

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: PROGRESSIVE NORTHWESTERN INSURANCE COMPANY Contact Person: James Roche
 NAIC Number: 42919 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: 05/25/2007

| (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 | -3.1% | -1.4% | 75.4% | N/A | N/A | N/A | N/A |
| PD | -3.5% | -1.6% | 75.4% | | | | |
| UMBI | 4.9% | 5.2% | 75.4% | | | | |
| UMPD | -3.4% | -2.9% | 75.4% | | | | |
| PIP | -5.5% | -4.2% | 75.4% | | | | |
| COMP | -6.8% | -6.6% | 74.1% | | | | |
| COLL | 0.1% | 0.3% | 74.1% | | | | |
| TOTAL OVERALL EFFECT | -2.8% | -1.6% | 74.9% | | | | |

N Apply Loss Cost Factors to Future Filings? (Y or N)
5% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-28% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

5 Year History

| Year | Policy Count | Rate Change History % | Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|------|--------------|-----------------------|-----------|-------------------------|-----------------------|---------------------|------------------------|
| 2005 | 30695 | - | - | 58564 | 33620 | 57.4% | 51.4% |
| 2004 | 30424 | -0.2% | 04/08 | 51034 | 29109 | 57.0% | 48.9% |
| 2003 | 29003 | 0.7% | 11/03 | 32329 | 17723 | 54.8% | 49.4% |
| 2002 | 21573 | 4.9% | 4/03 | 10304 | 5771 | 56.0% | 55.3% |
| 2001 | 5078 | 5.0% | 9/02 | 9105 | 5164 | 56.7% | 58.3% |

Selected Provisions

| | |
|---|-------|
| A. Total Production Expense | 15.8% |
| B. General Expense | 2.2% |
| C. Taxes, License & Fees | 4.2% |
| D. Underwriting Profit & Contingencies | 4.0% |
| E. Other (Explain) | 0.0% |
| F. Total | 26.2% |