

Progressive® Introduces ELD Usage-Based Insurance Program for Commercial Truck Drivers

Smart Haul® offers insurance discounts for safe driving

MAYFIELD VILLAGE, Ohio, Sept. 6, 2018 /PRNewswire/ -- [Progressive](#) (NYSE: PGR), the #1 truck insurer and a leader in Usage-Based Insurance (UBI), is excited to launch Smart Haul, its ELD UBI program for commercial truck drivers. It's available now to owner operators and small fleets that have an electronic logging device (ELD).

Progressive Smart Haul offers qualifying truckers a minimum savings of 3% on their initial Commercial Auto policy period just for signing up and sharing their ELD driving data. Many will save even more. New qualifying truck customers that use an ELD and sign up for Smart Haul save an average of \$1384 on their Commercial Auto policy premium for the initial policy term. Rates can change over time and depends on where, when, and how a user drives, according to their ELD driving data.

ELDs automatically record driving data, including the hours of service in a day, and were recently mandated (April 1st, 2018) for the vast majority of owner-operators and small fleets that operate interstate. ELDs have been widely used voluntarily by larger fleets since 2015.

"We know many drivers are still becoming comfortable with ELDs," said John Barbagallo, Progressive's Commercial Lines President. "And we think turning the ELD requirement into an opportunity to save some money for safe driving will appeal to lots of truckers. Our extensive experience providing UBI to our auto customers through our long-running [Snapshot®](#) program helped us introduce this innovation for the commercial truck market."

Through our collaboration with ELD vendors, Smart Haul will collect the same data collected as part of Federal Motor Carrier Safety Administration's (FMCSA) final ELD mandate ruling and does not require the driver to get another device.

After years of data collection and investments in research and development, Progressive began using the Smart Haul name last year for a precursor program that helped provide truckers with ELD devices free of charge in exchange for sharing their data for analysis. That extensive data set, combined with insights gained from more than twenty-five billion miles of Snapshot driving data, and working closely with leading ELD vendors allowed Progressive to create and test the Smart Haul UBI program the company is announcing today.

To learn more about Smart Haul, call 1-877-656-7707, visit [ProgressiveCommercial.com/Smart-Haul](#) or speak with an 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 us 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 autos and commercial autos and trucks, motorcycles, boats, recreational vehicles, and homes. Home insurance is underwritten by select carriers, including American

Strategic Insurance Corp. and subsidiaries (ASI), our majority owned subsidiaries.

Progressive is the third largest auto insurer in the country; a leading seller of [motorcycle](#) and [commercial auto insurance](#); and through ASI, one of the top 20 [homeowners insurance carriers](#).

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 HomeQuote Explorer®.

The Common Shares of The Progressive Corporation, the Mayfield Village, Ohio-based holding company, trade publicly at NYSE:PGR.

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