Progressive

Better drivers pay less for car insurance with Snapshot® Usage-Based Insurance program from Progressive

Snapshot now available to drivers in state of Tennessee

MAYFIELD VILLAGE, Ohio — December 9, 2013 —Business travelers who park their cars at the airport several days a week. Families with an extra car they only drive occasionally. Drivers who avoid slamming on the brakes. They're all less likely to be in an accident and can save money on their car insurance with Snapshot, Progressive's optional Pay As You Drive® insurance discount program, a form of insurance also known as usage-based insurance (UBI) has formally launched in Tennessee.

With Snapshot, consumers can save on their car insurance based on their safe driving habits. Drivers currently earning discounts in the optional program are already saving an average of $150 per year. The program is now available to Progressive customers in Tennessee and open for a free test drive to all drivers in the state even if they are not Progressive customers. To test driveSnapshot, visit: http://www.progressive.com/auto/snapshot-test-drive/ or call your local agent.

Snapshot creates a personalized insurance rate based on a driver's actual habits. Progressive has been awarded several patents on the methods and systems used in Snapshot, creating a program that is unmatched in its advanced technology, security and ability to optimize discounts for customers.

"More than 1.6 million drivers have participated in our program to get personalized car insurance rates by sharing information about their safe driving," said Dave Pratt, Progressive's general manager of usage-based insurance. "Now, Tennessee drivers are just 30 days away from saving with Snapshot."

How Snapshot Works

- After drivers sign up for the Snapshot program, they receive a device that fits in the palm of their hand and plugs into the on-board diagnostic (OBD) port of their car. The Snapshot device measures how, how much and when consumers drive their vehicle, then sends that driving data to Progressive.
- After 30 days, customers will find out if they're eligible for a discount based on their driving habits. People who drive less, in safer ways and during safer times of day are more likely to get a discount.
- Customers who keep the device installed for their six-month policy term will receive their final discount and return the device to Progressive.
- Non-customers who test drive Snapshot will have the option to switch to Progressive and apply their discount, or return the device to Progressive without switching.

Other Facts

- Snapshot is voluntary and customers can opt out at any time.
- Drivers who are not Progressive customers are not required to switch after testing Snapshot.
- Drivers can earn a discount based on their driving behavior—of those who plug in the device, most drivers save.
- Customers can review their projected discount by simply visiting www.progressive.com and logging into their policy, or using Progressive's mobile app.
- Progressive has tested and refined its UBI program for more than 15 years and has collected more than nine billion miles of driving data.

Links

- Snapshot website: http://www.progressive.com/snapshot/
- Snapshot test drive website: http://www.progressive.com/auto/snapshot-test-drive/
- Find a Snapshot certified local agent: http://www.progressiveagent.com
- Snapshot images for download:
- http://www.flickr.com/photos/progressive_insurance/sets/72157624777233319/

About Progressive
The Progressive Group of Insurance Companies makes it easy to understand, buy and use auto insurance. Progressive offers choices so consumers can reach us whenever, wherever and however it's most convenient for them — online at progressive.com, by phone at 1-800-PROGRESSIVE, on a mobile device or in-person with a local agent.

Progressive offers insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles and homes. It's the fourth largest auto insurer in the country, the largest seller of motorcycle insurance and a leader in commercial auto insurance. Progressive also offers car insurance online in Australia at http://www.progressiveonline.com.au.

Founded in 1937, Progressive continues its long history of offering shopping tools and services that save customers time and money, like Name Your Price®, Snapshot®, and Service Centers.

The Common Shares of The Progressive Corporation, the Mayfield Village, Ohio-based holding company, are publicly traded at NYSE:PGR.

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https://progressive.mediaroom.com/2013-12-09-Better-drivers-pay-less-for-car-insurance-with-Snapshot-R-Usage-Based-Insurance-program-from-Progressive