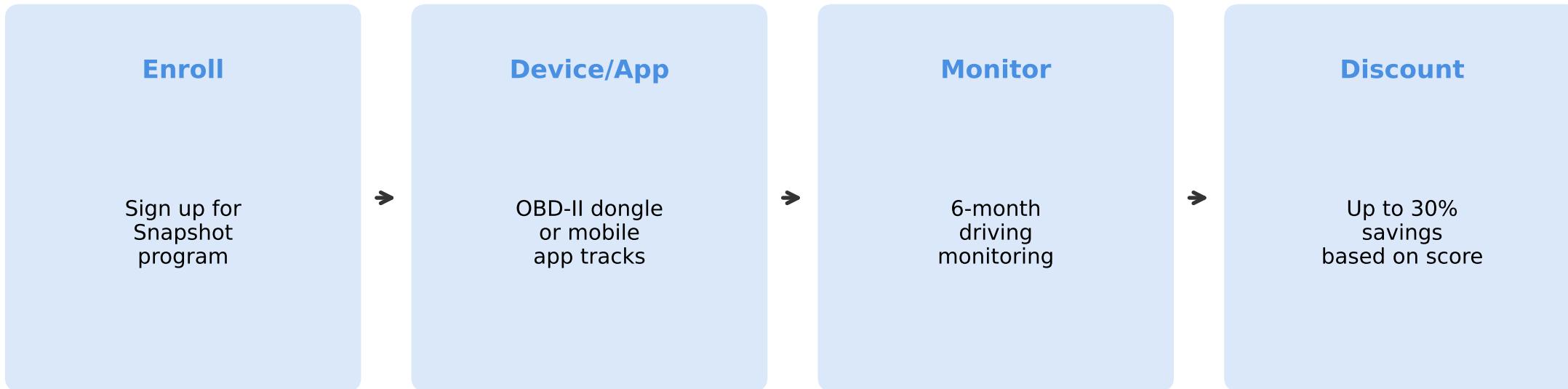


Progressive Snapshot: UBI Pioneer

Launched 2011 - First major US telematics program



Scoring Factors:

- | | |
|----------------------|----------------------|
| * Hard Braking | High Impact |
| * High-Speed Driving | High Impact |
| * Night Driving | Medium Impact |
| * Miles Driven | Medium Impact |

Program Results (2024):

- 35M+ drivers enrolled since launch
- Average discount: 15%
- Best drivers save: up to 30%
- 25% fewer accidents among participants
- \$1B+ in customer savings