

Progressive Insurance: Is Progressive right for me?

At a Glance

The Progressive Corporation

Headquarters: Mayfield Village, Ohio

Founded: March 10, 1937

Employees: 35,000+

Locations: 250+

Revenue: \$30 billion (2018)

Key People: Tricia Griffith (President and CEO) and Lawton W. Fitt (Chairman)

Website: progressive.com

Phone: 1-888-671-4405 (General Customer Service) | 1-888-240-9839 (Commercial Customer Service) | 1-888-288-0770 (Identity Theft or Fraud Reporting) | 1-877-280-5587 (General Fax).

Overview

Founded over 80 years ago in 1937, The Progressive Corporation has become one of the largest car insurance providers in the United States. The company specializes in insuring RVs, boats, motorcycles, and commercial vehicles, along with the standard set of Home Insurance, Life Insurance, and Auto Insurance.

Progressive became the first insurance company in America to introduce installment payments for premiums and claims. This made auto insurance easier and more accessible to everyone. They also became the first company to offer 24x7 claim reporting. The company has even expanded internationally, offering car insurance as far as Australia.

In 1987, Progressive hit the written premium mark of \$1 billion, and by 2016 that number had reached \$20 billion.

Source: <https://www.progressivecommercial.com/about-us/our-history/>

Progressive Insurance Reviews

Review Platform	Rating
Clearurance	4.1/5 – 12,794 reviews
BBB	A+

JD Power (2019)	856/1000
Glassdoor	3.7/5
A.M. Best Rating (2018)	A+
Consumer Reports Reader Score	87/100

When it comes to public opinion, Progressive has garnered quite the reputation. Clearurance, known for its reputable insurance-related user reviews, rated them 4.1 out of 5, making them one of the most highly rated insurance providers in the US.

They also earned an A+ rating from Better Business Bureau and an 856 from JD Power, which places them among the top 10 insurers in the nation. A.M. Best Rating – who specialize in rating companies within the insurance industry – rated Progressive A+ in 2018.

Employees of Progressive paint a relatively similar picture. They earned a Glassdoor rating of 3.7 out of 5, with the overall consensus of employees being Progressive does a decent job creating a positive work environment. If you'd like to see exactly where the best rates for your situation are, and how Progressive compares with over 60 top insurers, simply input your ZIP code to begin.

How much does Progressive Auto Insurance cost?

All right, so we know Progressive is trustworthy. But that brings us to the next logical question. How much does Progressive Auto Insurance [cost](#)? Well, the answer is greatly impacted by several key factors. These can include your age, [gender](#), driving history, vehicle, where you live, and [more](#).

That doesn't mean you can't get an idea of how much it'll cost you. Here is an average cost breakdown, grouped into low-cost states, medium-cost states, and high-cost states:

Category	State	Average Monthly Cost	6-Month Policy Average
Low-Cost States	Idaho	\$137	\$817
	Indiana		
	Iowa		
	Kansas		
	Maine		
	Minnesota		
	Montana		
	New Hampshire		
	New Mexico		
	North Carolina		

	North Dakota		
	Ohio		
	Oklahoma		
	South Dakota		
	Vermont		
	Wisconsin		
	Wyoming		
Medium-Cost States	Alaska	\$167	\$999
	Arizona		
	Alabama		
	Arkansas		
	Hawaii		
	Illinois		
	Kentucky		
	Mississippi		
	Missouri		
	Nebraska		
	Nevada		
	Oregon		
	Tennessee		
	Utah		
	Virginia		
Washington			
West Virginia			
High-Cost States	California	\$232	\$1,379
	Colorado		
	Connecticut		
	Delaware		
	District of Columbia		
	Florida		
	Georgia		

	Louisiana		
	Maryland		
	Massachusetts		
	Michigan		
	Pennsylvania		
	New Jersey		
	New York		
	Rhode Island		
	South Carolina		
	Texas		

Source: <https://www.progressive.com/answers/average-car-insurance-cost/>

Remember that this is only an estimated average. You may end up paying as low as \$30 or as high as \$428 a month. The amount you pay, as discussed, will depend on various factors.

