



Progressive

Quarterly update through December 4, 2025

Executive Summary

Progressive holds a clear lead over the industry, powered by broad component strength and steady trends, with specific opportunities to close gaps among seniors, higher-income consumers, and in Community Impact.

- **Overall reputation is strong and steady:** Progressive's reputation score is 71 in Q3 2025 versus 64 for the Insurance industry, a clear lead. Changes from last quarter and last year were small and within normal fluctuation, signaling stability.
- **Strength spans all drivers:** Progressive beats the industry on every Reputation Score Component, with the biggest edge on the *Admired Employer Component*. Community Impact nudged up this quarter; Value and Favorability improved versus last year.
- **Sentiment mix shows headroom:** Positive shares are high and indifference is low across favorability, trust, and value. Distrust (about 17 percent) is the main negative to reduce.
- **Competition is tight at the top:** Progressive is effectively tied with GEICO and State Farm near 71, with USAA ahead at 75. Small perception gains can shift the order.
- **Segments guide focus:** Progressive over-indexes with Gen Z and Millennials, lower- and middle-income consumers, and in the Midwest and South. It trails peers among Early/Pre-Boomers and higher-income households (\$150k–\$250k). Current users are very positive (79) but still worth protecting.

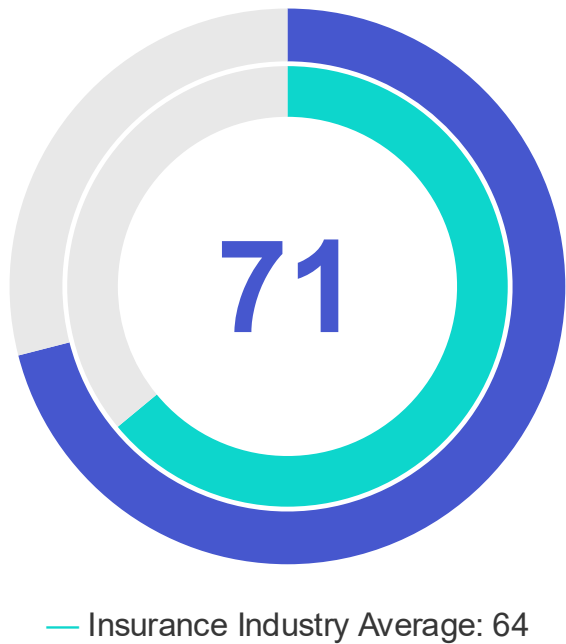


Current Reputation at a Glance

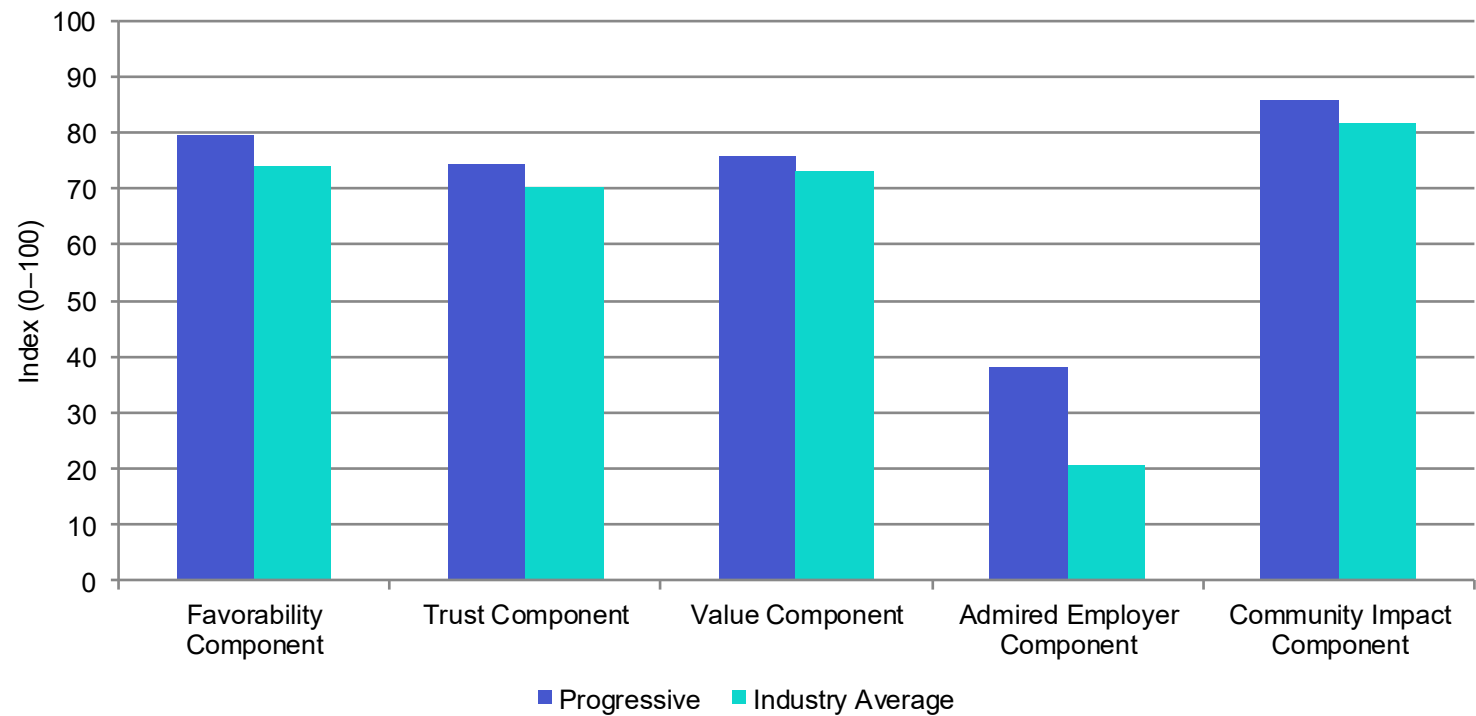
Progressive leads the industry on reputation with broad-based component strength

