

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Insurer Name: PROGRESSIVE CLASSIC INSURANCE COMPANY Contact Person: Andrew Rose  
 NAIC Number: 42994 Signature: \_\_\_\_\_  
 Name of Advisory Organization Whose Filing You Are Referencing N/A Telephone No: (804) 364-6776  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: N/A Proposed Effective Date: 02/22/2006

(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	-5.5%	-3.1%	74.1%	N/A	N/A	N/A	N/A
PD	7.2%	6.1%	74.1%				
UMBI	15.4%	-4.0%	74.1%				
UMPD	0.6%	0.6%	74.1%				
PIP	-2.2%	-3.1%	74.1%				
COMP	16.6%	14.5%	74.1%				
COLL	-2.9%	-1.9%	74.1%				
<b>TOTAL OVERALL EFFECT</b>	<b>0.9%</b>	<b>1.2%</b>	<b>74.1%</b>				

N Apply Loss Cost Factors to Future Filings? (Y or N)  
12% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-31% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

**5 Year History**

Rate Change History			AR Earned		Incurred	Arkansas	Countrywide
Year	Policy Count	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio
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%
2000	35400	0.7%	12/01	10456	7617	72.8%	65.8%

Selected Provisions

<b>A. Total Production Expense</b>	<u>15.7%</u>
<b>B. General Expense</b>	<u>1.7%</u>
<b>C. Taxes, License &amp; Fees</b>	<u>4.5%</u>
<b>D. Underwriting Profit &amp; Contingencies</b>	<u>4.0%</u>
<b>E. Other (Explain)</b>	<u>0.0%</u>
<b>F. Total</b>	<u>25.9%</u>