

### NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-DIR 2008-03 RATES
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	<b>Progressive Direct Insurance Company</b>	B.	<b>16322</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.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	0.6%	-4.5%	79%	N/A	N/A	N/A	N/A
PD	9.4%	7.0%	79%	N/A	N/A	N/A	N/A
UM/UIM	-1.1%	-15.0%	79%	N/A	N/A	N/A	N/A
UMPD	-7.8%	-15.0%	79%	N/A	N/A	N/A	N/A
PIP	6.2%	6.0%	79%	N/A	N/A	N/A	N/A
COMP	-10.3%	-9.0%	79%	N/A	N/A	N/A	N/A
COLL	4.8%	3.0%	79%	N/A	N/A	N/A	N/A
Acquisition Expense	45.7%	0.0%	79%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	8.4%	-0.6%					

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
2007	8,634	-4.8%	3/07	15,890	8,110	51.0%	54.6%
2006	8,683	1.7%	6/06	16,106	7,902	49.1%	51.1%
2005	7,718	-0.5%	6/04	14,678	7,727	52.6%	52.6%
2004	6,959	0.0%	11/03	13,199	6,415	48.6%	49.6%
2003	6,023	4.3%	1/03	10,158	5,192	51.1%	52.6%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	10.4%
B. General Expense	0.0%
C. Taxes, License & Fees	5.6%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0.0%
F. TOTAL	21.0%

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.   5%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -26%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_