



8.4 Product and Underwriting Guide

NEW BUSINESS: SEPTEMBER 23, 2016

RENEWAL BUSINESS: OCTOBER 27, 2016

REVISED OCTOBER 17, 2016

Quote more. Sell more. Increase retention.

All you need are the right tools—tools that are available from Progressive:

- **Products with features—and discounts—that attract new customers and give renewal customers reasons to stay.**
 - **8.4 Personal Auto:**
Better rates and greater discounts for more customers who:
 - choose full coverage
 - own homes
 - have tenure with Progressive
 - have multiple cars
 - have multiple Progressive policies
 - had tenure with their prior carrier
 - lived at their current address for at least a yearAdditional policy benefits included for free:
 - Accident Forgiveness
 - Pet Injury coverage
 - Small Accident Forgiveness
- **Easy-to-use technology that lets you get more done in less time.**
 - **ForAgentsOnly.com (FAO)**—Fast access to everything you need to:
 - Process quotes, endorsements, and customer payments in just minutes.
 - Check agency productivity, profitability, and commission statements anytime.
 - Easily manage your Progressive referrals for more sales.
 - Order free and low-cost marketing materials to grow your business.
 - Get up to speed on new products, processes, and technology with fast online training.
 - **Agency Management Systems**—Real-time Progressive information on the system you use most often.
- **Customer service options that provide support for your agency.**
 - **Progressive.com/agent**—An extension of your agency for customers who want to:
 - view billing information
 - make payments
 - check on the status of a claim
 - update their address
 - **1-800-876-5581**—An automated service number for customers who want to access billing information and make fast payments.
 - **Email service**—For customers who want to receive billing reminders, payment confirmations, severe weather alerts, and more.
- **Claims service that puts your customers first and lets them choose how they'd like their claim handled.**
 - **Service Centers** (where available)—We oversee the repair from start to finish.
 - **Repair network**—Customers work one-on-one with a repair facility from our network.
 - **Customer choice**—Customers use a repair shop of their choice.

(Revised 10/17/16)

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Lenny Gignac
Regional sales manager

Reference Information

AGENT REFERENCE INFORMATION

ForAgentsOnly.com (FAO)

Use it to:

- quote and sell new policies
- process policy changes and customer payments
- view and print policy documents, ID cards, and declarations pages
- get referrals
- check the status of your customers' claims
- monitor your agency's production, loss reporting numbers, and quality measures
- access your commission statement

Agency Customer Service and Agency Supplies 1-877-776-2436

Customer Service and New Business

Documentation fax 1-800-229-1590

For state contact information, please refer to FAO > Contact Us > State Contacts.

CUSTOMER REFERENCE INFORMATION

Online Service. progressive.com/agent

Customers can:

- make payments
- quote policy changes
- check the status of a claim
- print policy documents

Automated Customer Service. 1-800-876-5581

Customers can:

- pay by phone
- verify last payment received
- check due date of next payment

24-hour toll-free claims reporting phone number 1-800-274-4499

Customer fax 1-800-229-1590

24-hour Emergency Roadside Assistance 1-800-776-2778

ADDRESSES

Correspondence Address*

Progressive
P.O. Box 6807
Cleveland, OH 44101-1807

Overnight Delivery Address

Progressive
6300 Wilson Mills Road—PS
Mayfield Village, OH 44143-2109

*Payments with coupons should be mailed to the address shown on the coupon. Payments without coupons should be mailed to the correspondence address.

Agent Commission

Agent Commission			
New Business	10%	Renewal Business	10%

Unacceptable Risks

UNACCEPTABLE RISKS

Only personal autos are acceptable under our program. However, the following risks are not acceptable:

Unacceptable Insureds/Drivers:

- › Named insured or any driver who has never been licensed, unless he or she is excluded from coverage;
- › Drivers under the minimum age for state licensing;
- › Applicants who have been convicted of insurance fraud;
- › Applicants who have committed, or had a policy canceled or nonrenewed by us for, fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim; or
- › Applicants who have had a policy canceled or nonrenewed by us because of an unauthorized payment in connection with an application for insurance or a policy.

Unacceptable Vehicles:

- › Vehicles with a principal out-of-state garaging location in Michigan or any province or territory of Canada;
- › Vehicles used for:
 - racing;
 - carrying persons or property for compensation or a fee, including but not limited to: limousine, taxi, or other livery services (does not apply to shared-expense car pools) or the pickup or delivery of magazines, newspapers, food, or any other products;
 - emergency services; or
 - snowplowing done for a fee or other compensation.
- › Vehicles:
 - equipped with altered suspensions, which are suspensions that are homemade, custom-built or modified, and include lift kits greater than four inches (usually installed on off-road vehicles or street rods). However, lift kits of four inches or less, low riders with hydraulics, kit cars, dune buggies, sand rails, and bajas are acceptable if registered for street use;
 - not registered for street use; or
 - equipped with cooking equipment or bathroom(s), unless vehicle is a trailer ([see Trailer Coverage on pages 18-19](#)).
- › Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. (Some exceptions apply. See the "Vehicle Pick List" in [FAQ Quoting](#) for details.);
- › Commercial auto types, including but not limited to: step vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area;
- › Vehicles leased or rented to others by the applicant;

- › Any vehicles that are regularly available to non-listed drivers;
- › Low-speed vehicles if they are the only motor vehicle on the policy;
- › Vehicles without a garaging address; and
- › Vehicles owned or leased by a partnership or corporation.

Exceptions:

- The vehicles are customarily operated by the named insured or a household resident for pleasure or commuting;
- All drivers are household residents and are listed on the policy;
- No more than four such vehicles are owned or leased by the partnership or corporation; and
- The partnership or corporation does not engage in a business:
 - of carrying persons or property for compensation or a fee, including but not limited to: limousine, taxi, or other livery services (does not apply to shared-expense car pools) or the pickup or delivery of magazines, newspapers, food, or any other products; or
 - of selling, leasing, repairing, parking, storing, servicing, delivering or testing vehicles.

Unacceptable Policies:

- › Two or more personal auto insurance policies issued by The Progressive Group of Insurance Companies for the same household.

Exceptions:

- Children who own their own vehicles; or
- Residents or roommates, other than spouses or partners in a legally recognized civil union, who either individually have their own vehicle insurance or aren't regular drivers of an insured vehicle.
- › Policies with vehicles garaged at two different addresses and drivers in two different households.

Exceptions:

 - Student or military risks (e.g., spouse of named insured or unmarried child of insured);
 - Named insured has two different households (e.g., one permanent home and one vacation home);
 - Drivers who live at different addresses but all vehicles are garaged at one place; or
 - Husband or wife in the process of divorce and vehicles are still considered community property.
- › Named Non-Owner policies with business use; and
- › Policies on which all vehicles are generally garaged out of state.

