

SERFF Tracking Number: PRGS-125588346 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR DIRECT 200804
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR DIRECT 200804
Project Name/Number: AR DIRECT 200804/AR DIRECT 200804

Filing at a Glance

Company: Progressive Direct Insurance Company

Product Name: AR DIRECT 200804

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate

SERFF Tr Num: PRGS-125588346 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR DIRECT 200804

Co Status:

Author: AR Filer

Date Submitted: 04/02/2008

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Disposition Date: 04/08/2008

Disposition Status: Filed

Effective Date Requested (New): 05/02/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (New): 05/02/2008

Effective Date (Renewal):

07/01/2008

State Filing Description:

General Information

Project Name: AR DIRECT 200804

Project Number: AR DIRECT 200804

Reference Organization:

Reference Title:

Filing Status Changed: 04/08/2008

State Status Changed: 04/08/2008

Corresponding Filing Tracking Number:

Filing Description:

see attached cover letter on 'Supporting Documentation' tab

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Geoff Souser, Product Manager

geoffrey_t_souser@progressive.com

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300 N. Commons Blvd. (440) 395-8862 [Phone]
Mayfield Village, OH 44143

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: \$100.00
Retaliatory? No
Fee Explanation: filing fee for Rates Filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Progressive Direct Insurance Company	\$100.00	04/02/2008	19224040

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/08/2008	04/08/2008

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Disposition

Disposition Date: 04/08/2008
 Effective Date (New): 05/02/2008
 Effective Date (Renewal): 07/01/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Progressive Direct Insurance Company	2.800%	\$188,115	8,865	\$6,718,378	%	%	8.900%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Rates Filing	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>PRGS-125588346</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Progressive Direct Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR DIRECT 200804</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>AR DIRECT 200804</i>		
<i>Project Name/Number:</i>	<i>AR DIRECT 200804/AR DIRECT 200804</i>		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-0.600%
Effective Date of Last Rate Revision:	03/28/2008
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Progressive Direct Insurance Company	8.900%	2.800%	\$188,115	8,865	\$6,718,378	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rates Filing		Replacement	AR-DIR Rates Filing 2008-04.pdf

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

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Direct Insurance Company in the Rates Filing for the State of Arkansas.

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

Proposed Rate Changes

We measured the rate changes by calculating rates for in-force policies under the current rating plans, and determined the percent change in the rate totals for each coverage.

<u>Coverage</u>	<u>Rate Change</u>
Bodily Injury	6.0%
Property Damage	7.0%
Uninsured / Underinsured Motorists Bodily Injury	6.5%
Uninsured Motorists Property Damage	0.0%
Personal Injury Protection	11.0%
Comprehensive	-2.9%
Collision	0.0%
Loan	-25.0%
Rental	0.0%
Roadside Assistance	0.0%
Additional Custom Parts or Equipment	-20.1%
Acquisition Expense Load	0.2%
Overall	2.8%

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

Determination of Statewide Rate Level Changes:

Coverage	Accident Year Ending	Earned Premium	EP Trend Factor	Trended Earned Prem at Current Rate Level	Incurred Losses	Incurred LDF	Incurred Developed Losses	LAE	Loss Trend Factor	Trended Loss & LAE	Ultimate Loss & LAE Ratio	Budgetary Loss & LAE Ratio	Indicated Change	Selected Weights	# of Features	Standard # of Features for full Credibility	Credibility Percent	Cred Wtd Indicated Change	Selected Change
BI	Feb-06	4,185,380	0.8832	2,561,320	2,023,037	0.9949	2,012,702	362,031	1.1205	2,617,295	102.2%	79.0%	29.3%	10%					
	Feb-07	4,233,017	0.9248	2,883,867	1,529,482	1.0173	1,555,944	341,702	1.0898	2,037,344	70.6%	79.0%	-10.6%	30%					
	Feb-08	3,323,613	0.9684	2,877,047	2,070,253	1.0511	2,176,065	401,731	1.0599	2,708,131	94.1%	79.0%	19.1%	60%					
	TOTAL	11,742,010	0.9223	8,322,235	5,622,772	1.0217	5,744,711	1,105,464	1.0898	7,362,771	88.5%	79.0%	11.2%		866	5,395	40.1%	7.8%	6.0%
PD	Feb-06	2,458,259	0.9106	2,639,536	1,709,365	1.0002	1,709,630	367,559	1.1865	2,396,048	90.8%	79.0%	14.9%	10%					
	Feb-07	2,827,089	0.9437	2,931,632	1,813,781	1.0024	1,818,164	402,980	1.1201	2,439,480	83.2%	79.0%	5.3%	30%					
	Feb-08	2,904,986	0.9779	2,935,266	1,949,800	1.0357	2,019,390	403,640	1.0574	2,538,909	86.5%	79.0%	9.4%	60%					
	TOTAL	8,190,334	0.9459	8,506,433	5,472,946	1.0136	5,547,184	1,174,178	1.1185	7,374,437	86.7%	79.0%	8.7%		2,016	2,623	87.7%	8.1%	7.0%
UM/UIM	Feb-06	435,526	0.8832	354,972	418,993	0.9968	417,654	57,813	1.1205	525,801	148.1%	79.0%	87.4%	10%					
	Feb-07	484,994	0.9248	385,549	159,906	1.0302	164,731	34,989	1.0898	214,509	55.6%	79.0%	-29.6%	30%					
	Feb-08	464,562	0.9684	367,060	274,585	1.4708	403,852	72,138	1.0599	500,179	136.3%	79.0%	72.4%	60%					
	TOTAL	1,385,082	0.9263	1,107,581	853,484	1.1555	986,236	164,940	1.0953	1,240,489	112.0%	79.0%	43.3%		117	5,912	14.1%	10.8%	6.5%
UMPD	Feb-06	353,627	1.1330	399,811	272,143	0.9888	269,087	49,935	1.2175	377,541	94.4%	79.0%	19.5%	10%					
	Feb-07	470,243	1.0894	487,752	290,265	0.9805	284,597	58,180	1.1477	384,811	78.9%	79.0%	-0.2%	30%					
	Feb-08	544,529	1.0475	490,933	234,041	1.0083	235,995	40,127	1.0819	295,453	60.2%	79.0%	-23.9%	60%					
	TOTAL	1,368,399	1.0840	1,378,496	796,449	0.9915	789,679	148,243	1.1522	1,057,805	76.7%	79.0%	-12.4%		376	3,201	34.3%	-2.8%	0.0%
PIP	Feb-06	708,368	0.7366	483,088	390,901	0.9837	384,541	37,763	1.0690	448,822	92.9%	79.0%	17.5%	10%					
	Feb-07	539,280	0.8139	421,971	231,278	0.9556	221,018	42,883	1.0596	277,082	65.7%	79.0%	-16.9%	30%					
	Feb-08	394,566	0.8994	370,818	368,972	0.8602	317,393	66,991	1.0504	400,379	108.0%	79.0%	36.6%	60%					
	TOTAL	1,642,214	0.8011	1,275,877	991,151	0.9312	922,952	147,637	1.0599	1,126,282	88.3%	79.0%	18.6%		307	4,976	24.8%	12.6%	11.0%
COMP	Feb-06	1,086,978	0.9851	1,218,206	889,583	1.0005	889,992	175,041	0.8246	908,927	74.6%	79.0%	-5.6%	10%					
	Feb-07	1,267,458	0.9910	1,313,614	982,860	0.9977	980,604	213,292	0.8772	1,073,510	81.7%	79.0%	3.4%	30%					
	Feb-08	1,375,200	0.9970	1,250,763	812,121	1.0000	812,083	167,804	0.9332	925,660	74.0%	79.0%	-6.4%	60%					
	TOTAL	3,729,636	0.9915	3,782,583	2,684,564	0.9993	2,682,679	556,137	0.8767	2,908,097	76.9%	79.0%	-3.4%		1,678	6,434	51.1%	-3.5%	-2.9%
COLL	Feb-06	3,572,001	1.1330	4,445,552	2,558,652	0.9985	2,554,903	509,536	1.2175	3,620,064	81.4%	79.0%	3.0%	10%					
	Feb-07	3,971,075	1.0894	4,686,702	2,490,585	0.9964	2,481,664	590,397	1.1477	3,438,587	73.4%	79.0%	-7.2%	30%					
	Feb-08	4,084,475	1.0475	4,426,491	2,947,920	0.9660	2,847,580	492,862	1.0819	3,573,697	80.7%	79.0%	2.1%	60%					
	TOTAL	11,627,551	1.0881	13,558,745	7,997,157	0.9859	7,884,147	1,592,795	1.1458	10,632,348	78.4%	79.0%	-0.6%		1,929	2,929	81.2%	0.0%	0.0%
RENT	Feb-06	171,995	0.9654	121,861	70,979	1.0000	70,979	13,886	1.0744	90,146	74.0%	79.0%	-6.4%	10%					
	Feb-07	193,465	0.9791	146,769	90,842	1.0000	90,842	16,490	1.0549	112,318	76.5%	79.0%	-3.2%	30%					
	Feb-08	159,765	0.9930	139,748	85,992	1.0000	85,992	15,481	1.0357	104,545	74.8%	79.0%	-5.3%	60%					
	TOTAL	525,225	0.9788	408,378	247,813	1.0000	247,813	45,856	1.0538	307,008	75.2%	79.0%	-4.8%		642	1,929	57.7%	-1.7%	0.0%
ACPE	Feb-06	3,530	1.0000	3,069	2,000	1.0000	2,000	170	1.0698	2,310	75.3%	79.0%	-4.8%	10%					
	Feb-07	2,967	1.0000	2,557	2,977	1.0000	2,977	207	1.0488	3,330	130.2%	79.0%	64.8%	30%					
	Feb-08	2,564	1.0000	2,177	0	1.0000	0	(16)	1.0283	-16	-0.7%	79.0%	-100.9%	60%					
	TOTAL	9,061	1.0000	7,802	4,977	1.0000	4,977	361	1.0573	5,623	72.1%	79.0%	-41.6%		2	1,581	3.6%	0.3%	-20.1%
LOAN	Feb-06	47,053	1.0000	17,933	13,001	1.0000	13,001	1,757	1.0698	15,665	87.4%	79.0%	10.5%	10%					
	Feb-07	59,092	1.0000	22,788	10,681	1.0000	10,681	2,017	1.0488	13,220	58.0%	79.0%	-26.6%	30%					
	Feb-08	34,578	1.0000	21,329	9,733	1.0000	9,733	2,346	1.0283	12,354	57.9%	79.0%	-26.7%	60%					
	TOTAL	140,723	1.0000	62,051	33,415	1.0000	33,415	6,120	1.0510	41,239	66.5%	79.0%	-23.0%		20	1,684	10.9%	-0.9%	-25.0%
TOTAL INDEMNITY	Feb-06	13,022,717	0.9757	12,213,397	8,348,654	0.9971	8,324,443	1,575,492	1.1325	11,002,923	90.1%	79.0%	14.0%	10%					
	Feb-07	14,048,680	0.9888	13,260,912	7,602,657	1.0011	7,611,020	1,703,137	1.0893	9,993,821	75.4%	79.0%	-4.6%	30%					
	Feb-08	13,288,838	1.0001	12,878,245	8,753,417	1.0178	8,909,228	1,663,104	1.0547	11,059,667	85.9%	79.0%	8.7%	60%					
	TOTAL	40,360,235	0.9883	38,352,553	24,704,728	1.0057	24,844,691	4,941,733	1.0913	32,056,412	83.6%	79.0%	5.2%		N/A	N/A	N/A	3.9%	3.2%
ACQUISITION EXPENSE LOAD	Feb-06	1,805,077																	
	Feb-07	2,072,195																	
	Feb-08	2,242,281																	
	TOTAL	6,119,553	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.3%	0.2%
TOTAL	Feb-06	14,827,794																	
	Feb-07	16,120,875																	
	Feb-08	15,531,119																	
	TOTAL	46,479,788	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.9%	2.8%

