

New Progressive Data Shows Putting the Phone Down Correlates to Lower Insurance Claims

Progressive Rewarding Snapshot Mobile Customers Who Minimize Distracted Driving

Data: Mississippi, South Carolina, Alabama, Oklahoma and Louisiana are the Most Distracted* States

MAYFIELD VILLAGE, Ohio, Jan. 17, 2019 /PRNewswire/ -- It might sound like common sense, but Progressive has new data showing that drivers who put their phones down are less likely to have a claim than those who drive with a mobile device in their hand. The new findings are based on 1.5 billion miles of driving data collected by Progressive's Snapshot Mobile app.**

"Snapshot data shows that people who drive while distracted are more likely to have an accident than those who use their mobile device less," said Jim Haas, Business Leader, Usage Based Insurance (UBI). "Progressive's data shows a direct correlation between distraction and loss. Something as simple as putting your mobile device out of reach while driving could make our roads safer."

Based on our Snapshot Mobile data, states where drivers had the hardest time putting down their phones were: Mississippi, South Carolina, Alabama, Oklahoma and Louisiana.

On the other hand, the least distracted drivers in our data were in Montana, Utah, Nevada, Oregon and Vermont.

As a result of these findings, in late 2018 Progressive began rewarding drivers who minimized their distracted driving. Today, new Snapshot Mobile customers in Illinois, Texas, Arizona, New Mexico and South Dakota are rated on distraction, in addition to other aspects of how they drive (hard braking and fast acceleration), how much and when they drive. The use of distraction in rating will launch for new customers throughout the country in 2019 as part of Progressive's voluntary Snapshot mobile program, with better rates offered to drivers who stay off their mobile devices while driving.

Progressive has been an innovator in the Usage Based Insurance (UBI) space for two decades; Snapshot mobile with distracted driving rating is the latest evolution of the product. All told, Progressive has gathered more than 25 billion miles of data via UBI.

Snapshot offers choices for drivers to get a customized rate based on how they drive. Of those who save, the average annual savings is \$130. Most customers can choose between the Snapshot Mobile app on their phone or the physical device. For more information on Progressive's Snapshot program, visit www.progressive.com/snapshot.

*In-hand phone calls or other mobile device use while driving is considered distracted

**Snapshot Mobile is not offered in NY, CA, NC, HI, AK, VA, WA, MA.

About Progressive

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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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