Please [see Trailer Coverage on page 19](#) for additional unacceptable risks.

Vehicle Descriptions

VEHICLE DESCRIPTIONS

Grey Market vehicles are rated using the same symbols that would be used for comparable U.S. vehicles.

Stated amount vehicles are vehicles requiring Physical Damage coverage which:

- › do not have a Progressive-assigned symbol;
- › are limited production, classic or collectible vehicles; **or**
- › are personal autos having more than \$5,000 total custom parts or equipment not installed by the original automobile manufacturer.

Stated amount vehicles cannot have a value exceeding \$250,000.

Conversion vehicles are pickups, vans, or utility vehicles requiring Physical Damage coverage that have conversion packages or more than \$5,000 of custom parts or equipment.

Please note that Progressive does not sell Stated Value or Agreed Value policies.

Physical Damage coverage on stated amount vehicles and conversion vehicles provides coverage up to the lesser of actual cash value or the stated amount value specified by the insured. Therefore, the stated amount should be as close to the actual cash value as possible and the stated amount should be reviewed periodically and modified if the value of the vehicle changes.

NAMED NON-OWNER POLICY

- › A Named Non-Owner policy provides auto insurance for an individual who does not own a vehicle.
- › Coverage does not apply to household residents.
- › BI/PD, PIP, Med Pay, UM/UIMBI, and UM/UIMPD are the only coverages written.
- › Physical Damage coverage is not available.
- › Business use is unacceptable.
- › Filings are acceptable (operator only).
- › Higher liability limits are acceptable.

GARAGING ZIP RATING

Just enter the ZIP code where the vehicle is principally garaged and your quoting system will automatically assign the proper rating factor.

Your quoting system may automatically verify the garaging ZIP code as part of the point of sale process. If it cannot verify the ZIP code, you may be required to fax proof of the garaging address to Progressive. A message on your quoting system will list acceptable forms of proof. If the proof is not sent or does not support the garaging address on the policy, the rate may change.

Vehicle Use Definitions

BUSINESS USE

Acceptable business use includes, but is not limited to:

- vehicles used by sales or service representatives or for consumer-oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- vehicles used by real estate or insurance agents, lawyers, doctors, accountants, or other professionals visiting multiple locations;
- vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs);
- vehicles used in a business for occasional errands; and
- vehicles used to transport tools or other materials by the insured in a trade or business, if all of the following conditions are met:
 - there is only one vehicle in this category on the policy;
 - the vehicle is owned or leased by an individual, not a corporation or partnership;
 - the vehicle is operated solely by the named insured or other household resident;
 - the vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment; and
 - the vehicle does not have a load capacity of one ton or greater or a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds.

Unacceptable business use includes, but is not limited to:

- pickup or delivery of goods (including but not limited to newspapers, pizza, or other food items); limousine or taxi services; and livery conveyance, including not-for-hire livery (see also [Unacceptable Risks on page 4](#));
- vehicles with a load capacity of one ton or greater or a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds; and
- trailers used for business purposes (see [Trailer Coverage on page 19](#)).

Vehicles owned or leased by a partnership or corporation:

The following are acceptable in the Progressive Program if all of the following conditions are met:

- the vehicle is ordinarily operated by the named insured or a household resident for pleasure or commuting;
- all operators are household residents and are listed on the policy;
- no more than four such vehicles are owned or leased by the partnership or corporation; and

- the partnership or corporation does not engage in a business that:
 - carries persons or property for compensation or a fee, including but not limited to: limousine, taxi, or other livery services (does not apply to shared-expense car pools) or the pickup or delivery of magazines, newspapers, food, or any other products; or
 - sells, leases, repairs, parks, stores, services, delivers or tests vehicles.

Corporations or partnerships cannot be listed as a named insured, but may be listed as an additional interest.

If a risk is not acceptable because of business use, please contact our Commercial Auto Division at 1-877-776-2436 (press menu option #2).

PLEASURE, COMMUTE, AND FARM USE

Pleasure: vehicles not used for business/commercial purposes or commuting to work or school.

Pleasure plus some rideshare activity: participation in any transportation network company (Uber, Lyft, etc.). Rideshare use requires Bodily Injury Liability limits of at least 50/100/25 and Snapshot enrollment to maintain coverage and determine the appropriate surcharge.

Commute: vehicles used to drive back and forth to work or school.

Farm: vehicles used primarily on a farm, ranch or orchard.

DEDUCTIBLE SAVINGS BANK

Customers can purchase the Deductible Savings Bank® feature. The policy must have Comprehensive and Collision coverage on at least one vehicle. Customers with six-month policy periods will earn a \$50 Deductible Savings Bank benefit for every policy period that no new violations or any reported accidents are added. Customers with 12-month policy periods will earn a \$100 Deductible Savings Bank benefit.

- The savings bank benefit will be used to offset any applicable deductibles for Comprehensive or Collision claims on the policy.
- The maximum amount that can accrue is \$9,950.
- Any balance that remains in the savings bank following a claim will be available for future use.
- If the policy cancels, expires, or is not renewed, the Deductible Savings Bank is eliminated, and the customer is not entitled to any remaining amount.

Driver Information

DRIVER INFORMATION

The following drivers must be listed on the policy; however, they may qualify to be excluded or list only.

- All resident relatives of permit or legal driving age, whether or not they drive a vehicle.
- Any other drivers that operate an insured vehicle on the policy.

This information should be obtained from the prospective insured by asking who lives in the household and who outside of the household drives the listed vehicles. The insured must notify their agent or Progressive of any changes in household members or drivers of insured vehicles over the life of the policy.

Driver/Vehicle Assignment

We do not require you to assign drivers to specific vehicles. We determine an average rating factor for rated drivers and then apply that factor to all vehicles on the policy. If there are more drivers than vehicles on the policy, the highest rated drivers (up to the number of vehicles on the policy) are used. For certain policies with youthful drivers, we will use an alternative driver/vehicle assignment calculation that considers their occasional operator status.

The term “eligible-to-be-rated driver” refers to any person who is required to be disclosed on the application (all resident relatives above the legal driving age and any other person who drives a covered vehicle), other than excluded drivers, list only drivers, and young drivers with learner’s permits.

In the event of military deployment, the “Military Deployed Overseas” option may be used. Once the option is selected, it is necessary for you to obtain and retain military orders indicating deployment. **Agents will be required to provide this information during routine audits.** Please note: Failure to have the information in your files could result in termination.

Driver Exclusions

While designating a driver as “excluded” may increase the policy premium, the violation and accident history of the excluded driver does not affect premium.

