Progressive® Insurance survey says nearly 80 percent of consumers think pricing auto insurance on actual driving is a fairer approach

Reprise of "Rate Suckers" national advertising campaign underscores consumers' desire to earn the insurance discount they deserve with usage-based insurance

MAYFIELD VILLAGE, Ohio — April 13, 2015 — Would you share your driving behavior with your car insurance company if it could lower your rates and prevent you from paying for others' bad driving habits? A survey of 500 consumers conducted by the Progressive® Group of Insurance Companies, the industry leader in usage-based insurance (UBI) with Snapshot®, reveals that the majority of participants believe UBI is a fairer way to price insurance, versus the traditional insurance rating variables such as age, geographic location and driving history.

- Eighty-four percent believe bad drivers should pay more for their auto insurance.
- Nearly 80 percent of consumers agree that usage-based insurance is a fairer way to price insurance.
- Ninety percent of consumers ages 18-34 are willing to try usage-based insurance.
- More than half don't realize they're paying higher rates due to others' bad driving and 85 percent would be upset to learn they're being charged more because of it.

"We're committed to helping people be safer and smarter drivers, and a big piece of that is educating consumers on how the behavior of other drivers impacts their wallets," said Dave Pratt, general manager of usage-based insurance for Progressive. "Consumer awareness of the benefits of UBI continues to grow, and we're encouraged as we see new drivers, including young drivers, seek a more personalized rate that allows us to award safe drivers with discounts they deserve."

In conjunction with the survey, and following a successful national advertising campaign launched in April 2013, Progressive today brings disruptive new creative to market with its second round of "Rate Suckers" TV spots in a continued effort to shed light on a problem most drivers don't know they might have. The new ads show "Rate Suckers" attaching themselves to the car of a driver who was previously unable to avoid paying for the bad habits of others around him. The solution is Snapshot, which repels the Rate Suckers once plugged into the car.

"People are angry that they're paying more for insurance because of the bad driving habits of other people, and they have every right to be—it's just not fair," said Progressive Chief Marketing Officer Jeff Charney. "The original Rate Suckers campaign was our wake up call to consumers to take control and stand up for their good driving behavior. After seeing the positive reaction consumers had to that initial campaign, we decided to turn up the volume with a new round of disruptive ads. This jarring creative will shake people by the shoulders and let them know they don't have to take it anymore. Go get the rate you deserve, the rate you've earned."

Insurance companies commonly price consumers by comparing them to drivers with whom they share basic characteristics, like age, gender, driving history or vehicle year, make and model. These factors fail to capture the individual driving habits that are most predictive of insurance losses, but until Snapshot, there wasn't a simple, reliable way to include how a driver actually drives when calculating a customer's rate. The result: Rate Suckers paying less than the risk they present, and good drivers paying more to cover the costs.

Snapshot is Progressive's optional Pay As You Drive® insurance program that provides drivers with personalized pricing based on their safe driving habits. The program is best for those who drive less and in safer ways. Drivers currently earning a discount withSnapshot are saving an average of $150 per year and Progressive plans to roll out a new program to additional states this year offering a discount just for signing up, as well as bigger discounts for more drivers.

To view the newest Rate Suckers TV ad, visit https://youtu.be/tb6Cu2mXBCA. To learn more about Snapshot, visit www.progressive.com/auto/snapshot.

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 provides insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, and homes. Home insurance is underwritten by select carriers, including its majority-owned subsidiary, American Strategic Insurance (ASI).

Progressive is the fourth largest auto insurer in the country; a leading seller of motorcycle and commercial auto insurance; and through ASI, one of the top 20 homeowners carriers. 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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https://progressive.mediaroom.com/2015-04-13-Progressive-R-Insurance-survey-says-nearly-80-percent-of-consumers-think-pricing-auto-insurance-on-actual-driving-is-a-fairer-approach