

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

1. This filing transmittal is part of Company Tracking # **AR DIR 2008-04 RATES**

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.	Progressive Direct Insurance Company	B.	16322

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

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
BI	7.8%	6.0%	79%				
PD	8.1%	7.0%	79%				
UM/UIM	10.8%	6.5%	79%				
UMPD	-2.8%	0.0%	79%				
PIP	12.6%	11.0%	79%				
COMP	-3.5%	-2.9%	79%				
COLL	0.0%	0.0%	79%				
Acquisition Expense	38.3%	0.2%	79%				
TOTAL OVERALL EFFECT	8.9%	2.8%					

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
2008	8,634	-0.6%	3/08	N/A	N/A	N/A	N/A
2007	8,634	-4.8%	3/07	15,890	8,110	51.0%	54.6%
2006	8,683	1.7%	6/06	16,106	7,902	49.1%	51.1%
2005	7,718	-0.5%	6/04	14,678	7,727	52.6%	52.6%
2004	6,959	0.0%	11/03	13,199	6,415	48.6%	49.6%
2003	6,023	4.3%	1/03	10,158	5,192	51.1%	52.6%

7.

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

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