Source: <https://quote.com/auto-insurance/progressive/#auto>

Do you want to know exactly how much you'll pay? Find out how Progressive directly compares to the top 60 insurers in your state. Just enter your ZIP code to begin.

How much can I save with Progressive?

Did you know you can save money through various deals offered by Progressive? Virtually all Progressive customers are eligible for at least one discount. Wondering what sort of [discounts](#) are offered? Here is a quick list:

Discount	Saving
Multi-Policy Discount	If you have more than two policies with Progressive, you will get a discount of around 5%
Multi-Car Discount	If there is more than one vehicle listed on your policy, you will get a discount of around 12%.
Continuous Insurance Discount	If you were with another insurer before switching to Progressive and your policies continued until you switched, you can get a discount. The amount will vary depending on several factors.

Snapshot Discount	If you're a good driver, you can get huge discounts. You need to download and install the Snapshot app, which tracks driving habits. The average discount for good drivers is around \$145.
Teen Driver Discount	If you add a teen driver to your policy, you can save. The teen driver must be 18 or younger.
Good Student Discount	If you add a student to your policy with an average grade of B or better, you will pay less. Full-time college students (23 or younger) are also eligible.
Distant Student Discount	You can save if you add a full-time student to your policy who attends school 100 miles away from home and doesn't bring their car.
Homeowner Discount	If you own a home, you will get a discount of around 10% off. Even if your home is not insured by any of Progressive's network of home insurers.
Online Quote Discount	If you take a quote online or if a licensed representative of Progressive completes your quote over the phone, you will save around 4%.
Sign Online Discount	If you sign your documents online, you will get a discount of about 8.5%.
Paperless Discount	Get your documents online and go paperless. You will get a discount in addition to the 'sign online' option.
Pay-in-Full Discount	Pay for six months of policy premium upfront to save.
Automatic Payment Discount	If you set up an automatic monthly payment, you will get a discount. This offer can't be combined with the pay in full discount.
Avoid Traffic Tickets and Accidents Discount	If you haven't received any traffic tickets or had any accidents over the last three

	years, you can get up to a 31% discount on your policy price.
<u>Small Accident Forgiveness</u>	For your first policy with Progressive, if you raise a claim of \$500 or less, your policy price will not increase.
<u>Large Accident Forgiveness</u>	If you have been a Progressive customer for the last five years with no accident history in the last three, your policy price will not increase even if you get into an accident.

Source: <https://wallethub.com/answers/ci/progressive-discounts-2140703655/>

Where does Progressive offer coverage?

Progressive is present all across the country. The company has 250+ offices as well as a mobile application called the [Progressive App](#) that you download from both Google Play Store and Apple's App Store.

The app allows you to do everything from viewing policy information, paying bills, document sharing, reporting claims, asking for roadside assistance, and more. Stay on top of things, and take full control of your policy.

Is Progressive right for me?

You should now have an idea of the average premium you'd need to pay and the type of discounts you could enjoy with Progressive Auto Insurance. But what if you still don't know if Progressive is the right option for you?

In addition to comparing Progressive with over 60 of the top insurers, consider the following factors to help determine whether Progressive Auto Insurance fits your needs:

- Is your driving record impeccable? If so, you can enjoy amazing discounts that will bring down your total monthly premium.
- Progressive allows you to compare its rates with other insurers? You can quickly compare the prices offered by a given company and compare it against all their major competitors.
- Progressive does offer small and large accident forgiveness discounts. If you are eligible, you can enjoy the same premium price as before the accident.
- Progressive not only provides auto insurance but also offers home insurance and life insurance. If you go with Progressive, you may not need to go to different insurers for your various insurance needs.
- Progressive has been in business for more than eighty years. They have the necessary know-how to remain a market leader while providing best-in-class service.

If these options seem in line with your needs, Progressive may be the right choice. You should always explore what's out there, though. There are dozens of other auto insurers to scan through, so just enter your ZIP code and get started comparing 60+ top providers in the US.

What else does Progressive offer?

