



MY ACCOUNT ONLINE PORTAL

MULTI-FACTOR AUTHENTICATION

Table of Contents

| | |
|--|---|
| 1. Introduction | 3 |
| 2. What is MFA? | 3 |
| Why MFA Matters | 3 |
| 3. What to Expect | 3 |
| 4. What You'll need..... | 4 |
| 5. How to Log In with MFA..... | 4 |
| 6. Troubleshooting..... | 5 |
| I received an "Invalid username or password" message | 5 |
| I didn't receive a code..... | 6 |
| I received an "Invalid passcode" message | 7 |
| I received an "Invalid passcode. Please re-enter your credentials to request a new passcode" message | 7 |
| 7. Frequently Asked Questions | 8 |
| Q: How will I identify the one-time passcode email? | 8 |
| Q: Do I have to do this every time I log in? | 8 |
| Q: Can I disable MFA? | 8 |
| Q: What if I no longer have access to my email address? | 8 |
| Q: Is MFA mandatory for everyone? | 9 |
| Q: Can I use an MFA method other than email? | 9 |
| 8. Additional Support | 9 |

1. Introduction

To help keep your account safe, we are introducing a new login process that includes **Multi-Factor Authentication (MFA)**.

This means that in addition to entering your usual password, you'll also verify your identity using a second step: entering a one-time passcode sent to your email address.

This guide will walk you through what MFA is and what you'll need to do when logging into your account.

2. What is MFA?

Multi-Factor Authentication – abbreviated as **MFA** – is a security process that requires you to verify your identity using two or more of the below methods:

1. Something you know (like your password),
2. Something you have (like your phone or a one-time passcode), or
3. Something you are (like your fingerprint or retinal scan).

When you sign into an app with just a username and password, anyone who gains access to that knowledge could potentially access your account. MFA helps prevent that by asking for additional information to verify it really is you who is accessing the application.

Why MFA Matters

Using only a password is risky – it can be guessed, stolen, or reused. MFA protects your account even if someone else gets your password. It ensures that access is only granted if multiple forms of your identity are confirmed.

Think of MFA like adding a deadbolt to your front door – it's an extra step, but it makes your home (or, in this case, your account) much harder to break into.

3. What to Expect

Planned to begin before November 1, 2025, when you log into the web app, you will:

1. Enter your email and password (just like before).
2. Then, you will be asked to complete a second step – enter a code sent to your email address.
3. Once that code is verified, you'll be logged in.

This helps keep your account secure, even if someone knows your password. MFA will be enforced for all users automatically.

Updates on timing and general MFA–related communications will be shared on the login page of the application within a blue banner (like those seen in the screenshots below).

4. What You'll need

To complete the MFA login process, make sure you have the following:

- Your account credentials (email + password).
- Access to your email to receive one-time passcodes.

5. How to Log In with MFA

1. Go to the application: <https://www.protectiveinsurance.com/my-account/Pages/Login>



The screenshot shows the Progressive Fleet login page. At the top is the Progressive Fleet logo. Below it is a blue banner with white text: "For your security, Multi-Factor Authentication (MFA) is now enabled on this site. For more information, please see our [MFA Guide](#)." Below the banner, the text "Please log in." is displayed. There are two input fields: "User name:" and "Password:". To the right of the password field is a "Sign In" button. Below the "Sign In" button is a link that says "Forgot Password?".

My Account login page

2. Enter your email and password
3. Click "Sign In"
4. When prompted, enter the passcode sent to your email



The screenshot shows the Progressive Fleet login interface. At the top is the Progressive Fleet logo. Below it is a blue-bordered box with a security message: "For your security, Multi-Factor Authentication (MFA) is now enabled on this site. For more information, please see our [MFA Guide](#)." Below this box, the text "Please log in." is displayed. There is a "User name:" label followed by a text input field containing "your_email@example.com". Below the input field is a message: "A one-time passcode was sent to your email address. Please provide it below to complete login. Please note that It may take a few minutes to reach your inbox." Below this message is an "OTP:" label followed by a text input field. To the right of the OTP input field is a "Sign In" button. Below the "Sign In" button is a link: "[Sign in with a different account](#)".

One-time passcode prompt after username/password sign in

5. Click "Sign In" once more to complete login

6. Troubleshooting

I received an "Invalid username or password" message

1. Confirm you are using the correct email address.
2. Click "Forgot Password" and follow the prompts to reset your password.



The screenshot shows the Progressive Fleet login interface. At the top is the Progressive Fleet logo. Below it is a blue-bordered box with a security notice about Multi-Factor Authentication (MFA). The main heading is 'Please log in.' followed by a red error message: 'Invalid username or password.' Below this are two input fields: 'User name:' with the text 'not_valid@example.com' and 'Password:' with masked characters. A 'Sign In' button is to the right of the password field. At the bottom right is a link for 'Forgot Password?'.

PROGRESSIVE
FLEET

For your security, Multi-Factor Authentication (MFA) is now enabled on this site.
For more information, please see our [MFA Guide](#).

