

SERFF Tracking Number: PRGS-125320030 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number: AR-PC-07-026408
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Hardship
Project Name/Number: AR Hardship Accomodation Rule/

Filing at a Glance

Company: Progressive Direct Insurance Company

Product Name: AR Hardship SERFF Tr Num: PRGS-125320030 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-026408
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: State Status:
(PPA)
Filing Type: Rule Co Status: Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding
Author: Ar Direct Filer Disposition Date: 10/18/2007
Date Submitted: 10/11/2007 Disposition Status: Filed
Effective Date Requested (New): 10/22/2007 Effective Date (New): 11/01/2007
Effective Date Requested (Renewal): 10/22/2007 Effective Date (Renewal):

General Information

Project Name: AR Hardship Accomodation Rule Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/18/2007
State Status Changed: 10/12/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Rule Filing Only
Hardship Accomodation Rule

Company and Contact

Filing Contact Information

Geoff Souser, Product Manager geoffrey_t_souser@progressive.com
300 N. Commons Blvd. (440) 395-8862 [Phone]
Mayfield Village, OH 44143 () -[FAX]

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Filing Company Information

Progressive Direct Insurance Company	CoCode: 16322	State of Domicile: Ohio
6300 Wilson Mills Rd, N72	Group Code: 155	Company Type:
Cleveland, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1524319	

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25 for Rule Filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Progressive Direct Insurance Company	\$25.00	10/11/2007	16070792

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/18/2007	10/18/2007

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Disposition

Disposition Date: 10/18/2007

Effective Date (New): 11/01/2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Revised Rule	Filed	Yes

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Rule	G11	New	Hardship Accomodation Rule v2 Direct 071010.pdf

**Progressive Direct Insurance Company
Private Passenger Automobile Program
Rules Filing for the State of Arkansas**

G11 – Hardship Accommodation Rule

If the Company has determined that a hardship has occurred and that the hardship will;

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules;

the Company may choose to extend such benefit to, or not impose the adverse consequence on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- 1. Substantial physical loss to the residence of the policyholder (e.g., loss caused by fire)
- 2. Death or serious illness within the policyholder's immediate family
- 3. Military obligations
- 4. Bank error or other third party error not contributed to by the policyholder

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 10/18/2007

Comments:

Attachment:

AR_Direct Hardship_pc transmittal 071010.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp **Review Status:** Filed 10/18/2007

Bypass Reason: not needed

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 10/18/2007

Bypass Reason: not needed

Comments:

Satisfied -Name: Cover Letter **Review Status:** Filed 10/18/2007

Comments:

Attachment:

Hardship Cover Letter Direct 071010.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Progressive Group			Group NAIC #	0155
4. Company Name(s)	Domicile	NAIC #	FEIN #		
Progressive Direct Insurance Company	OH	16322	34-1524319		

5. Company Tracking Number	10-22-07-AU-D
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Geoffrey T Souser Progressive Insurance 300 N Commons Blvd. Mayfield Village, OH 44143	AR Product Manager	(440) 395-8862	(877) 280-5587	Geoffrey_T_Souser@progressive.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Geoffrey Souser		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.1002/21.1000 Private Passenger Auto			
10. Sub-Type of Insurance (Sub-TOI)	19.001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)	Private Passenger Auto			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	October 22, 2007	Renewal:	October 22, 2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	October 10, 2007			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	10-22-07-AU-D
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Progressive is filing a new rule in our Private Passenger Automobile Program that is intended to allow flexibility to extend a Company benefit in the event of a “hardship” as defined in the proposed rule. We believe this rule is necessary to keep with our company policy of transparency regarding our business practices.

The attached Hardship Accommodation Rule G11 would apply to current and recent customers that the Company has determined have experienced a “hardship” that has prevented them from meeting our current company rules or procedures. Some examples of the need for this rule include but are not limited to:

- Customer lets their policy expire due to a death in the family and wants us to reinstate their policy without a lapse in coverage.
- A customer is deployed in the military and forgot to call us to remove liability coverage while vehicle is in storage. Parent calls us after the fact to remove coverage even though they are not the principal named insured.
- Customer’s house caught on fire and lost all documentation. They cannot provide requested documentation to meet our rules so we take verbal proof. We allow homeowner discount to continue while in temporary housing.

The Company shall have sole authority to determine whether a policyholder has incurred a hardship, the nature of its impact, and to determine whether to grant an accommodation to the policyholder.

Our proposed effective date for this update is October 22, 2007. The attached insurance filing addendum has more detail concerning the additions. Thank you for your timely review and acknowledgment of this new rule.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT via SERFF filing # USPH-6NLNZV428/00
Amount: \$25.00

Refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state’s checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2



Geoffrey T Souser, Product Manager
300 North Commons Blvd, G22A5
Mayfield Village, OH 44143
Phone: (440) 395-8862
Fax: (887) 280-5587
E-mail:Geoffrey_T_Souser@progressive.com

October 10, 2007

Ms. Alexa Grissom
Certified Analyst
Arkansas Insurance Department
1200 West Third St
Little Rock, AR 77201

**Subject: NAIC # 155 - 16322 Progressive Direct Insurance Company
Private Passenger Auto Rules Filing
Hardship Accommodation Rule**

Dear Ms. Grissom,

Progressive is filing a new rule in our Private Passenger Automobile Program that is intended to allow flexibility to extend a Company benefit in the event of a “hardship” as defined in the proposed rule. We believe this rule is necessary to keep with our company policy of transparency regarding our business practices.

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If you have any questions regarding this filing, please contact me.

Sincerely,

Geoffrey T. Souser
Product Manager