

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

1.	This filing transmittal is part of Company Tracking #	AR AGENCY 2008-04 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.	Progressive Specialty Insurance Company	B. 32786

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

(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)
BI	2.6%	1.7%	72.6%			
PD	9.8%	9.1%	72.6%			
UM/UIM	12.1%	12.2%	72.6%			
UMPD	7.9%	8.7%	72.6%			
PIP	11.1%	9.4%	72.6%			
COMP	-2.6%	-2.5%	70.9%			
COLL	7.4	6.2%	70.9%			
TOTAL OVERALL EFFECT	5.4%	4.7%				

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

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	16.45%
B. General Expense	3.0%
C. Taxes, License & Fees	4.9%
D. Underwriting Profit & Contingencies	5.0%
E. Other (Investment Income)	-1.25%
F. TOTAL	28.1%

- 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): _____