- You may exclude any driver from the policy except individuals requiring an SR-22 filing (see [Filing Information in the next column](#)).
- We will consider unlicensed operators for rating, unless excluded.
- You cannot exclude drivers from specific vehicles on a policy.
- Individuals who have never been licensed are unacceptable risks and must be excluded.

Second Named Insured

Two named insureds may be listed on a policy. The second named insured can be designated by entering “yes” in the Second Named Insured field. The designated individual will be shown as second named insured on the declarations page. The second named insured does not have to be the named insured’s spouse.

Driver Marital Status

Drivers who are legally married are rated as married. Drivers who are single, widowed, legally separated, or divorced are classified as single.

TEEN/YOUTHFUL DRIVER

We are pleased to offer incentives designed to help increase your policy retention for households with drivers under the age of 23. Our teen/youthful driver incentives help make Progressive more attractive to your customers with young drivers in the household.

Permit Rating

Drivers who have a learner’s permit, are single, under the age of 19, and are children of the named insured will not be included in the rating of the policy.

Non-rated permit drivers will be rated at renewal when they reach the minimum licensing age for the state.

You or the customer has an obligation to notify us when the driver obtains an unrestricted license to drive.

LICENSE STATUS/TYPES

Revoked, Suspended, Canceled License

- Drivers with a temporarily revoked, suspended or canceled license at any time during the chargeable violation period will be considered for rating.

Foreign and International Driver’s Licenses (FDL/IDL)

Drivers who have a valid foreign or international driver’s license, but not a valid U.S. or Canadian license, will be charged two points until the renewal after which they are able to submit proof of a valid U.S. or Canadian license that has been in effect for at least 12 months.

Enter “FDL” violation code in your quoting system.

Filing Information (SR-22s)

Individuals with a filing cannot be excluded.

Driver Information (Cont'd)

Filings will be provided for drivers in all U.S. states **EXCEPT** Delaware, Kentucky, Maryland, Massachusetts, Michigan, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, and West Virginia.

The liability limits must meet statutory limits for the state requiring the filing.

The name on the filing **must appear exactly as it reads on the driver's license.**

Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.

There is a \$25 fee charged by us for this service. See page 11 for applicable surcharge.

Violations/Accidents

Progressive considers all accidents, claims and violations in the rating and tiering of a policy.

Date and Periods

- We use the occurrence date, not the conviction date, for violations.
- Accidents, claims and violations are used in rating and tiering if they occurred in the 59 months prior to the effective date of the policy, or for drivers added mid-policy period, the 59 months prior to the driver add date. DWI violations are limited to a 35-month evaluation period.
- Accidents and violations of eligible-to-be-rated drivers are assigned points if they occurred in the 35 months prior to the effective date of the policy, or for drivers added mid-policy period, the 35 months prior to the driver add date.

Unverifiable Driving Record (UDR)

When a driver's driving record cannot be verified by a state's Bureau of Motor Vehicles, we will assign a violation code of UDR – Unverifiable Driving Record. The violation code will be removed effective inception if we receive a valid MVR within 30 days of policy inception; otherwise, it will be removed effective the date we receive the MVR. The date the points are assigned will be the day before the inception date of the policy.

Drivers 18 years of age and younger will not be charged unverifiable driving record points.

Multiple Violations

If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Not-At-Fault Accidents (NAF)

- All accidents are considered at-fault unless proof of not-at-fault is provided.
- Examples of proof of NAF documents include:
 - a copy of the police report or court documents;
 - a letter from the previous carrier; or
 - any other documentation which proves not-at-fault.

We will also accept details of NAF from the agent or customer such as:

- the vehicle was lawfully parked at the time of the accident;
- the accident was caused by collision with a bird or animal;
- the vehicle was struck by a "hit-and-run" driver;
- a driver other than the driver of the insured's vehicle was convicted of a moving violation in connection with the accident; or
- the owner or operator of the insured's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.

Please keep these documents in your agency files.

PERMISSIVE USE ACCIDENTS (PUA, PUN)

Permissive use accidents are accidents in which the permissive driver was not listed on the policy at the time of the claim. If the permissive driver is not added to the policy, the permissive use claim will be applied to the named insured and is subject to the same evaluation period as all other accidents, claims and violations.

ACCIDENT FORGIVENESS

Small Accident Forgiveness

Progressive will not increase a customer's rate for a small accident claim that occurred while the driver was insured with Progressive if the company's total payout on the claim was equal to or less than \$500. The payout amount used will not include the deductible paid by the customer.

This rule applies to any claims that occurred during the policy period immediately preceding the implementation of this rule and to all subsequent policy periods while this rule is in effect.

This rule also applies to Progressive rewrites within 31 days, as long as there is a valid reason for rewriting the policy, the claim occurred while the insured was with Progressive, and the claim has a payout that is equal to or less than \$500.

Accident Forgiveness at Renewal

An insured will not be charged for an at-fault accident if all the following conditions are met:

- the claim was reported to us;
- the named insured or spouse has been insured with us for at least 59 months;
- the policy did not have any other accidents or violations during the prior 35 months; and
- there are no other waived accidents on the policy, excluding those that meet the criteria for our small accident forgiveness.

VIOLATION LENIENCY

Any eligible-to-be-rated driver will receive a discount at renewal if the driver has no pointed violations or accidents on the expiring policy; the policy qualifies for Preferred status; and no more than one violation classified as MIN or SPD is being added at renewal for all drivers on the policy.

Tiering/Rating

Our tiering/rating methods take several factors into account when developing a premium. These factors include, but are not limited to:

1) Prior Insurance:

- Prior insurance means the named insured has proof of personal auto liability insurance which verifies that the previous policy covered the named insured or spouse and provided six months' continuous Liability coverage.
- Lapse days and prior limits. Prior limits are those limits in force on the most recent policy for a minimum of six months and include only bodily injury limits—not property damage limits.

2) Prior Carrier:

- Progressive offers lower rates to customers moving to us from select other preferred carriers. Customers with valid proof of prior insurance (POP) from these carriers will receive lower rates than other POP customers. Our rating software will apply the correct rate automatically when the carrier is selected.

3) Preferred Status:

A policy is eligible for Preferred status if all of the following conditions are met:

- The named insured has proof of personal auto liability insurance which verifies that the previous policy covered the named insured or spouse and provided six months' continuous liability coverage with no lapse in coverage;
- The named insured's primary residence is a house or condominium that he or she or the spouse of the named insured owns;
- The total number of chargeable accidents (excluding permissive use at-fault accidents) and chargeable violations on the policy is equal to or less than the number of motor vehicles listed on the policy; and
- There is no more than one chargeable permissive use at-fault accident on the policy.