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

Expenses

<u>Expense Category</u>	<u>% of Written Premium</u>
Operating Expense	8.0%
Product & Pricing Expense	0.6%
Taxes, Licenses, and Fees	5.8%
Revenue Adjustments	1.6%
Profit	5.0%
Total Budgeted Expenses	21.0%
Budgetary Loss and LAE Ratio	79.0%

Progressive Direct Insurance Company
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Loss Adjustment Expense

Coverage	Accident Year Ending	DCC	Adjusting	TOTAL LAE
BI	Feb-06	55,506	306,525	362,031
	Feb-07	54,175	287,527	341,702
	Feb-08	80,201	321,530	401,731
PD	Feb-06	1,300	366,259	367,559
	Feb-07	2,363	400,617	402,980
	Feb-08	16,624	387,016	403,640
UM/UIM	Feb-06	20,737	37,076	57,813
	Feb-07	9,166	25,823	34,989
	Feb-08	30,357	41,781	72,138
UMPD	Feb-06	300	49,635	49,935
	Feb-07	237	57,943	58,180
	Feb-08	2,948	37,179	40,127
PIP	Feb-06	2,172	35,591	37,763
	Feb-07	1,890	40,993	42,883
	Feb-08	17,341	49,650	66,991
COMP	Feb-06	13,466	161,575	175,041
	Feb-07	1,054	212,238	213,292
	Feb-08	4,737	163,066	167,804
COLL	Feb-06	6,238	503,298	509,536
	Feb-07	4,918	585,479	590,397
	Feb-08	7,821	485,041	492,862
RENT	Feb-06	0	13,886	13,886
	Feb-07	36	16,454	16,490
	Feb-08	1,175	14,306	15,481
ACPE	Feb-06	0	170	170
	Feb-07	0	207	207
	Feb-08	8	-24	-16
LOAN	Feb-06	0	1,757	1,757
	Feb-07	0	2,017	2,017
	Feb-08	141	2,205	2,346
Total	Feb-06	99,720	1,475,772	1,575,492
	Feb-07	73,838	1,629,299	1,703,137
	Feb-08	161,352	1,501,752	1,663,104

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

DETERMINATION OF GENERAL TRENDS

The selected annual trend percentages for individual coverage severity and frequency were determined by examining PCI data through 09/30/2007 and Progressive 12-month moving average data through 02/29/2008.

Actuarial judgment was used to make the selects.

