Progressive® Insurance Reveals Top Accident Trends of 2014

Findings include peak times for claims and types of claims for cars, boats, commercial lines and motorcycles

MAYFIELD VILLAGE, Ohio — January 29, 2015 — What's the safest month on the roads? Where do the most car thefts and break-ins occur? The Progressive Group of Insurance Companies set out to answer these questions, and others, in its 2014 Year in Claims Report. Progressive analyzed all of its claims in all 50 states and the District of Columbia to determine where and when claims happened.

Progressive looked at multiple areas it insures—auto, motorcycle, boat and commercial lines and created a report for each, with a granular breakdown of the top claims and highlighting the most interesting findings. Notable claims trends from 2014 include:

- While winter driving can be dangerous, December saw the lowest volume of claims of any month, and May had the highest. This was largely due to the spring hail season, an often-overlooked catastrophe that damages thousands of vehicles each year.
- The weekend might seem like a more dangerous time to be on the road. However, more claims occurred on each of the weekdays than on either Saturday or Sunday.
- One might think that the biggest dangers on the road for motorcyclists are cars and trucks, but in 2014 there were more single-vehicle motorcycle claims than any other type. In fact, there were more single-vehicle claims than the next three types combined.
- You are more likely to have your car broken into or stolen in the District of Columbia than any other state. The rest of the states in the top five for theft and break-ins were California, Washington, Missouri and Hawaii.
- The top five states in which a person was most likely to file an auto claim were all on the East Coast—The District of Columbia, Massachusetts, Maryland, New York and South Carolina. The state where customers were least likely to file an auto claim was Oklahoma.
- The 4th of July weekend was particularly dangerous for boaters in 2014, with the top three days for boat claims being July 5th, July 4th and July 6th.

"The goal of this report is to empower people with information so they can avoid accidents," said Mike Sieger, claims operations leader at Progressive. "For example, when people see that rear-end accidents were the top claim of 2014, maybe they'll think twice before following the person in front of them too closely. Or seeing that intersection claims are high on the list could help convince them that running that red light isn't worth the time you save. We hope consumers can use this data to their advantage when they're on the road or on the water."

For a graphical representation of the top claims for each business area, visit http://at.progressive.com/everything-insurance/2014-insurance-claims-data. For a more detailed breakdown of each line of business, visit the links below.

- Auto (http://at.progressive.com/everything-insurance/2014-auto-insurance-claims-report)
- Boat (http://at.progressive.com/everything-insurance/2014-boat-insurance-claims-report)
- Commercial Lines (http://at.progressive.com/everything-insurance/2014-commercial-vehicles-insurance-claims-report)
- Motorcycle (http://at.progressive.com/everything-insurance/2014-motorcycle-insurance-claims-report)

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.

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