

BakerHostetler

Baker & Hostetler LLP

312 Walnut Street
Suite 3200
Cincinnati, OH 45202-4074

T 513.929.3400
F 513.929.0303
www.bakerlaw.com

Patrick H. Haggerty
direct dial: 513.929.3412
phaggerty@bakerlaw.com

June 7, 2024

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Attorney General Brown:

We write on behalf of Progressive Classic Insurance Company, Progressive Direct Insurance Company, Progressive Select Insurance Company and Progressive Specialty Insurance Company to notify you of a security incident.

In April 2024, the Progressive family of companies ("Progressive") received anonymous information that an employee was working under someone else's identity. Progressive began an internal investigation and suspended the employee. The investigation ultimately determined that the employee had used someone else's identity to obtain employment and complete Progressive's background check. Upon completing its investigation, Progressive promptly terminated the employee.

The employee handled certain customer calls from October 26, 2023 to April 19, 2024. As a result, the employee had access to certain information about the callers and other people insured on the policies about which they called. The personal information the employee had access to varied by individual, but included one or more of the following: driver's license number, Social Security number, payment card number, and/or financial account number.

On June 7, 2024, Progressive began mailing notification letters via United States First Class Mail to 157 Maryland residents associated with the underwriting companies above. A copy of the notification template is attached. Progressive is offering the residents two years of free credit

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Dallas Denver Houston
Los Angeles New York Orlando Philadelphia San Francisco Seattle Washington, DC Wilmington

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monitoring and identity theft restoration services through Kroll. Progressive has also established a call center to answer individuals' questions.

Progressive remains committed to protecting its customers' personal information. By virtue of this notice, Progressive does not waive any rights and reserves all rights under applicable law.

Please do not hesitate to contact me if you have any questions regarding this letter.

Sincerely,



Patrick H. Haggerty
Partner

Enclosure



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<b2b_text_1 (Underwriting company(s) name)>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<last_name>>:

<<b2b_text_1 (Underwriting company(s) name)>> and <<b2b_text_3 (its/their)>> affiliated insurance companies recognize the importance of protecting the personal information we maintain. We are writing to inform you of a security incident that involved some of your information. This letter explains the incident and measures we have taken. It also provides some additional steps you may consider taking in response.

What Happened?

In April 2024, we received anonymous information that a Progressive employee was working under someone else's identity. We began an internal investigation and suspended the employee. The investigation ultimately determined that the employee had used someone else's identity to obtain employment and complete our background check. Upon completing our investigation, we promptly terminated the employee.

What Information Was Involved?

The employee handled certain customer calls from October 26, 2023, to April 19, 2024, including one or more calls about an insurance policy or policies covering you. As a result, the employee had access to information about you, such as your <<b2b_text_4 (name, address, variable data elements)>>.

What We Are Doing.

We are offering you two years of free identity monitoring services through Kroll. The identity monitoring services include Credit Monitoring, Fraud Consultation and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your identity monitoring services, you can visit info.krollmonitoring.com.

What You Can Do.

Please review the pages that follow this letter. They provide:

- More information on Kroll's services.
- Information on how to protect your identity.
- Steps you can take in response to this incident.

For More Information.

We are sorry for any inconvenience or concern this may cause. We appreciate your business. If you have any questions about this incident, please call our dedicated assistance line at (866) 898-2513. The line is staffed Monday through Friday, from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Please use reference number <<b2b_text_5 (Reference Number)>>.

Sincerely,

<<b2b_text_1 (Underwriting company(s) name)>>



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you effective ways to help protect your identity, explaining your rights and protections under the law, assisting with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to help resolve related issues. You will have access to a dedicated investigator who understands your issues and can do much of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Progressive is headquartered at 6300 Wilson Mills Rd, Mayfield Village, OH 44143 and can be contacted at 1-855-347-3939.

For Maryland residents: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.marylandattorneygeneral.gov/.