

OnStar to Offer Driving Feedback; Customers can Seek Insurance Discounts

Progressive® Insurance to offer discounts for qualifying customers who consent to use of their driver assessment information

DETROIT, Michigan — January 5, 2015 — Beginning this summer, OnStar will offer customers the opportunity to sign up for a new service that provides driver assessment data to customers who want to know how well they drive and provides some customers with an opportunity to seek insurance discounts from Progressive Insurance.

The new connected vehicle services will soon allow OnStar subscribers a chance to enroll in a program that provides a detailed driving assessment at the end of a 90-day evaluation period. The assessment, provided only to OnStar subscribers via email, will show them how they performed in important driving metrics, and how they compare against an aggregate of other anonymous subscribers also enrolled in the program. Driving tips also will be provided by OnStar based on areas of potential improvement.

Afterwards, some subscribers also will have an opportunity to share their driving data and evaluation information with Progressive through its Snapshot® program, in order to obtain potential discounted insurance offers from Progressive. This information sharing will be done on an entirely voluntary basis, with customers consenting in advance.

"The driving assessment is meant to help people better understand how they drive and give them feedback on how to be better, smarter drivers. Progressive Insurance also is available to provide interested drivers any discounts that may be available to them based on their driving assessment," said Greg Ross, director, Business Development and Alliances, Global Connected Consumer Experience, GM. "This is the first time we can use actual driving behavior to deliver valuable important feedback to subscribers who want this information. This new service truly shows the power of the connected car."

"The beauty of this program is that control is in the hands of the customer," said Ross. "If they wish to participate, we'll inform them of their driving behavior and then they're able to choose if they want to share their information with an insurance provider."

Progressive® Insurance is the first insurance company that will use OnStar data, subject to explicit customer consent, to offer these driving-based insurance discounts.

"We are looking beyond traditional expectations of car makers and insurance providers, toward helping people be smarter drivers," said Dave Pratt, General Manager of usage-based insurance at Progressive. "Providing drivers with feedback benefits consumers by making them more aware of their driving behavior, saving them money and keeping the roads safer. This program makes it easier than ever for consumers to take advantage of the latest in-car technology and the leading usage-based insurance program."

The smart driver assessment program will be available for all 2016 GM models, most 2015 models, and select 2013 and 2014 models, starting this summer. The program is only available for U.S. drivers at this time.

OnStar subscribers currently are able to receive Low Mileage discount offers through other insurance companies. These Low Mileage programs, however, do not require the collection or use of driver assessment

data.

OnStar, LLC (OnStar) is a wholly owned subsidiary of GM Holdings LLC ("GM"). Along with its affiliate Shanghai OnStar Telematics Co. Ltd (a joint venture involving OnStar, Shanghai General Motors Co., Ltd (SGM) and Shanghai Automotive Industry Corporation (SAIC)), OnStar serves 7 million subscribers in North America and China. OnStar is a provider of Emergency, Security, Navigation, Diagnostic and Connectivity services. OnStar with 4G LTE is currently available on more than 30 2015 GM models in the U.S. and Canada.

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.

<https://progressive.mediaroom.com/2015-01-05-OnStar-to-Offer-Driving-Feedback-Customers-can-Seek-Insurance-Discounts>