

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AGENCY 200810  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Direct 200810 Revision  
Project Name/Number: AR Agency 200810/

## Filing at a Glance

Companies: Progressive Casualty Insurance Company, Progressive Classic Insurance Company, Progressive Northwestern Insurance Company, Progressive Specialty Insurance Company, United Financial Casualty Company  
Product Name: AR Direct 200810 Revision SERFF Tr Num: PRGS-125819719 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AR AGENCY 200810 State Status: Fees verified and received (PPA)  
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi  
Author: AR Filer Disposition Date: 09/23/2008  
Date Submitted: 09/19/2008 Disposition Status: Filed  
Effective Date Requested (New): 10/17/2008 Effective Date (New): 10/17/2008  
Effective Date Requested (Renewal): 11/30/2008 Effective Date (Renewal): 11/30/2008

State Filing Description:

## General Information

Project Name: AR Agency 200810 Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 09/23/2008 Deemer Date:  
State Status Changed: 09/23/2008  
Corresponding Filing Tracking Number:  
Filing Description:  
See Cover Letter

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
 First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AGENCY 200810  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Direct 200810 Revision  
 Project Name/Number: AR Agency 200810/

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

**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 Northwestern Insurance Company	CoCode: 42919	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: 91-1187829	

-----

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	

-----

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AGENCY 200810  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Direct 200810 Revision  
Project Name/Number: AR Agency 200810/

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Progressive Casualty Insurance Company	\$100.00	09/19/2008	22612900
Progressive Classic Insurance Company	\$0.00	09/19/2008	
Progressive Northwestern Insurance Company	\$0.00	09/19/2008	
Progressive Specialty Insurance Company	\$0.00	09/19/2008	
United Financial Casualty Company	\$0.00	09/19/2008	

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AGENCY 200810  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Direct 200810 Revision  
Project Name/Number: AR Agency 200810/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/23/2008	09/23/2008

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
 First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AGENCY 200810  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Direct 200810 Revision  
 Project Name/Number: AR Agency 200810/

## Disposition

Disposition Date: 09/23/2008  
 Effective Date (New): 10/17/2008  
 Effective Date (Renewal): 11/30/2008  
 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 Casualty Insurance Company	0.000%	\$0	1,517	\$1,521,501	0.000%	0.000%	0.100%
Progressive Classic Insurance Company	0.000%	\$0	1,629	\$1,577,577	0.000%	0.000%	0.100%
Progressive Northwestern Insurance Company	0.000%	\$0	34,034	\$25,062,171	0.000%	0.000%	0.100%
Progressive Specialty Insurance Company	0.000%	\$0	391	\$482,547	0.000%	0.000%	0.100%
United Financial Casualty Company	0.000%	\$0	41	\$32,557	0.000%	0.000%	0.100%

<i>SERFF Tracking Number:</i>	<i>PRGS-125819719</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR AGENCY 200810</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 200810 Revision</i>		
<i>Project Name/Number:</i>	<i>AR Agency 200810/</i>		

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing</b>	0.100%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	37,612

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
 First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AGENCY 200810  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Direct 200810 Revision  
 Project Name/Number: AR Agency 200810/

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

SERFF Tracking Number:	PRGS-125819719	State:	Arkansas
First Filing Company:	Progressive Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	AR AGENCY 200810		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	AR Direct 200810 Revision		
Project Name/Number:	AR Agency 200810/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	4.700%
<b>Effective Date of Last Rate Revision:</b>	05/16/2008
<b>Filing Method of Last Filing:</b>	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 Casualty Insurance Company	0.100%	0.000%	\$0	1,517	\$1,521,501	0.000%	0.000%
Progressive Classic Insurance Company	0.100%	0.000%	\$0	1,629	\$1,577,577	0.000%	0.000%
Progressive Northwestern Insurance Company	0.100%	0.000%	\$0	34,034	\$25,062,171	0.000%	0.000%
Progressive Specialty Insurance Company	0.100%	0.000%	\$0	391	\$482,547	0.000%	0.000%



<i>SERFF Tracking Number:</i>	<i>PRGS-125819719</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Progressive Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR AGENCY 200810</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 200810 Revision</i>		
<i>Project Name/Number:</i>	<i>AR Agency 200810/</i>		

### **Overall Rate Information for Multiple Company Filings**

<b>Overall % Rate Indicated:</b>	0.100%
<b>Overall Percentage Rate Impact For This Filing:</b>	0.000%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	37612

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
 First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AGENCY 200810  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Direct 200810 Revision  
 Project Name/Number: AR Agency 200810/

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Filing		New	Exhibits and Rate Info.pdf
Filed	Rule Filing		New	Rules.pdf

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company

Arkansas Private Passenger Automobile  
New Business Effective Date: 10/15/2008

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Casualty Insurance Company in the state of Arkansas.

Table of Contents

<u>Item</u>	<u>Exhibit Number</u>
Proposed Rate Changes	1
Indication	2
Expenses	3
Loss Adjustment Expense	4
Trend	5
Current Rate Level	6
Loss Development Factors	7
Factor Pages	8

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company  
Arkansas Private Passenger Automobile

### **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.

<b><u>Coverage</u></b>	<b><u>Rate Change</u></b>
Bodily Injury	-5.4%
Property Damage	10.0%
UM / UIM	3.2%
UMPD	-4.8%
Personal Injury Protection	2.6%
Comprehensive	0.0%
Collision	-3.9%
Loan	-3.7%
Rental	3.5%
Roadside Assistance	-15.0%
ACPE	-1.7%
Overall	0.0%

Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

Coverage	Accident Year Ending	Earned Premium	CRL Factor	EP Trend Factor	Trended EP @ CRL	Incurred Losses	Incurred LDF	Developed Losses	LAE	Trend Factor	LAE Trend Factor	Trended Loss & LAE	Loss & LAE Ratio	Budgetary		Indicated Change	Selected Weights	# of Features	SFC	Credibility Percent	Indicated Change	Selected Change	
														Loss & LAE Ratio	Ratio								
BI	Jun-06	19,706,883	0.958	0.839	15,847,358	11,148,237	0.997	11,148,237	2,309,130	0.855	1.000	11,843,322	74.7%	71.7%	4.3%								
	Jun-07	17,160,834	0.963	0.864	14,900,898	8,603,898	0.989	8,594,797	1,864,755	0.914	1.000	9,720,989	65.2%	71.7%	-8.8%								
	Jun-08	16,589,466	1.012	0.930	15,619,966	7,954,827	1.052	8,365,184	1,764,675	0.977	1.000	9,937,646	63.6%	71.7%	-11.2%								
	<b>TOTAL</b>	<b>53,457,183</b>	<b>0.983</b>	<b>0.883</b>	<b>46,368,222</b>	<b>27,738,903</b>	<b>1.013</b>	<b>28,109,218</b>	<b>5,938,561</b>	<b>0.909</b>	<b>1.000</b>	<b>31,502,557</b>	<b>66.3%</b>	<b>71.7%</b>	<b>-7.4%</b>			5,553	6,011		87.5%	-5.8%	-5.4%
PD	Jun-06	16,134,130	1.042	0.859	14,435,206	9,355,435	1.000	9,355,435	1,720,586	1.052	1.000	11,562,435	80.1%	71.7%	11.8%	20.0%							
	Jun-07	14,895,380	1.005	0.890	13,319,390	8,063,405	1.002	8,078,967	1,644,666	1.043	1.000	10,072,819	75.6%	71.7%	5.5%	30.0%							
	Jun-08	13,772,890	1.083	0.922	13,758,443	8,492,574	1.055	8,962,419	1,697,344	1.035	1.000	10,969,179	79.7%	71.7%	11.3%	50.0%							
	<b>TOTAL</b>	<b>44,802,400</b>	<b>1.042</b>	<b>0.889</b>	<b>41,513,038</b>	<b>25,911,414</b>	<b>1.019</b>	<b>26,396,821</b>	<b>5,062,596</b>	<b>1.043</b>	<b>1.000</b>	<b>32,604,432</b>	<b>78.6%</b>	<b>71.7%</b>	<b>9.7%</b>			9,629	2,637		100.0%	9.7%	10.0%
UM/UM	Jun-06	1,425,550	1.284	0.839	1,536,209	910,392	1.000	910,392	44,349	0.855	1.000	822,983	53.6%	71.7%	-25.2%	20.0%							
	Jun-07	1,311,704	1.272	0.884	1,474,454	1,287,242	0.945	1,216,519	76,925	0.914	1.000	1,188,907	80.6%	71.7%	12.5%	30.0%							
	Jun-08	1,426,099	1.136	0.930	1,506,959	659,232	1.137	749,743	43,026	0.977	1.000	775,454	51.5%	71.7%	-28.2%	50.0%							
	<b>TOTAL</b>	<b>4,163,353</b>	<b>1.230</b>	<b>0.882</b>	<b>4,517,623</b>	<b>2,856,866</b>	<b>1.007</b>	<b>2,876,654</b>	<b>164,299</b>	<b>0.912</b>	<b>1.000</b>	<b>2,787,344</b>	<b>60.6%</b>	<b>71.7%</b>	<b>-15.4%</b>			386	6,080		25.2%	0.5%	3.2%
UMPD	Jun-06	1,507,475	0.982	1.006	1,489,326	794,661	1.000	794,661	164,052	0.965	1.000	931,125	62.5%	71.7%	-12.7%	20.0%							
	Jun-07	1,424,176	1.000	1.004	1,429,319	895,174	0.993	889,100	201,854	0.975	1.000	1,068,739	74.8%	71.7%	4.4%	30.0%							
	Jun-08	1,350,556	1.076	1.001	1,455,462	733,669	1.018	747,219	162,428	0.985	1.000	898,321	61.7%	71.7%	-13.9%	50.0%							
	<b>TOTAL</b>	<b>4,282,207</b>	<b>1.018</b>	<b>1.004</b>	<b>4,374,108</b>	<b>2,423,504</b>	<b>1.003</b>	<b>2,430,981</b>	<b>528,333</b>	<b>0.975</b>	<b>1.000</b>	<b>2,898,185</b>	<b>65.8%</b>	<b>71.7%</b>	<b>-8.2%</b>			1,276	3,154		63.6%	-5.6%	-4.8%
PIP	Jun-06	1,619,307	1.148	0.866	1,610,388	963,290	1.000	963,290	156,063	0.975	1.000	1,095,489	68.0%	71.7%	-5.1%	20.0%							
	Jun-07	1,457,232	1.145	0.902	1,505,783	991,432	0.966	957,275	175,101	0.985	1.000	1,118,072	74.3%	71.7%	3.8%	30.0%							
	Jun-08	1,438,547	1.084	0.940	1,465,786	1,066,875	0.851	907,784	154,553	0.995	1.000	1,057,787	72.2%	71.7%	0.7%	50.0%							
	<b>TOTAL</b>	<b>4,515,086</b>	<b>1.127</b>	<b>0.901</b>	<b>4,581,957</b>	<b>3,021,597</b>	<b>0.936</b>	<b>2,828,349</b>	<b>485,717</b>	<b>0.985</b>	<b>1.000</b>	<b>3,271,349</b>	<b>72.0%</b>	<b>71.7%</b>	<b>0.4%</b>			923	5,519		40.9%	2.7%	2.6%
COMP	Jun-06	5,709,696	1.178	1.051	7,068,625	3,922,976	1.000	3,922,976	745,367	1.030	1.000	4,784,912	67.7%	70.1%	-3.4%	20.0%							
	Jun-07	5,918,596	1.021	1.030	6,222,563	3,760,539	0.999	3,757,083	637,987	1.016	1.000	4,453,404	71.6%	70.1%	2.2%	30.0%							
	Jun-08	6,175,981	0.960	1.010	5,990,656	3,462,885	0.995	3,446,191	1,008,686	1.002	1.000	4,460,162	74.5%	70.1%	6.3%	50.0%							
	<b>TOTAL</b>	<b>17,804,273</b>	<b>1.050</b>	<b>1.031</b>	<b>19,281,844</b>	<b>11,146,400</b>	<b>0.998</b>	<b>11,126,250</b>	<b>2,392,040</b>	<b>1.016</b>	<b>1.000</b>	<b>13,698,477</b>	<b>72.2%</b>	<b>70.1%</b>	<b>3.1%</b>			7,006	6,127		100.0%	3.1%	0.0%
COLL	Jun-06	17,380,942	0.974	1.011	17,126,294	10,091,453	1.000	10,091,453	1,840,905	0.948	1.000	11,410,649	66.6%	70.1%	-4.9%	20.0%							
	Jun-07	15,487,359	0.999	1.009	15,615,894	9,091,018	1.000	9,091,018	1,827,297	0.963	1.000	10,579,340	67.7%	70.1%	-3.3%	30.0%							
	Jun-08	14,370,295	1.059	1.006	15,319,484	8,946,830	0.981	8,780,269	1,680,564	0.977	1.000	10,261,903	67.0%	70.1%	-4.4%	50.0%							
	<b>TOTAL</b>	<b>47,238,596</b>	<b>1.008</b>	<b>1.009</b>	<b>48,061,672</b>	<b>28,129,301</b>	<b>0.994</b>	<b>27,962,740</b>	<b>5,348,766</b>	<b>0.962</b>	<b>1.000</b>	<b>32,251,892</b>	<b>67.1%</b>	<b>70.1%</b>	<b>-4.2%</b>			7,223	2,966		100.0%	-4.2%	-3.9%
TOTAL*	Jun-06	64,121,557	1.014	0.916	59,621,053	37,517,658	0.999	37,485,478	7,037,269	0.954	1.000	42,807,366	71.8%	71.1%	1.0%	20.0%							
	Jun-07	58,261,923	1.006	0.938	54,954,874	32,943,256	0.997	32,835,547	6,486,504	0.975	1.000	38,510,976	70.1%	71.0%	-1.4%	30.0%							
	Jun-08	55,732,964	1.041	0.959	55,625,166	31,602,812	1.021	32,254,204	6,565,621	0.997	1.000	38,709,190	69.6%	71.0%	-2.0%	50.0%							
	<b>TOTAL</b>	<b>178,116,444</b>	<b>1.020</b>	<b>0.937</b>	<b>170,201,093</b>	<b>102,063,726</b>	<b>1.005</b>	<b>102,575,229</b>	<b>20,089,394</b>	<b>0.974</b>	<b>1.000</b>	<b>120,027,532</b>	<b>70.2%</b>	<b>71.0%</b>	<b>-1.2%</b>			N/A	N/A		N/A	0.0%	0.0%

