

SERFF Tracking Number: PRGS-125355603 State: Arkansas
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Driver Record Points
Project Name/Number: AR Driver Record Points Rule/

Filing at a Glance

Companies: Progressive Casualty Insurance Company, Progressive Classic Insurance Company, Progressive Northern Insurance Company, Progressive Specialty Insurance Company, United Financial Casualty Company

Product Name: AR Driver Record Points SERFF Tr Num: PRGS-125355603 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: State Status: Fees received
(PPA)
Filing Type: Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Ar Direct Filer Disposition Date: 11/15/2007
Date Submitted: 11/12/2007 Disposition Status: Filed
Effective Date Requested (New): 01/09/2008 Effective Date (New): 01/09/2008
Effective Date Requested (Renewal): 01/09/2008 Effective Date (Renewal):

General Information

Project Name: AR Driver Record Points Rule Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/15/2007
State Status Changed: 11/13/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Rule Filing Only
Driving Record Points Rule

Company and Contact

Filing Contact Information

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

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Mayfield Village, OH 44143 () -[FAX]

Filing Company Information

Progressive Casualty Insurance Company	CoCode: 24260	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-6513736	

Progressive Classic Insurance Company	CoCode: 42994	State of Domicile: Wisconsin
c/o CT Corporation Systems	Group Code: 155	Company Type: Property and Casualty

8025 Excelsior Dr, # 200	Group Name:	State ID Number:
Madison, WI 53717	FEIN Number: 39-1453002	
(608) 833-4821 ext. [Phone]		

Progressive Northern Insurance Company	CoCode: 38628	State of Domicile: Wisconsin
c/o CT Corporation System	Group Code: 155	Company Type:

8025 Excelsior Dr, # 200	Group Name:	State ID Number:
Madison, WI 53717	FEIN Number: 34-1318335	
(608) 833-4821 ext. [Phone]		

Progressive Specialty Insurance Company	CoCode: 32786	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1172685	

United Financial Casualty Company	CoCode: 11770	State of Domicile: Ohio
6300 Wilson Mills Rd, N72	Group Code: 155	Company Type:
Mayfield Village, OH 44143-2182	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 36-3298008	

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Financial Casualty Company	\$25.00	11/12/2007	16592989
Progressive Casualty Insurance Company	\$0.00	11/12/2007	
Progressive Specialty Insurance Company	\$0.00	11/12/2007	
Progressive Northern Insurance Company	\$0.00	11/12/2007	
Progressive Classic Insurance Company	\$0.00	11/12/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/15/2007	11/15/2007

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Disposition

Disposition Date: 11/15/2007
Effective Date (New): 01/09/2008
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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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	Driver Record Points Rule	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Driver Record Points Rule	D3	Replacement	Amended Driver Record Pts Rule v2 Agency 071108.pdf

**Progressive Casualty Insurance Company
Progressive Classic Insurance Company
Progressive Northwestern Insurance Company
Progressive Specialty Insurance Company
United Financial Casualty Company
Private Passenger Automobile Program
Rules Filing for the State of Arkansas**

Rule Number: D3

Rule Description: Driving Record Points

Driving record points are assigned to operators for chargeable accidents and violations.

Chargeable Period - the 35-month period prior to policy term inception. For drivers who are endorsed onto the policy, their chargeable period will be 35 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain).

MVR/CLUE Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or CLUE to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or CLUE. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR/CLUE reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

Source of Points - charge for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

Greater than 12 Violations - if a driver has more than 12 violations and accidents in the chargeable period, the total points, based on the point assignment table listed below, for the twelfth earliest and all subsequent accidents and violations within the chargeable period will be charged as an XPT (extra points) violation code. The Merit Table (Rule D11) does not apply to accidents and violations for which points are charged using the XPT violation code. As one or more violations/accidents age out of the chargeable period at renewal, a corresponding number of the earliest violations/accidents in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates.