NET TREND = SEVERITY TREND FACTOR * FREQUENCY TREND FACTOR / EARNED PREMIUM@CRL -1

Coverage	Progressive 3 Year Annualized	Progressive 2 Year Annualized	Progressive 1 Year Annualized	Historic to Present Trend	Present to Future Avg Date of Loss
	Trend	Trend	Trend	Selected	Selected
BI	-0.2%	8.2%	19.0%	7.7%	6.1%
PD	5.9%	13.5%	6.3%	9.8%	3.5%
UM/UIIM	-35.3%	-30.3%	-3.4%	7.7%	6.1%
UMPD	N/A	N/A	N/A	2.0%	2.5%
PIP	12.6%	26.5%	62.4%	11.5%	11.8%
COMP	-2.9%	-11.6%	-15.3%	-5.4%	-4.1%
COLL	8.3%	4.3%	16.7%	2.0%	2.5%

TREND - LOSS SEVERITY

Coverage	PCI 2 Year Quarterly Severity Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
	BI	-1.6%	4.4%	3.6%	11.4%	6.0%
PD	2.6%	6.6%	7.6%	-3.7%	7.0%	2.0%
UM/UIIM	N/A	-27.2%	-27.7%	-14.2%	6.0%	5.0%
UMPD	N/A	N/A	N/A	N/A	2.0%	2.5%
PIP	8.0%	5.7%	3.7%	20.0%	4.0%	3.0%
COMP	10.6%	1.7%	-2.0%	0.2%	0.0%	2.0%
COLL	0.8%	4.6%	0.2%	11.5%	2.0%	2.5%

TREND - LOSS FREQUENCY

Coverage	PCI 2 Year Quarterly Frequency Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
	BI	-4.5%	-7.0%	-0.3%	2.5%	-3.0%
PD	-1.6%	-3.4%	1.2%	7.7%	-1.0%	1.0%
UM/UIIM	N/A	-13.7%	-8.3%	7.4%	-3.0%	0.0%
UMPD	N/A	N/A	N/A	N/A	4.0%	3.0%
PIP	-4.9%	-1.5%	10.4%	27.2%	-3.0%	2.0%
COMP	-18.6%	-5.5%	-10.2%	-15.1%	-6.0%	-6.0%
COLL	-0.4%	5.5%	6.6%	9.6%	4.0%	3.0%

TREND - EARNED PREMIUM@CRL

Coverage	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
	BI	-2.7%	-4.5%	-4.1%	-4.5%
PD	-2.8%	-4.0%	-2.4%	-3.5%	-0.5%
UM/UIIM	-2.9%	-4.9%	-4.7%	-4.5%	-1.0%
UMPD	N/A	N/A	N/A	4.0%	3.0%
PIP	-7.4%	-9.5%	-6.0%	-9.5%	-6.0%
COMP	-0.9%	-0.6%	0.4%	-0.6%	0.0%
COLL	1.9%	2.5%	4.8%	4.0%	3.0%

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

TREND PERIOD

Accident Year Ending	Midpoint of Accident Year	Average Effective Date of Rate Revision	Duration between Rate Revisions	Policy Term	Trend-to-Date * (Future Avg Date of Loss)
Feb-06	28-Aug-05	09-Jun-08	9	6	26-Jan-09
Feb-07	29-Aug-06	09-Jun-08	9	6	26-Jan-09
Feb-08	30-Aug-07	09-Jun-08	9	6	26-Jan-09

Historic Months in Span**	Historic Trend Period	Future Months in Span***	Future Trend Period
30	2.5	10.89	0.91
18	1.5	10.89	0.91
6	0.5	10.89	0.91

* Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)

** Number of months between Midpoint of Accident Year (Average Date of Loss) and the Present-Trend-to-Date

*** Number of months between Present-Trend-to-Date and the Future-Trend-to-Date (Future Average Date of Loss)

Projection Period is calculated by taking the Months in Trend and dividing by 12 to annualize the period.

LOSS TREND FACTORS

Coverage	AY Ending Feb-06	AY Ending Feb-07	AY Ending Feb-08
BI	1.1205	1.0898	1.0599
PD	1.1865	1.1201	1.0574
UM/UIM	1.1205	1.0898	1.0599
UMPD	1.2175	1.1477	1.0819
PIP	1.0690	1.0596	1.0504
COMP	0.8246	0.8772	0.9332
COLL	1.2175	1.1477	1.0819

Trend Factor Calculation: One plus the historic to present trend percentage, raised to the historic trend period, multiplied by one plus the present to future trend percentage to the future trend period.

EARNED PREMIUM TREND FACTORS

Coverage	AY Ending Feb-06	AY Ending Feb-07	AY Ending Feb-08
BI	0.8832	0.9248	0.9684
PD	0.9106	0.9437	0.9779
UM/UIM	0.8832	0.9248	0.9684
UMPD	1.1330	1.0894	1.0475
PIP	0.7366	0.8139	0.8994
COMP	0.9851	0.9910	0.9970
COLL	1.1330	1.0894	1.0475

TREND - LOSS TREND

Coverage	PCI 2 Year Quarterly Pure Premium Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-6.0%	-3.0%	3.3%	14.2%	2.8%	5.0%
PD	1.0%	3.0%	8.9%	3.7%	5.9%	3.0%
UM/UIM	N/A	-37.2%	-33.7%	-7.9%	2.8%	5.0%
UMPD	N/A	N/A	N/A	N/A	6.1%	5.6%
PIP	2.7%	4.2%	14.5%	52.7%	0.9%	5.1%
COMP	-10.0%	-3.8%	-12.1%	-14.9%	-6.0%	-4.1%
COLL	0.4%	10.4%	6.9%	22.2%	6.1%	5.6%

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

Current Rate Level

Rate Revision Date	BI %	PD %	UM/UIM %	UMPD %	PIP %	COMP %	COLL %
200112	15.8	2.8	-6.3	-7.4	1.9	-8.7	2.4
200209	0.0	0.0	0.0	0.0	0.0	0.0	0.0
200301	5.2	2.4	-0.5	-2.4	26.9	12.2	-2.4
200305	0.0	0.0	0.0	0.0	0.0	0.0	0.0
200311	0.0	0.0	0.0	0.0	0.0	0.0	0.0
200406	-0.6	-0.6	-0.3	-1.0	0.1	-0.3	-0.7
200606 **	-15.7	17.6	19.0	10.2	-11.2	21.8	2.4
200703	-15.0	-9.0	-9.9	2.8	-3.5	0.0	0.5
200803	-4.5	7.0	-15.0	-15.0	6.0	-9.0	3.0