\* Total includes Roadside, ACPE, Rental and Loan

Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

## Expenses

<u>Expense Category</u>	<u>Liability % of Written Premium</u>	<u>Physical Damage % of Written Premium</u>
Operating Expense	6.75%	6.75%
Product & Pricing Expense	2.10%	2.10%
Taxes, Licenses, and Fees	5.20%	5.20%
Revenue Adjustments	0.60%	0.60%
Profit	5.00%	5.00%
Investment Income	1.90%	0.30%
Commision	10.60%	10.60%
<b>Total Budgeted Expenses</b>	<b>28.35%</b>	<b>29.95%</b>

Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

### Loss Adjustment Expense

	Ending	DCC	A&O	LAE
<b>BI</b>	Jun-06	397,212	1,910,276	2,307,488
	Jun-07	221,580	1,641,506	1,863,086
	Jun-08	289,647	1,473,306	1,762,954
<b>PD</b>	Jun-06	29,374	1,689,762	1,719,136
	Jun-07	23,751	1,619,379	1,643,130
	Jun-08	21,689	1,674,153	1,695,842
<b>UM/UIM</b>	Jun-06	3,464	40,726	44,190
	Jun-07	506	76,254	76,760
	Jun-08	4,770	38,090	42,860
<b>UMPD</b>	Jun-06	2,106	161,778	163,884
	Jun-07	1,478	200,229	201,707
	Jun-08	4,654	157,609	162,263
<b>PIP</b>	Jun-06	6,750	149,144	155,894
	Jun-07	7,438	167,496	174,934
	Jun-08	7,667	146,724	154,391
<b>COMP</b>	Jun-06	14,318	730,253	744,571
	Jun-07	17,172	620,177	637,349
	Jun-08	22,113	985,893	1,008,007
<b>COLL</b>	Jun-06	29,668	1,809,291	1,838,959
	Jun-07	21,386	1,804,325	1,825,711
	Jun-08	16,471	1,662,351	1,678,823
<b>Total</b>	Jun-06	482,899	6,547,982	7,030,881
	Jun-07	293,311	6,187,234	6,480,545
	Jun-08	367,011	6,192,415	6,559,426

\* Total includes Roadside, ACPE, Rental and Loan

Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

**DETERMINATION OF GENERAL TRENDS**

The selected annual trend percentages for individual coverage severity and frequency were determined by examining NAII Fast Track data through 03/31/2008) and Progressive 12-month moving average data through 06/30/2008.

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 Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Date of Loss Selected
BI	0.6%	-6.7%	-4.6%	-1.5%	5.7%
PD	0.7%	3.8%	9.9%	4.5%	9.5%
UM/UIIM	-4.5%	-2.9%	89.4%	-1.5%	5.7%
UMPD	N/A	N/A	N/A	-1.7%	-2.0%
PIP	5.1%	0.7%	13.2%	3.1%	4.2%
COMP	-0.8%	-4.2%	8.9%	-0.6%	-0.5%
COLL	-1.5%	-1.8%	-1.4%	-1.7%	-2.0%

**TREND - LOSS SEVERITY**

Coverage	NAII 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 Date of Loss Selected
BI	-2.1%	8.2%	-1.0%	-5.9%	-1.0%	2.0%
PD	2.1%	3.5%	5.6%	5.0%	4.5%	4.0%
UM/UIIM	N/A	-4.2%	1.3%	52.4%	-1.0%	2.0%
UMPD	N/A	N/A	N/A	N/A	-1.0%	0.0%
PIP	1.1%	1.1%	-2.5%	1.2%	-1.0%	0.0%
COMP	-5.4%	6.5%	11.9%	-3.0%	4.0%	1.5%
COLL	1.7%	0.9%	-1.1%	-2.7%	-1.5%	-1.0%

**TREND - LOSS FREQUENCY**

Coverage	NAII 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 Date of Loss Selected
BI	-3.5%	-10.4%	-8.9%	-3.8%	-5.5%	-1.0%
PD	-0.2%	-5.9%	-4.1%	-0.1%	-3.5%	-1.0%
UM/UIIM	N/A	-4.7%	-8.0%	17.1%	-5.5%	-1.0%
UMPD	N/A	N/A	N/A	N/A	0.0%	-1.0%
PIP	-0.6%	-0.6%	-0.8%	6.5%	0.0%	0.0%
COMP	-20.8%	-6.1%	-11.4%	14.0%	-2.5%	-2.0%
COLL	0.9%	-2.1%	0.0%	1.2%	0.0%	-0.5%

**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 Date of Loss Selected
BI	-3.5%	-3.3%	-5.1%	-5.0%	-4.5%
PD	-3.3%	-2.5%	-4.6%	-3.5%	-6.0%
UM/UIIM	-4.3%	-4.0%	-5.8%	-5.0%	-4.5%
UMPD	2.0%	2.2%	-0.5%	0.3%	0.0%
PIP	-4.4%	-3.9%	-4.8%	-4.0%	-4.0%
COMP	0.8%	3.4%	1.6%	2.0%	0.0%
COLL	0.3%	0.7%	-0.2%	0.3%	0.5%

Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

**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)
Jun-06	Dec-05	Nov-08	9	6	08-Jul-09
Jun-07	Dec-06	Nov-08	9	6	08-Jul-09
Jun-08	Dec-07	Nov-08	9	6	08-Jul-09

Historic Months in Span**	Historic Trend Period	Future Months in Span***	Future Trend Period
30	2.5	12.24	1.02
18	1.5	12.24	1.02
6	0.5	12.24	1.02

\* 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 Jun-06	AY Ending Jun-07	AY Ending Jun-08
BI	0.855	0.914	0.977
UM/UIM	0.855	0.914	0.977
UMPD	0.965	0.975	0.985
PIP	0.975	0.985	0.995
COMP	1.030	1.016	1.002
COLL	0.948	0.963	0.977

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 Jun-06	AY Ending Jun-07	AY Ending Jun-08
BI	0.839	0.884	0.930
UM/UIM	0.839	0.884	0.930
UMPD	1.006	1.004	1.001
PIP	0.866	0.902	0.940
COMP	1.051	1.030	1.010
COLL	1.011	1.009	1.006

**TREND - LOSS TREND**

Coverage	NAII 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	-5.6%	-3.0%	-9.8%	-9.5%	-6.4%	1.0%
UM/UIM	N/A	-8.7%	-6.9%	78.5%	-6.4%	1.0%
UMPD	N/A	N/A	N/A	N/A	-1.5%	-1.5%
PIP	N/A	0.5%	-3.3%	7.8%	-1.0%	0.0%
COMP	-25.1%	0.0%	-0.9%	10.6%	1.4%	-0.5%
COLL	2.6%	-1.3%	-1.0%	-1.6%	-1.5%	-1.5%



Loss Development as of June 30, 2008 - 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
Dec-01	2,630,005	2,950,717	2,963,822	3,070,282	3,294,043	3,255,753	3,324,469	3,389,543	3,383,411	3,383,167	3,282,209	3,282,209	3,282,209	3,282,209
Jun-02	3,599,959	3,319,206	3,443,406	3,569,706	3,841,585	3,667,296	3,687,341	3,682,964	3,682,476	3,683,257	3,674,225	3,674,225	3,674,225	3,282,209
Dec-02	3,375,561	3,175,341	3,209,323	3,175,549	3,228,930	3,200,466	3,253,501	3,258,312	3,228,181	3,228,606	3,228,606	3,228,606		
Jun-03	4,743,504	4,424,614	4,772,181	4,787,656	4,768,314	4,720,050	4,676,461	4,687,066	4,673,349	4,665,530	4,637,852			
Dec-03	4,304,514	4,179,078	4,099,749	4,138,815	4,254,217	4,165,583	4,333,297	4,362,976	4,324,399	4,324,807				
Jun-04	5,179,065	5,059,618	4,855,098	4,968,313	5,364,859	5,334,797	5,172,130	5,167,275	5,168,295					
Dec-04	6,096,550	6,026,563	5,824,635	6,075,339	6,172,905	6,039,614	5,945,658	5,947,177						
Jun-05	5,665,024	5,567,934	6,181,696	5,860,214	5,832,297	5,784,719	5,820,325							
Dec-05	5,082,731	5,629,104	5,699,677	5,750,057	5,755,093	5,817,011								
Jun-06	4,735,932	5,321,417	5,323,576	5,331,464	5,363,406									
Dec-06	3,783,791	4,147,647	4,287,577	4,417,283										
Jun-07	3,892,364	4,261,187	4,186,376											
Dec-07	4,068,916	4,291,081												
Jun-08	3,663,746													

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
Dec-01	1.122	1.004	1.036	1.073	0.988	1.021	1.020	0.998	1.000	0.970	1.000	1.000	1.000
Jun-02	0.922	1.037	1.037	1.076	0.955	1.005	0.999	1.000	1.000	0.998	1.000	1.000	1.000
Dec-02	0.941	1.011	0.989	1.017	0.991	1.017	1.001	0.991	1.000	1.000	1.000		
Jun-03	0.933	1.079	1.003	0.996	0.990	0.991	1.002	0.997	0.998	0.994			
Dec-03	0.971	0.981	1.010	1.028	0.979	1.040	1.007	0.991	1.000				
Jun-04	0.977	0.960	1.023	1.080	0.994	0.970	0.999	1.000					
Dec-04	0.989	0.966	1.043	1.016	0.978	0.984	1.000						
Jun-05	0.983	1.110	0.948	0.995	0.992	1.006							
Dec-05	1.107	1.013	1.009	1.001	1.011								
Jun-06	1.124	1.000	1.001	1.006									
Dec-06	1.096	1.034	1.030										
Jun-07	1.095	0.982											
Dec-07	1.055												
<b>Average</b>	1.021	1.015	1.010	1.025	0.988	1.001	1.003	0.996	1.000	0.991	1.000	1.000	1.000
<b>Avg Last 4</b>	1.092	1.007	0.997	1.005	0.994	1.000	1.002	0.995	1.000	0.990	1.000	1.000	1.000
<b>Selected</b>	1.092	1.010	1.000	1.005	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.102	1.009	0.999	0.999	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

ACCIDENT YEAR ENDING	Jun-08	Jun-07	Jun-06	TOTAL
INCURRED LOSSES	7,954,827	8,603,659	11,180,417	27,738,903
DEVELOPMENT FACTOR	1.052	0.999	0.997	1.013
DEVELOPED LOSSES	8,366,184	8,594,797	11,148,237	28,109,218

