including the police and the Federal Trade Commission (FTC). The FTC's contact information is enclosed.

Please refer to www.experian.com/fraudresolution for additional actions you can consider taking to reduce the chances of identity theft or fraud.

If you have any questions or need further assistance, please call our Credit Information Team at 1-800-876-5411. The team is available from 8 a.m. to 8 p.m. Eastern time Monday through Friday.

Thank you for your attention to this letter. Progressive takes privacy very seriously and regrets that this incident occurred.

Sincerely,

Edward P. Simms

Edward Simms
Assistant General Counsel

Enclosure

FREE IDENTITY RESTORATION AND FRAUD DETECTION SERVICES

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition.)

Please note that this offer is available to you for one year from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

Ensure that you **enroll by**: December 31, 2020 (Your code will not work after this date.)
Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
Provide your **activation code**: XXXXXXXX

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by the enrollment end date. Be prepared to provide engagement number XXXXXX as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

How to place a Fraud Alert or Security (Credit) Freeze on your credit report

Once a fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. The fraud alert will remain in effect for at least one year. During this time, if someone attempts to establish credit in your name, the creditor will be informed about the fraud alert and instructed to take extra steps to verify your identity. This may cause some delays if you are trying to obtain credit. For this reason, you may want to include a cell phone number where you can be easily reached.

With a security freeze on your credit file, potential creditors and other third parties cannot access your credit report unless you temporarily lift the freeze. If you want to freeze your credit, you must place the freeze with each credit reporting bureau. Credit reporting agencies cannot charge you to place, temporarily lift, or permanently remove a security freeze on your credit file.

To place a fraud alert or security freeze on your credit file, contact the three major credit reporting bureaus using the information provided below. More information about fraud alerts, security freezes, and avoiding identity theft is available from the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
1-877-FTC-HELP (1-877-382-4357)
www.ftc.gov

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. 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.); and
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.

If you see suspicious activity in your credit report, you should report it to the three major credit reporting bureaus:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<http://www.experian.com/fraud/>

Equifax
Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348
1-877-478-7625
www.fraudalerts.equifax.com

TransUnion
Consumer Protection Team
P.O. Box 6790,
Fullerton, CA 92834
1-800-680-7289
fvad@transunion.com
www.transunion.com