Progressive’s Q3 2025 reputation score is 71 versus 64 for the Insurance industry. The brand leads the industry on all five components, with the largest gap on the Admired Employer Component.

Morning Consult Reputation Score



Reputation Score Components - Progressive vs Insurance Industry (Latest Quarter)



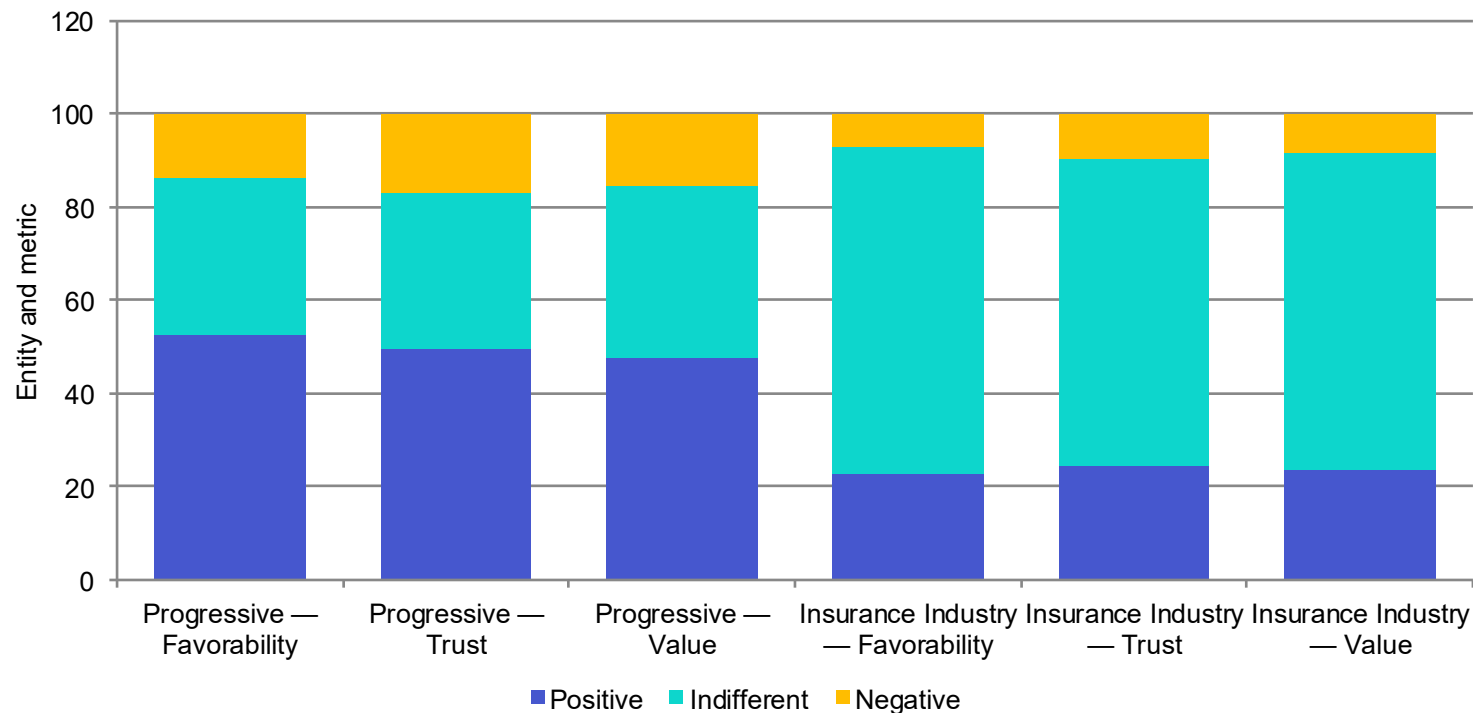


What Sits Beneath the Score

High positives and low indifference fuel advantage; distrust is the main risk

Progressive's advantage comes from more people leaning positive and fewer on the fence. The main risk to manage is distrust.

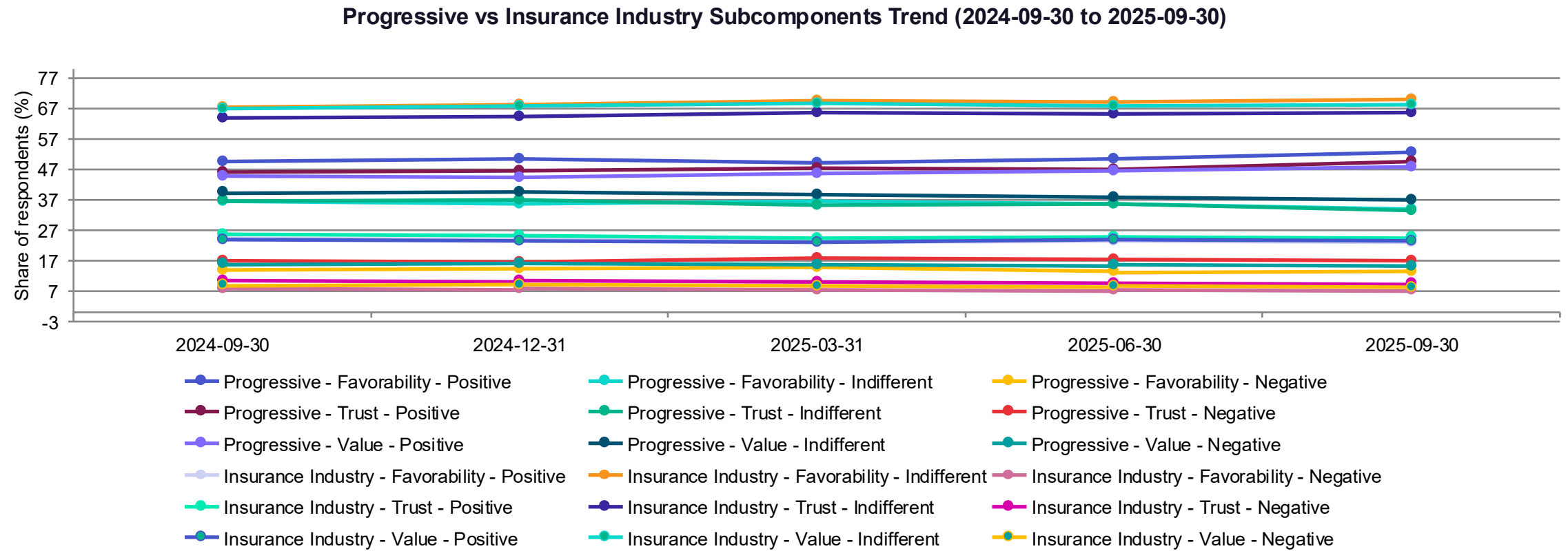
Progressive vs Insurance Industry Subcomponents by Metric (2025-09-30)



- **High positives, lower indifference:** Positive Favorability and Positive Trust for Progressive are roughly double the industry, while indifference is far lower. This means more people have an opinion — and it is more often positive.
- **Manageable negatives, one watchout:** Distrust is about 17 percent — the largest negative slice — making claims clarity and billing transparency the most efficient places to reduce risk.
- **Why it matters:** Converting remaining indifferent respondents into positives, while trimming distrust, directly lifts the overall score.