Loss Development as of June 30, 2008 - 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
Dec-01	2,081,145	2,222,785	2,256,658	2,283,421	2,284,285	2,281,889	2,281,889	2,281,889	2,281,889	2,281,889	2,281,889	2,281,889	2,281,889	2,281,889
Jun-02	2,530,087	2,703,815	2,697,121	2,706,079	2,704,342	2,703,780	2,706,012	2,713,033	2,710,267	2,710,267	2,712,881	2,710,267	2,710,267	2,710,267
Dec-02	2,815,605	3,075,587	3,093,807	3,103,813	3,102,988	3,105,084	3,114,462	3,109,036	3,109,036	3,109,036	3,109,036	3,109,036	3,109,036	3,109,036
Jun-03	3,363,257	3,801,872	3,849,844	3,871,003	3,873,524	3,872,600	3,872,600	3,872,600	3,875,214	3,872,600	3,872,600	3,872,600	3,872,600	3,872,600
Dec-03	3,602,003	3,984,431	4,052,778	4,078,498	4,070,528	4,068,137	4,068,537	4,071,151	4,071,537	4,071,537	4,071,537	4,071,537	4,071,537	4,071,537
Jun-04	3,940,101	4,301,712	4,333,869	4,336,072	4,334,758	4,335,410	4,337,934	4,337,982	4,338,027	4,338,027	4,338,027	4,338,027	4,338,027	4,338,027
Dec-04	4,166,833	4,514,580	4,530,028	4,550,299	4,557,643	4,557,571	4,557,206	4,554,544	4,554,544	4,554,544	4,554,544	4,554,544	4,554,544	4,554,544
Jun-05	4,449,488	4,602,176	4,620,319	4,637,142	4,643,085	4,640,437	4,643,118	4,643,118	4,643,118	4,643,118	4,643,118	4,643,118	4,643,118	4,643,118
Dec-05	4,584,218	4,842,139	4,912,506	4,922,303	4,925,150	4,926,052	4,926,052	4,926,052	4,926,052	4,926,052	4,926,052	4,926,052	4,926,052	4,926,052
Jun-06	3,987,321	4,359,953	4,398,187	4,430,454	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383	4,429,383
Dec-06	3,670,194	4,080,986	4,160,418	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908	4,172,908
Jun-07	3,560,319	3,859,622	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497	3,890,497
Dec-07	4,323,517	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683	4,607,683
Jun-08	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891	3,884,891

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
Dec-01	1.068	1.015	1.012	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.069	0.998	1.003	0.999	1.000	1.001	1.003	0.999	1.000	1.001	0.999	1.000	1.000
Dec-02	1.092	1.006	1.003	1.000	1.001	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	1.130	1.013	1.005	1.001	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000
Dec-03	1.106	1.017	1.006	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04	1.092	1.007	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	1.083	1.003	1.004	1.002	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	1.034	1.004	1.004	1.001	0.999	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Dec-05	1.056	1.015	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	1.093	1.009	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	1.112	1.019	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	1.084	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	1.066	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Average</b>	1.082	1.010	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	1.089	1.013	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	1.089	1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.104	1.014	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

ACCIDENT YEAR ENDING	Jun-08	Jun-07	Jun-06	TOTAL
<b>INCURRED LOSSES</b>	8,492,574	8,063,405	9,355,435	25,911,414
<b>DEVELOPMENT FACTOR</b>	1.055	1.002	1.000	1.019
<b>DEVELOPED LOSSES</b>	8,962,419	8,078,967	9,355,435	26,396,821
<b>BI/PD</b>	16,447,401	16,667,064	20,535,852	53,650,317
	1.054	1.000	0.998	1.016
	17,328,604	16,673,764	20,503,672	54,506,040

Loss Development as of June 30, 2008 - 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
Dec-01	903,239	911,789	922,309	926,134	925,755	925,653	925,629	925,872	925,872	925,872	925,872	925,872	925,872	925,872
Jun-02	916,395	992,792	996,243	993,567	993,567	993,567	993,567	993,567	993,567	993,567	993,567	993,567	993,567	993,567
Dec-02	848,697	874,472	873,043	872,561	872,798	872,798	872,798	872,798	872,798	872,798	872,798	872,798	872,798	872,798
Jun-03	1,289,119	1,312,638	1,326,406	1,329,114	1,288,650	1,330,263	1,330,667	1,330,142	1,330,142	1,330,142	1,330,142	1,330,142	1,330,142	1,330,142
Dec-03	1,407,411	1,459,650	1,455,428	1,454,547	1,455,142	1,455,362	1,455,362	1,455,362	1,447,934	1,444,884				
Jun-04	1,534,117	1,582,133	1,581,968	1,568,351	1,549,837	1,546,869	1,546,869	1,546,869	1,546,869					
Dec-04	1,669,137	1,711,210	1,710,693	1,697,222	1,693,645	1,693,627	1,693,627	1,691,550						
Jun-05	1,748,436	1,807,032	1,783,955	1,767,435	1,775,005	1,767,459	1,771,296							
Dec-05	1,924,397	1,978,354	2,025,439	2,023,611	2,016,917	2,016,917								
Jun-06	2,535,983	2,541,388	2,548,214	2,541,991	2,538,939									
Dec-06	1,792,870	1,778,504	1,783,362	1,780,501										
Jun-07	1,540,265	1,510,621	1,513,103											
Dec-07	1,614,701	1,604,210												
Jun-08	4,300,875													

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
Dec-01	1.009	1.012	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.083	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	1.030	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	1.018	1.010	1.002	0.970	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	1.037	0.997	0.999	1.000	1.000	1.000	1.000	0.995	0.998				
Jun-04	1.031	1.000	0.991	0.988	0.998	1.000	1.000	1.000	1.000				
Dec-04	1.025	1.000	0.992	0.998	1.000	1.000	0.999						
Jun-05	1.034	0.987	0.991	1.004	0.996	1.002							
Dec-05	1.028	1.024	0.999	0.997	1.000								
Jun-06	1.002	1.003	0.998	0.999									
Dec-06	0.992	1.003	0.998										
Jun-07	0.981	1.002											
Dec-07	0.994												
<b>Average</b>	1.017	1.169	0.958	0.983	0.983	1.009	0.989	1.000	1.021	1.000	0.999	1.000	0.999
<b>Avg Last 4</b>	0.992	1.008	0.996	0.999	0.998	1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000
<b>Selected</b>	0.995	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	0.996	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Jun-08</b>	<b>Jun-07</b>	<b>Jun-06</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			3,462,885	3,760,539	3,922,976		11,146,400						
<b>DEVELOPMENT FACTOR</b>			0.995	0.999	1.000		0.998						
<b>DEVELOPED LOSSES</b>			3,446,191	3,757,083	3,922,976		11,126,250						

Loss Development as of June 30, 2008 - 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
Dec-01	2,796,872	2,892,537	2,877,365	2,868,256	2,872,274	2,871,425	2,871,425	2,871,825	2,871,825	2,870,983	2,870,983	2,870,983	2,870,983	2,870,983
Jun-02	2,865,120	2,961,487	2,926,886	2,913,759	2,913,848	2,915,157	2,918,920	2,918,920	2,918,920	2,918,920	2,918,920	2,918,920	2,918,920	2,918,920
Dec-02	3,531,248	3,667,769	3,649,942	3,635,531	3,633,217	3,632,970	3,632,520	3,631,305	3,631,238	3,631,238	3,631,238	3,631,238	3,631,238	3,631,238
Jun-03	4,276,039	4,232,630	4,223,532	4,206,379	4,203,382	4,198,375	4,198,330	4,195,376	4,192,911	4,192,911	4,192,911	4,192,911	4,192,911	4,192,911
Dec-03	4,225,706	4,383,763	4,361,451	4,335,949	4,326,718	4,327,396	4,323,811	4,321,132	4,328,689	4,326,471	4,328,689	4,326,471	4,328,689	4,326,471
Jun-04	4,564,978	4,697,612	4,657,689	4,656,456	4,656,359	4,654,980	4,654,980	4,654,891	4,653,607	4,654,891	4,654,891	4,654,891	4,654,891	4,654,891
Dec-04	5,264,791	5,219,570	5,163,661	5,157,747	5,156,620	5,155,381	5,152,385	5,151,687	5,152,385	5,151,687	5,151,687	5,151,687	5,151,687	5,151,687
Jun-05	5,286,318	5,129,897	5,024,742	5,022,772	5,000,567	4,997,223	4,997,505	4,997,223	4,997,223	4,997,223	4,997,223	4,997,223	4,997,223	4,997,223
Dec-05	5,302,890	5,214,253	5,168,115	5,165,037	5,153,793	5,153,139	5,153,139	5,153,139	5,153,139	5,153,139	5,153,139	5,153,139	5,153,139	5,153,139
Jun-06	5,135,895	5,019,527	4,957,675	4,939,745	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314	4,938,314
Dec-06	4,800,663	4,722,775	4,673,759	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567	4,671,567
Jun-07	4,502,004	4,436,382	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451	4,419,451
Dec-07	4,475,277	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297	4,377,297
Jun-08	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533	4,569,533

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
Dec-01	1.034	0.995	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.034	0.988	0.996	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	1.039	0.995	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	0.990	0.998	0.996	0.999	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Dec-03	1.037	0.995	0.994	0.998	1.000	0.999	0.999	1.002	0.999	1.000	1.000	1.000	1.000
Jun-04	1.029	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	0.991	0.989	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	0.970	0.980	1.000	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	0.983	0.991	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	0.977	0.988	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	0.984	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	0.985	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	0.978	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	0.999	0.991	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg Last 4	0.981	0.991	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	0.981	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.972	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

ACCIDENT YEAR ENDING	Jun-08	Jun-07	Jun-06	TOTAL
INCURRED LOSSES	8,946,830	9,091,018	10,091,453	28,129,301
DEVELOPMENT FACTOR	0.981	1.000	1.000	0.994
DEVELOPED LOSSES	8,780,269	9,091,018	10,091,453	27,962,740
COMP/COLL	12,409,715	12,851,557	14,014,429	39,275,701
	0.985	1.000	1.000	0.995
	12,226,460	12,848,101	14,014,429	39,088,990

Loss Development as of June 30, 2008 - 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
Dec-01	303,721	324,919	327,024	324,862	318,364	315,031	304,502	304,502	304,502	304,502	304,502	304,502	304,502	304,502
Jun-02	291,545	306,500	295,828	284,885	272,754	272,754	269,471	269,471	269,471	269,471	269,471	269,625	269,625	304,502
Dec-02	330,678	330,569	321,055	300,659	276,489	272,871	273,051	273,051	273,051	273,051	273,051	273,051	273,051	304,502
Jun-03	464,973	451,642	445,292	439,492	430,375	416,986	413,487	411,244	411,244	411,244	411,244	411,244	411,256	304,502
Dec-03	479,232	481,261	442,763	417,529	410,935	400,608	393,274	390,364	390,364	388,953	388,953	388,953	388,953	304,502
Jun-04	598,712	491,900	448,077	454,576	444,563	440,452	440,452	439,087	441,278	439,087	439,087	439,087	439,087	304,502
Dec-04	643,625	504,465	480,321	479,371	485,263	485,386	476,690	476,690	476,690	476,690	476,690	476,690	476,690	304,502
Jun-05	571,027	514,177	467,472	471,418	455,640	459,342	455,095	455,095	455,095	455,095	455,095	455,095	455,095	304,502
Dec-05	570,660	472,422	467,630	454,276	441,094	437,116	437,116	437,116	437,116	437,116	437,116	437,116	437,116	304,502
Jun-06	722,677	557,006	555,112	541,512	526,174	526,174	526,174	526,174	526,174	526,174	526,174	526,174	526,174	304,502
Dec-06	610,842	520,929	522,432	510,846	510,846	510,846	510,846	510,846	510,846	510,846	510,846	510,846	510,846	304,502
Jun-07	613,729	482,713	480,586	480,586	480,586	480,586	480,586	480,586	480,586	480,586	480,586	480,586	480,586	304,502
Dec-07	628,669	499,049	499,049	499,049	499,049	499,049	499,049	499,049	499,049	499,049	499,049	499,049	499,049	304,502
Jun-08	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	567,826	304,502