**** This is the initial rate change for the 200606 revision**

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

Loss Development as of 02/29/08 - Bodily Injury

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	2,610,326	2,870,192	2,693,306	2,796,846	2,953,424	2,987,505	2,940,092	2,960,074	2,984,257	2,984,257	2,984,257	2,984,257	2,984,257	2,984,257
Feb-02	3,372,729	3,306,128	3,520,431	3,749,920	3,925,208	3,809,823	3,906,318	3,948,661	3,931,995	3,921,344	3,831,344	3,832,009	3,832,009	
Aug-02	4,286,605	4,278,640	4,352,710	4,478,547	4,549,167	4,508,851	4,603,621	4,535,576	4,535,622	4,526,554	4,526,554	4,526,554		
Feb-03	4,386,388	3,882,461	3,951,435	3,935,765	4,053,034	3,902,502	3,980,115	3,966,754	3,927,834	3,928,647	3,920,507			
Aug-03	5,317,225	5,348,910	5,329,776	5,348,857	5,310,035	5,304,538	5,201,963	5,225,259	5,233,949	5,254,038				
Feb-04	5,239,875	5,219,256	5,179,898	5,154,149	5,346,187	5,393,826	5,601,218	5,617,744	5,593,148					
Aug-04	6,053,028	5,921,893	5,954,096	5,948,263	6,503,103	6,204,792	6,169,762	6,138,762						
Feb-05	6,048,471	5,946,756	5,807,599	5,906,952	5,847,296	5,836,567	5,849,029							
Aug-05	7,289,230	7,107,401	7,805,396	7,604,210	7,931,906	7,851,864								
Feb-06	5,433,050	5,777,244	5,813,390	5,793,568	5,838,365									
Aug-06	5,629,487	5,828,287	5,980,702	5,940,878										
Feb-07	4,356,756	4,441,360	4,663,845											
Aug-07	5,255,050	5,976,839												
Feb-08	5,068,286													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.0996	0.9384	1.0384	1.0560	1.0115	0.9841	1.0068	1.0082	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-02	0.9803	1.0648	1.0652	1.0467	0.9706	1.0253	1.0108	0.9958	0.9973	0.9770	1.0002	1.0000	
Aug-02	0.9981	1.0173	1.0289	1.0158	0.9911	1.0210	0.9852	1.0000	0.9980	1.0000	1.0000		
Feb-03	0.8851	1.0178	0.9960	1.0298	0.9629	1.0199	0.9966	0.9902	1.0002	0.9979			
Aug-03	1.0060	0.9964	1.0036	0.9927	0.9990	0.9807	1.0045	1.0017	1.0038				
Feb-04	0.9961	0.9925	0.9950	1.0373	1.0089	1.0384	1.0030	0.9956					
Aug-04	0.9783	1.0054	0.9990	1.0933	0.9541	0.9944	0.9950						
Feb-05	0.9832	0.9766	1.0171	0.9899	0.9982	1.0021							
Aug-05	0.9751	1.0982	0.9742	1.0431	0.9899								
Feb-06	1.0634	1.0063	0.9966	1.0077									
Aug-06	1.0353	1.0262	0.9933										
Feb-07	1.0194	1.0501											
Aug-07	1.1374												
Average	1.0121	1.0158	1.0098	1.0312	0.9874	1.0082	1.0003	0.9986	0.9999	0.9937	1.0001	1.0000	1.0000
Avg Last 4	1.0639	1.0452	0.9953	1.0335	0.9878	1.0039	0.9998	0.9969	0.9998	0.9937	1.0001	1.0000	1.0000
Selected	1.0400	1.0200	0.9953	1.0312	0.9878	1.0039	1.0000	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0763	1.0349	1.0146	1.0194	0.9885	1.0008	0.9969	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	2,070,253	1,529,482	2,023,037	5,622,772
DEVELOPMENT FACTOR	1.0511	1.0173	0.9949	1.0217
DEVELOPED LOSSES	2,176,065	1,555,944	2,012,702	5,744,711

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

Loss Development as of 02/29/08 - Property Damage

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	2,644,112	2,855,254	2,893,015	2,913,998	2,948,759	2,952,758	2,951,560	2,949,129	2,949,129	2,949,129	2,949,129	2,949,129	2,949,129	2,949,129
Feb-02	2,389,629	2,470,861	2,495,665	2,509,485	2,508,880	2,506,466	2,506,466	2,506,466	2,506,466	2,506,466	2,506,466	2,506,466	2,506,466	2,506,466
Aug-02	3,380,329	3,589,050	3,610,817	3,619,246	3,623,190	3,628,666	3,628,863	3,633,098	3,633,098	3,633,098	3,633,098	3,633,098	3,633,098	3,633,098
Feb-03	3,393,430	3,593,850	3,621,053	3,619,585	3,621,810	3,626,299	3,629,085	3,626,404	3,626,404	3,626,404	3,626,404	3,626,404	3,626,404	3,626,404
Aug-03	4,080,024	4,481,301	4,538,614	4,564,384	4,563,205	4,562,302	4,564,859	4,565,225	4,565,181	4,559,917				
Feb-04	4,289,503	4,637,990	4,740,620	4,795,666	4,788,462	4,784,620	4,793,483	4,792,306	4,792,674					
Aug-04	4,646,932	5,017,170	5,079,724	5,084,476	5,086,148	5,086,329	5,086,308	5,086,356						
Feb-05	4,875,174	5,004,299	5,044,119	5,068,050	5,073,338	5,075,949	5,075,566							
Aug-05	5,842,672	6,144,480	6,181,809	6,208,133	6,211,844	6,213,605								
Feb-06	4,843,799	5,082,374	5,140,412	5,135,453	5,134,394									
Aug-06	4,888,436	5,051,483	5,118,471	5,124,546										
Feb-07	4,777,963	4,995,318	5,049,558											
Aug-07	4,912,194	5,134,983												
Feb-08	5,306,282													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.0799	1.0132	1.0073	1.0119	1.0014	0.9996	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-02	1.0340	1.0100	1.0055	0.9998	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-02	1.0617	1.0061	1.0023	1.0011	1.0015	1.0001	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-03	1.0591	1.0076	0.9996	1.0006	1.0012	1.0008	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-03	1.0984	1.0128	1.0057	0.9997	0.9998	1.0006	1.0001	1.0000	0.9988				
Feb-04	1.0812	1.0221	1.0116	0.9985	0.9992	1.0019	0.9998	1.0001					
Aug-04	1.0797	1.0125	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000					
Feb-05	1.0265	1.0080	1.0047	1.0010	1.0005	0.9999							
Aug-05	1.0517	1.0061	1.0043	1.0006	1.0043								
Feb-06	1.0493	1.0114	0.9990	0.9998									
Aug-06	1.0334	1.0133	1.0012										
Feb-07	1.0455	1.0109											
Aug-07	1.0454												
Average	1.0573	1.0112	1.0038	1.0013	1.0003	1.0003	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000
Avg Last 4	1.0434	1.0104	1.0023	1.0004	1.0000	1.0006	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000
Selected	1.0434	1.0110	1.0030	1.0004	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0588	1.0148	1.0038	1.0008	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	1,949,800	1,813,781	1,709,365	5,472,946
DEVELOPMENT FACTOR	1.0357	1.0024	1.0002	1.0136
DEVELOPED LOSSES	2,019,390	1,818,164	1,709,630	5,547,184

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

Loss Development as of 02/29/08 - Comprehensive

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	882,094	924,776	924,034	924,407	923,084	923,056	922,220	921,138	921,329	921,229	921,229	921,229	920,979	920,804
Feb-02	1,028,699	1,006,418	1,022,983	1,016,637	1,016,976	1,016,976	1,016,976	1,017,221	1,017,221	1,017,221	1,017,221	1,017,221	1,017,221	1,017,221
Aug-02	1,401,052	1,406,038	1,407,456	1,404,399	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789	1,403,789
Feb-03	1,081,428	1,129,643	1,133,433	1,135,033	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498	1,137,498
Aug-03	1,791,831	1,852,870	1,854,384	1,855,108	1,856,842	1,857,601	1,857,601	1,858,005	1,857,480	1,857,480	1,857,480	1,857,480	1,857,480	1,857,480
Feb-04	1,512,421	1,627,632	1,613,335	1,604,263	1,606,615	1,605,736	1,605,736	1,605,736	1,605,736	1,605,736	1,605,736	1,605,736	1,605,736	1,605,736
Aug-04	2,018,919	2,101,255	2,083,473	2,079,046	2,055,194	2,053,218	2,051,982	2,051,982	2,051,982	2,051,982	2,051,982	2,051,982	2,051,982	2,051,982
Feb-05	2,206,265	2,245,542	2,245,704	2,226,140	2,225,972	2,225,954	2,226,228	2,226,228	2,226,228	2,226,228	2,226,228	2,226,228	2,226,228	2,226,228
Aug-05	1,969,305	2,044,496	2,040,304	2,030,242	2,030,694	2,048,040	2,048,040	2,048,040	2,048,040	2,048,040	2,048,040	2,048,040	2,048,040	2,048,040
Feb-06	2,483,405	2,449,672	2,449,672	2,475,400	2,475,573	2,468,432	2,468,432	2,468,432	2,468,432	2,468,432	2,468,432	2,468,432	2,468,432	2,468,432
Aug-06	3,089,495	3,106,203	3,100,056	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095	3,087,095
Feb-07	2,184,626	2,290,421	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864	2,284,864
Aug-07	1,815,828	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967	1,789,967
Feb-08	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408	2,148,408