Positives rose and indifference fell over the past year

Over the past five quarters, Progressive added positives and shed indifference across favorability, trust, and value. Negatives were flat to slightly lower, showing progress without creating new detractors.



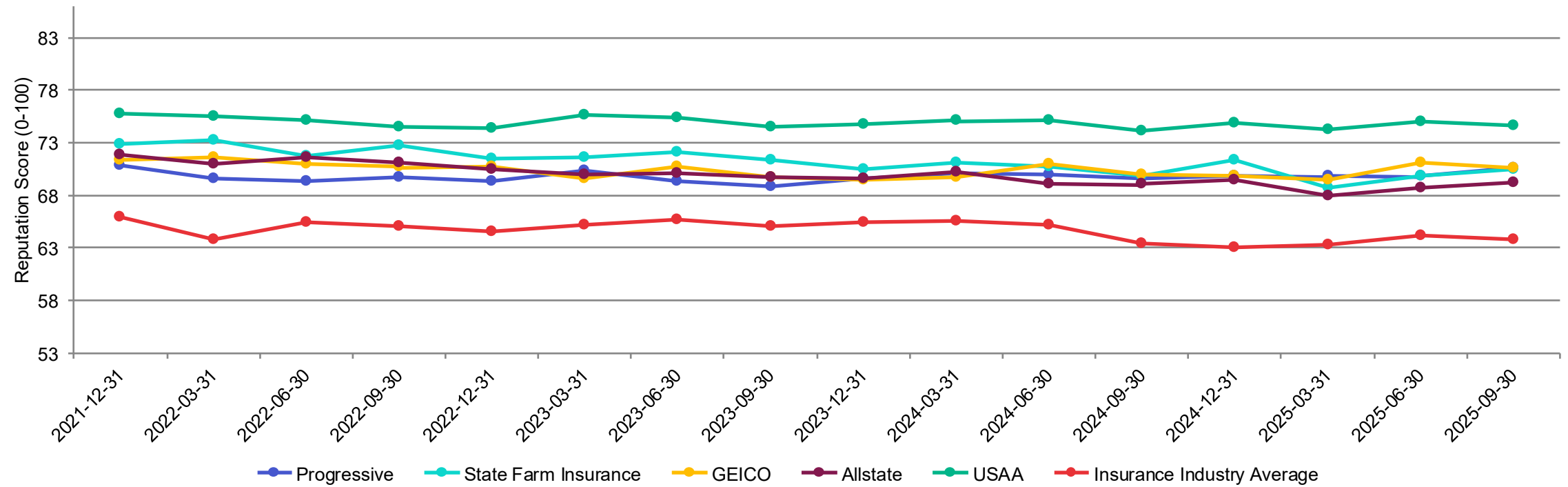


Four-Year Trend and Competitive Context

