

[sent via The Progressive Corporation's internal e-mail system]

REMINDER TO VOTE YOUR PROGRESSIVE RESTRICTED STOCK:

This is a reminder to vote your restricted stock shares in connection with our upcoming Annual Meeting of Shareholders. Although you may have voted the shares you hold through the 401(k) Plan, according to our records, your restricted stock shares have not yet been voted.

* * * R E M I N D E R * * *

The Annual Meeting of Shareholders of The Progressive Corporation will be held on April 29, 2011 for shareholders of record as of February 28, 2011.

This e-mail contains the link to the secure Internet site that will allow you to cast your vote on your restricted stock shares. Once you enter the site, you will need to enter your control number, which is disclosed below.

You must vote your shares no later than 11:59 p.m. on Thursday, April 28, 2011, Cleveland time. It is important to Progressive that you exercise your right as a shareholder and vote your shares - so please vote your proxy today!

The Proxy Statement and Annual Report to Shareholders for this Annual Meeting can be accessed at:

<http://progressiveproxy.com>

The Proxy Statement provides information on the directors standing for election at this year's meeting, the proposals being submitted for a vote, and other important information about Progressive.

You have direct access to the Internet voting site by clicking on the following link:

<https://www.proxyvotenow.com/pgr>

Your Control Number is <mfCntlNumber>

You may also vote your shares through the mail by requesting a paper copy of the proxy card, by calling 1-800-455-1192, or in person by completing a ballot at the meeting.

If you have any questions, please contact investor_relations@progressive.com.

Charles E. Jarrett, *Secretary*