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.0484	0.9992	1.0004	0.9986	1.0000	0.9991	0.9988	1.0002	0.9999	1.0000	1.0000	0.9997	0.9998
Feb-02	0.9783	1.0165	0.9938	1.0003	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-02	1.0036	1.0010	0.9978	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-03	1.0446	1.0034	1.0014	1.0022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-03	1.0341	1.0008	1.0004	1.0009	1.0004	1.0002	0.9997	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000
Feb-04	1.0762	0.9912	0.9944	1.0015	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-04	1.0408	0.9915	0.9979	0.9885	0.9990	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-05	1.0178	1.0001	0.9913	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-05	1.0382	0.9979	0.9951	1.0002	1.0085	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-06	0.9864	1.0105	1.0001	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-06	1.0054	0.9980	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-07	1.0484	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aug-07	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Average	1.0237	1.0006	0.9971	0.9989	1.0008	0.9999	0.9998	1.0000	0.9992	1.0000	1.0000	0.9999	0.9998
Avg Last 4	1.0065	1.0010	0.9956	0.9964	1.0018	0.9999	0.9999	1.0000	0.9990	1.0000	1.0000	0.9999	0.9998
Selected	1.0065	1.0006	0.9967	0.9984	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0029	0.9964	0.9958	0.9992	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	812,121	982,860	889,583	2,684,564
DEVELOPMENT FACTOR	1.0000	0.9977	1.0005	0.9993
DEVELOPED LOSSES	812,083	980,604	889,992	2,682,679

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

Loss Development as of 02/29/08 - Collision

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	3,249,188	3,321,724	3,301,678	3,287,427	3,287,017	3,287,053	3,286,903	3,286,715	3,286,848	3,286,811	3,286,811	3,286,811	3,286,811	3,286,811
Feb-02	3,310,882	3,275,634	3,273,706	3,272,912	3,277,437	3,275,898	3,276,305	3,276,305	3,275,645	3,275,463	3,270,946	3,270,946	3,270,946	3,270,946
Aug-02	3,985,333	3,991,851	3,914,894	3,908,675	3,912,564	3,914,781	3,914,396	3,913,802	3,913,581	3,913,423	3,913,296	3,913,248		
Feb-03	4,710,979	4,707,700	4,701,962	4,690,474	4,690,053	4,687,607	4,684,591	4,684,546	4,682,591	4,682,591	4,682,591			
Aug-03	4,979,247	4,999,663	4,953,960	4,935,078	4,931,450	4,933,174	4,933,184	4,934,245	4,933,479	4,940,720				
Feb-04	5,410,023	5,408,647	5,367,013	5,355,067	5,347,784	5,341,799	5,336,739	5,334,783	5,334,226					
Aug-04	6,020,855	5,985,451	5,914,765	5,903,133	5,904,162	5,888,470	5,888,881	5,886,973						
Feb-05	6,260,865	6,108,395	6,069,270	6,048,083	6,039,989	6,031,386	6,027,703							
Aug-05	6,618,689	6,415,484	6,309,386	6,296,435	6,305,739	6,298,909								
Feb-06	6,815,979	6,616,601	6,587,281	6,584,972	6,578,564									
Aug-06	6,163,977	5,908,271	5,890,328	5,868,891										
Feb-07	6,226,570	5,859,645	5,807,058											
Aug-07	6,427,953	6,111,301												
Feb-08	6,048,426													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.0223	0.9940	0.9957	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-02	0.9894	0.9994	0.9998	1.0014	0.9995	1.0001	1.0000	0.9998	0.9999	0.9986	1.0000	1.0000	
Aug-02	1.0016	0.9807	0.9984	1.0010	1.0006	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000		
Feb-03	0.9993	0.9988	0.9976	0.9999	0.9995	0.9994	1.0000	0.9996	1.0000	1.0000			
Aug-03	1.0041	0.9909	0.9962	0.9993	1.0003	1.0000	1.0002	0.9998	1.0015				
Feb-04	0.9997	0.9923	0.9978	0.9986	0.9989	0.9991	0.9996	0.9999					
Aug-04	0.9941	0.9882	0.9980	1.0002	0.9973	1.0001	0.9997						
Feb-05	0.9756	0.9936	0.9965	0.9987	0.9986	0.9994							
Aug-05	0.9693	0.9835	0.9979	1.0015	0.9989								
Feb-06	0.9707	0.9956	0.9996	0.9990									
Aug-06	0.9585	0.9970	0.9964										
Feb-07	0.9411	0.9910											
Aug-07	0.9507												
Average	0.9828	0.9921	0.9976	0.9999	0.9993	0.9997	0.9999	0.9999	1.0003	0.9996	1.0000	1.0000	1.0000
Avg Last 4	0.9553	0.9918	0.9976	0.9998	0.9984	0.9996	0.9999	0.9998	1.0003	0.9996	1.0000	1.0000	1.0000
Selected	0.9553	0.9918	0.9976	0.9998	0.9984	0.9997	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.9430	0.9872	0.9954	0.9977	0.9979	0.9995	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	2,947,920	2,490,585	2,558,652	7,997,157
DEVELOPMENT FACTOR	0.9660	0.9964	0.9985	0.9859
DEVELOPED LOSSES	2,847,580	2,481,664	2,554,903	7,884,147

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

Loss Development as of 02/29/08 - Personal Injury Protection

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	372,720	356,639	371,954	365,374	361,169	365,828	360,175	360,175	359,032	359,032	359,032	359,032	359,032	359,032
Feb-02	369,423	375,566	369,407	360,627	357,463	357,433	346,073	346,073	346,073	346,073	346,073	346,073	346,073	346,073
Aug-02	442,101	487,980	446,707	428,745	402,026	395,716	388,554	386,973	386,973	386,973	386,947	387,053		
Feb-03	489,118	436,993	416,102	410,743	399,006	397,156	389,515	389,515	389,515	389,515	389,515	389,515		
Aug-03	677,023	616,539	625,117	610,729	600,998	593,751	573,608	570,395	568,455	568,455				
Feb-04	750,448	614,905	552,776	515,762	522,782	510,710	508,737	508,363	506,762					
Aug-04	769,339	624,405	600,058	570,996	558,857	552,463	551,099	551,099						
Feb-05	849,578	667,111	665,179	652,868	652,122	642,386	624,326							
Aug-05	961,172	812,949	770,207	745,328	733,439	735,562								
Feb-06	781,333	720,512	666,039	666,777	646,600									
Aug-06	813,482	675,307	659,907	645,884										
Feb-07	728,855	555,978	567,859											
Aug-07	794,035	698,364												
Feb-08	830,693													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	0.9569	1.0429	0.9823	0.9885	1.0129	0.9845	1.0000	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-02	1.0166	0.9836	0.9762	0.9912	0.9999	0.9682	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Aug-02	1.1038	0.9154	0.9598	0.9377	0.9843	0.9819	0.9959	1.0000	1.0000	0.9999	1.0003		
Feb-03	0.8934	0.9522	0.9871	0.9714	0.9954	0.9808	1.0000	1.0000	1.0000	1.0000			
Aug-03	0.9107	1.0139	0.9770	0.9841	0.9879	0.9661	0.9944	0.9966	1.0000				
Feb-04	0.8194	0.8990	0.9330	1.0136	0.9769	0.9961	0.9993	0.9969					
Aug-04	0.8116	0.9610	0.9516	0.9787	0.9886	0.9975	1.0000						
Feb-05	0.7852	0.9971	0.9815	0.9989	0.9851	0.9719							
Aug-05	0.8458	0.9474	0.9677	0.9840	1.0029								
Feb-06	0.9222	0.9244	1.0011	0.9697									
Aug-06	0.8301	0.9772	0.9788										
Feb-07	0.7628	1.0214											
Aug-07	0.8795												
Average	0.8875	0.9696	0.9724	0.9818	0.9927	0.9809	0.9985	0.9984	1.0000	1.0000	1.0001	1.0000	1.0000
Avg Last 4	0.8487	0.9676	0.9823	0.9828	0.9884	0.9829	0.9984	0.9984	1.0000	1.0000	1.0001	1.0000	1.0000
Selected	0.8750	0.9696	0.9800	0.9830	0.9920	0.9900	0.9990	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.8006	0.9150	0.9436	0.9629	0.9795	0.9874	0.9974	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	368,972	231,278	390,901	991,151
DEVELOPMENT FACTOR	0.8602	0.9556	0.9837	0.9312
DEVELOPED LOSSES	317,393	221,018	384,541	922,952

