

Snapshot — take control of your savings



Insurance companies use information like age, gender and ZIP code to decide if you're a safe driver—but Progressive's Snapshot Discount sees the bigger picture. You get big credit for your safe driving habits. Snapshot's simple, and it can save you up to 30 percent more in 30 days.

Safe drivers save more

Snapshot gives drivers the chance to earn our biggest discount ever. The safer you drive, the more you save.

With Snapshot, customers who save the most:

- › drive fewer miles;
- › drive during safer times of day (not late at night or during rush hour); and
- › brake with care (don't hit the brakes too hard, too often).

Safe drivers come in all shapes and sizes. Some examples of drivers likely to save the most with Snapshot are those who:

- › have an extra car that stays in the garage most of the time;
- › drive a company vehicle during the week or travel, leaving their personal car at home;
- › are great teen drivers; or
- › have short commutes, or bike to work.

Putting you in the driver's seat

If you're a better driver, Snapshot lets you control what you pay for car insurance. Here's how:

1. **Let your agent know you're interested in Snapshot.** They'll ask you about your driving habits to give you an idea of how likely you are to save with Snapshot.
2. **Once you decide to purchase a Progressive policy with Snapshot, we'll send you a small device within seven to 10 days.** Simply plug the device into your car's onboard diagnostic port, usually located under the steering wheel. It's easy and takes seconds.
3. **Drive as you normally do for six months.** After the first 30 days, we'll calculate your initial discount and apply it to your premium for the rest of that policy period. This could mean a refund if you paid in full, or a reduction in your monthly payments.
4. **At the end of six months, we'll calculate your personalized Snapshot Discount and ask you to return the device.** You'll then get to keep your discount for future Progressive renewals.

With Snapshot, you only have the opportunity to save—your rate will never go up based on the driving data the Snapshot device collects.

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Learn how to increase your discount

Snapshot customers have access to their driving data as soon as they plug in their Snapshot device.

Log in to progressiveagent.com and you can see how many trips you've taken, how many miles you've driven, and how many hard brakes you've had while the Snapshot device has been plugged in.

When we calculate your initial discount after 30 days, we'll also show you what you can do to increase your discount amount before the end of your policy period.

Protecting your privacy

To save money with Snapshot, drivers share information about their driving habits with us. However, we collect only data that has a proven connection to safe driving habits, and protect your personal information at every step along the way:

- › **No GPS technology**—Snapshot devices don't include GPS, so we'll never know your location.
- › **Speed and acceleration information not used**—While Snapshot devices can "see" this information, we do not use it to find good drivers. Since there's no GPS, we'll never know if you exceeded a posted speed limit.
- › **No third-party vendors**—Snapshot devices relay your driving data directly to us—no other vendor or outside party ever has access to your information.

Snapshot finally gives drivers the chance to save on car insurance based on how they actually drive. To learn more, or to sign up for Snapshot, call or visit:

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Coverages may vary by state. Policies underwritten by Progressive Casualty Insurance Company and its affiliates, including: Artisan and Truckers Casualty Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progressive Advanced Insurance Company, Progressive American Insurance Company, Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Motor Insurance Company, Progressive Mountain Insurance Company, Progressive Northeastern Insurance Company, Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, Progressive West Insurance Company, United Financial Casualty Company. Available in most states. All coverages subject to policy terms and conditions. 08A00836.SS (06/11)