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
Dec-01	1.070	1.006	0.993	0.980	0.990	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.051	0.965	0.963	0.957	1.000	0.988	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Dec-02	1.000	0.971	0.936	0.920	0.987	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	0.971	0.986	0.987	0.979	0.969	0.992	0.995	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	1.004	0.920	0.943	0.984	0.975	0.982	0.993	1.000	0.996	1.000	1.000	1.000	1.000
Jun-04	0.822	0.911	1.015	0.978	0.991	1.000	0.997	1.005	1.000	1.000	1.000	1.000	1.000
Dec-04	0.784	0.952	0.998	1.012	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	0.900	0.909	1.008	0.967	1.008	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	0.828	0.990	0.971	0.971	0.991	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	0.771	0.997	0.976	0.972	0.972	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	0.853	1.003	0.978	0.978	0.978	0.978	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	0.787	0.996	0.996	0.996	0.996	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	0.794	0.794	0.794	0.794	0.794	0.794	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Average</b>	0.869	0.966	0.980	0.974	0.990	0.988	0.997	1.001	0.999	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	0.801	0.996	0.983	0.980	0.998	0.989	0.996	1.001	0.999	1.000	1.000	1.000	1.000
<b>Selected</b>	0.801	0.996	0.980	0.975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	0.762	0.952	0.956	0.975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Jun-08</b>	<b>Jun-07</b>	<b>Jun-06</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			1,066,875	991,432	963,290		3,021,597						
<b>DEVELOPMENT FACTOR</b>			0.851	0.966	1.000		0.936						
<b>DEVELOPED LOSSES</b>			907,784	957,275	963,290		2,828,349						

Loss Development as of June 30, 2008 - Uninsured/Under-Insured Motorists

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
Dec-01	132,779	252,304	280,794	297,057	271,269	249,170	236,218	236,218	236,218	250,802	250,563	249,455	249,333	249,027
Jun-02	74,507	93,129	127,407	103,431	117,488	131,625	129,061	129,061	129,061	154,061	154,061	154,061	154,061	
Dec-02	170,918	187,934	259,475	268,569	333,042	332,730	347,247	347,003	346,915	346,915	346,915	346,915		
Jun-03	241,318	436,967	876,467	917,309	733,093	697,750	696,623	682,454	682,454	683,316	683,299			
Dec-03	318,866	467,647	508,698	503,331	521,347	492,509	527,447	509,359	509,237	508,930				
Jun-04	345,173	404,017	447,684	470,576	462,213	461,687	452,842	452,842	452,842					
Dec-04	244,004	735,271	674,864	723,849	753,997	758,719	745,000	743,958						
Jun-05	447,481	483,628	612,005	498,926	487,026	487,026	509,377							
Dec-05	235,195	346,974	403,068	385,566	385,404	385,188								
Jun-06	303,088	455,403	485,589	501,881	525,204									
Dec-06	520,612	829,423	891,612	661,377										
Jun-07	187,080	605,337	625,865											
Dec-07	307,989	406,586												
Jun-08	252,646													

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
Dec-01	1.900	1.113	1.058	0.913	0.919	0.948	1.000	1.000	1.062	0.999	0.996	1.000	0.999
Jun-02	1.250	1.368	0.812	1.136	1.120	0.981	1.000	1.000	1.194	1.000	1.000	1.000	
Dec-02	1.100	1.381	1.035	1.240	0.999	1.044	0.999	1.000	1.000	1.000	1.000		
Jun-03	1.811	2.006	1.047	0.799	0.952	0.998	0.980	1.000	1.001	1.000			
Dec-03	1.467	1.088	0.989	1.036	0.945	1.071	0.966	1.000	0.999				
Jun-04	1.170	1.108	1.051	0.982	0.999	0.981	1.000	1.000					
Dec-04	3.013	0.918	1.073	1.042	1.006	0.982	0.999						
Jun-05	1.081	1.265	0.815	0.976	1.000	1.046							
Dec-05	1.475	1.162	0.957	1.000	0.999								
Jun-06	1.503	1.066	1.034	1.046									
Dec-06	1.593	1.075	0.742										
Jun-07	3.236	1.034											
Dec-07	1.320												
<b>Average</b>	1.616	1.169	0.958	0.983	0.983	1.009	0.989	1.000	1.021	1.000	0.999	1.000	0.999
<b>Avg Last 4</b>	1.913	1.084	0.887	1.016	1.001	1.020	0.986	1.000	1.049	1.000	0.999	1.000	0.999
<b>Selected</b>	1.500	1.076	0.887	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.432	0.954	0.887	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Jun-08</b>	<b>Jun-07</b>	<b>Jun-06</b>	<b>TOTAL</b>							
<b>INCURRED LOSSES</b>			659,232	1,287,242	910,392	2,856,866							
<b>DEVELOPMENT FACTOR</b>			1.137	0.945	1.000	1.007							
<b>DEVELOPED LOSSES</b>			749,743	1,216,519	910,392	2,876,654							

Loss Development as of June 30, 2008 - 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
Dec-01	141,180	153,713	153,046	151,996	151,603	151,603	151,603	151,603	151,603	151,339	150,639	150,139	149,739	149,189
Jun-02	176,578	178,783	177,822	173,802	173,802	173,802	173,802	173,802	173,802	173,802	173,802	173,802	173,802	
Dec-02	238,205	245,946	244,435	240,753	240,096	239,584	239,061	238,666	238,524	238,524	238,524	238,524		
Jun-03	273,626	291,007	286,980	284,714	284,825	287,077	284,827	282,981	281,381	281,044	280,997			
Dec-03	242,040	271,327	269,088	266,204	264,098	262,920	261,840	259,748	258,601	258,151				
Jun-04	318,558	348,331	343,357	342,553	340,348	338,863	338,090	337,340	337,123					
Dec-04	372,662	439,664	436,649	428,692	426,563	425,217	425,037	425,179						
Jun-05	414,921	445,826	440,179	438,459	436,904	436,304	435,704							
Dec-05	373,976	417,451	409,243	406,271	405,273	405,164								
Jun-06	350,945	400,546	394,770	393,031	389,497									
Dec-06	445,953	482,158	494,520	493,736										
Jun-07	378,355	404,101	401,438											
Dec-07	398,155	422,348												
Jun-08	311,321													

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
Dec-01	1.089	0.996	0.993	0.997	1.000	1.000	1.000	1.000	0.998	0.995	0.997	0.997	0.996
Jun-02	1.012	0.995	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-02	1.032	0.994	0.985	0.997	0.998	0.998	0.998	0.999	1.000	1.000	1.000		
Jun-03	1.064	0.986	0.992	1.000	1.008	0.992	0.994	0.994	0.999	1.000			
Dec-03	1.121	0.992	0.989	0.992	0.996	0.996	0.992	0.996	0.998				
Jun-04	1.093	0.986	0.998	0.994	0.996	0.998	0.998	0.998	0.999				
Dec-04	1.180	0.993	0.982	0.995	0.997	1.000	1.000						
Jun-05	1.074	0.987	0.996	0.996	0.999	0.999							
Dec-05	1.116	0.980	0.993	0.998	1.000								
Jun-06	1.141	0.986	0.996	0.991									
Dec-06	1.081	1.026	0.998										
Jun-07	1.068	0.993											
Dec-07	1.061												
<b>Average</b>	1.091	0.993	0.992	0.996	0.999	0.998	0.997	0.998	0.999	0.999	0.999	0.999	0.996
<b>Avg Last 4</b>	1.088	0.996	0.996	0.995	0.998	0.998	0.996	0.997	0.999	0.999	0.999	0.999	0.996
<b>Selected</b>	1.075	0.996	0.996	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.061	0.987	0.991	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Jun-08</b>	<b>Jun-07</b>	<b>Jun-06</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			733,669	895,174	794,661		2,423,504						
<b>DEVELOPMENT FACTOR</b>			1.018	0.993	1.000		1.003						
<b>DEVELOPED LOSSES</b>			747,219	889,100	794,661		2,430,981						

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company  
Arkansas Private Passenger Automobile

Base Rate Table

Exhibit: 8

BI	PD	COMP	COLL	PIP	UM	UIM	UMPD	LOAN	ACPE	RENT	ROADSIDE	COMP TRAILER	COLL TRAILER
87.26	122.71	152.41	390.40	67.10	16.28	9.47	24.68	24.89	5.98	13.32	4.00	210.56	128.49

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company  
Arkansas Private Passenger Automobile

BI Territory Factor Table

Exhibit: 8

TERRITORY	BI
16	0.71
17	0.75
18	0.75
19	0.78
20	0.80
21	0.82
22	0.83
23	0.85
24	0.84
25	0.88
26	0.90
27	0.90
28	0.96
29	0.94
30	0.97
31	1.02
32	1.01
33	1.04
34	1.06
35	1.14
36	1.11
37	1.12
38	1.12
39	1.22
40	1.23
41	1.26
42	1.26
43	1.29
44	1.32
45	1.32
46	1.34
47	1.37
48	1.39
55	1.72
98	2.50

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company  
Arkansas Private Passenger Automobile

COMP/LOAN/COMP-TRAILER Territory Factor Table

Exhibit: 8

TERRITORY	COMP	LOAN	COMP TRAILER
05	0.57	0.57	0.57
07	0.60	0.60	0.60
12	0.64	0.64	0.64
14	0.68	0.68	0.68
16	0.75	0.75	0.75
17	0.76	0.76	0.76
18	0.74	0.74	0.74
20	0.79	0.79	0.79
21	0.80	0.80	0.80
22	0.79	0.79	0.79
23	0.86	0.86	0.86
24	0.86	0.86	0.86
25	0.90	0.90	0.90
26	0.88	0.88	0.88
27	0.91	0.91	0.91
28	0.93	0.93	0.93
29	0.98	0.98	0.98
30	1.00	1.00	1.00
31	0.98	0.98	0.98
32	1.02	1.02	1.02
33	1.02	1.02	1.02
34	1.10	1.10	1.10
35	1.06	1.06	1.06
36	1.08	1.08	1.08
37	1.15	1.15	1.15
38	1.12	1.12	1.12
39	1.17	1.17	1.17
40	1.20	1.20	1.20
41	1.30	1.30	1.30
42	1.30	1.30	1.30
43	1.27	1.27	1.27
44	1.38	1.38	1.38
45	1.43	1.43	1.43
46	1.43	1.43	1.43
47	1.44	1.44	1.44
48	1.53	1.53	1.53
49	1.54	1.54	1.54
50	1.56	1.56	1.56
51	1.47	1.47	1.47
52	1.60	1.60	1.60
53	1.67	1.67	1.67
54	1.56	1.56	1.56
55	1.73	1.73	1.73
56	1.66	1.66	1.66
57	1.84	1.84	1.84
58	1.69	1.69	1.69
60	2.17	2.17	2.17
98	1.77	1.77	1.77

Progressive Casualty Insurance Company  
Progressive Specialty Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Classic Insurance Company  
United Financial Casualty Company  
Arkansas Private Passenger Automobile

PIP Territory Factor Table

Exhibit: 8

TERRITORY	PIP
1	1.05
2	1.12
3	0.98
4	1.05
5	1.10
6	0.96
7	0.97
8	1.00
9	1.06
10	0.99
11	1.58
12	1.02
13	1.05
14	1.05
15	1.25
98	1.99





Progressive Casualty Insurance Company  
 Progressive Specialty Insurance Company  
 Progressive Northwestern Insurance Company  
 Progressive Classic Insurance Company  
 United Financial Casualty Company  
 Arkansas Private Passenger Automobile

Model Year Factor Table

Exhibit: 8

MODEL YEAR	BI	PD	PIP	COMP	COLL	LOAN	UM/UIM	UMPD
1901 ... 1988	0.87	0.87	0.97	0.47	0.25	0.47	0.70	0.25
1989	0.87	0.87	0.97	0.47	0.25	0.47	0.70	0.25
1990	0.87	0.87	0.97	0.47	0.25	0.47	0.70	0.25
1991	0.87	0.87	0.97	0.47	0.25	0.47	0.70	0.25
1992	1.01	1.01	1.05	0.52	0.27	0.52	0.79	0.27
1993	1.03	1.03	1.05	0.54	0.30	0.54	0.81	0.30
1994	1.03	1.03	1.05	0.57	0.31	0.57	0.85	0.31
1995	1.05	1.05	1.08	0.60	0.35	0.60	0.85	0.35
1996	1.05	1.05	1.08	0.66	0.39	0.66	0.88	0.39
1997	1.05	1.05	1.08	0.71	0.42	0.71	0.88	0.42
1998	1.05	1.05	1.08	0.71	0.45	0.71	0.88	0.45
1999	1.07	1.07	1.08	0.75	0.50	0.75	0.98	0.50
2000	1.07	1.07	1.08	0.78	0.55	0.78	0.98	0.55
2001	1.07	1.07	1.06	0.81	0.62	0.81	1.02	0.62
2002	1.08	1.08	1.06	0.83	0.70	0.83	1.02	0.70
2003	1.08	1.08	1.06	0.90	0.77	0.90	1.02	0.77
2004	1.08	1.08	1.06	0.94	0.89	0.94	1.04	0.89
2005	1.04	1.04	1.00	0.99	0.96	0.99	1.04	0.96
2006	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2007	1.00	1.00	0.98	1.04	1.04	1.04	0.95	1.04
2008	1.00	1.00	0.98	1.06	1.13	1.06	0.93	1.13
2009 ... 2025	1.00	1.00	0.98	1.12	1.24	1.12	0.93	1.24

## Rules Index

### DRIVER

D 11      Merit Tables

### POLICY

P 33      Household Risk Factor

P 48      3 Year Accident and Violation Free Discount

**Rule Number:** D11.00.01

**Rule Description:** Merit Tables

The merit tables provide adjustment factors based on the combination of violation age and the number of occurrences of specific violation types. Violation age groups are less than or equal to 12 months, greater than 12 but less than or equal to 24 months, and greater than 24 but less than 36 months. The merit table specifies the factor for 1 or 2 occurrences of specified violation types. If a driver has more than two occurrences, the factor for 2 occurrences will be multiplied by an additional surcharge factor.