In addition, all of the following conditions must be met with respect to eligible-to-be-rated drivers on the policy:

- No driver has more than two of the following chargeable incidents: at-fault accidents, violations classified as speeding (SPD), or violations classified as MIN;
- No driver has more than one chargeable at-fault accident;
- No driver has a chargeable violation classified as MAJ or DWI;
- No driver has a suspended or permanently revoked license; and
- No driver requires a financial responsibility (SR-22) filing.

A policy or renewal thereof will retain Preferred status unless:

- The named insured has not maintained continuous proof of insurance;
- Any driver no longer meets the claims or violations criteria;
- Any driver has a suspended or permanently revoked license;
- Any driver requires a financial responsibility (SR-22) filing; or
- There is more than one chargeable permissive use accident on the policy.

4) Residency Rewards:

- Residency Rewards is designed for insureds who do not have prior insurance coverage or who have a lapse in coverage greater than 31 days. To qualify for Residency Rewards, the named insured must be able to provide proof of residency of one year or more at his or her current address. This applies to customers who own or rent. If appropriate, your quoting system will prompt you to fax in proof.

5) Occupation/Education in Rating:

Occupation and education rating factors will be applied based on the most favorable pairing of occupation and education for the named insured or his or her spouse. Policies written before the addition of the occupation and education rating factors will be rated using a neutral factor until the named insured contacts us and provides more occupation and education information.

6) Financial Responsibility:

- To order this information, simply follow the instructions in your quoting system. Please be sure to read the customer the short disclosure that appears on the screen.

Include full name, address, and Social Security number to avoid inaccurate or unavailable financial responsibility information. **(A customer has the right not to provide his or her Social Security number, but in that event we may not be able to confirm financial responsibility.)**

A customer who suspects inaccuracies in his or her credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. You cannot request this information—only the customer may contact the credit bureau vendor.

- See the Quote Status/Consumer Information tab for the credit vendor's address and telephone number.
- For information about our Credit Information Team, [see the Progressive Services section](#) of this Product Guide.

Tiering/Rating (Cont'd)

7) Accidents, Claims and Violations on a Policy:

All accidents, claims and violations, including those filed with Progressive and with prior carriers, are considered in the rating and tiering of the policy. Accidents, claims and violations are used if they occurred in the 59 months prior to the effective date of the policy, or for drivers added mid-policy period, the 59 months prior to the driver add date. DWI violations are limited to a 35-month evaluation period.

8) Payment and Vehicle Endorsement Behavior:

These include missed payments and vehicle addition and replacement activity.

9) Rewrite Behavior:

These include whether or not a policy was a rewrite and the reason for rewriting.

10) Advance Shop Days:

An advance quoting factor is applied based on the number of days between the date a customer initiates a quote with the Company and the policy effective date. Policies with at least 12 months' prior insurance and no lapse in coverage that quote in advance will generally see a lower rate.

11) Vehicle Length of Ownership and Historical Vehicle Information:

The length of time the named insured has owned his or her vehicle and other historical vehicle information (such as title issues, junk titles, thefts, and severe and non-severe damage to the vehicle) are used in the rating of the policy. We order vehicle history data in FAO when a valid VIN is provided. Entering the VIN early in the quote will ensure an accurate rate to customers. We may take steps to verify vehicle information.

Fees and Discounts/Surcharges

FEES

Fee Type	Amount	Conditions
Burglary and Theft Prevention	Varies	*A six-month \$1.00 assessment will be charged for each vehicle carrying liability coverage.
Late	\$10	We'll apply a late fee when either the minimum due is not paid or payment is postmarked after the bill due date.
Non-sufficient Funds (NSF)	\$20	If our bank returns a customer's payment check due to non-sufficient funds in an account, we will assess a fee to the customer's policy account and, in most cases, issue a notice of cancellation immediately. To avoid cancellation , the customer must remit the original payment plus the fee prior to the cancellation date. If the NSF was on the initial payment of the policy, the coverage will be null and void.
Policy	\$50	A fully earned policy fee charged on each new and renewal six-month policy period.
SR-22 Filing	\$25	For each driver requiring a filing; charged only once per policy period.

*Named Non-Owner and Physical Damage Only policies will be excluded from this charge. This assessment is remitted to the Automobile Burglary and Theft Prevention Authority Fund and is nonrefundable in the event of policy cancellation.

NOTE: All fees are fully earned on all cancels.

DISCOUNTS AND SURCHARGES

Discount	Requirements
3-Year Safe Driving	None of the eligible-to-be-rated drivers have any occurrence of an AAF, MAJ, MIN, SPD, DWI or NAF class code violation and there is no PUA or PUN violation code on the policy; the age of one or more eligible-to-be-rated drivers is greater than or equal to the state minimum unsupervised license age plus three years; and the policy has prior insurance without a lapse or with a lapse of 31 days or less, or the named insured or spouse has been insured by the Company for at least 24 months prior to the inception of the term. The discount applies to both new and renewal policies. The discount will be removed if any of the preceding criteria are not met. An NAF that occurred while the customer was insured by Progressive or PUN accident added to the policy will not cause discount removal.
3-Year Safe Driving Bonus	The discount is applied to the policy when the policy qualifies for Preferred status and the 3-Year Safe Driving Discount is being removed because no more than one violation (MAJ, MIN, SPD or DWI) is being added to the policy. For all eligible-to-be-rated drivers, there are no AAF, NAF, or permissive use at-fault accidents on the policy during the chargeable period. We'll also remove the discount if: a second violation (MAJ, MIN, SPD or DWI) or an AAF is added to the policy, the policy no longer qualifies for Preferred status, the 3-Year Safe Driving Discount is added back to the policy, or there is one or more permissive use at-fault accident on the policy during the chargeable period.
5-Year Accident Free	The discount will be applied at the new business effective date or within 31 days of the new business policy effective date if none of the eligible-to-be-rated drivers have had any occurrences of an at-fault accident or a not-at-fault accident (NAF) in the past 59 months; there is an eligible-to-be-rated driver whose age is equal to or greater than the minimum licensing age plus five years; the policy has prior insurance without a lapse or with a lapse of 31 days or less; and none of the eligible-to-be-rated drivers have any occurrence of an unverifiable driving record (UDR) or foreign driver's license (FDL). The discount will be deleted from the policy at the next renewal or within 31 days of the new business policy if any of the preceding criteria are not met. An NAF accident that occurred while the customer was insured by Progressive will not cause discount removal.

