

## General **PROGRESSIVE** Snapshot Questions

### What is Snapshot?

Typically, car insurance rates are based on a variety of factors related to your driving history or the histories of drivers who are similar to you. Snapshot prices your insurance differently and personalizes your insurance rate based on your actual driving (called usage-based insurance). The better you drive, the more you can save.

### How might Snapshot affect my rate?

With Snapshot, we measure a variety of factors related to your driving, including things such as the time of day you drive, sudden changes in speed (hard brakes and rapid accelerations), the amount you drive, and, for customers using the mobile app in some states, how you are using your mobile phone while driving.

Most Snapshot customers earn a discount based on their safe driving; however, riskier driving based on these factors indicate a greater likelihood of being in an accident and may result in a higher rate at renewal—depending on the state you live in and when you signed up for Snapshot.

### What information does Snapshot collect?

Snapshot collects information about how you drive, how much you drive, and when you drive. If you're using the Snapshot Mobile app, details about your handheld phone use behind the wheel will also be collected. While location data is collected as well, it doesn't impact the Snapshot results you earn, but may be used for underwriting purposes. We're committed to keeping your driving information secure.

### When do I learn about my rate change?

Look for regular email updates showing your progress during the Snapshot program. You can also log in to your policy at any time to see how you're doing. When you have completed monitoring, you will get an email with your Snapshot results and information on sending back the plug-in device or deleting the mobile app.

## How is the Snapshot Mobile app experience different from the Snapshot plug-in device experience?

The Snapshot Mobile app and the plug-in device experience are very similar. For both, you get a participation discount just for signing up. The participation discount remains on your policy for the first policy term and is replaced at renewal by your personalized rate. The mobile app and the plug-in device use similar variables to evaluate your driving and provide a personalized rate. In addition to the variables in common between the plug-in device and the mobile app, the app considers handheld phone use behind the wheel. The mobile app gives you convenient access to driving data and feedback on your mobile phone. Additionally, there is no need to plug in a device or mail it back at the end of the program.

## How long do I leave the Snapshot app on my phone?

The app will typically need to remain on your phone through your first policy period. We will contact you when you have completed monitoring with instructions for deleting the app. After monitoring is complete, the app will no longer collect driving information

## Is the Snapshot Mobile app a good fit for me?

The Snapshot Mobile app is a good fit if all drivers on the policy have an Android™ phone or iPhone® smartphone, and if each of the drivers on the policy puts at least 4,000 miles a year (about 10 miles a day) on their vehicle.

Also, if any drivers on your policy regularly drive vehicles not on the policy, the mobile program may not be a good fit. Some examples of this include delivery drivers and people driving a company car.

## Can I opt out of Snapshot?

Sure. If you decide Snapshot isn't right for you, you can opt out at any time. If you received a Snapshot participation discount when you purchased your policy, you will lose that discount when you opt out of the program. Additionally, in some states and situations, if you opt out more than 45 days after enrollment, you may receive a surcharge to your policy at the next renewal.

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