There are different merit tables accommodating different violation types. The first table is for AAF/MAJ. The second table is for MIN/SPD/DUI.

Drivers who have no violations and are not older (in whole years) than the state minimum age to obtain a driver's license, plus 2 years, will not receive the merit table adjustment factor but will receive a separate factor listed in the rate schedule pages.

The merit table does not apply to accidents and violations for which points are charged using the XPT violation class code.

The merit table adjustment will be bypassed for all Foreign Drivers License (FDL) violation codes.

**Rule Number:** P33.00.00

**Rule Description:** Household Risk Factor

The household risk factor is the average of risk factors of all rated drivers. The household risk factor is developed for each coverage and is applied to all vehicles on a policy.

The household risk factor is derived as follows:

A. Determine the rated drivers as follows:

1. For each eligible to be rated driver, add the Bodily Injury Liability (BI) driver class factor and the BI points factor, subtract 1, then multiply by the BI driver age/points factor, multiply by the driver tier/points factor, multiply by the driver tier/age factor, multiply by AAF/MAJ merit table factor, multiply by SPD/MIN/DUI merit table factor, then multiply by (1 minus any applicable driver level discount)
2. Rank the results for all eligible to be rated drivers (highest ranked driver = highest rate factor)
3. If the number of vehicles is equal to or greater than the number of eligible to be rated drivers, the rated drivers are all of the eligible to be rated drivers on the policy; and
4. If the number of vehicles is less than the number of eligible to be rated drivers, the rated drivers are that number of the highest ranked drivers equal to the number of vehicles (but in the case of a named operator policy, at least one)

B. Determine the average driver factor for all rated drivers (by coverage):

1. For each rated driver, add the driver class factor and the points factor, subtract 1, and multiply by the driver age/points factor, multiply by the driver tier/points factor, multiply by the driver tier/age factor, multiply by AAF/MAJ merit table factor, multiply by SPD/MIN/DUI merit table factor, and multiply by (1 minus an applicable driver level discounts)
2. Add the results for all rated drivers,
3. Divide by the number of rated drivers.

**Rule Number:** P48.08.01

**Rule Description:** 3 Years Accident and Violation Free Discount

This discount is set forth in the rate factor pages, and applies to Bodily Injury Liability, Property Damage Liability, Comprehensive, Collision, Personal Injury Protection, Medical Payments, Loan/Lease Payoff, Uninsured Motorist Protection, and Underinsured Motorist Protection coverages if the following conditions are met:

- A. None of the eligible-to-be-rated drivers have any occurrences in the 35 months prior to new or renewal policy term that have an AAF, MAJ, MIN, SPD, or DUI.
- B. If the policy term is the new business term, the named insured has had insurance without lapse, or with a lapse of 30 days or less, immediately prior to that term;

If the policy term is a renewal term, then either:

- 1. the named insured had insurance without lapse, or with a lapse of 30 days or less, immediately prior to the policy's new business term, or
- 2. the policy has been in force with the Company for at least 36 months prior to the inception of the term.

For existing customers meeting its introductory criteria, the discount will fully be applied (i.e. the Rate Stability rule (P60) will not neutralize its initial effect).

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AGENCY 200810  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Direct 200810 Revision  
Project Name/Number: AR Agency 200810/

## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
Abstract  
**Review Status:** Filed 09/23/2008

**Comments:**

**Attachment:**

A1(all).pdf

**Satisfied -Name:** APCS-Auto Premium Comparison  
Survey  
**Review Status:** Filed 09/23/2008

**Comments:**

**Attachments:**

APCS Prog Casualty.xls  
APCS Prog Classic.xls  
APCS Prog Northwestern.xls  
APCS Prog Specialty.xls  
APCS United Financial.xls

**Satisfied -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 09/23/2008

**Comments:**

**Attachments:**

AR Agency RF1 200810-PCasualty.pdf  
AR Agency RF1 200810-PClassic.pdf  
AR Agency RF1 200810-PNW.pdf  
AR Agency RF1 200810-Specialty.pdf  
AR Agency RF1 200810-UnitedFinc.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document  
for OTHER than Workers' Comp  
**Review Status:** Filed 09/23/2008

**Bypass Reason:** N/A

**Comments:**

SERFF Tracking Number: PRGS-125819719 State: Arkansas  
First Filing Company: Progressive Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AGENCY 200810  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Direct 200810 Revision  
Project Name/Number: AR Agency 200810/

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**  
Filed 09/23/2008

**Comments:**

**Attachment:**

AR Agency 0810 Transmittal.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Casualty Insurance Company
NAIC # (including group #) 24260

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
Yes [X] No
If yes, list the areas:

2. Do you furnish a market for young drivers? [X]Yes [ ] No

3. Do require collateral business to support a youthful driver? [ ]Yes [X] No

4. Do you insure drivers with an international or foreign driver's license? [X]Yes [ ] No

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 1-26%
d. Accident Free Discount\* 1-9%
Please Specify Qualification for Discount:
Accident Free discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy.
e. Anti-Theft Discount 0%
f. Other (specify) %
Homeowner 1-14%
Paid-In-Full 1-25%
Advance Shopping 1-5%
Distant Student 10%
Minor Child 25%
3 Years Clean and Covered 1-10%
EFT 1-13%
Multi-Policy 5%

6. Do you have an installment payment plan for automobile insurance? [X]Yes [ ] No
If so, what is the fee for installment payments?
\$5.00/\$1.00 EFT

7. Does your company utilize a tiered rating plan? [X]Yes [ ] No
If so, list the programs and percentage difference and current volume for each plan: Please see Rate Filing

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

Signature

Printed Name

Title

Telephone Number

Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Classic Insurance Company  
 NAIC # (including group #) 42994

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
 Yes  No   
 If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

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 1-26%
  - d. Accident Free Discount\* 1-9%
- Please Specify Qualification for Discount:  
 Accident Free discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy.
- e. Anti-Theft Discount 0%
  - f. Other (specify) %
    - Homeowner 1-14%
    - Paid-In-Full 1-25%
    - Advance Shopping 1-5%
    - Distant Student 10%
    - Minor Child 25%
    - 3 Years Clean and Covered 1-10%
    - EFT 1-13%
    - Multi-Policy 5%

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$5.00/\$1.00 EFT

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan: Please see Rate Filing

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

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Printed Name

\_\_\_\_\_  
 Title

\_\_\_\_\_  
 Telephone Number

\_\_\_\_\_  
 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Northwestern Insurance Company  
 NAIC # (including group #) 42919

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
 Yes  No   
 If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

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   | 1-26% |
| d. Accident Free Discount*  | 1-9%  |
| Please Specify Qualification for Discount:<br>Accident Free discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy. |       |
| e. Anti-Theft Discount  | 0%    |
| f. Other (specify)  | %     |
| Homeowner   | 1-14% |
| Paid-In-Full  | 1-25% |
| Advance Shopping  | 1-5%  |
| Distant Student   | 10%   |
| Minor Child   | 25%   |
| 3 Years Clean and Covered   | 1-10% |
| EFT   | 1-13% |
| Multi-Policy  | 5%    |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$5.00/\$1.00 EFT

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan: Please see Rate Filing

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Specialty Insurance Company  
 NAIC # (including group #) 32786

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
 Yes  No   
 If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

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   | 1-26% |
| d. Accident Free Discount*  | 1-9%  |
| Please Specify Qualification for Discount:<br>Accident Free discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy. |       |
| e. Anti-Theft Discount  | 0%    |
| f. Other (specify)  | %     |
| Homeowner   | 1-14% |
| Paid-In-Full  | 1-25% |
| Advance Shopping  | 1-5%  |
| Distant Student   | 10%   |
| Minor Child   | 25%   |
| 3 Years Clean and Covered   | 1-10% |
| EFT   | 1-13% |
| Multi-Policy  | 5%    |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$5.00/\$1.00 EFT

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan: Please see Rate Filing

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name United Financial Casualty Company  
NAIC # (including group #) 11770

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
Yes  No   
If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

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 1-26%
  - d. Accident Free Discount\* 1-9%
- Please Specify Qualification for Discount:  
Accident Free discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy.
- e. Anti-Theft Discount 0%
  - f. Other (specify) %
    - Homeowner 1-14%
    - Paid-In-Full 1-25%
    - Advance Shopping 1-5%
    - Distant Student 10%
    - Minor Child 25%
    - 3 Years Clean and Covered 1-10%
    - EFT 1-13%
    - Multi-Policy 5%

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?  
\$5.00/\$1.00 EFT

7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan: Please see Rate Filing

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Email address

*SERFF Tracking Number:* PRGS-125819719      *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR AGENCY 200810  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Direct 200810 Revision  
*Project Name/Number:* AR Agency 200810/

Attachment "APCS Prog Casualty.xls" is not a PDF document and cannot be reproduced here.

*SERFF Tracking Number:* PRGS-125819719      *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR AGENCY 200810  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Direct 200810 Revision  
*Project Name/Number:* AR Agency 200810/

Attachment "APCS Prog Classic.xls" is not a PDF document and cannot be reproduced here.

*SERFF Tracking Number:* PRGS-125819719      *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR AGENCY 200810  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Direct 200810 Revision  
*Project Name/Number:* AR Agency 200810/

**Attachment "APCS Prog Northwestern.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:* PRGS-125819719      *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR AGENCY 200810  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Direct 200810 Revision  
*Project Name/Number:* AR Agency 200810/

**Attachment "APCS Prog Specialty.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:* PRGS-125819719      *State:* Arkansas  
*First Filing Company:* Progressive Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR AGENCY 200810  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Direct 200810 Revision  
*Project Name/Number:* AR Agency 200810/

Attachment "APCS United Financial.xls" is not a PDF document and cannot be reproduced here.

