

Driving history

Progressive uses driving and claims history to determine your premium. Driving and claims history may include events such as motor vehicle violations, at-fault accidents, not-at-fault accidents and comprehensive claims. If there are events listed with the same date, only one was used for rating. We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

We considered the following events:

Driver and Description	Date	Source/Consumer reporting agency
Xiao Liu		
minor violation	Oct 7, 2017	MVR/Explore
2 points charged		

Where applicable, driving history and claim information provided by the following consumer reporting agencies:

Explore Information Services LLC
Consumer Services Department
P.O. Box 21636
Saint Paul, MN 55121
1-888-888-0236
www.exploredata.com

LexisNexis Risk Solutions
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com

What should I do if I have a question?

If you have a question about the information in your driving or claims history, please contact the consumer reporting agency who provided the information as shown above. You may obtain a free copy of your motor vehicle report, which contains driving history information, for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the agency who provided the information. If your question concerns our use of information in your driving history or if you need assistance with obtaining the report, please call us.

Form 6481 VA (04/14)

Virginia Auto Rating Information

The following driver classification information is used to help determine the amount you will pay for your automobile insurance policy.

- **Age:** age of the driver
- **Gender:** male or female
- **Marital status:** "Single" classification includes all persons who are single, separated, divorced and couples living together who are not married. "Married" classification includes all persons who are married or widowed.
- **Education:** the highest education level obtained by the named insured or eligible to be rated spouse

- **Occupation:** employment of named insured or named insured's spouse in a certain occupation, such as health care worker, educator or professional
- **Additional information:** Mature Driver, Teen Driver, Distant Student, and Good Student Discounts, "list only" status, years licensed and driver's relationship to the primary named insured
- **Driving history:** the number and severity of convictions of violations and accidents occurring prior to the policy effective date

We hope this document helps you better understand how we determine your premium each time you renew with us. Keep this handy for when you have questions or information updates, and please call your agent.

Form 8319 VA (04/18)

Important information regarding your duty to report changes

You are required to notify us of certain changes in your policy information promptly or within 30 days of the change occurring. Please see the Changes provision under the General Provisions section for details.

Your failure to notify us of a change may result in the denial of a claim.

If you have any questions, please call your agent.

Form A128 (06/13)

Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive Gulf Insurance Company and other insurance companies to solicit business on their behalf. Progressive Gulf Insurance Company believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive Gulf Insurance Company will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (04/05)

Provider Network Program

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit progressive.com/providernetworks anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice. Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

Important notice

Unlike most other insurers, Progressive may lower your rate in the middle of a policy term in certain circumstances.

When we determine your rate, we consider the driving history for all drivers on the policy. The accidents and violations that we have considered are set forth in the Driving History section of your Declarations Page.

Now, if one of the rated drivers has an accident or violation that is more than 35 months old, and none of the drivers have had new accidents or violations, then we may be able to lower your rate. You don't have to wait until your next policy period begins to enjoy the savings! If you believe you qualify, call us at 1-800-876-5581 and ask for a mid-term driving history review.

If you don't call, we will re-evaluate the driving history of the drivers on your policy at next renewal.

Form Z570 (09/07)

IMPORTANT INFORMATION REGARDING YOUR INSURANCE

In the event you need to contact someone about this insurance for any reason please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions you may contact the insurance company issuing this insurance at the following address and telephone number:

Progressive
P.O. Box 6807
Cleveland, OH 44101
1-800-876-5581

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia State Corporation Commission's Bureau of Insurance at:

Property and Casualty Division
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218
1-800-552-7945 (in state)
1-804-371-9741 (out of state)

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available.

Form 6536 VA (10/07)

Important notice regarding Transportation Expenses Coverage

Any vehicle on your policy which has Other Than Collision and Collision Coverage may also be eligible for Transportation Expenses Coverage. Transportation Expenses Coverage is not automatically included when you purchase Other Than Collision and Collision Coverage.

Transportation Expenses Coverage is a separate coverage and there is an additional premium if you choose to purchase it. You may purchase coverage by contacting your agent and requesting that Transportation Expenses Coverage be added to your policy.

Form 6534 VA (10/07)

Important information about your policy premium

Our use of credit in determining your rate

Your insurance premium or rate is based on many factors including the type of vehicle you drive, the amount and types of coverages you purchase, and the driving and claims history of those on your policy. We also use your credit history to calculate an insurance credit score, which is another factor we use to determine your rate.

Because your credit history can change over time, we automatically review your credit history every few years. You do not, however, have to wait for this periodic review. At your request, we will review your credit history and update the rate for your next renewal, but you may request this review only once each policy term.

