

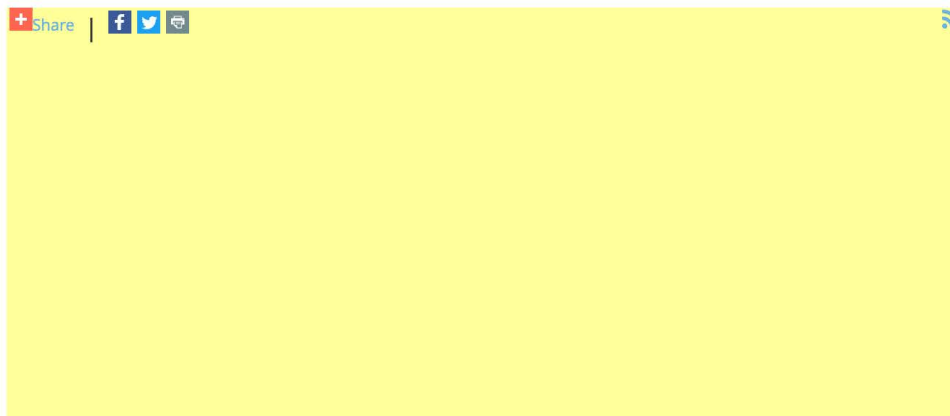
Exhibit K

Hagerty Partners with Nationwide Insurance

April 4, 2014

Hagerty has inked a partnership with Ohio-based Nationwide Insurance to sell Hagerty's classic car insurance product through its network of 3,600 agencies and licensed sales staff. The insurance can cover antique and vintage cars, trucks and motorcycles, modified vehicles, vehicles under restoration, trailers, military vehicles and tractors.

"Our friends at Hagerty know classic car insurance better than anyone else, but more importantly, they share the same commitment to their customers as we do," says Kurt Ely, vice president of strategic partnerships at Nationwide Insurance, in a Nationwide press release announcing the deal. "Those factors made the partnership a natural fit."



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Progressive® Insurance Redefines Classic Car Insurance

Progressive Advantage® Classic Car Insurance powered by Hagerty® offers specialized coverage at a savings of up to 43 percent compared to standard auto insurance



MAYFIELD VILLAGE, Ohio — May 6, 2015 — Don't think your car's a classic? You may want to think again. The Progressive® Group of Insurance Companies is expanding the definition of a classic car, when it comes to auto insurance. Some brand new vehicles and even others with values as low as \$5,000 may qualify for specialized, low cost classic car coverage through Progressive Advantage® Classic Car Insurance, powered by Hagerty®. Progressive, the fourth largest auto insurer has expanded its partnership with Hagerty, a leader in classic car insurance, to make quoting by phone and online even easier for customers. It's another step forward for Progressive in expanding its offerings to meet all its customers' insurance needs.

"We suspect that as many as half of all casual classic car owners are using standard auto policies when they could get better coverage for less money if they bought classic car coverage for their secondary-use vehicles," says Jay VanAntwerp, product manager for the Progressive Advantage® program. "Many people don't realize that this specialized insurance exists or that they could qualify for better coverage. If you have a car that you garage a portion of the year and take it out when the weather breaks to take weekend cruises or small road trips, you may qualify."

If a vehicle fits the following criteria, it could qualify for classic car coverage:

- The vehicle is an extra vehicle in the household. It's not a daily driver and is primarily used for pleasure driving.
- The vehicle is parked inside a locked garage when not in use.
- The vehicle is well maintained and kept in good working condition.

Research from Hagerty, a leading classic car insurance provider and partner for Progressive's classic car program, suggests drivers who qualify for the program could save up to 43 percent on their insurance and gain additional benefits when insuring with classic car coverage rather than with a standard auto policy. Some benefits of specialized classic car insurance from Progressive and Hagerty include:

- **Guaranteed Value™**—in the event of a covered total loss, you'll receive your car's insured value with no depreciation.
- **No fixed mileage restrictions**—use your car for pleasure driving without worrying about hitting mileage restrictions. Usage isn't restricted to just parades or club events, you can drive it when and where you choose.
- **Expert claims handling**—claims are handled by experts in classic cars. Nearly 9 of 10 people who experience a claim with Hagerty say they would refer a friend. Hagerty offers stock original replacement parts when available, and has specialists on hand to hunt down those that are rare or hard-to-find.

