

BakerHostetler

Baker & Hostetler LLP

312 Walnut Street
Suite 3200
Cincinnati, OH 45202-4074

T 513.929.3400
F 513.929.0303
www.bakerlaw.com

Craig A. Hoffman
direct dial: 513.929.3491
cahoffman@bakerlaw.com

October 22, 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 are writing on behalf of our client Progressive Casualty Insurance Company (“Progressive”) to notify your office of a data security incident that involved three Maryland residents.

Progressive identified and addressed an incident involving an employee who misused legitimate access to information about policyholders to access the online accounts of those policyholders using the password reset process. Once in an account, the employee modified the policy to cause a policy premium refund. The employee then had the refund deposited into an account they controlled. Progressive determined that this activity occurred between May 13, 2024 and October 7, 2024.

Progressive identified the 30 accounts involved, reversed the unauthorized changes, reset the account passwords, and contacted the policyholders. The individual that did this is no longer employed by Progressive.

On October 18, 2024, Progressive mailed notification letters via United States Postal Service First-Class mail to the three Maryland residents whose information was involved. A sample copy of the notification letter is enclosed. Progressive has contacted the Maryland residents to explain the incident and confirm that the policy changes have been reverted correctly.

To help prevent this type of incident from happening again, Progressive has reviewed its processes and is taking steps to further enhance existing security measures.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Craig Hoffman", with a long horizontal flourish extending to the right.

Craig Hoffman
Partner

Enclosure

PROGRESSIVE
P.O. BOX 31260
TAMPA, FL 33631

PROGRESSIVE[®]
DIRECT Auto

UYPOSCAIB BYQL
ECCI BYQL
59718 LYTFHWXWQW LG.
UZQX KXAVK, VA 23059

Policy number: [REDACTED]

Underwritten by:
Progressive Advanced Insurance Co
Policyholders:
Uyposcaib Byql
Ecci Byql
October 16, 2024
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progressive.com

Online Service

Make payments, check billing activity or
check status of a claim.

Customer Service

1-800-776-4737

24 hours a day, 7 days a week

1-877-280-5587 (fax)

Mailing Address

Progressive
P.O. Box 31260
Tampa, FL 33631-3260

Important information about your policy

Progressive Advanced Insurance Co recognizes the importance of protecting the personal information it maintains. We are writing to notify you of an incident that involved certain information about you. This letter explains the incident and measures we have taken. It also provides steps you may consider taking in response.

- What happened?

We identified and addressed an incident involving an employee who misused legitimate access to information about policyholders to log in to their online accounts. Once in an account, the employee modified a policy to cause a policy premium refund. The employee then had the refund deposited into an account they controlled. We determined that the employee logged in to your account without authorization and made changes on 10/1/2024 .

- What information was involved?

The employee used your policy number, last name, date of birth, and mailing ZIP code to access your account.

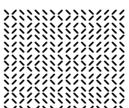
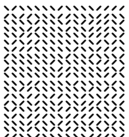
- What are we doing?

We reversed the unauthorized changes to your policy. We reset your account password. We also attempted to contact you via telephone. The employee's system credentials have been removed. We're taking steps to add more security to your policy. Plus, we're monitoring your account for unauthorized activity. If you haven't already, please contact us at 855-303-3633 to set up extra security.

- What you can do.

Remain vigilant to the possibility of fraud by reviewing your financial statements. Please report any suspicious activity to your financial institution immediately. To learn more about the steps you can take in response, please see the additional information provided in this letter.

- For more information.



If you have any questions or need further assistance, we're here to help. Please call our specialized team at 855-303-3633 and leave a voicemail. Be sure to include your name and policy number.

A specialist will call you back between 10 a.m. and 6 p.m. ET.

Thank you for your attention to this letter. We take privacy very seriously. We regret that this incident occurred.

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:

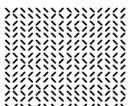
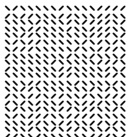
Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud--an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, 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.

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.oag.state.md.us.

New York Residents: You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 1-800-697-1220, <http://www.dos.ny.gov/consumer-protection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

For North Carolina residents: You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov.

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