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

Loss Development as of 02/29/08 - Uninsured/Underinsured Motorists Bodily Injury

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	125,032	208,541	220,610	257,924	281,980	254,434	280,596	294,620	294,586	294,586	294,586	294,586	294,586	294,586
Feb-02	163,663	205,767	204,896	209,098	210,253	200,368	187,287	187,287	202,558	201,990	201,749	200,579	200,510	
Aug-02	162,816	268,679	265,065	291,210	293,348	303,678	300,888	305,888	305,849	330,849	330,849	330,831		
Feb-03	150,829	218,183	265,451	365,996	413,015	458,511	417,333	417,085	417,085		417,083			
Aug-03	305,988	839,642	1,048,930	894,222	855,065	912,165	918,366	901,029	901,891	901,891				
Feb-04	463,401	597,302	643,316	612,987	649,698	678,056	673,072	677,350	677,170					
Aug-04	389,906	455,075	740,502	710,215	697,549	691,456	673,201	672,791						
Feb-05	522,418	631,586	741,771	739,497	743,761	751,958	745,591							
Aug-05	596,034	787,727	802,226	805,952	782,627	802,380								
Feb-06	386,821	500,891	541,437	551,761	636,654									
Aug-06	423,299	786,224	1,115,226	939,719										
Feb-07	321,745	298,307	332,040											
Aug-07	563,143	787,042												
Feb-08	484,312													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.6679	1.0579	1.1691	1.0933	0.9023	1.1028	1.0500	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-02	1.2573	0.9958	1.0205	1.0055	0.9530	0.9347	1.0000	1.0815	0.9972	0.9988	0.9942	0.9997	
Aug-02	1.6502	0.9865	1.0986	1.0073	1.0352	0.9908	1.0166	0.9999	1.0817	1.0000	0.9999		
Feb-03	1.4466	1.2166	1.3788	1.1285	1.1102	0.9102	0.9994	1.0000	1.0000	1.0000			
Aug-03	2.7440	1.2493	0.8525	0.9562	1.0668	1.0068	0.9811	1.0010	1.0000				
Feb-04	1.2890	1.0770	0.9529	1.0599	1.0436	0.9926	1.0064	0.9997					
Aug-04	1.1671	1.6272	0.9591	0.9822	0.9913	0.9736	0.9994						
Feb-05	1.2090	1.1745	0.9969	1.0058	1.0110	0.9915							
Aug-05	1.3216	1.0184	1.0046	0.9711	1.0252								
Feb-06	1.2949	1.0809	1.0191	1.1539									
Aug-06	1.8574	1.4185	0.8426										
Feb-07	0.9272	1.1131											
Aug-07	1.3976												
Average	1.4792	1.1680	1.0268	1.0364	1.0154	0.9879	1.0076	1.0137	1.0158	0.9997	0.9980	0.9998	1.0000
Avg Last 4	1.3693	1.1577	0.9658	1.0282	1.0178	0.9911	0.9966	1.0001	1.0197	0.9997	0.9980	0.9998	1.0000
Selected	1.4000	1.0967	0.9900	1.0282	1.0178	0.9911	0.9966	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.5715	1.1225	1.0235	1.0338	1.0055	0.9879	0.9967	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
ACCIDENT YEAR ENDING			Feb-08	Feb-07	Feb-06	TOTAL							
INCURRED LOSSES			274,585	159,906	418,993	853,484							
DEVELOPMENT FACTOR			1.4708	1.0302	0.9968	1.1555							
DEVELOPED LOSSES			403,852	164,731	417,654	986,236							

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

Loss Development as of 02/29/08 - Uninsured Motorists Property Damage

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-01	206,441	219,394	215,643	213,717	212,879	212,040	211,987	211,887	208,919	208,919	208,455	207,855	207,355	206,630
Feb-02	162,064	169,412	168,350	166,960	166,960	166,960	166,960	166,960	166,960	166,960	166,960	166,960	166,960	166,960
Aug-02	225,528	241,798	237,173	236,415	236,086	236,014	236,014	236,014	236,014	236,014	236,014	236,014		
Feb-03	268,376	299,451	296,507	296,536	295,981	296,657	299,281	298,879	298,879	298,879	298,879	298,879		
Aug-03	319,588	335,407	326,903	323,419	321,645	321,003	317,768	313,415	312,093	311,757				
Feb-04	330,902	368,489	370,849	367,565	365,811	365,738	365,439	364,332	363,792					
Aug-04	361,018	388,060	383,629	383,177	380,902	379,726	378,242	377,663						
Feb-05	574,453	599,707	596,846	582,439	579,570	577,812	576,912							
Aug-05	546,651	570,181	564,744	562,871	561,961	561,820								
Feb-06	468,603	532,154	510,788	506,864	505,743									
Aug-06	603,013	656,662	655,825	651,862										
Feb-07	524,984	527,381	542,479											
Aug-07	506,797	530,950												
Feb-08	517,343													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-01	1.0627	0.9829	0.9911	0.9961	0.9961	0.9998	0.9995	0.9860	1.0000	0.9978	0.9971	0.9976	0.9965
Feb-02	1.0453	0.9937	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Aug-02	1.0721	0.9809	0.9968	0.9986	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Feb-03	1.1158	0.9902	1.0001	0.9981	1.0023	1.0088	0.9987	1.0000	1.0000	1.0000			
Aug-03	1.0495	0.9746	0.9893	0.9945	0.9980	0.9899	0.9863	0.9958	0.9989				
Feb-04	1.1136	1.0064	0.9911	0.9952	0.9998	0.9992	0.9970	0.9985					
Aug-04	1.0749	0.9886	0.9988	0.9941	0.9969	0.9961	0.9985						
Feb-05	1.0440	0.9952	0.9759	0.9951	0.9970	0.9984							
Aug-05	1.0430	0.9905	0.9967	0.9984	0.9997								
Feb-06	1.1356	0.9598	0.9923	0.9978									
Aug-06	1.0890	0.9987	0.9940										
Feb-07	1.0046	1.0286											
Aug-07	1.0477												
Average	1.0691	0.9909	0.9925	0.9968	0.9988	0.9990	0.9971	0.9967	0.9998	0.9994	0.9990	0.9988	0.9965
Avg Last 4	1.0692	0.9944	0.9897	0.9963	0.9984	0.9959	0.9951	0.9986	0.9997	0.9994	0.9990	0.9988	0.9965
Selected	1.0692	0.9944	0.9897	0.9963	0.9984	0.9959	0.9951	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0358	0.9688	0.9742	0.9844	0.9880	0.9896	0.9937	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000

ACCIDENT YEAR ENDING	Feb-08	Feb-07	Feb-06	TOTAL
INCURRED LOSSES	234,041	290,265	272,143	796,449
DEVELOPMENT FACTOR	1.0083	0.9805	0.9888	0.9915
DEVELOPED LOSSES	235,995	284,597	269,087	789,679

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

Exhibit 8

Investment Income

Line 1. PC countrywide Loss & Loss Expense Reserves at beginning of the year by line.