As discussed, Progressive offers much more than just auto insurance. They also have a wide range of home insurance and life insurance products that can cover almost any needs. Here is a full list of products offered by Progressive:

Vehicle:

- [Car](#)
- Boat
- ATV/UTV
- Classic Car
- Golf Cart
- Mexico Auto
- [Motorcycle](#)
- PWC
- Trailer/RV
- Segway
- Snowmobile

Property:

- Condo
- [Homeowners](#)
- [Flood](#)
- Homeshare
- Home Security
- Home Warranty
- Mobile Home
- [Renters](#)

Bundles:

- Auto + Property

Commercial:

- Worker's Compensation

- Professional Liability
- General Liability
- Commercial Auto
- Business Owners policy
- Business Insurance

Personal:

- Wedding and Event
- Vision
- [Umbrella](#)
- Travel
- Pet
- Life
- ID Theft
- Health
- Electronic Device
- Dental

Finance:

- Car Shopping Service
- Home Financing
- Personal Loans
- Home Refinancing

Source: <https://www.progressive.com/insurance/>

Progressive FAQs

How do I file a claim with Progressive?

Filing a claim with Progressive is very simple. You can do so through their mobile app or call at 1-800-776-4737. You can also take the online route. You'll only need basic information to get you connected with the right expert for your situation.

How does Progressive's claim process work?

The process is simple and similar to any other auto insurer. First, you need to file a claim. Once you do that, an expert will assess the situation by reviewing the damage and tell you the cost of repairs. After an agreement is reached, you will receive the money, have your vehicle repaired, and get on the road again.

How do I cancel my Progressive policy?

A Progressive policy can be canceled anytime you want. You can even set the [policy cancellation](#) date or have it ended immediately. Unfortunately, cancellation can't be processed online, so call 1-866-416-2003 to speak with a representative who can process your request.

Do I have Progressive coverage in my state?

Yes, you do. Progressive covers the entire United States.

Is there a mobile app for Progressive?

Yes, there is a mobile app called the Progressive App. You can download it directly from Google Play Store or Apple's App Store. The app provides complete control of your policy and is an excellent way to ensure you always have your insurance ID.

Does Progressive have Spanish offerings?

Yes. Progressive provides information on their full suite of services through a site called Progressive Agent Espanol. There, Spanish-speaking customers can get any information they may need, as well as find a Spanish-speaking agent who can get them a quote. Or just call 1-800-734-8767 to speak with a customer service representative.

The Progressive Corporation in the community

Progressive invests heavily as a part of Corporate Social Responsibility. The company contributes annually to the Progressive Insurance Foundation, which donates money for education, supporting veterans, and more.

For instance, the company runs the Keys to Progress Program for veterans, which since 2013, has donated over 600 vehicles. Under their STEM Progress program, they have distributed education supplies and computer equipment worth over \$468,000 since 2011.

You may know Progressive from...

<https://www.youtube.com/watch?v=G8oQujxe--o>

<https://www.youtube.com/watch?v=G4CmAXpebPk&list=PL-TXSFLp5HRkmI4I5u7EsKwAe9wTfbC>

<https://www.youtube.com/watch?v=u0yT5XWjldo>

Progressive spokespersons and mascots

Progressive has been one of the most well-known insurance brands in America for well over a decade. With several successful ad campaigns going on at any given time, it's unlikely you aren't aware of at least a few.

Flo and Co.

Who doesn't love Flo? Her initial ad campaign was so successful it has lasted many years into today and spawned several other successful campaigns centered around her home and work life. This includes a set of ads where she plays each member of her family, and a peek inside her work life, which has in-turn created another well-known mascot for the brand, her co-worker Jaime.

The Motaurs

Likely Progressive's other most well known current mascots are the Motaurs, half-motorcycle, half-men. These mysterious and majestic creatures have captivated audiences and had us all asking if we too sometimes wished that we were Motaurs.

The Progressive Box

Who could forget the suave Progressive box voiced by the legendary Chris Parnell? This anthropomorphic policy box is known to give a toast at a wedding before cutting a rug on the dance floor and offering some sage wisdom.

"Like Your Parents"

One of the newer campaigns from Progressive is the "we can't help you from becoming your parents" ads. We all have faced the realization we're starting to become like our parents, and these ads take advantage of that fact to tell us that it doesn't have to be all bad.

Progressive on Social Media

You can find the Progressive on various popular social media platforms, including YouTube, Twitter, Facebook, Instagram, LinkedIn, etc.