

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 Customer Service at 1-800-776-4737.

Form A128 (06/13)

Important information about credit history

The Washington State Office of the Insurance Commissioner (OIC) issued an Emergency Rule prohibiting the use of information contained in your credit history when calculating your premium. The Thurston County Superior Court recently ruled that the OIC Emergency Rule is invalid due to lack of good cause. Despite the court decision, the OIC continues to pursue actions to prohibit the use of credit history. These recent and pending actions may lead to future rate disruptions for many customers.

If you have any concerns regarding the OIC's pending actions to remove the savings opportunities associated with credit history, please contact your local legislators. You can find the contact information by calling the state capital at 360-786-7573.

In order to comply with the court's ruling and our filed rules, we are re-introducing the use of credit history to offer the benefit of lower premium to many customers. Progressive and other insurance carriers use credit history in the vast majority of states as a reliable predictor of future driving behavior, accidents, and insurance claims.

We value your business. If you have any questions, please do not hesitate to call. We're here to help.

Form A328 WA (10/21)

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 information about your policy premium

Our use of credit history 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 in a 12 month period.

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 at policy inception to place you in a "risk tier." A risk tier represents 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.

At renewal, we review your payment, claim, driving and policy change history to determine if we will adjust your risk tier. Because we review different information at renewal than at policy inception, and because we may not perform the review at each renewal, you may be in a different tier at renewal than you would be in if you came to us as a new customer. That means your rate as a new customer could be different. You always have the right to cancel your policy and apply for a new one. 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, if the total effect of our changes would cause your rate to change up or down substantially, we will usually not apply them fully to your policy when it renews. In some instances, we will apply them more gradually over time. Your rate will 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 fully 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.

Privacy Policy/Opt-Out

About this notice

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

Summary

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

- 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**" or "**NPI**" 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, and type of vehicle. It also includes 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.

We also may collect "**Website Information**" about you. This is unique to Internet activity. It may include how you linked to our website. It also may include 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. We do this 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 nonpublic, personally identifiable information about you only as permitted by law. In the absence of applicable law, such as for commercial insurance products, we will disclose such information as if it were NPI or personal information regulated under the Gramm-Leach-Bliley Act or your state's financial privacy law for insurance. We will not share your NPI 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. They 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.

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 obtained through us will be provided by other companies. We may share your information with these companies. They 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 NPI 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 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 31260, Tampa, FL 33631. You must describe the kind of information you want to review and state that your request is in response to this notice. 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. 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 you name 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. That statement should include the information you think is correct. We will include your statement in your file. We will send it 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 notice, this includes: Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progn Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty 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 Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain 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 Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, Progressive West Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. Our family of companies also includes ARX Holding Corp. and the entities that it directly or indirectly majority owns or controls. Those companies are governed by a separate privacy policy available at americanstrategic.com.