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

1. This filing transmittal is part of Company Tracking # **AR AGENCY 2008-10**

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**

		Company Name		Company NAIC Number
3.	A.	<b>Progressive Casualty Insurance Company</b>	B.	<b>24260</b>

		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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(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
<b>BI</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>71.7%</b>				
<b>PD</b>	<b>9.7%</b>	<b>10.0%</b>	<b>71.7%</b>				
<b>UM/UIM</b>	<b>0.5%</b>	<b>3.2%</b>	<b>71.7%</b>				
<b>UMPD</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>71.7%</b>				
<b>PIP</b>	<b>2.7 %</b>	<b>2.6%</b>	<b>71.7%</b>				
<b>COMP</b>	<b>3.1%</b>	<b>0.0%</b>	<b>70.1%</b>				
<b>COLL</b>	<b>-4.2%</b>	<b>-3.9%</b>	<b>70.1%</b>				
TOTAL OVERALL EFFECT	<b>0.0%</b>	<b>0.0%</b>					

6. 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
<b>2007</b>	<b>2213</b>	<b>-1.7%</b>	<b>05/07</b>	<b>2759</b>	<b>1769</b>	<b>64.1%</b>	<b>69.1%</b>
<b>2006</b>	<b>2786</b>	<b>-4.9%</b>	<b>01/07</b>	<b>3625</b>	<b>2608</b>	<b>71.9%</b>	<b>57.8%</b>
<b>2005</b>	<b>2158</b>	<b>-</b>	<b>-</b>	<b>8550</b>	<b>2841</b>	<b>33.2%</b>	<b>54.9%</b>
<b>2004</b>	<b>3453</b>	<b>-0.2%</b>	<b>04/08</b>	<b>12243</b>	<b>5644</b>	<b>46.1%</b>	<b>52.8%</b>
<b>2003</b>	<b>4224</b>	<b>0.7%</b>	<b>11/03</b>	<b>15464</b>	<b>7135</b>	<b>46.1%</b>	<b>58.7%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.35%</b>
B. General Expense	<b>2.1%</b>
C. Taxes, License & Fees	<b>5.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -44.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

1. This filing transmittal is part of Company Tracking # **AR AGENCY 2008-10**

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**

		Company Name		Company NAIC Number
3.	A.	<b>Progressive Classic Insurance Company</b>	B.	<b>42994</b>

		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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(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
<b>BI</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>71.7%</b>				
<b>PD</b>	<b>9.7%</b>	<b>10.0%</b>	<b>71.7%</b>				
<b>UM/UIM</b>	<b>0.5%</b>	<b>3.2%</b>	<b>71.7%</b>				
<b>UMPD</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>71.7%</b>				
<b>PIP</b>	<b>2.7 %</b>	<b>2.6%</b>	<b>71.7%</b>				
<b>COMP</b>	<b>3.1%</b>	<b>0.0%</b>	<b>70.1%</b>				
<b>COLL</b>	<b>-4.2%</b>	<b>-3.9%</b>	<b>70.1%</b>				
TOTAL OVERALL EFFECT	<b>0.0%</b>	<b>0.0%</b>					

6. 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
<b>2007</b>	<b>2288</b>	<b>-1.7%</b>	<b>05/07</b>	<b>2953</b>	<b>1476</b>	<b>50.0%</b>	<b>69.1%</b>
<b>2006</b>	<b>2958</b>	<b>-4.9%</b>	<b>01/07</b>	<b>3892</b>	<b>2450</b>	<b>62.9%</b>	<b>57.8%</b>
<b>2005</b>	<b>2239</b>	<b>-</b>	<b>-</b>	<b>5545</b>	<b>3047</b>	<b>55.0%</b>	<b>54.9%</b>
<b>2004</b>	<b>3687</b>	<b>-0.2%</b>	<b>04/08</b>	<b>8048</b>	<b>4389</b>	<b>54.5%</b>	<b>52.8%</b>
<b>2003</b>	<b>4658</b>	<b>0.7%</b>	<b>11/03</b>	<b>11514</b>	<b>7438</b>	<b>64.6%</b>	<b>58.7%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.35%</b>
B. General Expense	<b>2.1%</b>
C. Taxes, License & Fees	<b>5.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. -44.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

1. This filing transmittal is part of Company Tracking # **AR AGENCY 2008-10**

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**

		Company Name		Company NAIC Number
3.	A.	<b>Progressive Northwestern Insurance Company</b>	B.	<b>42919</b>

		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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(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
<b>BI</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>71.7%</b>				
<b>PD</b>	<b>9.7%</b>	<b>10.0%</b>	<b>71.7%</b>				
<b>UM/UIM</b>	<b>0.5%</b>	<b>3.2%</b>	<b>71.7%</b>				
<b>UMPD</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>71.7%</b>				
<b>PIP</b>	<b>2.7 %</b>	<b>2.6%</b>	<b>71.7%</b>				
<b>COMP</b>	<b>3.1%</b>	<b>0.0%</b>	<b>70.1%</b>				
<b>COLL</b>	<b>-4.2%</b>	<b>-3.9%</b>	<b>70.1%</b>				
TOTAL OVERALL EFFECT	<b>0.0%</b>	<b>0.0%</b>					

6. 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
<b>2007</b>	<b>67436</b>	<b>-1.7%</b>	<b>05/07</b>	<b>47081</b>	<b>26582</b>	<b>56.5%</b>	<b>69.1%</b>
<b>2006</b>	<b>59765</b>	<b>-4.9%</b>	<b>01/07</b>	<b>49841</b>	<b>29329</b>	<b>58.8%</b>	<b>57.8%</b>
<b>2005</b>	<b>30695</b>	<b>-</b>	<b>-</b>	<b>58564</b>	<b>33620</b>	<b>57.4%</b>	<b>54.9%</b>
<b>2004</b>	<b>30424</b>	<b>-0.2%</b>	<b>04/08</b>	<b>51034</b>	<b>29109</b>	<b>57.0%</b>	<b>52.8%</b>
<b>2003</b>	<b>29003</b>	<b>0.7%</b>	<b>11/03</b>	<b>32329</b>	<b>17723</b>	<b>54.8%</b>	<b>58.7%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.35%</b>
B. General Expense	<b>2.1%</b>
C. Taxes, License & Fees	<b>5.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. -44.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

1. This filing transmittal is part of Company Tracking # **AR AGENCY 2008-10**

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**

		Company Name		Company NAIC Number
3.	A.	<b>Progressive Specialty Insurance Company</b>	B.	<b>32786</b>

		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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(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
<b>BI</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>71.7%</b>				
<b>PD</b>	<b>9.7%</b>	<b>10.0%</b>	<b>71.7%</b>				
<b>UM/UIM</b>	<b>0.5%</b>	<b>3.2%</b>	<b>71.7%</b>				
<b>UMPD</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>71.7%</b>				
<b>PIP</b>	<b>2.7 %</b>	<b>2.6%</b>	<b>71.7%</b>				
<b>COMP</b>	<b>3.1%</b>	<b>0.0%</b>	<b>70.1%</b>				
<b>COLL</b>	<b>-4.2%</b>	<b>-3.9%</b>	<b>70.1%</b>				
TOTAL OVERALL EFFECT	<b>0.0%</b>	<b>0.0%</b>					

6. 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
<b>2007</b>	<b>523</b>	<b>-1.7%</b>	<b>05/07</b>	<b>617</b>	<b>311</b>	<b>50.4%</b>	<b>69.1%</b>
<b>2006</b>	<b>651</b>	<b>-4.9%</b>	<b>01/07</b>	<b>774</b>	<b>336</b>	<b>43.5%</b>	<b>57.8%</b>
<b>2005</b>	<b>506</b>	<b>-</b>	<b>-</b>	<b>979</b>	<b>1002</b>	<b>102.3%</b>	<b>54.9%</b>
<b>2004</b>	<b>736</b>	<b>-0.2%</b>	<b>04/08</b>	<b>1261</b>	<b>697</b>	<b>55.3%</b>	<b>52.8%</b>
<b>2003</b>	<b>854</b>	<b>0.7%</b>	<b>11/03</b>	<b>1589</b>	<b>1086</b>	<b>68.3%</b>	<b>58.7%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.35%</b>
B. General Expense	<b>2.1%</b>
C. Taxes, License & Fees	<b>5.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. -44.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

1. This filing transmittal is part of Company Tracking # **AR AGENCY 2008-10**

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**

		Company Name		Company NAIC Number
3.	A.	<b>United Financial Casualty Company</b>	B.	<b>11770</b>

		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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

5.

(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
<b>BI</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>71.7%</b>				
<b>PD</b>	<b>9.7%</b>	<b>10.0%</b>	<b>71.7%</b>				
<b>UM/UIM</b>	<b>0.5%</b>	<b>3.2%</b>	<b>71.7%</b>				
<b>UMPD</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>71.7%</b>				
<b>PIP</b>	<b>2.7 %</b>	<b>2.6%</b>	<b>71.7%</b>				
<b>COMP</b>	<b>3.1%</b>	<b>0.0%</b>	<b>70.1%</b>				
<b>COLL</b>	<b>-4.2%</b>	<b>-3.9%</b>	<b>70.1%</b>				
TOTAL OVERALL EFFECT	<b>0.0%</b>	<b>0.0%</b>					

6. 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
<b>2007</b>	<b>109</b>	<b>-1.7%</b>	<b>05/07</b>	<b>59</b>	<b>38</b>	<b>64.7%</b>	<b>69.1%</b>
<b>2006</b>	<b>198</b>	<b>-4.9%</b>	<b>01/07</b>	<b>206</b>	<b>74</b>	<b>36.1%</b>	<b>57.8%</b>
<b>2005</b>	<b>116</b>	<b>-</b>	<b>-</b>	<b>385</b>	<b>75</b>	<b>19.5%</b>	<b>54.9%</b>
<b>2004</b>	<b>301</b>	<b>-0.2%</b>	<b>04/08</b>	<b>661</b>	<b>397</b>	<b>60.1%</b>	<b>52.8%</b>
<b>2003</b>	<b>424</b>	<b>0.9%</b>	<b>11/03</b>	<b>470</b>	<b>225</b>	<b>47.9%</b>	<b>58.7%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.35%</b>
B. General Expense	<b>2.1%</b>
C. Taxes, License & Fees	<b>5.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. -44.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> 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					

<b>3. Group Name</b>	<b>Group NAIC #</b>
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	Washington	42919	91-1187829	
Progressive Specialty Insurance Company	Ohio	32786	34-1172685	
United Financial Casualty Company	Ohio	11770	36-3298008	

<b>5. Company Tracking Number</b>	AR_AGY 200810
-----------------------------------	---------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Geoff Souser 300 North Commons Blvd Mayfield Village, OH 44143	Product Manager	440-395-8862	440-395-7712	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 type="checkbox"/> Rules <input checked="" 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: 10/17/2008      Renewal: 11/30/2008
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	09/19/2008
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—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR_AGY 200810</b>
------------	--	----------------------

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

See Cover Letter

<b>22.</b>	<b>Filing Fees</b> (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: 100.00**

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



5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	0.0	
5b	Overall percentage rate impact for this filing	0.0	
5c	Effect of Rate Filing – Written premium change for this program	11,563	
5d	Effect of Rate Filing – Number of policyholders affected	37,612	

6.	Overall percentage of last rate revision	4.7%
7.	Effective Date of last rate revision	05/16/2008
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
	Rates Filing	[ ] New [x] Replacement [ ] Withdrawn	
	Rules Filing	[ ] New [x] Replacement [ ] Withdrawn	
		[ ] New [ ] Replacement [ ] Withdrawn	
		[ ] New [ ] Replacement [ ] Withdrawn	
		[ ] New [ ] Replacement [ ] Withdrawn	

PC RRFS-1

© 2007 National Association of Insurance Commissioners

**Private Passenger Auto Premium Comparison Survey Form  
FORM APCS - last modified August 2005**

NAIC Number: 42919  
 Company Name: Progressive Northwestern Insurance Company  
 Contact Person: Geoff Souser  
 Telephone No.: 440-395-8862  
 Email Address: [geoffrey\\_t\\_souser@progressive.com](mailto:geoffrey_t_souser@progressive.com)  
 Effective Date: 10/17/2008

