

**State:** Pennsylvania **First Filing Company:** Progressive Advanced Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PA 201602  
**Project Name/Number:** PA 201602/

## Filing at a Glance

Companies: Progressive Advanced Insurance Company  
Progressive Preferred Insurance Company  
Progressive Specialty Insurance Company

Product Name: PA 201602  
State: Pennsylvania  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate  
Date Submitted: 05/12/2016  
SERFF Tr Num: PRGS-130542221  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved  
Co Tr Num:

Effective Date 07/08/2016  
Requested (New):  
Effective Date 08/11/2016  
Requested (Renewal):  
Author(s): Julie Swope, Michael Lange, Kyle Burkett, Jane Gallo, Taylor Begalla, Gabriella O'Connor  
Reviewer(s): Xiaofeng Lu (primary), Michael McKenney  
Disposition Date: 06/02/2016  
Disposition Status: Approved  
Effective Date (New): 07/08/2016  
Effective Date (Renewal): 08/11/2016

State Filing Description:

**State:** Pennsylvania  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PA 201602  
**Project Name/Number:** PA 201602/

**First Filing Company:** Progressive Advanced Insurance Company, ...

## General Information

Project Name: PA 201602  
Project Number:  
Reference Organization:  
Reference Title:  
Filing Status Changed: 06/02/2016  
State Status Changed: 06/02/2016  
Created By: Michael Lange  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Michael Lange

### Filing Description:

Mr. Michael McKenney, Actuary  
Pennsylvania Insurance Department  
Property & Casualty Bureau  
1311 Strawberry Square  
Harrisburg, PA 17120

### Subject:

Progressive Advanced Insurance Company  
Progressive Preferred Insurance Company  
Progressive Specialty Insurance Company  
Private Passenger Automobile Programs

RE: Rates filing effective July 8, 2016 for new business and August 11, 2016 for renewal business  
Dear Mr. McKenney,

Enclosed is a revision to Progressive Advanced Insurance Company (PAIC), Progressive Preferred Insurance Company (PPIC) and Progressive Specialty Insurance Company (PSIC).

Progressive is proposing overall rate changes of 3.4% for PPIC, 3.5% for PSIC and 1.2% for PAIC. We are submitting a data call for PPIC and PSIC; we are not submitting a data call for PAIC because it does not meet the criteria.

Should you have any questions, you can reach me at 440-910-3560. Thank you for your consideration.

Sincerely,  
Jennifer Cavolo  
Product Manager  
(440) 910-3560  
jennifer\_cavolo@progressive.com

## Company and Contact

### Filing Contact Information

Jennifer Cavolo, Product Manager                      jennifer\_cavolo@progressive.com

**State:** Pennsylvania **First Filing Company:** Progressive Advanced Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PA 201602  
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747 Alpha Drive 440-910-3560 [Phone]  
 A22A  
 Highland Hts, OH 44143-2124

**Filing Company Information**

Progressive Advanced Insurance Company	CoCode: 11851	State of Domicile: Ohio
6300 Wilson Mills Rd	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 62-0484104	

Progressive Preferred Insurance Company	CoCode: 37834	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1287020	

Progressive Specialty Insurance Company	CoCode: 32786	State of Domicile: Ohio
6300 Wilson Mills Road	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1172685	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? Yes  
 Fee Explanation: \$50 per Company.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Progressive Advanced Insurance Company	\$50.00	05/12/2016	109326939
Progressive Preferred Insurance Company	\$50.00	05/12/2016	109327152
Progressive Specialty Insurance Company	\$50.00	05/12/2016	109327151

**State Specific**

\*Filing Fee Amount: 150  
 \*Date Filing Fee Mailed: N/A  
 \*Filing Fee Check Number: N/A  
 \*Filing Fee Check Date: N/A  
 \*NAIC Number: N/A

SERFF Tracking #:

PRGS-130542221

State Tracking #:

Company Tracking #:

State: Pennsylvania

First Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA 201602

Project Name/Number: PA 201602/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Xiaofeng Lu	06/02/2016	06/02/2016

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Additional Information Needed	Xiaofeng Lu	05/20/2016	05/20/2016

#### Response Letters

Responded By	Created On	Date Submitted
Michael Lange	05/23/2016	05/23/2016

State: Pennsylvania  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
 Product Name: PA 201602  
 Project Name/Number: PA 201602/

First Filing Company: Progressive Advanced Insurance Company, ...

## Disposition

Disposition Date: 06/02/2016  
 Effective Date (New): 07/08/2016  
 Effective Date (Renewal): 08/11/2016  
 Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Advanced Insurance Company	1.600%	1.200%	\$3,165,402	183,085	\$270,954,497	10.000%	-2.200%
Progressive Preferred Insurance Company	6.100%	3.400%	\$1,189,179	19,422	\$34,968,729	9.500%	1.300%
Progressive Specialty Insurance Company	6.100%	3.500%	\$10,903,840	180,601	\$309,027,260	7.800%	0.000%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

4.100%

Overall Percentage Rate Impact For This Filing

2.500%

Effect of Rate Filing-Written Premium Change For This Program

\$15,258,421

Effect of Rate Filing - Number of Policyholders Affected

383,108

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Authorization to File (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Data Call		Yes
Supporting Document	Trailing 12 Dispersion		Yes
Supporting Document	Response to 5-20-2016 Objections		Yes
Rate	Factors		Yes

**State:** Pennsylvania  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** PA 201602  
**Project Name/Number:** PA 201602/

**First Filing Company:** Progressive Advanced Insurance Company, ...

## Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	05/20/2016
Submitted Date	05/20/2016
Respond By Date	05/27/2016

Dear Jennifer Cavolo,

### **Introduction:**

The Pennsylvania Insurance Department (Department) has begun its review of this filing. In order to properly review the filing, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter.

