

Holiday drivers spend nearly a quarter of their time in the car idling

Progressive® Insurance analyzes more than 9 billion miles of driving data to identify best and worst days for holiday errands

MAYFIELD VILLAGE, Ohio — December 17, 2013 — Are you a last minute shopper or scrambling to host friends and family this holiday season? If so, new data from Progressive® Insurance shows that you may be spending 25 percent of that time idling in traffic or parking lots. Knowing when to stay off the roads this season may save you time, money and frustration.

If you're looking for the best day to shop in the final days leading up to Christmas, Progressive found that December 22 should yield the least amount of congestion. The data also shows that Fridays are the worst day of the week to be on the road, while Sundays and Tuesdays are the best based on the number of driving trips taken. Progressive reviewed more than 9 billion miles of driving data from Snapshot®, its industry-leading usage-based insurance program, comparing time spent idling on December 10-31 (excluding Christmas) versus the same dates in April through November.

"Because we collect billions of miles of driving data with Snapshot, we're always trying to find real-world applications of our analysis," said Dave Pratt, general manager of usage-based insurance for Progressive. "It doesn't get any more real than losing precious time sitting in traffic. You may spend less time idling if you run errands on a Tuesday versus Friday or Saturday."

If you plan on hitting the roads the last few days of the holiday season, Progressive offers the following tips:

- The early bird does get the worm. Finish your errands by 10 a.m. when the fewest number of drivers are on the road.
- Night owls will face fewer drivers on the roads. Take advantage of extended holiday hours and shop after 8 p.m. to avoid crowded roads.
- Wait to return those gifts. The days after Christmas, December 26-29, see the highest idling time of the month.
- For those braving the stores the last few days of the holiday shopping season, Progressive recommends being on high alert in the busy parking lots to avoid fender benders. Protecting your car can be as easy as parking further back in the parking lot, away from the commotion of the store.

Snapshot, an optional Pay As You Drive® insurance discount program, is a form of insurance also known as usage-based insurance (UBI). With Snapshot, consumers can save on their car insurance based on safe driving habits. Drivers currently earning discounts in the optional program are already saving an average of \$150 per year. The program is open for a free test drive to all drivers even if they are not Progressive customers.

To test drive Snapshot, visit: <http://www.progressive.com/auto/snapshot-test-drive/> or call your local agent.

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 it whenever, wherever and however it's most convenient—online at progressive.com, by phone at 1-800-PROGRESSIVE, on a mobile device or in-person with

a local agent.

Progressive also offers insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, as well as home insurance through select carriers. 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, trade publicly at NYSE:PGR.

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