Progressive

Lead Foot Report from Progressive® Insurance Busts Industry Braking Standards

Data from Snapshot finds it takes more than physics to stop safely

MAYFIELD VILLAGE, Ohio — May 14, 2015 — How long does it really take for your car to come to a complete stop? While the technical answer lies in the laws of physics—to do it safely, that's a whole other ball game. The Progressive® Group of Insurance Companies analyzed more than 12 billion miles of driving data from Snapshot®, its industry-leading usage-based insurance program, to release the first Lead Foot Report. The report looks at the average distance and time it takes for drivers going varying speeds to come to a complete stop safely, and the answer may come as a surprise.

For years, driving schools and textbooks have instructed new drivers to keep four seconds between you and the car in front of you. According to Progressive Snapshot data, you might want to leave even more room, so you have time to react if the car in front stops suddenly.

- In looking at the most aggressive one percentile of stops, it takes drivers 12 seconds to come to a complete stop when traveling 60 MPH.
- At the other extreme, the most gradual one percent of stops from 60 mph take a full 40 seconds.
- The average driver falls right in the middle at 24 seconds – this equates to the distance of 4.2 football fields, or singing Happy Birthday three times in a row.

"After analyzing Snapshot driving data, we've found hard braking to be one of the most highly predictive variables for predicting future crashes," said Dave Pratt, general manager of usage-based insurance for Progressive. "We know that one of the main contributors to hard braking is tailgating, so we're using our data to help drivers be as alert and aware as possible on the road. We've gathered billions of miles of driving data and are only just beginning to scratch the surface in terms of the types of predictive behavior our Snapshot analytics can reveal."

Progressive's 2014 Year in Claims Report found that the top auto claim for the year was rear-ending, alerting drivers to think twice before following other cars too closely. When examining the most cautious drivers versus the riskiest, Progressive finds that the safest drivers allow an average of 39 percent more time and 32 percent more distance, respectively, to stop. Average time and distance to stop are as follows:

Starting Speed	Distance to Stop	Time to Stop
10 MPH	86 feet	8 seconds
20 MPH	207 feet	11 seconds
30 MPH	372 feet	14 seconds
40 MPH	581 feet	17 seconds
50 MPH	851 feet	20 seconds
60 MPH	1,262 feet	24 seconds

The Lead Foot Report also found some interesting comparisons in relation to gender, age and geographical location:

- When comparing men and women's average braking habits, the safest male drivers have 77 percent less hard brakes than the most aggressive female drivers.
- While many assume that all teen drivers fall within the riskiest driver category, in actuality the safest quarter of 16 year-olds have fewer hard brakes than the average driver in every age decade.
- The report also examines median speeds by drivers in each state. Alabama and Mississippi drivers clock the highest median speed in a one-day period, coming in at 40 MPH, meaning half of all driving in these states is faster than 40 mph

and half is slower. Meanwhile, the slowest median speed can be found in Washington, D.C. at 24 MPH.

Snapshot is Progressive's optional Pay As You Drive® insurance program that provides drivers with personalized discounts based on their safe driving habits. The program is best for those driving less than 50 miles per day, rarely during the hours of midnight and 4 a.m. and using their brakes gently. Drivers currently earning a discount with Snapshot are saving an average of $150 per year.

To view the full report analysis, visit:https://www.youtube.com/watch?v=uCzxYtnMVkQ

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.

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