**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](mailto: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	1-26%/1-14%	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.		%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				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			\$934	\$1,030	\$326	\$335	\$988	\$1,080	\$357	\$355	\$1,311	\$1,458	\$417	\$440	\$831	\$907	\$310	\$310	\$1,044	\$1,154	\$353	\$365
	Minimum Liability with Comprehensive and Collision			\$1,564	\$1,843	\$559	\$573	\$1,586	\$1,863	\$618	\$608	\$1,906	\$2,233	\$665	\$684	\$1,589	\$1,872	\$625	\$618	\$1,634	\$1,925	\$602	\$610
	100/300/50 Liability with Comprehensive and Collision			\$1,760	\$2,058	\$616	\$630	\$1,833	\$2,133	\$694	\$683	\$2,261	\$2,629	\$761	\$785	\$1,766	\$2,090	\$686	\$677	\$1,913	\$2,236	\$679	\$691
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$940	\$1,029	\$343	\$341	\$1,022	\$1,104	\$389	\$374	\$1,309	\$1,447	\$431	\$443	\$856	\$923	\$333	\$322	\$1,052	\$1,155	\$369	\$371
	Minimum Liability with Comprehensive and Collision			\$1,862	\$2,214	\$672	\$681	\$1,856	\$2,189	\$728	\$710	\$2,149	\$2,537	\$761	\$774	\$1,893	\$2,270	\$748	\$735	\$1,883	\$2,233	\$698	\$700
	100/300/50 Liability with Comprehensive and Collision			\$2,068	\$2,438	\$737	\$744	\$2,122	\$2,477	\$816	\$791	\$2,513	\$2,939	\$863	\$880	\$2,106	\$2,502	\$820	\$801	\$2,172	\$2,551	\$783	\$786
2003 Honda Odyssey "EX"	Minimum Liability			\$856	\$935	\$318	\$318	\$918	\$990	\$358	\$343	\$1,160	\$1,278	\$391	\$399	\$771	\$832	\$309	\$298	\$935	\$1,023	\$337	\$337
	Minimum Liability with Comprehensive and Collision			\$1,621	\$1,918	\$591	\$600	\$1,609	\$1,889	\$638	\$621	\$1,856	\$2,180	\$664	\$673	\$1,630	\$1,948	\$652	\$640	\$1,624	\$1,916	\$609	\$610
	100/300/50 Liability with Comprehensive and Collision			\$1,791	\$2,104	\$647	\$650	\$1,831	\$2,126	\$714	\$690	\$2,150	\$2,506	\$750	\$760	\$1,808	\$2,139	\$711	\$695	\$1,859	\$2,175	\$681	\$680
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$944	\$1,031	\$347	\$344	\$1,032	\$1,115	\$397	\$379	\$1,314	\$1,453	\$435	\$445	\$864	\$933	\$339	\$325	\$1,058	\$1,161	\$374	\$374
	Minimum Liability with Comprehensive and Collision			\$2,310	\$2,785	\$832	\$845	\$2,257	\$2,706	\$889	\$869	\$2,551	\$3,055	\$915	\$928	\$2,389	\$2,911	\$941	\$927	\$2,280	\$2,745	\$853	\$854
	100/300/50 Liability with Comprehensive and Collision			\$2,521	\$3,015	\$899	\$909	\$2,533	\$3,000	\$981	\$953	\$2,924	\$3,467	\$1,022	\$1,038	\$2,609	\$3,147	\$1,016	\$996	\$2,576	\$3,072	\$940	\$943
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$841	\$916	\$317	\$314	\$925	\$997	\$364	\$345	\$1,175	\$1,297	\$399	\$406	\$774	\$835	\$313	\$299	\$948	\$1,039	\$344	\$344
	Minimum Liability with Comprehensive and Collision			\$2,384	\$2,904	\$883	\$893	\$2,372	\$2,890	\$985	\$950	\$2,619	\$3,178	\$994	\$993	\$2,565	\$3,172	\$1,066	\$1,038	\$2,379	\$2,905	\$941	\$931
	100/300/50 Liability with Comprehensive and Collision			\$2,576	\$3,113	\$944	\$951	\$2,622	\$3,158	\$1,068	\$1,028	\$2,959	\$3,553	\$1,090	\$1,091	\$2,766	\$3,386	\$1,131	\$1,100	\$2,650	\$3,202	\$1,020	\$1,010
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$831	\$905	\$316	\$311	\$914	\$984	\$362	\$343	\$1,153	\$1,270	\$394	\$400	\$767	\$823	\$312	\$298	\$933	\$1,019	\$340	\$339
	Minimum Liability with Comprehensive and Collision			\$1,263	\$1,461	\$475	\$473	\$1,318	\$1,513	\$535	\$512	\$1,557	\$1,796	\$561	\$564	\$1,267	\$1,476	\$522	\$504	\$1,333	\$1,541	\$506	\$503
	100/300/50 Liability with Comprehensive and Collision			\$1,451	\$1,662	\$534	\$530	\$1,561	\$1,773	\$619	\$589	\$1,882	\$2,157	\$654	\$659	\$1,461	\$1,686	\$589	\$565	\$1,591	\$1,828	\$584	\$580

**Private Passenger Auto Premium Comparison Survey Form  
FORM APCS - last modified August 2005**

NAIC Number:	32786
Company Name:	Progressive Specialty Insurance Company
Contact Person:	Geoff Souser
Telephone No.:	440-395-8862
Email Address:	<a href="mailto:geoffrey_t_souser@progressive.com">geoffrey_t_souser@progressive.com</a>
Effective Date:	10/17/2008

**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](mailto: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	1-26%/1-14%
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			
			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		\$871	\$960	\$308	\$317	\$921	\$1,007	\$337	\$335	\$1,219	\$1,356	\$392	\$413	\$775	\$846	\$293	\$293	\$972	\$1,075	\$332	\$345
	Minimum Liability with Comprehensive and Collision		\$1,454	\$1,711	\$524	\$537	\$1,474	\$1,731	\$578	\$569	\$1,769	\$2,073	\$622	\$639	\$1,458	\$1,739	\$585	\$578	\$1,518	\$1,788	\$562	\$572
	100/300/50 Liability with Comprehensive and Collision		\$1,634	\$1,909	\$577	\$590	\$1,703	\$1,980	\$648	\$638	\$2,097	\$2,439	\$711	\$734	\$1,642	\$1,939	\$641	\$634	\$1,777	\$2,075	\$633	\$647
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$875	\$957	\$323	\$323	\$950	\$1,027	\$367	\$351	\$1,218	\$1,344	\$404	\$417	\$798	\$862	\$316	\$305	\$980	\$1,074	\$348	\$352
	Minimum Liability with Comprehensive and Collision		\$1,728	\$2,053	\$627	\$637	\$1,722	\$2,030	\$680	\$661	\$1,995	\$2,351	\$709	\$723	\$1,758	\$2,107	\$699	\$687	\$1,748	\$2,071	\$653	\$656
	100/300/50 Liability with Comprehensive and Collision		\$1,920	\$2,261	\$688	\$694	\$1,971	\$2,297	\$763	\$738	\$2,330	\$2,725	\$806	\$821	\$1,955	\$2,320	\$763	\$748	\$2,015	\$2,367	\$732	\$734
2003 Honda Odyssey "EX"	Minimum Liability		\$798	\$871	\$301	\$301	\$855	\$923	\$337	\$323	\$1,078	\$1,190	\$368	\$378	\$721	\$776	\$292	\$281	\$871	\$954	\$318	\$320
	Minimum Liability with Comprehensive and Collision		\$1,505	\$1,779	\$553	\$562	\$1,494	\$1,754	\$596	\$580	\$1,722	\$2,025	\$621	\$631	\$1,516	\$1,807	\$609	\$597	\$1,507	\$1,780	\$570	\$571
	100/300/50 Liability with Comprehensive and Collision		\$1,663	\$1,950	\$604	\$609	\$1,699	\$1,972	\$667	\$645	\$1,995	\$2,326	\$700	\$710	\$1,680	\$1,983	\$666	\$650	\$1,724	\$2,020	\$635	\$635
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$880	\$961	\$327	\$324	\$962	\$1,038	\$374	\$356	\$1,223	\$1,350	\$411	\$420	\$806	\$869	\$321	\$309	\$987	\$1,081	\$353	\$354
	Minimum Liability with Comprehensive and Collision		\$2,143	\$2,582	\$775	\$788	\$2,095	\$2,510	\$828	\$808	\$2,367	\$2,832	\$856	\$867	\$2,216	\$2,698	\$878	\$866	\$2,117	\$2,546	\$796	\$798
	100/300/50 Liability with Comprehensive and Collision		\$2,339	\$2,795	\$838	\$848	\$2,349	\$2,783	\$914	\$887	\$2,711	\$3,214	\$953	\$967	\$2,420	\$2,917	\$946	\$928	\$2,390	\$2,848	\$878	\$879
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$786	\$854	\$300	\$297	\$863	\$928	\$343	\$327	\$1,094	\$1,206	\$375	\$382	\$723	\$779	\$296	\$284	\$883	\$967	\$325	\$324
	Minimum Liability with Comprehensive and Collision		\$2,213	\$2,692	\$823	\$832	\$2,202	\$2,679	\$918	\$888	\$2,429	\$2,945	\$925	\$925	\$2,378	\$2,939	\$992	\$967	\$2,206	\$2,692	\$876	\$866
	100/300/50 Liability with Comprehensive and Collision		\$2,390	\$2,885	\$878	\$886	\$2,432	\$2,926	\$995	\$958	\$2,742	\$3,292	\$1,014	\$1,017	\$2,564	\$3,137	\$1,054	\$1,024	\$2,456	\$2,967	\$949	\$940
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$776	\$843	\$300	\$296	\$852	\$915	\$342	\$324	\$1,074	\$1,182	\$370	\$377	\$716	\$768	\$295	\$283	\$870	\$950	\$321	\$321
	Minimum Liability with Comprehensive and Collision		\$1,176	\$1,357	\$446	\$445	\$1,226	\$1,404	\$502	\$480	\$1,447	\$1,668	\$523	\$529	\$1,179	\$1,372	\$489	\$474	\$1,240	\$1,432	\$475	\$473
	100/300/50 Liability with Comprehensive and Collision		\$1,348	\$1,544	\$501	\$497	\$1,450	\$1,646	\$578	\$551	\$1,747	\$2,001	\$611	\$617	\$1,358	\$1,566	\$550	\$529	\$1,479	\$1,696	\$548	\$543

**Private Passenger Auto Premium Comparison Survey Form**  
**FORM APCS - last modified August 2005**

NAIC Number:	24260
Company Name:	Progressive Casualty Insurance Company
Contact Person:	Geoff Souser
Telephone No.:	440-395-8862
Email Address:	<a href="mailto:geoffrey_t_souser@progressive.com">geoffrey_t_souser@progressive.com</a>
Effective Date:	10/17/2008

**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](mailto: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	1-26%/1-14%
GOOD STUDENT	5%
ANTI-THEFT DEVICE	0%
Over 55 Defensive Driver Discount	5%
\$250/\$500 Deductible Comp./Coll.	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				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			\$998	\$1,101	\$344	\$353	\$1,055	\$1,155	\$377	\$376	\$1,403	\$1,561	\$441	\$464	\$887	\$969	\$326	\$325	\$1,116	\$1,235	\$372	\$385
	Minimum Liability with Comprehensive and Collision			\$1,677	\$1,976	\$595	\$609	\$1,698	\$1,998	\$657	\$649	\$2,042	\$2,396	\$708	\$727	\$1,681	\$2,007	\$664	\$656	\$1,751	\$2,063	\$641	\$648
	100/300/50 Liability with Comprehensive and Collision			\$1,886	\$2,206	\$657	\$671	\$1,964	\$2,289	\$738	\$729	\$2,423	\$2,822	\$812	\$837	\$1,893	\$2,240	\$729	\$720	\$2,050	\$2,396	\$725	\$736
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$1,004	\$1,099	\$363	\$361	\$1,092	\$1,181	\$411	\$394	\$1,400	\$1,548	\$457	\$470	\$913	\$986	\$352	\$339	\$1,123	\$1,234	\$390	\$393
	Minimum Liability with Comprehensive and Collision			\$1,996	\$2,373	\$717	\$726	\$1,989	\$2,348	\$775	\$756	\$2,304	\$2,719	\$812	\$826	\$2,028	\$2,434	\$797	\$783	\$2,016	\$2,393	\$744	\$746
	100/300/50 Liability with Comprehensive and Collision			\$2,218	\$2,614	\$787	\$792	\$2,276	\$2,658	\$871	\$845	\$2,695	\$3,153	\$923	\$940	\$2,257	\$2,683	\$874	\$855	\$2,328	\$2,736	\$836	\$839
2003 Honda Odyssey "EX"	Minimum Liability			\$914	\$997	\$336	\$334	\$981	\$1,058	\$379	\$360	\$1,239	\$1,367	\$413	\$424	\$823	\$888	\$325	\$313	\$997	\$1,092	\$355	\$357
	Minimum Liability with Comprehensive and Collision			\$1,737	\$2,054	\$629	\$637	\$1,724	\$2,024	\$681	\$660	\$1,988	\$2,338	\$707	\$719	\$1,747	\$2,088	\$693	\$680	\$1,737	\$2,052	\$648	\$650
	100/300/50 Liability with Comprehensive and Collision			\$1,919	\$2,254	\$688	\$693	\$1,962	\$2,278	\$762	\$734	\$2,305	\$2,690	\$799	\$812	\$1,937	\$2,292	\$758	\$738	\$1,990	\$2,331	\$724	\$725
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,009	\$1,101	\$365	\$362	\$1,104	\$1,191	\$419	\$400	\$1,408	\$1,555	\$462	\$474	\$922	\$996	\$359	\$343	\$1,132	\$1,242	\$395	\$397
	Minimum Liability with Comprehensive and Collision			\$2,478	\$2,986	\$885	\$901	\$2,422	\$2,902	\$947	\$927	\$2,738	\$3,278	\$979	\$993	\$2,562	\$3,122	\$1,006	\$990	\$2,446	\$2,945	\$910	\$913
	100/300/50 Liability with Comprehensive and Collision			\$2,706	\$3,234	\$957	\$970	\$2,716	\$3,220	\$1,047	\$1,018	\$3,137	\$3,721	\$1,093	\$1,108	\$2,798	\$3,376	\$1,086	\$1,064	\$2,764	\$3,295	\$1,005	\$1,006
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$898	\$978	\$334	\$331	\$988	\$1,064	\$384	\$365	\$1,258	\$1,387	\$421	\$430	\$826	\$890	\$330	\$315	\$1,014	\$1,110	\$361	\$363
	Minimum Liability with Comprehensive and Collision			\$2,558	\$3,116	\$942	\$953	\$2,544	\$3,099	\$1,052	\$1,016	\$2,811	\$3,409	\$1,061	\$1,062	\$2,751	\$3,402	\$1,139	\$1,109	\$2,553	\$3,116	\$1,002	\$994
	100/300/50 Liability with Comprehensive and Collision			\$2,764	\$3,340	\$1,008	\$1,015	\$2,811	\$3,388	\$1,141	\$1,099	\$3,175	\$3,813	\$1,164	\$1,169	\$2,967	\$3,634	\$1,210	\$1,175	\$2,842	\$3,435	\$1,088	\$1,080
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$887	\$965	\$333	\$327	\$976	\$1,051	\$383	\$362	\$1,232	\$1,359	\$415	\$422	\$816	\$878	\$329	\$313	\$994	\$1,089	\$359	\$357
	Minimum Liability with Comprehensive and Collision			\$1,351	\$1,563	\$503	\$501	\$1,411	\$1,620	\$570	\$544	\$1,666	\$1,924	\$594	\$598	\$1,354	\$1,581	\$555	\$535	\$1,425	\$1,650	\$538	\$534
	100/300/50 Liability with Comprehensive and Collision			\$1,552	\$1,781	\$568	\$563	\$1,673	\$1,900	\$659	\$626	\$2,018	\$2,313	\$695	\$702	\$1,565	\$1,806	\$626	\$600	\$1,706	\$1,959	\$621	\$618

