

May 19, 2023

XXXX XXXX  
XX XXXXX XX  
xxxx, MA XXXXX

Re: Your client: XXXX XXXX  
Progressive Named Insured: XXXX XXXX  
Progressive Claim No. XXXXXXXX

Dear XXX:

I am writing to ask you to please notify your client, XXXX XXXX, of the following.

On May 8, 2023, a Progressive employee uploaded certain files to a third-party website called [www.combinepdf.com](http://www.combinepdf.com) (the "Website"). The files included a child support payment statement, which included information about your client such as his name and social security number. According to our investigation of this incident, the employee was performing work for Progressive and did not seek to misuse your client's information.

However, the Website is not one we have approved to receive our customers' confidential information. We do not have a clear understanding of who operates the Website, how it uses or discloses information it receives, or its privacy practices.

Because of this, we are offering your client free identity theft detection services. Detailed instructions to your client for enrolling, along with information about free identity restoration services, are enclosed.

Even if your client does not subscribe to such services, your client should remain vigilant for incidents of fraud and identity theft by reviewing financial account statements and monitoring free credit reports. Your client is entitled to receive a free copy of his/her credit report once each year from each of the three national credit reporting bureaus. Their contact information is enclosed.

Your client also may wish to consider placing a fraud alert or a security freeze on his or her credit report. A fraud alert instructs lenders to notify your client 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 client's file without your client's permission. More information on both is enclosed.

If your client ever believes that he/she may be a victim of identity theft, your client may file a report with law enforcement, including the Attorney General and the Federal Trade Commission. The FTC's contact information is enclosed.

Please refer to [www.experian.com/fraudresolution](http://www.experian.com/fraudresolution) for additional actions that your client can consider taking to reduce the chances of identity theft or fraud.

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

Please feel free to contact me if Glenn Cottrell has any questions regarding this letter.

Sincerely,

Edward P. Simms  
Assistant General Counsel

## FREE IDENTITY RESTORATION AND FRAUD DETECTION SERVICES

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

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

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by XXXX XX, XXXX. Be prepared to provide engagement number XXXXX as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR 24-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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. 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 (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 Identity Restoration support is available to you for two years 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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

\*\* Identity theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. 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 cellphone 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](http://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 4500  
Allen, TX 75013  
1-888-397-3742  
<http://www.experian.com/fraud/>

Equifax  
Equifax Information Services LLC  
P.O. Box 105069  
Atlanta, GA 30348  
1-888-378-4329  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

TransUnion  
Fraud Victim Assistance  
Department  
P.O. Box 2000,  
Chester, PA 19016-2000  
1-800-680-7289  
fvad@transunion.com  
<https://www.transunion.com>