Fees and Discounts/Surcharges (Cont'd)

DISCOUNTS AND SURCHARGES (CONT'D)

Discount	Requirements
5-Year Claim Free	The discount will be applied at the next renewal after the policy has been in-force for at least 59 months if none of the eligible-to-be-rated drivers have had any occurrences of an at-fault accident, a not-at-fault accident (NAF), or a permissive use accident (PUA, PUN) in the past 59 months; there is an eligible-to-be-rated driver whose age is equal to or greater than the minimum licensing age plus five years; and none of the eligible-to-be-rated drivers have any occurrence of an unverifiable driving record (UDR) or foreign driver's license (FDL). The discount will be removed if any of the preceding criteria are not met. An NAF that occurred while the customer was insured by Progressive or PUN accident added to the policy will not cause discount removal.
Continuous Insurance	<p>The named insured (NI) has been continuously covered by personal auto liability insurance with the same carrier for at least six months with a lapse of 31 days or less. The discount is applied at one of five levels, based on the following criteria:</p> <p>Silver: 0 – 11 months of continuous insurance or 6 – 11 months of Progressive tenure</p> <p>Gold: 12 – 35 months of continuous insurance or 12 – 35 months of Progressive tenure</p> <p>Platinum I: 36 – 59 months of continuous insurance or 36 – 59 months of Progressive tenure</p> <p>Platinum II: Greater than or equal to 60 months of continuous insurance</p> <p>Diamond: Greater than or equal to 60 months of Progressive tenure</p> <p>The level is determined at inception of the Progressive policy and is evaluated at each renewal. Once the NI has been covered by the Progressive policy longer than he or she was insured by his or her previous carrier, his or her Progressive tenure will determine the discount level received. After the customer has been insured with Progressive for 60 or more months, they will qualify for the Diamond level of the discount. A policy that did not qualify for the discount at new business will receive the Silver Level Discount at first renewal for six-month policies and the Gold Level Discount at the first renewal for annual policies.</p>
Distant Student	The licensed driver is a full-time student under age 23 and is not the NI or spouse. The driver does not have regular access to the covered vehicle while away at school. School is at least 100 miles from the nearest garaging ZIP code shown on the policy.
EFT	If the customer selects an EFT bill plan at POS, he or she will receive a discount. The new business initial payment must be paid via the insured's checking account (EFT) or by credit card. The discount will also apply to endorsements and renewals if the insured switches to or maintains an EFT bill plan.
Good Student	<p>The licensed driver is under age 23 and is not the NI or spouse. The driver is a full-time student (three or more classes) who maintains a grade average of B or equivalent; 3.0 grade point average or equivalent; or achieves the Dean's List, Honor Roll, or comparable listing.</p> <p>Proof that includes the student's name, policy number, and date of proof (dated within the past six months) must be mailed, faxed or emailed to Progressive. Proof will be requested via underwriting memo prior to renewal and annually thereafter.</p>
Homeowner	The NI or spouse's primary residence must be a home, townhome or condominium. This does not apply to mobile homes. Proof of home ownership can be any combination of documents that indicates name, address, and proof that the customer owns, is making payments on, or is insuring the home.
Minor Child	The licensed single driver is under age 19 and is the child of the NI. The policy qualifies for the Gold, Platinum I, Platinum II, or Diamond level of the Continuous Insurance Discount. Will not apply on the segment of policies with youthfuls using the alternative driver/vehicle assignment calculation.
Mobile Home Owner	The mobile home is owned by the NI or spouse.
Multi Car	There is more than one vehicle on the policy.

Fees and Discounts/Surcharges (Cont'd)

DISCOUNTS AND SURCHARGES (CONT'D)

Discount	Requirements
Multi Policy	<p>The NI and/or spouse has purchased an additional non-auto policy from us; the additional policy may be a Motorcycle, Motor Home, Travel Trailer, Boat/Personal Watercraft, Snowmobile, Mobile Home, Commercial Auto, Personal Umbrella, or Progressive Home Advantage policy. The discount applies to both new and renewal policies. No more than one Multi Policy Discount will apply. Discount amount may vary with product type, number of additional policies, and time of purchase.</p> <p>The additional policy must be in effect and will be verified at point of sale and at renewal. The discount will be removed if the non-auto policy cannot be verified.</p>
Paid In Full	The customer pays 100 percent of the quoted premium at point of sale without using outside premium financing.
Paperless	<p>The NI elects to receive policy documents electronically instead of by conventional mail and must provide and maintain a valid email address. If the NI elects the paperless option mid-policy period, the discount will be effective on the day he or she confirms his or her paperless preference via the company website.</p> <p>If the insured requests that policy documents be sent by conventional mail, the discount will be removed effective the date of the request.</p>
Snapshot Participation	This point-of-sale discount offers our best rate on day one. Customers could receive up to a 10 percent discount instantly. At renewal, a small number of higher risk customers will see a higher rate. Improved reporting in FAO helps agents see exactly how Snapshot is working for their customers. Refer to the Snapshot section on page 20 for program details.
Surcharge	Requirements
Business Use	The vehicle is used for business purposes.
Rideshare/TNC	Applies when vehicle participates in any transportation network company.
SR-22	Applies when any eligible-to-be-rated driver has an SR-22 filing, which can be either Type 2 (any vehicle operated) or Type 3 (any vehicle owned or operated) filings.

DRIVER LEVEL DISCOUNTS ONLY APPLY TO RATED DRIVERS.

Processing

UPLOAD ONLY

You must upload all Progressive policies through your quoting system. We will not pay commission on paper applications.

POINT OF SALE (POS)

Credit, MVR, CLUE and VIN Verification

Use your quoting system's point of sale (POS) feature to order your customers' credit reports, MVRs, and CLUE reports, and to verify their VIN during the quoting process. POS allows you to review all data with your customers to ensure the most accurate quote possible, which reduces uprates and increases customer satisfaction and retention.

MVR Costs

Progressive will pay 100 percent of the cost of MVRs that result in the sale of Progressive policies. If less than 70 percent of the MVRs Progressive ordered on behalf of your agency result in the sale of Progressive policies, you will be charged 100 percent of the cost of the MVRs for the unsold MVRs. If 70 percent or more of the MVRs Progressive ordered on behalf of your agency result in the sale of Progressive policies, we will cover the full cost of all MVRs.

Additional Driver Discovery

POS may attempt to determine whether there are additional drivers in your customer's household by ordering a report from LexisNexis. If the report indicates that additional drivers may reside in the household, you should add or exclude the drivers, or send an explanation as to why the drivers are not being added. Appropriate follow-up for proof of non-residency may be undertaken by Customer Service in cases in which the driver was not added to the policy.

Do not rely on POS additional driver discovery for driver collection since it only runs in certain situations. Probe for all drivers in the household and all other drivers outside the household who regularly drive the listed vehicles.