**Private Passenger Auto Premium Comparison Survey Form**  
**FORM APCS - last modified August 2005**

NAIC Number:	11770
Company Name:	United Financial Casualty Company
Contact Person:	Geoff Souser
Telephone No.:	440-395-8862
Email Address:	<a href="mailto:geoffrey_t_souser@progressive.com">geoffrey_t_souser@progressive.com</a>
Effective Date:	10/17/2008

**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](mailto: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	1-26%/1-14%
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			
			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		\$934	\$1,030	\$326	\$335	\$988	\$1,080	\$357	\$355	\$1,311	\$1,458	\$417	\$440	\$831	\$907	\$310	\$310	\$1,044	\$1,154	\$353	\$365
	Minimum Liability with Comprehensive and Collision		\$1,564	\$1,843	\$559	\$573	\$1,586	\$1,863	\$618	\$608	\$1,906	\$2,233	\$665	\$684	\$1,589	\$1,872	\$625	\$618	\$1,634	\$1,925	\$602	\$610
	100/300/50 Liability with Comprehensive and Collision		\$1,760	\$2,058	\$616	\$630	\$1,833	\$2,133	\$694	\$683	\$2,261	\$2,629	\$761	\$785	\$1,766	\$2,090	\$686	\$677	\$1,913	\$2,236	\$679	\$691
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$940	\$1,029	\$343	\$341	\$1,022	\$1,104	\$389	\$374	\$1,309	\$1,447	\$431	\$443	\$856	\$923	\$333	\$322	\$1,052	\$1,155	\$369	\$371
	Minimum Liability with Comprehensive and Collision		\$1,862	\$2,214	\$672	\$681	\$1,856	\$2,189	\$728	\$710	\$2,149	\$2,537	\$761	\$774	\$1,893	\$2,270	\$748	\$735	\$1,883	\$2,233	\$698	\$700
	100/300/50 Liability with Comprehensive and Collision		\$2,068	\$2,438	\$737	\$744	\$2,122	\$2,477	\$816	\$791	\$2,513	\$2,939	\$863	\$880	\$2,106	\$2,502	\$820	\$801	\$2,172	\$2,551	\$783	\$786
2003 Honda Odyssey "EX"	Minimum Liability		\$856	\$935	\$318	\$318	\$918	\$990	\$358	\$343	\$1,160	\$1,278	\$391	\$399	\$771	\$832	\$309	\$298	\$935	\$1,023	\$337	\$337
	Minimum Liability with Comprehensive and Collision		\$1,621	\$1,918	\$591	\$600	\$1,609	\$1,889	\$638	\$621	\$1,856	\$2,180	\$664	\$673	\$1,630	\$1,948	\$652	\$640	\$1,624	\$1,916	\$609	\$610
	100/300/50 Liability with Comprehensive and Collision		\$1,791	\$2,104	\$647	\$650	\$1,831	\$2,126	\$714	\$690	\$2,150	\$2,506	\$750	\$760	\$1,808	\$2,139	\$711	\$695	\$1,859	\$2,175	\$681	\$680
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$944	\$1,031	\$347	\$344	\$1,032	\$1,115	\$397	\$379	\$1,314	\$1,453	\$435	\$445	\$864	\$933	\$339	\$325	\$1,058	\$1,161	\$374	\$374
	Minimum Liability with Comprehensive and Collision		\$2,310	\$2,785	\$832	\$845	\$2,257	\$2,706	\$889	\$869	\$2,551	\$3,055	\$915	\$928	\$2,389	\$2,911	\$941	\$927	\$2,280	\$2,745	\$853	\$854
	100/300/50 Liability with Comprehensive and Collision		\$2,521	\$3,015	\$899	\$909	\$2,533	\$3,000	\$981	\$953	\$2,924	\$3,467	\$1,022	\$1,038	\$2,609	\$3,147	\$1,016	\$996	\$2,576	\$3,072	\$940	\$943
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$841	\$916	\$317	\$314	\$925	\$997	\$364	\$345	\$1,175	\$1,297	\$399	\$406	\$774	\$835	\$313	\$299	\$948	\$1,039	\$344	\$344
	Minimum Liability with Comprehensive and Collision		\$2,384	\$2,904	\$883	\$893	\$2,372	\$2,890	\$985	\$950	\$2,619	\$3,178	\$994	\$993	\$2,565	\$3,172	\$1,066	\$1,038	\$2,379	\$2,905	\$941	\$931
	100/300/50 Liability with Comprehensive and Collision		\$2,576	\$3,113	\$944	\$951	\$2,622	\$3,158	\$1,068	\$1,028	\$2,959	\$3,553	\$1,090	\$1,091	\$2,766	\$3,386	\$1,131	\$1,100	\$2,650	\$3,202	\$1,020	\$1,010
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$831	\$905	\$316	\$311	\$914	\$984	\$362	\$343	\$1,153	\$1,270	\$394	\$400	\$767	\$823	\$312	\$298	\$933	\$1,019	\$340	\$339
	Minimum Liability with Comprehensive and Collision		\$1,263	\$1,461	\$475	\$473	\$1,318	\$1,513	\$535	\$512	\$1,557	\$1,796	\$561	\$564	\$1,267	\$1,476	\$522	\$504	\$1,333	\$1,541	\$506	\$503
	100/300/50 Liability with Comprehensive and Collision		\$1,451	\$1,662	\$534	\$530	\$1,561	\$1,773	\$619	\$589	\$1,882	\$2,157	\$654	\$659	\$1,461	\$1,686	\$589	\$565	\$1,591	\$1,828	\$584	\$580

**Private Passenger Auto Premium Comparison Survey Form  
FORM APCS - last modified August 2005**

NAIC Number: 42994  
 Company Name: Progressive Classic Insurance Company  
 Contact Person: Geoff Souser  
 Telephone No.: 440-395-8862  
 Email Address: [geoffrey\\_t\\_souser@progressive.com](mailto:geoffrey_t_souser@progressive.com)  
 Effective Date: 10/17/2008

**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](mailto: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	1-26%/1-14%	%
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			
			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		\$898	\$989	\$316	\$325	\$949	\$1,037	\$346	\$344	\$1,260	\$1,398	\$404	\$425	\$799	\$872	\$299	\$299	\$1,004	\$1,109	\$342	\$354
	Minimum Liability with Comprehensive and Collision		\$1,502	\$1,767	\$539	\$553	\$1,522	\$1,787	\$595	\$587	\$1,829	\$2,141	\$642	\$659	\$1,506	\$1,796	\$601	\$593	\$1,569	\$1,846	\$580	\$588
	100/300/50 Liability with Comprehensive and Collision		\$1,688	\$1,974	\$594	\$608	\$1,759	\$2,047	\$668	\$659	\$2,168	\$2,521	\$733	\$756	\$1,696	\$2,005	\$660	\$650	\$1,835	\$2,142	\$653	\$666
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$903	\$987	\$333	\$331	\$981	\$1,060	\$378	\$361	\$1,256	\$1,388	\$417	\$428	\$821	\$889	\$324	\$312	\$1,010	\$1,109	\$357	\$360
	Minimum Liability with Comprehensive and Collision		\$1,786	\$2,121	\$648	\$656	\$1,779	\$2,098	\$702	\$682	\$2,060	\$2,431	\$733	\$744	\$1,814	\$2,177	\$720	\$707	\$1,805	\$2,140	\$672	\$675
	100/300/50 Liability with Comprehensive and Collision		\$1,984	\$2,337	\$709	\$715	\$2,034	\$2,374	\$786	\$761	\$2,408	\$2,818	\$831	\$846	\$2,019	\$2,397	\$786	\$771	\$2,082	\$2,445	\$753	\$757
2003 Honda Odyssey "EX"	Minimum Liability		\$822	\$898	\$308	\$307	\$882	\$951	\$345	\$331	\$1,112	\$1,228	\$379	\$387	\$743	\$801	\$300	\$288	\$897	\$984	\$326	\$328
	Minimum Liability with Comprehensive and Collision		\$1,554	\$1,839	\$568	\$577	\$1,544	\$1,811	\$613	\$597	\$1,778	\$2,091	\$640	\$649	\$1,565	\$1,868	\$628	\$615	\$1,555	\$1,838	\$587	\$589
	100/300/50 Liability with Comprehensive and Collision		\$1,719	\$2,017	\$621	\$627	\$1,756	\$2,039	\$687	\$663	\$2,061	\$2,403	\$721	\$732	\$1,734	\$2,050	\$685	\$669	\$1,780	\$2,085	\$655	\$655
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$907	\$989	\$336	\$333	\$992	\$1,071	\$384	\$366	\$1,262	\$1,393	\$421	\$432	\$832	\$896	\$331	\$315	\$1,016	\$1,115	\$362	\$363
	Minimum Liability with Comprehensive and Collision		\$2,214	\$2,667	\$799	\$812	\$2,164	\$2,594	\$854	\$834	\$2,446	\$2,926	\$881	\$895	\$2,291	\$2,789	\$906	\$892	\$2,185	\$2,630	\$820	\$822
	100/300/50 Liability with Comprehensive and Collision		\$2,416	\$2,888	\$863	\$873	\$2,427	\$2,876	\$942	\$915	\$2,802	\$3,321	\$983	\$999	\$2,500	\$3,016	\$976	\$959	\$2,468	\$2,941	\$904	\$907
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$808	\$881	\$307	\$305	\$888	\$957	\$352	\$335	\$1,130	\$1,245	\$383	\$394	\$745	\$802	\$303	\$291	\$913	\$998	\$332	\$334
	Minimum Liability with Comprehensive and Collision		\$2,285	\$2,783	\$849	\$859	\$2,273	\$2,769	\$947	\$914	\$2,512	\$3,045	\$953	\$957	\$2,458	\$3,038	\$1,023	\$998	\$2,282	\$2,784	\$902	\$896
	100/300/50 Liability with Comprehensive and Collision		\$2,469	\$2,983	\$908	\$913	\$2,514	\$3,026	\$1,027	\$987	\$2,835	\$3,404	\$1,047	\$1,050	\$2,649	\$3,244	\$1,086	\$1,056	\$2,539	\$3,069	\$978	\$971
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$798	\$870	\$307	\$302	\$880	\$945	\$351	\$332	\$1,107	\$1,218	\$380	\$388	\$737	\$793	\$303	\$288	\$895	\$979	\$328	\$329
	Minimum Liability with Comprehensive and Collision		\$1,211	\$1,403	\$458	\$457	\$1,267	\$1,452	\$517	\$494	\$1,494	\$1,721	\$539	\$545	\$1,216	\$1,418	\$504	\$485	\$1,278	\$1,478	\$488	\$486
	100/300/50 Liability with Comprehensive and Collision		\$1,390	\$1,596	\$514	\$512	\$1,499	\$1,701	\$597	\$567	\$1,807	\$2,068	\$629	\$636	\$1,403	\$1,617	\$567	\$544	\$1,528	\$1,753	\$564	\$560