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United States Senate

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July 21, 2016

Ms. Tricia Griffith
President and CEO
The Progressive Corporation
6300 Wilson Mills Rd.
Mayfield Village, Ohio 44143

Dear Ms. Griffith:

I was greatly concerned to learn that Progressive Insurance (Progressive) has been seeking approval to indiscriminately charge higher automobile insurance premiums based solely on when existing policyholders reach certain ages.

I am concerned that allowing automobile insurance premiums to be arbitrarily increased for American seniors would have implications far beyond this specific proceeding. There are presently 36 million American drivers age 65 or over, and every day roughly 10,000 more join their ranks. For most of these seniors, their own automobile is essential to remaining active and engaged, especially those who by choice or necessity remain in the workforce. Many seniors also live on fixed incomes and will feel acutely any increase in their automobile insurance premiums. Moreover, half of seniors lack access to public transportation, and those who can no longer drive risk isolation and economic hardship.

With regard to safety, research shows that older drivers are less likely than younger drivers to be involved in crashes, and their rate of fatal accidents has declined faster than the rate for drivers ages 35-54. While older drivers and passengers are more easily injured or killed in serious accidents, studies show that drivers age 60 and older are less likely than drivers ages 30-59 to be involved in accidents leading to the deaths of occupants of other vehicles, pedestrians, bicyclists, or motorcyclists. Also, data show that drivers age 65 and older generate collision and property damage claims at a rate comparable to, or lower than, drivers under the age of 65.

In light of these data, I request justification of the proposed change. Further, I would like to know whether Progressive is pursuing similar rate filings in states, and whether Progressive believes that such policy is permissible under federal law. I would appreciate it if you would provide this information by briefing my Aging Committee staff by August 1, 2016. Please contact Mark LeDuc at (202) 224-5364 if you have any questions with regard to this letter.

Sincerely,



Susan M. Collins
Chairman