Pre-Binding Verification

A small percentage of quotes may require additional verification by our Underwriting team prior to binding and upload. If this is the case, you will be notified in FAO of necessary documents and steps needed for verification. Send your documents in one fax or one email with your agent code and customer last name in the subject line for the most efficient service. Failure to do this may result in extra requests for proof that you already sent after your initial request. Make sure you watch

for emails, respond, and ask questions when you have them. Failure to respond will halt the verification process.

Email: verification@progressive.com

Fax: 1-800-950-5666

For more information, please visit FAO.

Outstanding Customer Balance Verification

POS will verify whether your customer has an outstanding balance from a previous Progressive policy. If so, your customer will have to make the initial payment in addition to paying the outstanding balance before you can sell the policy. If POS also finds that your customer has a record of an NSF with us, your customer will need to pay the outstanding balance and initial payment with cash or by credit card to complete the sale.

Uninsurable Risk Verification

POS will verify whether your customer has ever been cancelled or not renewed by us due to: misrepresentation, misrepresentation on a claim, fraud or misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If POS determines that the named insured is an uninsurable risk, your quoting system will inform you and you must tell the customer. You will not be able to complete the quote.

AGENT NEW BUSINESS BINDING

Original applications will be bound as of the effective date on the application if:

1. the application does not include any class of risk or type of insurance not specified in the underwriting requirements;
2. you do not know or have reason to know that the information contained within the application is false, inaccurate or misleading; and
3. as of the requested effective date and time on the application, all of the following requirements have been met:
 - you have received a request for coverage as reflected in the application;
 - the initial payment has been made and any outstanding balance (if applicable) has been paid;
 - a complete quote from you is registered electronically in our quoting systems;
 - any pre-binding verification requests have been completed and accepted; and
 - the application and all applicable documents are complete and have been made available to the applicant for review.

Agents do not have authority to issue policies, endorsements, or cancellation notices unless specifically authorized by us in writing to do so.

Processing (Cont'd)

ENDORSEMENTS

Process your endorsements online at our agency-dedicated website, [FAO](#). Our website is designed to handle your customers' endorsement needs and save you time. And while on FAO, you can also access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

FAXED DOCUMENTS

The following transactions require a signature and must be faxed:

- agent of record changes (fax this prior to policy renewal—we do not make these changes mid-policy period);
- changes or deletions of the named insured;
- coverage rejections or reductions; and
- proof documents or signatures for discounts.

BINDING RESTRICTIONS GUIDELINES

We will not honor Physical Damage coverage that you bind in any area where a hailstorm, hurricane, tropical storm, tornado or flood watch, warning or occurrence is in effect at the time of binding.

CANCELLATIONS

Customer Request—If we cancel a policy due to customer request or nonpayment of premium, we will calculate any refund due pro rata and charge a policy fee.

Company Cancel—We will refund premium pro rata for the period from the date of cancellation to the expiration date.

Flat Cancellations—Not permitted after policy inception.

Loss Payee—Company mails notice of cancellation unless loss payee submits written release of their copy of the policy.

Duplicate Coverage—Cancellation requests due to duplicate coverage must be accompanied by a copy of the declarations page from the current carrier showing coverage and effective date.

Effective Date/Time—12:01 a.m. on cancellation day.

Installment payments postmarked the day of cancellation will be accepted, and the policy will remain in force.

If the payment is postmarked or uploaded **after** the date of cancellation, we will not reinstate the policy.

RENEWALS

We will send a renewal quote to you and your customer prior to the policy expiration.

The customer should pay the premium directly to Progressive by the expiration date (or you can upload through the Automated Policy Services System) to avoid a lapse in coverage.

If the payment is postmarked within 90 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 90 days after expiration, the policy must be rewritten.

EFT Payment—We will notify the customer that funds will be withdrawn automatically at renewal if an EFT payment option is selected. If the customer does not want the funds to be withdrawn by EFT, you can remove the EFT option permanently or for just the next payment due via [FAO](#); or the customer can make that change at progressive.com/agent.

We will adjust quotes for any additional violations or accidents that occur before the current policy expiration date, as well as cancel/reinstate and vehicle addition and replacement activity from the prior 12 months.

AGENT CREDIT CARD USAGE

Progressive requires that credit or debit card payments are made using only the customer's card information. Agents are not permitted to use their own credit or debit cards to make payments on behalf of their insureds' policies. If an agent provides payment for an insured using their card, they are responsible for refunding any returned payments to the customer.

RATE STABILITY WITH RATE CAPPING

At renewal, we cap large premium changes that are the result of changes in our rating structure. This cap is applied to policies at each renewal before changes to drivers, vehicles, accidents or driving violations are applied.

GARAGING ZIP CODE VERIFICATION

Before renewal quotes are mailed to customers, we may automatically verify the garaging ZIP code listed on the policy. If the garaging ZIP code cannot be verified, we will send a notice to the customer asking that he or she provide proof of the garaging address. The notice lists acceptable forms of proof that can be mailed or faxed to us. If the customer does not provide valid proof as requested, he or she could receive a premium

Processing (Cont'd)

increase. If the address provided during verification is for an out-of-state ZIP code, the customer's policy may not be renewed.

REINSTATEMENTS

Under certain circumstances, we allow reinstatement of eligible Personal Auto policies after mid-policy period cancellation due to nonpayment of premium. To be eligible for reinstatement, the policy must be within 30 days of the cancellation date and meet a number of additional criteria. The named insured or the second named insured must call Progressive within the 30-day time period to request the reinstatement. This process does not apply to policies that are nonrenewed due to the customer's failure to make the initial renewal payment. [FAQ](#) will indicate when a policy may be eligible for reinstatement, and let you know how to proceed.

Whether or not the policy is eligible for reinstatement, the customer may opt to have the policy rewritten. In this case, a new application must be submitted and the policy rated and uploaded via your quoting system to obtain coverage. Note that the rate for a rewritten policy might be different than the rate for a reinstated policy, so both options should be presented.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Your quoting system will display a list of required documents. Please obtain all required signatures and documents, including military orders for spouses being listed as "Military Deployed Overseas," when you complete a new business application or make policy changes, and retain them in your agency files for the time period specified in [FAQ](#) under Support > FAQs > Agency Information > Document Retention. Please remember that this is the time period required by Progressive; there may be additional document retention obligations in your state. To ensure compliance with your state regulations, please check with the Department/Division of Insurance.

According to the Producer's Agreement, signed by both your agency principal and Progressive when you become licensed to sell Progressive, you are responsible for producing all correctly completed signature forms and proof documents upon our request. Should a claim arise and requested documents are not available, an E & O exposure may exist. The Producer's Agreement also contains other information regarding retention of policy documents.