To learn more about the advantages of classic car coverage and to check to see if your vehicle could qualify, visit <https://www.progressive.com/classic-car-insurance/> or call 1-877-213-5485 to speak with a Progressive representative. To read more about affordable classic cars, visit <http://at.progressive.com/firsthand-experiences/5-affordable-modern-classics>.

About Progressive

The Progressive Group of Insurance Companies makes it easy to understand, buy and use auto insurance. Progressive offers choices so consumers can reach it whenever, wherever and however it's most convenient—online at progressive.com, by phone at 1-800-PROGRESSIVE, on a mobile device or in-person with a local agent.

Progressive provides insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, and homes. Home insurance is underwritten by select carriers, including its majority-owned subsidiary, American Strategic Insurance (ASI).

Progressive is the fourth largest auto insurer in the country; a leading seller of motorcycle and commercial auto insurance; and through ASI, one of the top 20 homeowners carriers. Progressive also offers car insurance online in Australia at <http://www.progressiveonline.com.au>.

Founded in 1937, Progressive continues its long history of offering shopping tools and services that save customers time and money, like Name Your Price®, Snapshot®, and Service Centers.

The Common Shares of The Progressive Corporation, the Mayfield Village, Ohio-based holding company, trade publicly at NYSE:PGR.

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MARKETS MARINE

28 July 2014 SHARE

Hagerty's Marine Focus Makes It More Than a Classic Car Company

BY RON LENT

PRODUCT: Hagerty collector auto program

COMPANY: Markel (admitted)

BEST RATING: A

AVAILABILITY: Classic car managing general agency Hagerty works with Markel in the U.S. Hagerty underwrites and issues policies, handles claims and pays commissions. Producers don't have to sign contracts with Hagerty, which operates without production quotas. Agents and brokers can process applications and [track business online](#).

FOCUS: Hagerty, a major market for classic car coverage for nearly 30 years, steps up its emphasis on boat coverage, welcoming more business that involves vintage wooden boats and fiberglass boats. The company will consider other risks that don't qualify for the classic program, such as newer vessels or liability-only policies, and is increasing marketing efforts to promote growth in those areas while maintaining classic car coverage as the company's underwriting staple. Traci Konzer, operations manager in broker operations, says Hagerty maintains a mix of 98% auto business and 2% marine. If all goes according to plan moving forward, that breakdown "would gradually change," Konzer says.

UNDERWRITING: Hagerty's program with Markel offers monoline, guaranteed value policies. Liability limits range from state statutory minimums to \$500,000. Higher limits may be arranged to fit with underlying umbrella. Most policies have split limits, usually \$100,000 per person and \$300,000 per accident. Higher limits are available, but those selected cannot exceed the liability limits of the owner's regular-use vehicle policy. Combined single limits also are available. Various deductible options can be arranged, depending on location. At no extra cost, the basic policy includes up to \$750 in coverage for spare parts. Higher limits are available. Covered vehicles must have values of at least \$3,500. The minimum insured value may vary, based on vehicle year or type. Hagerty can deliver uninsured/underinsured motorist protection with maximum limits varying by state. Program guidelines typically require that covered autos be garaged. Every

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consideration to licensees may include driving records, such as drivers with one at-fault accident or a minor speeding ticket. Collector cars cannot be used for daily transportation, but limited pleasure use is permitted. Hagerty applies no maximum annual mileage limitations.

MINIMUM PREMIUM: \$100 in most states.

TARGET: Collector vehicles, including sports utility vehicles and trucks that aren't used for daily transportation. Hagerty maintains a wide range of preferred risks, including antique and classic cars, classic pickups, muscle cars, vintage fire trucks, vintage military vehicles, vintage motorcycles, vintage race cars, vintage wooden and fiberglass boats, automobilia (such as vintage gas pumps and gas station signs) and antique tractors. In addition, Hagerty also considers newer, top-tier automobiles that could be collectibles, such as a Lamborghini or Ferrari.

COVERAGE TERRITORY: All states.

CONTACT: [Traci Konzer](#), operations manager in broker operations; Hagerty Insurance Agency, 141 Rivers Edge, Suite 200, Traverse City, MI 49684; 800-747-5348, ext. 8905 or 231-941-7477; fax: 231-941-8227.

Ron Lent is an IA contributor.



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