Please log in.

Invalid username or password.

User name:

Password:

[Sign In](#)

[Forgot Password?](#)

"Invalid username or password" message

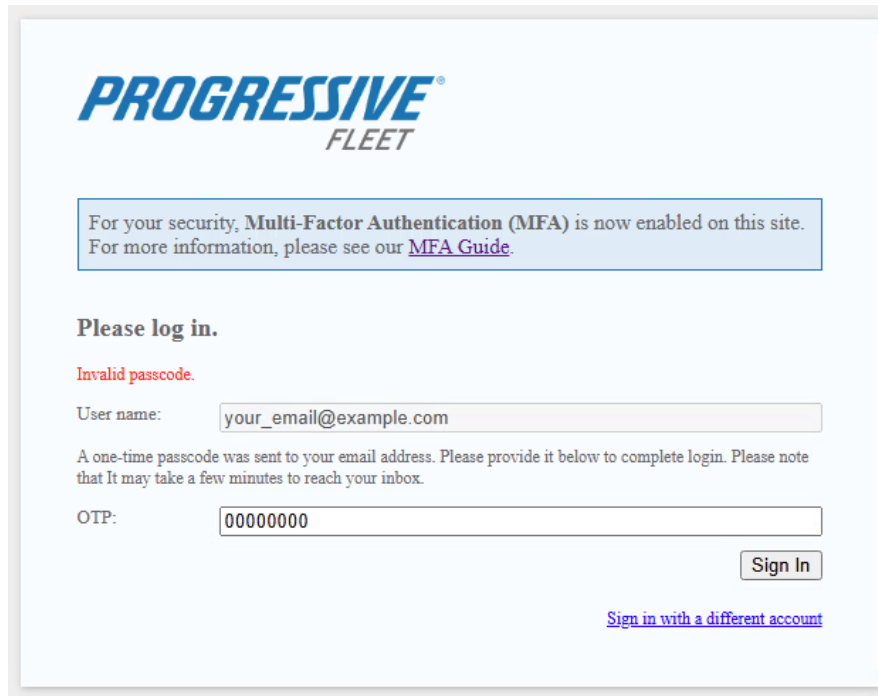
I didn't receive a code

It sometimes takes extra time for emails to be transmitted over the internet, for various reasons.

1. Wait 1-3 minutes.
2. Check your spam folder.
3. Click "Sign in with a different account" and re-enter your username & password for a new code.

I received an “Invalid passcode” message

1. Confirm you are using the most recent passcode sent to your email – only the most recent code will work, even if you’ve received multiple.
2. Click “Sign in with a different account” and re-enter your username & password for a new code.



The screenshot shows the Progressive Fleet login interface. At the top is the Progressive Fleet logo. Below it, a blue-bordered box contains a message about Multi-Factor Authentication (MFA) being enabled. The main heading is 'Please log in.' Below this, a red error message states 'Invalid passcode.' The 'User name:' field contains 'your_email@example.com'. A note explains that a one-time passcode was sent to the email address and should be entered below. The 'OTP:' field contains '00000000'. A 'Sign In' button is located to the right of the OTP field. At the bottom right, there is a link that says 'Sign in with a different account'.

“Invalid passcode” message

I received an “Invalid passcode. Please re-enter your credentials to request a new passcode” message

To protect your account, passcodes are only valid for 10 minutes (or until a new one is generated) and can only be attempted up to 5 times before a new code must be generated.

1. Re-enter your credentials to request a new passcode.
2. Confirm you are using the most recent passcode sent to your email.

The screenshot shows the Progressive Fleet login interface. At the top is the Progressive Fleet logo. Below it is a blue-bordered box with the text: "For your security, Multi-Factor Authentication (MFA) is now enabled on this site. For more information, please see our [MFA Guide](#)." Below this box is the heading "Please log in." followed by a red error message: "Invalid passcode. Please re-enter your credentials to request a new passcode." There are two input fields: "User name:" with the value "your_email@example.com" and "Password:" which is empty. To the right of the password field is a "Sign In" button. Below the password field is a blue link that says "Forgot Password?".

"Invalid passcode. Please re-enter your credentials to request a new passcode" message

7. Frequently Asked Questions

Q: How will I identify the one-time passcode email?

A: The email will come from noreply@protectiveinsurance.com and will have a subject containing the phrase "One-Time Passcode"

Q: Do I have to do this every time I log in?

A: Yes – to protect your claims information, we require MFA on all logins.

Q: Can I disable MFA?

A: No – MFA is required for all users to keep accounts secure.

Q: What if I no longer have access to my email address?

A: We require your email address for secure authentication. Contact your application account manager for next steps.

Q: Is MFA mandatory for everyone?

A: Yes. To protect all users and data, MFA is required for all accounts.

Q: Can I use an MFA method other than email?

A: Currently, we only support email-based MFA.

8. Additional Support

For additional questions or concerns regarding Multi-Factor Authorization, please reach out to your account representative, or send an email to myaccountsupport@protectiveinsurance.com.