At-Fault Accidents – New Business - accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the CLUE report will be deemed to be at-fault if payments were made under liability or collision

coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

At-Fault Accident – Renewal Business – accidents reported to the company will be deemed at-fault if we determine our insured is at least 51% liable for the accident. Accidents noted on an MVR ordered at renewal will be deemed to be at-fault when another incident on the same day indicates fault.

Not-At-Fault Accidents - accidents which are not considered to be at-fault include, but are not limited to, the following:

- A. the accident was caused by collision with a bird or animal;
- B. the automobile was lawfully parked;
- C. the automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
- D. the automobile was struck by a "hit-and-run" driver and the accident was promptly reported to the proper authorities within 24 hours;
- E. the driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
- F. the driver was at fault but the accident is not chargeable under applicable state laws and regulations or other Company procedures.

Emergency Vehicle Operation – if Company is notified by the applicant or insured as to the circumstances of an accident, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered either At-Fault or Not-At-Fault accidents.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 35 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly as of the date of the named insured's request based on the revised point total.

Violation Classification - Violations and accidents are classified into seven groups: driving under the influence, speeding, minor violations (routine traffic infractions like failure to yield), major violations (non-routine, serious infractions such as vehicular homicide), not-at-fault accidents, at-fault accidents, and comprehensive incidents. Minor violations do not include speeding violations. Major violations do not include driving under the influence.

The Company uses the following point assignments:

	<u>First Occurrence</u>	<u>Each Additional</u>
Driving under the influence (DUI)	1	2
Speeding violations (SPD)	2	1
Minor violations (MIN)	2	2
Major violations (MAJ)	4	4
Not-at- fault accidents (NAF)	0	0
At-fault accidents (AAF)	3	3
Comp incident (CMP)	0	0

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 11/15/2007

Comments:

Attachment:

AR Agency Driver Record Points Transmittal 071108_v1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp **Review Status:** Filed 11/15/2007

Bypass Reason: No needed

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 11/15/2007

Bypass Reason: not Needed

Comments:

Satisfied -Name: Cover Letter **Review Status:** Filed 11/15/2007

Comments:

Attachment:

AR Driving Record Points Rule Cover Letter Agency 071108.pdf

Property & Casualty Transmittal Document

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: <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Progressive Insurance Group	155

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Progressive Casualty Insurance Company	Ohio	24260	34-6513736	
Progressive Classic insurance Company	Wisconsin	42994	39-1453002	
Progressive Northwestern Insurance Company	Ohio	42919	91-1187829	
Progressive Northwestern Insurance Company	Ohio	44288	62-1444848	
United Financial Casualty Company	Ohio	11770	36-3298008	

5. Company Tracking Number	PPA-AR 11-08-07 RULE
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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 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)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	Private Passenger Auto
12. Company Program Title (Marketing title)	
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: 01/09/2008 Renewal: 01/09/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	11/12/2007
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 #	PPA-AR 200711 RULE
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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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Subject

Dear Ms. Grissom,

Progressive is amending rule D3 – Driving Record Points in our Private Passenger Automobile Program. Previously we would only re-evaluate driving history at renewal. Now at the named insured's request, Progressive will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 35 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly as of the date of the named insured's request based on the revised point total.

The amended Driving Record Points Rule D3 would apply to current and recent customers.

Our proposed effective date for this update is January 09, 2008. Thank you for your timely review and acknowledgment of this amended rule.

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

Sincerely,

Geoffrey T. Souser
Product Manager

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]
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Check #: EFT Via SERFF Filing
Amount: \$25.00

Filing fee submitted via EFT

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

November 12, 2007

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

**Subject: Progressive Casualty Insurance Company
Progressive Classic Insurance Company
Progressive Northern Insurance Company
Progressive Specialty Insurance Company
United Financial Casualty Company**

**Private Passenger Auto Rules Filing
Amended Driver Points Rule: D3**

Dear Ms. Grissom,

Progressive is amending rule D3 – Driving Record Points in our Private Passenger Automobile Program. Previously we would only re-evaluate driving history at renewal. Now at the named insured's request, Progressive will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 35 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly as of the date of the named insured's request based on the revised point total.

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