Progressive's reputation has held steady and above the industry for four years

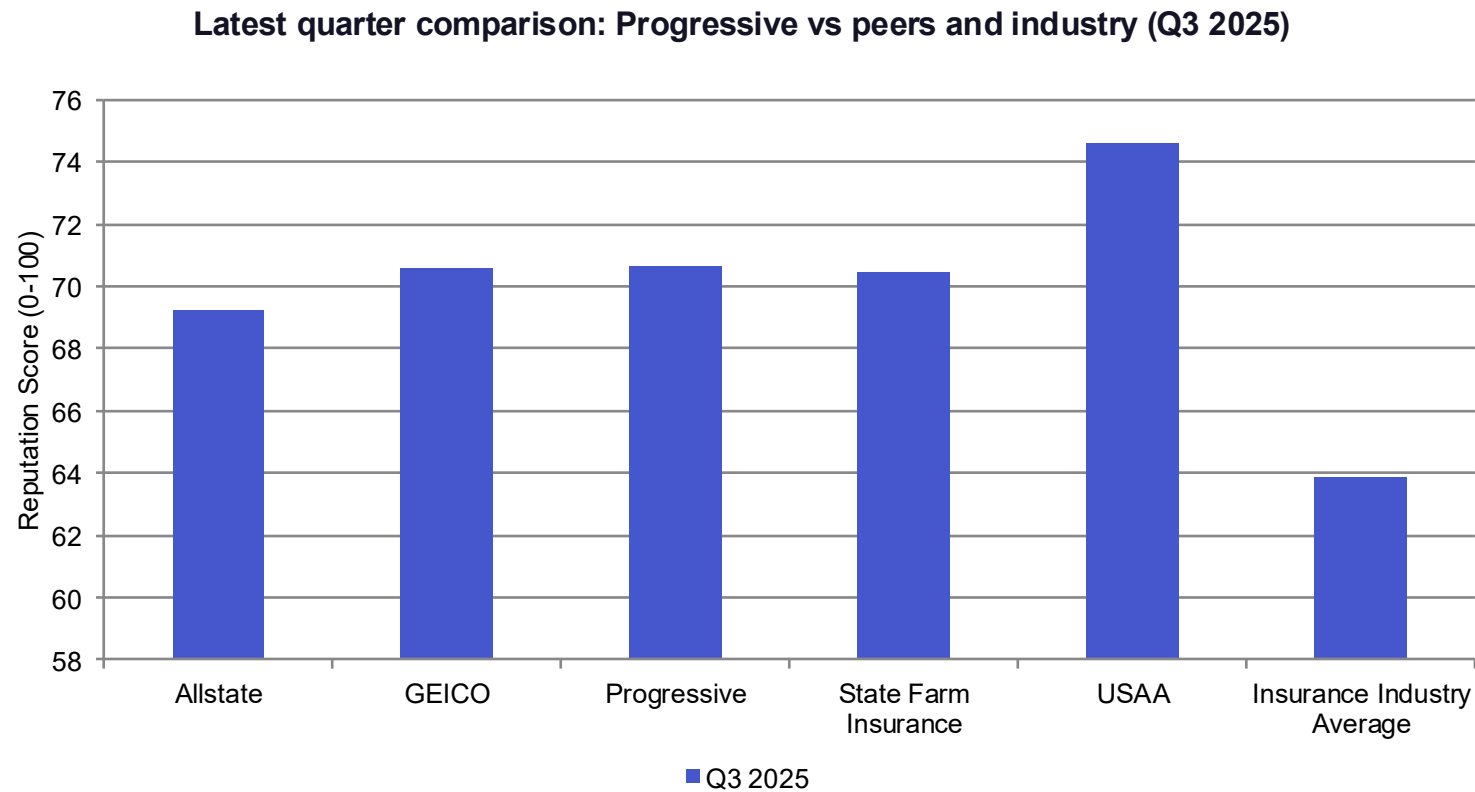
Progressive's reputation has been steady and consistently above the Insurance industry for four years. By Q3 2025, Progressive is effectively tied with GEICO and State Farm, with USAA leading.

Reputation trend: Progressive vs competitors and industry (US, quarterly)



