

California Voluntary Carbon Market Disclosures Act

Progressive Disclosure Statement

DATE: 10/02/2026

The Progressive Corporation and its subsidiaries (collectively referred to as Progressive) reports on environmental efforts to inform our stakeholders of the efforts we're making, the initiatives and steps taken, and the forward movement on our commitments. This disclosure is in compliance with California's AB 1305, the Voluntary Carbon Market Disclosures Act, and provides detailed information about our aspirational goals, progress, and methodologies. Progressive achieved carbon neutrality by purchasing Renewable Energy Credits and retiring sufficient offsets to compensate for our total Scope 1 and 2 emissions for the year ended December 31, 2025.

GHG Emissions (for the year ended 12/31/2025):

- Scope 1 = 32,250 metric tons CO₂e
- Scope 2 (location-based) = 32,729 metric tons CO₂e
- Renewable Energy Credits= 32,729 metric tons CO₂e
- Scope 2 (market-based) = 0 metric tons CO₂e
- Total Scope 1 and 2 (market-based) = 32,250 metric tons CO₂e

GHG Accounting Resources

Progressive considers the following standards, protocols, and methodologies to guide the criteria to assess, calculate, and report GHG emissions:

- Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition
- Greenhouse Gas Protocol: Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard
- 2019 Refinement to the 2006 IPCC Guidelines for National Greenhouse Gas Inventories
- US EPA Emissions & Generation Resource Integrated Database (eGRID)
- Energy Information Administration 1605(b)
- The Cement CO₂ and Energy Protocol
- UK Government GHG Conversion factors for Company Reporting
- UK Department for Environment, Food & Rural Affairs and Environment Agency

Assurance

To review our most recent Corporate Sustainability Report, including the limited assurance report by an independent third party of our Scope 1 and Scope 2 location-based and market-based greenhouse gas emissions reporting please visit progressive.com/sustainability. For clarity, the carbon offsets reported below and the achievement of carbon neutrality for 2025 are outside the scope of the limited assurance report.

Carbon Offsets

Name of the business entity selling the offset	Date of Retirement	Quantity (mtCO ₂ e)	Date issued	Vintage	Registry	Project ID	Project name	Project type	Offset type	Site location	Protocol/ Methodology	Verification
Bought from: Anew Climate (formerly Element Markets)	12/2025	28,912	6/29/2015	2014	Climate Action Reserve	CAR444	Erie County Landfill	Landfill gas capture/ combustion	Emissions reduction	Ohio, US	U.S. Landfill Protocol Version 3.0	SCS Global Services
	06/2026	3,338										
Total carbon offsets		32,250	metric tons CO ₂ e									

All numerical figures corresponding to 2025 data, including, without limitation, those relating to emissions data, reflect methodologies and assumptions believed to be reasonable and accurate. The data in this Disclosure Statement are not guarantees of future performance and no assurances can be given that any plan, initiative, or projection can or will be achieved. The data also remains subject to change as a result of, among other things, new information, future events or subsequent developments. Inclusion of such data is not an indication that we view such topic or data as “material,” nor should any terms be confused with terms such as “material” or “materiality,” as defined by or construed in accordance with United States (U.S.) securities laws or as used in the context of U.S. Generally Accepted Accounting Principles financial statements and financial reporting. This Disclosure Statement is not incorporated by reference in, and does not form part of, any Securities and Exchange Commission (SEC) filing.

Forward-looking information

Investors are cautioned that certain statements in this Disclosure Statement, including those relating to our commitments, targets, goals, and aspirations not based upon historical fact are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. These statements often use words such as “estimate,” “expect,” “intend,” “plan,” “believe,” “goal,” “target,” “anticipate,” “will,” “could,” “likely,” “may,” “should,” and other words and terms of similar meaning, or are tied to future periods, in connection with a discussion of future operating or financial performance. Forward-looking statements are not guarantees of future performance, are based on current expectations and projections about future events, and are subject to certain risks, assumptions, and uncertainties that could cause actual events and results to differ materially from those discussed herein. For a discussion of the risks, assumptions, uncertainties, and other important factors that could cause actual events and results to differ materially from those discussed in this Disclosure Statement, see our most recent reports and other documents filed with the SEC, including, without limitation, the Risk Factors section of our Annual Report on Form 10-K for the year ending December 31, 2025. Any forward-looking statements are made only as of the date presented. Except as required by applicable law, we undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or developments or otherwise.