

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Insurer Name: PROGRESSIVE CLASSIC INSURANCE COMPANY Contact Person: James Roche  
 NAIC Number: 42994 Signature: \_\_\_\_\_  
 Name of Advisory Organization Whose Filing You Are Referencing: N/A Telephone No: (804) 364-6649  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: N/A Proposed Effective Date: 01/08/2007

(1) LINE OF COVERAGE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (if applicable)	(8) Co. Current Loss Cost Multiplier
BI	-3.5%	-3.9%	74.0%	N/A	N/A	N/A	N/A
PD	-10.7%	-10.7%	74.0%				
UMBI	7.3%	7.2%	74.0%				
UMPD	-8.3%	-8.4%	74.0%				
PIP	9.0%	8.8%	74.0%				
COMP	9.3%	9.2%	74.0%				
COLL	-7.6%	-7.8%	74.0%				
<b>TOTAL OVERALL EFFECT</b>	<b>-5.0%</b>	<b>-4.9%</b>	<b>74.0%</b>				

N Apply Loss Cost Factors to Future Filings? (Y or N)  
10% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-46% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RP-2 or RF-WC

**5 Year History**

Year	Rate Change History Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2005	2239	1.2%	05/10	5545	3047	55.0%	52.4%
2004	3687	-0.2%	04/08	8048	4389	54.5%	51.3%
2003	4658	0.7%	11/03	11514	7438	64.6%	57.5%
2002	6122	4.9%	4/03	14019	8445	60.2%	59.9%
2001	6397	5.0%	9/02	10247	6326	61.7%	61.3%

Selected Provisions

<b>A. Total Production Expense</b>	16.0%
<b>B. General Expense</b>	2.1%
<b>C. Taxes, License &amp; Fees</b>	4.3%
<b>D. Underwriting Profit &amp; Contingencies</b>	4.0%
<b>E. Other (Explain)</b>	0.0%
<b>F. Total</b>	26.3%