Progressive is tied with GEICO and State Farm; USAA leads

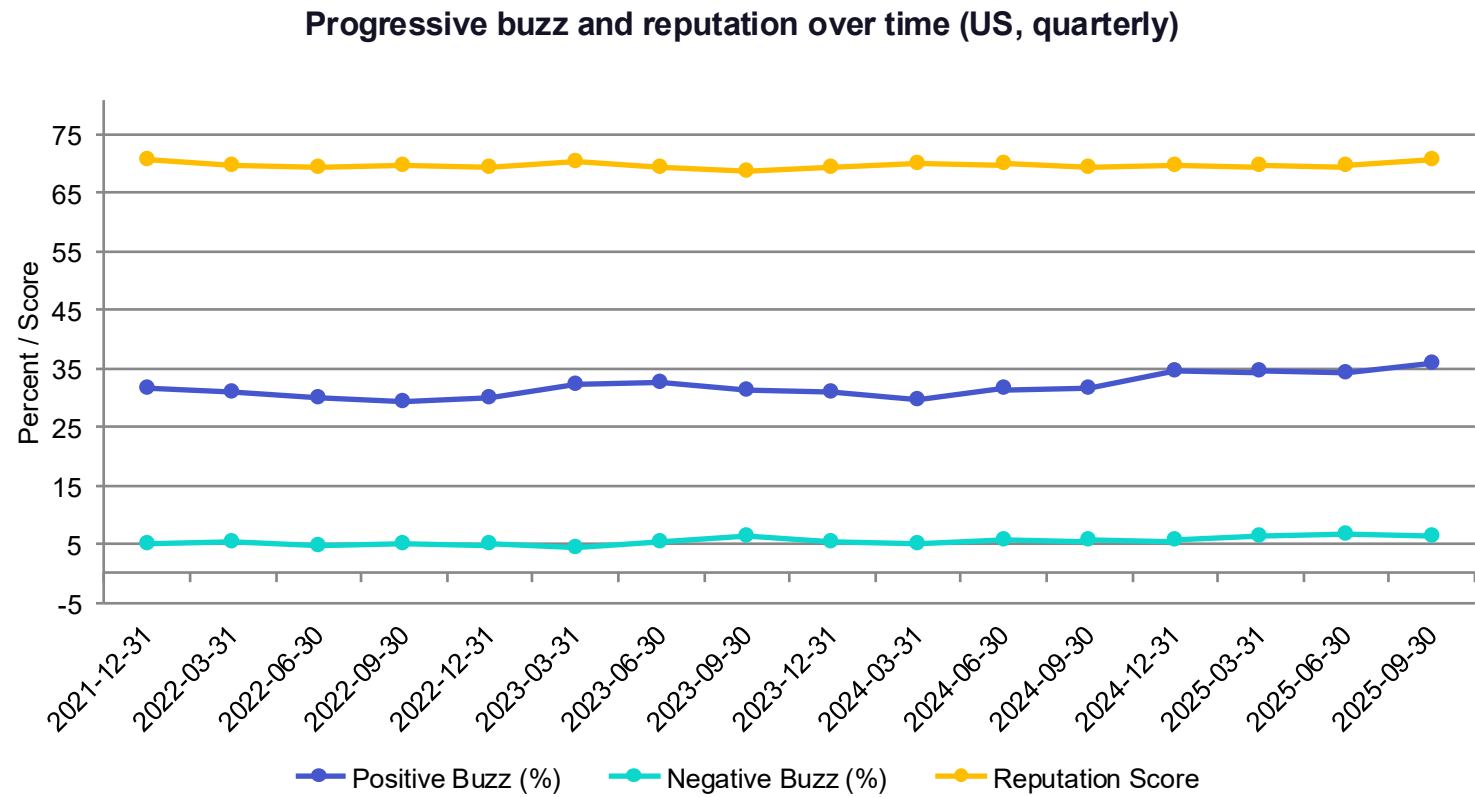
In Q3 2025, Progressive is in a tight cluster with GEICO and State Farm near 71, trailing USAA at 75. The category average remains materially lower at 64.



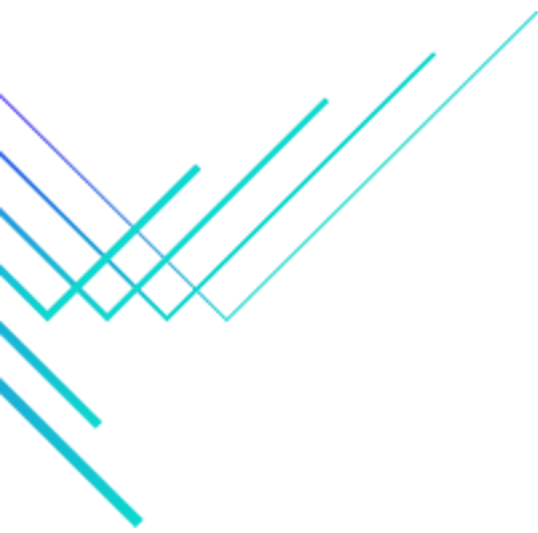
- **Top tier is tight:** Progressive (71) is essentially tied with GEICO (71) and State Farm (70), all comfortably ahead of the industry average (64).
- **USAA sets the high bar:** USAA leads at 75, underscoring the value of service and trust cues at the top.
- **So what:** In a compressed pack, small gains in Value and Trust can shift leadership headlines.

News lifted buzz without moving underlying reputation

Buzz reacted to earnings, legal, and rate narratives, but reputation barely moved. Quarterly news often shifts chatter without rewriting brand views.



- Buzz moved more than reputation:** Positive Buzz peaked in Q3 2025 while Negative Buzz crested in Q2, but reputation stayed near 70–71 — typical when news affects conversation more than lasting opinions.
- What fueled Q3 buzz:** Strong results and profitability were widely covered ([Reuters](#); [GlobeNewswire](#)).
- Industry backdrop:** First-half catastrophe losses were high, Q3 results improved, and rate/legal headlines shaped sentiment ([Reuters](#); [Swiss Re Institute](#); [S&P Global Market Intelligence](#); [Insurance Journal](#); [Associated Press](#)).



Component Focus and Levers

This concludes your preview.

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