Line 2. PC countrywide Loss & Loss Expense Reserves at end of the year by line.

Line 3. (Line 1 plus Line 2) / 2.

Line 4. PC countrywide Unearned Premium Reserve at beginning of the year by line.

Line 5. PC countrywide Unearned Premium Reserve at end of year by line.

Line 6. (Line 4 plus Line 5) / 2.

Line 7. (Line 6) times PC expense ratio (commission, taxes, 1/2 of acquisition costs,
and 1/2 of general expenses by line (from Annual Statement, line 11).

Liability 0.1475 Physical Damage 0.1475

Line 8. (Line 3 plus Line 6) - Line 7.

Line 9. (Line 6) x A x M.

A =Ratio of countrywide agents balances for all lines to countrywide
Unearned Premium Reserves

M =100% - Commissions - taxes - general expenses - other acquisitions/
100 % - Commissions

A= 0.6261 M= 0.9161 for Liability M=0.9161 for Physical Damage

Line 10. (Line 8 - Line 9).

Line 11. Line 11 of the Underwriting & Investment Exhibit on Page 4 of the Annual
Statements for the PC.

Line 12. Sum of items 1 to 7 inclusive of Page 2 of the Annual Statements for the
PC.

Line 13. (Line 11 / Line 12)

Line 14. (Line 13 x Line 10)

Line 15. PC Countrywide Earned Premium by Line.

Line 16. (Line 14 / Line 15)

Line 17. (Line 16 X (1.0 - Federal Income Tax Withheld)).

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

Exhibit 8

Investment Income

In setting the provision for profit, in the BLR, the other income from investment earnings attributable to unearned premium and loss reserves was considered as follows:

	Auto Liability	Auto Physical Damage
1. Loss & Loss Expense Reserves at 12/31/05	\$4,099,892,655	\$49,718,910
2. Loss & Loss Expense Reserves at 12/31/06	\$4,089,634,960	\$13,141,497
3. Mean Loss & Loss Expense Reserves	\$4,094,763,808	\$31,430,204
4. Unearned Premium Reserves at 12/31/05	\$2,004,341,506	\$1,466,911,334
5. Unearned Premium Reserves at 12/31/06	\$1,962,093,002	\$1,486,364,200
6. Mean Unearned Premium Reserves	\$1,983,217,254	\$1,476,637,767
7. Deduction for Prepaid Expenses	\$292,524,545	\$217,804,071
8. Gross Investment Reserve	\$5,785,456,517	\$1,290,263,900
9. Deduction for Agent Balances	\$1,137,514,337	\$846,955,434
10. Net Investment Reserve	\$4,647,942,180	\$443,308,466
11. Net Investment Income	\$505,332,130	\$505,332,130
12. Cash & Invested Assets	\$12,982,143,263	\$12,982,143,263
13. Rate of Investment Income	3.89%	3.89%
14. Investment Income on All Reserves	\$180,804,951	\$17,244,699
15. Earned Premium	\$7,359,820,471	\$5,058,532,634
16. Investment Income as a % of EP Before Federal Income Tax	2.46%	0.34%
17. Investment Income as a % of EP After Federal Income Tax	1.92%	0.27%

Source: All Progressive Companies Combined 2006 Annual Statement

Acquisition Expense Load

Actual Cost Per Term* (Trailing 12 Months)	\$164.01		
Projected Cost Per Term	\$164.98		
Acquisition Expense Amount Recovered Per Term: Current	\$119.31		
		Indicated Acquisition Expense Change**	
			38.3%
Acquisition Expense Amount Recovered Per Term: Selected	\$119.55		
		Selected Acquisition Expense Change	
			0.2%

* Actual Cost Per Term = (Trailing 12 Month Cost Per Sale/Policy Life Expectancy) * €

** Indicated Acquisition Expense Change = (Projected Cost Per Term)/(Acquisition Expense Amount Recovered Per Term: Current).

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

Base Rates

Exhibit: 10

BI	PD	PIP	COMP	COLL	UM	UIM	UMPD	LOAN	RENT	ACPE	ROADSIDE ASSISTANCE	FLAT ACQ
87.89	98.07	63.35	105.66	269.46	11.68	6.93	15.03	7.63	24.92	1.96	7.07	140.66

SERFF Tracking Number: PRGS-125588346 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR DIRECT 200804
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR DIRECT 200804
Project Name/Number: AR DIRECT 200804/AR DIRECT 200804

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract

Review Status:
Filed 04/08/2008

Comments:

Attachment:

FORM A-1 Private passenger automobile abstract.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey

Review Status:
Filed 04/08/2008

Comments:

Attachment:

PPA Survey FORM APCS AR 200804.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status:
Filed 04/08/2008

Comments:

Attachment:

AR 200804 NAIC loss_cost_data_entry.pdf

Satisfied -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp

Review Status:
Filed 04/08/2008

Comments:

Attachment:

loss_cost_other_coverLC.pdf

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 04/08/2008

Comments:

Attachment:

AR-DIR Transmittal 200804.pdf

SERFF Tracking Number: PRGS-125588346 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR DIRECT 200804
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR DIRECT 200804
Project Name/Number: AR DIRECT 200804/AR DIRECT 200804

Review Status:

Satisfied -Name: Cover Letter

Filed

04/08/2008

Comments:

please see attached cover letter

Attachment:

Cover Letter.pdf

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name **Progressive Direct Insurance Company**
NAIC No. **16322**

Group No. **155**

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No
2. Do you furnish a market for young drivers? **Yes**
Over age 65 drivers? **Yes**
3. Do you require collateral business to support a youthful driver risk? **No**
4. Do you insure driver with an international or foreign driver's license? **Yes**
5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver Over 55	5%
b.	Good Student Discount	5%
c.	Multi-car Discount	1-12%
d.	Accident Free Discount*	1-7%
	*Please Specify Qualification for Discount 5 years at-fault accident free	
e.	Anti-theft Discount	0%
f.	Other (specify)	
	Homeowners	1-3%
	Paid in Full	6-23%
	Minor Child	25%
	Distant Student	10%
	Deluxe Coverage	1-15%
	E-Signature Discount	approx. \$50
6. Do you have an installment payment plan for automobile insurance? **Yes**
If so, what is the fee for installment payments? \$5 paper / \$1 EFT
7. Does you company utilize a tiered rating plan? **No** If so, list the programs and percentage difference.
8. State the current volume for each program.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Product Manager
Title
440-395-8862
Telephone Number

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 16322
Company Name: Progressive Direct Insurance Company
Contact Person: Geoff Souser
Telephone No.: 440-395-7105
Email Address: Geoffrey_T_Souser@progressive.com
Effective Date: 5/2/2008