It's important to know that our review of your credit history may affect your renewal rate positively or negatively depending on changes to your history and how we review it. There are many other factors, such as changes in your driving history or changes in the premium we charge, that may also affect your renewal rate.

To request a review of your credit history, please call Customer Service. We can also provide additional information about how we use credit history and insurance credit scores.

Risk tier reviews

To help determine an accurate rate for your policy, we review certain information to place you in a "risk tier." A risk tier is a category of customers who share similar risk characteristics. Once we've determined your tier, we look at additional information to refine and finalize your rate.

We review and adjust your risk tier if you make changes to your policy mid-term. These are partial reviews because we make adjustments only for certain changes.

At each renewal, we review your payment, claim, driving and policy change history and adjust your risk tier. These are partial reviews because we make adjustments only for certain information used to determine your risk tier.

After you have been with us for a few years, we look at your payment, claim, and driving history to see if you qualify for a full risk tier review. If you qualify, we'll look at all of the information used to determine your risk tier, and make appropriate adjustments. Please note that our practices may change over time.

Rate Stability Program

Customers tell us they like more stable insurance rates over time, so we've made some changes that will help us give you what you want.

Your insurance rate is affected both by what *you* do and by how *we* calculate rates. Now, with this program, when we need to revise the way we calculate rates, we will usually not apply all of the changes to your policy when it renews. In some instances, we will apply them more gradually over time. Your rate will usually not change dramatically due to changes *we* make, such as when we adjust rates based on where customers live, types of accidents or violations, vehicle types, particular limits and deductibles, age groups, or marital status.

On the other hand, your rate will change when things about you, other drivers on your policy, or the vehicles on your policy change. For example, your rate generally will change when you move to a new location, have an accident, receive a violation, change a vehicle or driver, change your limits or deductibles, or change your marital status.

Because of this program, your renewal rate may be higher or lower than the rate you would pay if this program were not in effect. (Note that you always have the option of canceling your current policy and purchasing a new policy, if you prefer.) This approach will help us deliver more stable rates over time to you, and it will help you to better understand when your rate may change in the future.

Privacy Policy

About this notice

We are committed to protecting your privacy and earning your trust. This notice describes the personal information we collect about you and how we use and protect it. It applies to our current and former customers who live in your state, and replaces earlier versions that we may have given to you.

Summary

This section summarizes our privacy practices. For more detail, please read the entire privacy policy.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to conduct our business and provide insurance to you.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to quote and service your insurance policy. This is called "**Nonpublic Personal Information**" if it identifies you and is not available to the public. Depending on the product, we collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, type of vehicle, and information about other drivers.
- **Consumer report information:** We obtain this from consumer reporting agencies. It includes your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Transaction information:** This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information that we require for billing and payment.
- **Website information:** This information is unique to Internet transactions. It may include information about how you linked to our website, your IP address and information about your device, time of visit, and what pages you visit on our website. When you visit our websites, we use cookies, web beacons, and other technology to collect information about you and your activities on our websites to provide services to you, enhance your online experience, and advertise our products and services. Some of our websites contain more information about our website privacy practices. Please read it when using the sites.

Who might get information about me from you?

We will share information about you only as permitted by law. We will not share your Nonpublic Personal Information with other companies for their independent marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

Disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research or comply with the law. Recipients include, for example, our family of companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. These parties may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

Where permitted by law, we may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

Some products or services offered by us are provided by other companies. We may share your Nonpublic Personal Information with these companies, which will use the information as described in their privacy policies. These companies may share with us information about you and your transactions with them.

Can I limit use of my information for marketing?

We may share your Nonpublic Personal Information among our family of companies so they may offer products and services to you. You may limit some of this marketing by calling us at 1-844-582-5040. Your choice will apply to all people listed on your policy.

How do you protect my information?

We restrict access to your Nonpublic Personal Information to our employees and others who we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to Customer Service, P.O. Box 6807 Cleveland, OH 44101. You must describe the kind of information you want to review and state that your request is in response to this Privacy Policy. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Report Information about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone named by you who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object, including the information you think is correct. Your statement will then become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change.

Our family of companies

This notice is from our family of companies. As of the date of this Privacy Policy, this includes: Artisan and Truckers Casualty Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Northeastern Insurance Company, Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Professional Insurance Company, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, Progressive West Insurance Company, and United Financial Casualty Company. Our family of companies also includes ARX Holding Corp. and the entities that it directly or indirectly majority owns or controls, but they are governed by a separate privacy policy available at americanstrategic.com.