In the event the policy is to be electronically signed by the customer through our e-Signature process, you will be responsible for obtaining all necessary signatures on applicable policy documents and ensuring that

the customer completes the process correctly. E & O exposure may exist should the customer fail to complete the e-Signature process. We will archive all e-signed policy documents and make them available to you for viewing and printing via [FAQ](#).

Acquired/Transferred Business—If you acquire a policyholder who is currently insured by one of The Progressive Group of Insurance Companies, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. If you are unable to obtain the original records from the prior agent or agency, you must immediately contact the policyholder to have him or her sign new exclusions and/or rejections of optional coverage forms that may be required for his or her policy. Your failure to either obtain the original forms from the prior agent or agency, or to secure newly signed forms from the policyholder where applicable, may result in an E & O exposure for your agency. Such records must be maintained in accordance with the terms of the Producer's Agreement and all applicable state laws.

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a company representative during an on-site visit or fax audit.

Fax Audits—You will receive a list of required documentation that must be faxed to our office no later than two days after the request. Failure to submit the documentation will result in a failed audit.

For additional processing guidelines for trailers on an Auto policy, please see [Trailer Coverage on page 19](#).

Trailer Coverage

INTRODUCTION

We are pleased to provide basic coverage for trailers valued up to \$50,000 as part of our Personal Auto Program in Texas. You can now include a trailer on a Progressive policy (containing at least one personal auto) to provide basic Comprehensive, Collision and Contents coverage for the customer's trailer. This means you don't have to sell a separate Recreational Vehicle or Commercial Auto policy to meet your customers' needs.

TRAILER DEFINITIONS

Travel trailers and campers are non-motorized, portable units designed to provide living quarters for recreational or camping use and do not require a special highway permit when towed. Utility, horse and homemade trailers are designed primarily to haul animals and/or property and do not require a special highway permit when towed. Trailers kept at one location and used seasonally are acceptable if they can be easily hitched to a tow vehicle and moved. The wheels, axles, suspension, and towing equipment must be present and functional. The trailer should not be on blocks nor have permanently attached utility connections or any other structures, porches or skirting. The lot the trailer occupies must be secure during non-use time.

Trailer Types

Conventional travel trailer



Fifth-wheel travel trailer



Pop-up travel trailer



Mounted camper



Utility trailer



Horse trailer



Homemade trailer



AVAILABLE COVERAGE

The primary vehicle on the policy must be a personal auto. A trailer can then be added as an additional vehicle. Trailers included on a Progressive policy are eligible for the following coverage options:

- › Comprehensive only
- › Comprehensive and Collision
- › Comprehensive and Contents
- › Comprehensive, Collision and Contents

Comprehensive and Collision

If the customer has Comprehensive and/or Collision coverage on at least one auto, the first \$500 of Comprehensive and/or Collision coverage for a trailer on the policy is included at no charge.

The customer can purchase additional Comprehensive and/or Collision coverage for the trailer if he or she has already purchased Comprehensive and/or Collision coverage for at least one auto on the policy and the value of the trailer is greater than \$500 plus the trailer deductible.

If the customer does not purchase Comprehensive and/or Collision for at least one auto on the policy, the value of the trailer must be greater than the trailer deductible.

In the event of a claim, coverage is based on the actual cash value (ACV) of the trailer. Maximum trailer value is \$50,000.

Trailer Coverage (Cont'd)

Contents

This coverage must be purchased separately and is available for the trailer **only**—it cannot be purchased for a personal auto. Maximum available coverage is \$5,000.

Liability

Liability is not available for a trailer added to an Auto policy. However, Liability coverage for the primary auto will extend to the trailer while it is being towed. If the vehicle does not have Liability coverage, neither will the trailer.

Deductibles

Comprehensive and Collision coverages for a trailer are provided at the same deductible as the primary auto. Contents coverage is provided with a \$100 deductible.

RATING BASE

The rating base is the current market value of the trailer, including all permanently attached equipment declared on the application. Maximum trailer value is \$50,000. Maximum contents coverage is \$5,000.

\$500 of ACV coverage is provided free of charge for Comprehensive and Collision. This does not apply to contents.

UNACCEPTABLE RISKS

- Trailers with a value greater than \$50,000;
- Contents in excess of \$5,000;
- Contents including any of the following:
 - non-owned self-propelled vehicles or watercraft;
 - owned watercraft, golf carts, or other self-propelled vehicles, except electric wheelchairs or other self-propelled vehicles that are designed for assisting the physically impaired, designed to operate off the public roads, and not subject to motor vehicle registration;
 - deeds, documents, records, bills, money, non-owned coin collections, non-owned stamp collections, negotiable instruments, notes, securities, or other evidence of debt;
 - any property held for rental to others by the insured or a household resident;
 - any property of the insured's employees; and/or
 - birds, livestock, or any other animals.
- Trailers used for business purposes. (We encourage you to quote Progressive Commercial for these risks.); or

- Recreational trailers that need additional Liability or Property Damage coverage not offered through Progressive. (We encourage you to quote Progressive Recreational Vehicle insurance for these risks.)

PROCESSING GUIDELINES

Please follow these guidelines when determining which Progressive product is suitable for a particular risk:

AUTO	SPECIAL LINES	COMMERCIAL AUTO
Trailers that need only basic coverage for Comprehensive, Collision, Contents and Liability (Liability applies only while the trailer is under tow)	Trailers with multiple owners or Collision, Contents, and additional interest Trailers with non-professional conversions Trailers used as a primary residence Trailers requiring full-time Liability Trailers requiring Physical Damage coverage in excess of the limits available on an Auto policy	Trailers with any business use

When including a trailer on a Progressive policy, simply add it as a separate vehicle. Please note the following:

- The trailer cannot be listed as the primary auto on the policy;
- The trailer will not count toward a Multi Car Discount or any other discount;
- There will be no ID card for the trailer;
- You must manually fill in the CONTENTS COVERAGE (maximum \$5,000). [See Available Coverage on page 18](#) for more information on Contents Coverage;
- When entering a homemade trailer:
 - enter "1901" in the YEAR field; and
 - do not enter anything in the VIN field.

Snapshot®

Snapshot uses technology to collect information on a customer's driving behavior and transmits that information to us. We then use that information to calculate a personalized rate.

When a customer signs up for Snapshot, we send him or her a device that plugs into the Onboard Diagnostic (OBD) data port in his or her vehicle dashboard. Once plugged in, the device automatically shares driving information with us using a built-in cellular transmitter.