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 0 %
 AUTO/HOMEOWNERS 1-3 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$710	\$943	\$197	\$254	\$727	\$966	\$202	\$260	\$1,122	\$1,493	\$301	\$392	\$620	\$819	\$177	\$224	\$941	\$1,243	\$258	\$332	
	Minimum Liability with Comprehensive and Collision		\$1,191	\$1,596	\$375	\$426	\$1,213	\$1,623	\$381	\$434	\$1,611	\$2,158	\$490	\$573	\$1,158	\$1,557	\$399	\$432	\$1,429	\$1,907	\$448	\$512	
	100/300/50 Liability with Comprehensive and Collision		\$1,365	\$1,837	\$416	\$484	\$1,444	\$1,941	\$434	\$509	\$2,014	\$2,715	\$585	\$707	\$1,346	\$1,816	\$444	\$494	\$1,703	\$2,286	\$510	\$603	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$717	\$947	\$199	\$257	\$737	\$972	\$208	\$263	\$1,081	\$1,433	\$292	\$416	\$627	\$827	\$181	\$229	\$953	\$1,254	\$263	\$336	
	Minimum Liability with Comprehensive and Collision		\$1,149	\$1,530	\$354	\$409	\$1,170	\$1,557	\$362	\$417	\$1,570	\$2,096	\$470	\$553	\$1,103	\$1,474	\$369	\$407	\$1,388	\$1,845	\$427	\$494	
	100/300/50 Liability with Comprehensive and Collision		\$1,332	\$1,772	\$395	\$468	\$1,401	\$1,876	\$414	\$492	\$1,973	\$2,651	\$565	\$688	\$1,292	\$1,732	\$413	\$470	\$1,662	\$2,223	\$491	\$585	
2003 Honda Odyssey "EX"	Minimum Liability		\$628	\$819	\$181	\$228	\$647	\$845	\$188	\$235	\$992	\$1,299	\$275	\$350	\$556	\$719	\$165	\$207	\$841	\$1,091	\$240	\$299	
	Minimum Liability with Comprehensive and Collision		\$1,070	\$1,418	\$344	\$386	\$1,092	\$1,445	\$352	\$392	\$1,440	\$1,908	\$449	\$515	\$1,051	\$1,394	\$368	\$397	\$1,289	\$1,699	\$414	\$464	
	100/300/50 Liability with Comprehensive and Collision		\$1,214	\$1,617	\$379	\$434	\$1,282	\$1,706	\$397	\$457	\$1,775	\$2,369	\$527	\$627	\$1,206	\$1,609	\$405	\$447	\$1,516	\$2,013	\$467	\$541	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$685	\$896	\$196	\$247	\$704	\$921	\$204	\$255	\$1,075	\$1,411	\$296	\$378	\$606	\$787	\$179	\$221	\$911	\$1,185	\$258	\$324	
	Minimum Liability with Comprehensive and Collision		\$1,300	\$1,728	\$407	\$458	\$1,326	\$1,758	\$415	\$466	\$1,690	\$2,244	\$515	\$593	\$1,271	\$1,688	\$427	\$462	\$1,527	\$2,016	\$477	\$539	
	100/300/50 Liability with Comprehensive and Collision		\$1,457	\$1,944	\$444	\$509	\$1,534	\$2,041	\$463	\$535	\$2,052	\$2,741	\$601	\$715	\$1,440	\$1,921	\$466	\$517	\$1,772	\$2,356	\$536	\$653	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$613	\$802	\$179	\$222	\$631	\$824	\$184	\$232	\$954	\$1,251	\$265	\$339	\$543	\$705	\$162	\$202	\$811	\$1,054	\$232	\$291	
	Minimum Liability with Comprehensive and Collision		\$1,346	\$1,799	\$461	\$493	\$1,369	\$1,827	\$466	\$500	\$1,706	\$2,277	\$572	\$626	\$1,383	\$1,856	\$528	\$535	\$1,564	\$2,081	\$539	\$578	
	100/300/50 Liability with Comprehensive and Collision		\$1,485	\$1,991	\$494	\$539	\$1,551	\$2,076	\$509	\$561	\$2,024	\$2,716	\$648	\$730	\$1,531	\$2,060	\$563	\$584	\$1,778	\$2,378	\$591	\$650	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$565	\$738	\$164	\$206	\$580	\$758	\$171	\$211	\$890	\$1,169	\$248	\$316	\$498	\$648	\$150	\$184	\$753	\$980	\$216	\$271	
	Minimum Liability with Comprehensive and Collision		\$933	\$1,238	\$292	\$334	\$953	\$1,261	\$299	\$340	\$1,260	\$1,670	\$382	\$446	\$900	\$1,195	\$302	\$333	\$1,123	\$1,482	\$351	\$403	
	100/300/50 Liability with Comprehensive and Collision		\$1,064	\$1,419	\$325	\$377	\$1,126	\$1,499	\$338	\$397	\$1,563	\$2,091	\$454	\$548	\$1,040	\$1,389	\$336	\$379	\$1,329	\$1,768	\$398	\$471	

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR DIR 2008-04 RATES
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Progressive Direct Insurance Company	B.	16322

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Personal Auto	B.	Private Passenger Auto

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	7.8%	6.0%	79%				
PD	8.1%	7.0%	79%				
UM/UIM	10.8%	6.5%	79%				
UMPD	-2.8%	0.0%	79%				
PIP	12.6%	11.0%	79%				
COMP	-3.5%	-2.9%	79%				
COLL	0.0%	0.0%	79%				
Acquisition Expense	38.3%	0.2%	79%				
TOTAL OVERALL EFFECT	8.9%	2.8%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	8,634	-0.6%	3/08	N/A	N/A	N/A	N/A
2007	8,634	-4.8%	3/07	15,890	8,110	51.0%	54.6%
2006	8,683	1.7%	6/06	16,106	7,902	49.1%	51.1%
2005	7,718	-0.5%	6/04	14,678	7,727	52.6%	52.6%
2004	6,959	0.0%	11/03	13,199	6,415	48.6%	49.6%
2003	6,023	4.3%	1/03	10,158	5,192	51.1%	52.6%

Expense Constants	Selected Provisions
A. Total Production Expense	10.2%
B. General Expense	0.0%
C. Taxes, License & Fees	5.8%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0.0%
F. TOTAL	21.0%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Date: 04/02/2008

Space Reserved for Insurance
Department Use

**OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM**

**INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS**

1. INSURER NAME Progressive Direct Insurance Company
ADDRESS 6300 Wilson Mills Rd, N72
Cleveland, OH 44143
2. PERSON RESPONSIBLE FOR FILING Geoff Souser
TITLE Product Manager TELEPHONE # (440) 395-8862
3. INSURER NAIC # 16322
4. LINE OF INSURANCE Personal Auto
5. ADVISORY ORGANIZATION _____
6. PROPOSED RATE LEVEL CHANGE 2.8% EFFECTIVE DATE 05/02/2008
7. PRIOR RATE LEVEL CHANGE -0.6% EFFECTIVE DATE 03/28/2008
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

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 style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></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 #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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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

7. Signature of authorized filer	
8. Please print name of authorized filer	

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input 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: <input style="width: 100px;" type="text"/> Renewal: <input style="width: 100px;" type="text"/>
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	
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 #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

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 #:
Amount:

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

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



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

April 02, 2008

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 Rate Filing**

Dear Ms. Grissom,

We are pleased to submit the enclosed documentation in support of our private passenger automobile rates. The proposed effective dates for this revision are 05/02/2008 for new business and 07/01/2008 for renewal business.

The overall rate change for this revision is 2.8%.

We are not changing any factor relativities or rules with this revision.

If you have any questions regarding this filing, please contact me directly at 440-395-8862 or via email at gsouser1@progressive.com

Sincerely,

Geoffrey T. Souser
Product Manager