Snapshot is based on how, how much, and when a vehicle is driven and cannot be calculated or guaranteed in advance. Data collected will never be used to settle a claim without the policyholder's consent. When the customer has completed the driving data collection period, or if he or she opts out of Snapshot, he or she must send the device back to us. We charge a \$50 fee to replace the device if not returned.

Snapshot Participation Discount

- This point-of-sale discount offers our best rate on day one. Customers could receive up to a 10 percent discount instantly.
- The initial discount that new business customers get at point-of-sale is guaranteed for the entire first policy period as long as the customer keeps the device plugged in.

Customers receive a personalized rate at renewal

- Three out of 4 customers that participate will earn a discount. About half of customers will earn double-digit discounts.
- To allow us to provide better rates for safer drivers, a small number of higher risk customers will see a higher rate at renewal.

Opt out

- Customers may opt out of the Snapshot program by contacting customer service. A prepaid return envelope will be sent to the customer to return the device.
- If a customer chooses to opt out, the Snapshot Participation Discount will be removed.
- If a customer decides to opt out after plugging in the device, they have 45 days from the enrollment date to do so without a late opt out surcharge.

Vehicle Eligibility

Most model year 1996 or newer vehicles that have the OBD data port are eligible. When quoting or servicing a policy, the Snapshot offer will only be present for eligible vehicles.

Driver Profile

Customers who benefit from Snapshot include:

- Safe drivers
- Households with more vehicles than drivers
- Seasonal and infrequent drivers
- Commuters who use public transportation regularly
- Customers who carpool

For more information about Snapshot, access our Web-based training under "Online Training" on [FAQ](#) or talk to your account sales representative.

Pet Injury Coverage

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat owned by the named insured or resident relative while riding in an insured vehicle.

Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered vehicle when the vehicle is stolen and the pet is not found. No deductible applies to this coverage.

Progressive Services

PROGRESSIVE'S CLAIMS SERVICE

Everywhere Progressive does business, we focus on making the claims process easy for your customers by getting to work on the claim fast, communicating clearly throughout the process, and personally handling the claim from beginning to end. If your customers' vehicles have been damaged and they choose to have them repaired, we offer them the choice of having their vehicles fixed at a Progressive network repair shop, where the work is guaranteed by the shop and Progressive's Limited Lifetime Guarantee.

We encourage you to tell your customers about Progressive's claims service. You can search for the name of a nearby Progressive network repair shop, including all contact information, on the Claims Activity Report page of [FAQ](#).

Progressive has claims Service Centers in Austin, El Paso and San Antonio, and three locations each in Dallas and Houston. Customers can experience an easier and faster way of getting their cars repaired. All customers need to do is drop their car off at the Service Center and our claims professionals will manage the rest.

Reporting a claim

Progressive's claims service is available 24 hours a day, 7 days a week to respond to your customers' claims.

Please let your customers know that they should call 1-800-274-4499 or go to progressive.com/agent to report a claim any time of the day or night, including weekends and holidays.

Give your customers Progressive claims reporting cards so that they know how to get in touch with us in the event of a claim. To order a supply of these cards for your agency, call Progressive Agency Supplies at 1-877-776-2436.

ENHANCED GLASS PROGRAM

Progressive/Safelite

Progressive has partnered with Safelite AutoGlass® to service auto and RV glass claims around the country.

Features:

- Immediate scheduling of repair or replacement (servicing by next business day);
- Mobile service available;
- Broad network of owned and affiliated shops;

- Lifetime warranty;
- Significant discount off retail price; and
- Free windshield repair with deductible waived if Comprehensive coverage is purchased.

EMERGENCY ROADSIDE ASSISTANCE

- Emergency Roadside Assistance coverage provides payment for an authorized service representative to provide:
 - (1) towing of a covered disabled vehicle to the nearest qualified repair facility or to any facility within 15 miles; and
 - (2) labor (up to one hour) on a covered disabled vehicle at the place of disablement, including:
 - battery jump-start
 - flat tire change
 - emergency fuel and fluid delivery*
 - locksmith service*

when necessary due to a covered emergency.

* Customer pays only for the cost of the fuel/fluids and keys.

- Can be purchased for one, several or all vehicles carrying Progressive Comprehensive and Collision coverages.
- Coverage will not apply to more than three covered emergencies for any single covered auto in a six-month period.

Customers call directly to 1-888-776-2778 and we'll dispatch a roadside service professional to assist.

FAQ

ForAgentsOnly.com (FAQ) provides you with a wealth of time- and effort-saving functionality. You can use the site to quote Personal Auto policies; process endorsements; make payments; view and print up-to-date policy information, ID cards, and declarations pages; access referrals from Progressive; check the status of your customers' claims; monitor your production numbers and access commission information; and much more. To register for the password-protected site, go to ForAgentsOnly.com in your Web browser and click on "I Need to Register."

Progressive Services (Cont'd)

ONLINE ENDORSEMENTS WITH FAO

Please process your endorsements online at [FAO](#). Doing so saves you time otherwise spent on the phone with Progressive and your customer. And while on FAO, you can access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

AGENCY CLAIMS INFORMATION ON FAO

We know it is important for you to be informed when your customers have claims. That's why Progressive provides your agency with your customers' claims information via [FAO](#). Your FAO claims report is updated frequently and provides a number of benefits, including fast and easy access to your customers' claims information; the ability to sort your information by policy number, claim number, and date of last activity; and access to details such as the claims summary, payment history, and policyholder's coverage information for each claim.

To access your claims report, log in to FAO, go to the Manage Agency menu, and choose "Claims Activity."

24-HOUR AGENCY CUSTOMER SERVICE

Agents: 1-877-776-2436

If you cannot access the information you need or complete a policy transaction on [FAO](#), you can call Customer Service 24 hours a day, 7 days a week.

AUTOMATED CUSTOMER SERVICE

Customers: 1-800-876-5581

Available 24 hours a day, 7 days a week, agents and customers can:

- make credit card payments;
- conduct billing inquiries; and
- obtain ID cards and declarations pages.

CREDIT INFORMATION TEAM

We have introduced a service to help customers understand how and why we use consumer credit reports. This service will also help you address customer questions and concerns about insurance credit scores.

The Credit Information Team is comprised of specially trained customer service representatives who can provide consumers with detailed explanations of what was used in determining their insurance credit scores and assist consumers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information Team is available in Texas through a special toll-free number, 1-800-876-5411.

AGENCY SUPPLIES

To order Progressive printed materials, contact Agency Supplies via email at agency_supplies@progressive.com or by calling 1-877-776-2436. You will need to provide your agent code at the time you place your order.

THANK YOU FOR CHOOSING TO SELL PROGRESSIVE INSURANCE.

Progressive is a registered trademark.

Notes

PROGRESSIVE[®]