1. For each filed company, assuming you write more than one personal auto program in each company in Pennsylvania, please provide the impact of the pending filing on each filed company's total Pennsylvania personal auto book of business.
2. Please provide the UM and UIM Base Rate Tables in Excel format.

Upon your response to the above concerns, the Department will continue to review your filing.

If you have any questions or difficulties in responding to the above data request, please call me at (717)783-0693.

### **Conclusion:**

Sincerely,  
Xiaofeng Lu

SERFF Tracking #:

PRGS-130542221

State Tracking #:

Company Tracking #:

State: Pennsylvania

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA 201602

Project Name/Number: PA 201602/

First Filing Company: Progressive Advanced Insurance Company, ...

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/23/2016  
Submitted Date 05/23/2016

Dear Xiaofeng Lu,

### Introduction:

### Response 1

#### Comments:

Please see "Response to 05-20-2016 Objection" under Supporting Documentation.

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 5-20-2016 Objections
Comments:	
Attachment(s):	Response to 5-20-2016 Objections.pdf Exhibit A - 5-20-2016.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,

Michael Lange

SERFF Tracking #:

PRGS-130542221

State Tracking #:

Company Tracking #:

State: Pennsylvania

First Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA 201602

Project Name/Number: PA 201602/

## Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 2.600%

Effective Date of Last Rate Revision: 04/22/2016

Filing Method of Last Filing: Prior Approval

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Advanced Insurance Company	1.600%	1.200%	\$3,165,402	183,085	\$270,954,497	10.000%	-2.200%
Progressive Preferred Insurance Company	6.100%	3.400%	\$1,189,179	19,422	\$34,968,729	9.500%	1.300%
Progressive Specialty Insurance Company	6.100%	3.500%	\$10,903,840	180,601	\$309,027,260	7.800%	0.000%

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

State: Pennsylvania

First Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA 201602

Project Name/Number: PA 201602/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Factors		Replacement		PA 201602 PAIC, PSIC, and PPIC Factor Pages - 5-12-2016.pdf

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Base Rate Table

Rate Plan	Policy Incepted Prior to Revision Effective	03/25/2011	BI	PD	COMP	COLL	LOAN	MED	RENT	ROADSIDE ASSISTANCE	INCOME LOSS	COMBO FPB	ACCIDENTAL DEATH	FUNERAL BENEFIT	EXTRAORDINARY MED BENEFIT	ACPE	COMP TRAILER	COLL TRAILER	OPERATIONS EXPENSE	ACQUISITION EXPENSE
1	Y		296.35	225.21	118.98	511.15	19.40	228.42	35.79	7.17	24.67	159.48	5.76	1.35	97.27	2.95	164.67	72.17	37.57	0.00
1	N		210.38	188.97	110.81	379.81	16.18	188.74	24.26	4.34	21.07	134.17	5.33	1.37	84.27	2.91	164.80	71.94	29.81	0.00
6	Y		246.30	214.72	105.47	446.10	15.79	234.28	30.07	7.10	24.05	175.41	5.61	1.35	90.18	2.76	164.56	72.53	38.15	0.00
6	N		144.96	191.67	106.14	365.15	15.82	141.01	27.62	8.21	16.24	102.05	2.00	1.00	65.55	3.03	164.56	72.31	30.36	0.00
R	Y		189.60	182.86	103.82	399.03	13.04	189.56	26.96	10.78	17.89	80.17	4.54	2.21	63.19	2.77	0.00	0.00	34.25	198.20
R	N		165.60	159.82	100.78	340.52	11.59	172.42	23.95	7.34	15.48	65.37	3.76	2.10	54.50	2.72	0.00	0.00	31.97	226.43

Notes:  
 Contents Base Rate = Contents Value x 0.015  
 PSIC corresponds with Channel AG and Rate Plan 1. PPIC corresponds with Channel AG and Rate Plan 6. PAIC corresponds with Channel DI and Rate Plan R.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UM Base Rate Table

Rate Plan	UM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UM Base Rate
1	NONE	Y	Y	0.00
1	NONE	Y	N	0.00
1	NONE	N	Y	0.00
1	NONE	N	N	0.00
1	15/30 STACKED	Y	Y	24.89
1	15/30 STACKED	Y	N	27.48
1	15/30 STACKED	N	Y	21.25
1	15/30 STACKED	N	N	23.49
1	15/40 STACKED	Y	Y	24.89
1	15/40 STACKED	Y	N	27.48
1	15/40 STACKED	N	Y	21.25
1	15/40 STACKED	N	N	23.49
1	25/50 STACKED	Y	Y	24.89
1	25/50 STACKED	Y	N	27.48
1	25/50 STACKED	N	Y	21.25
1	25/50 STACKED	N	N	23.49
1	50/100 STACKED	Y	Y	24.89
1	50/100 STACKED	Y	N	27.48
1	50/100 STACKED	N	Y	21.25
1	50/100 STACKED	N	N	23.49
1	100/300 STACKED	Y	Y	24.89
1	100/300 STACKED	Y	N	27.48
1	100/300 STACKED	N	Y	21.25
1	100/300 STACKED	N	N	23.49
1	250/500 STACKED	Y	Y	24.89
1	250/500 STACKED	Y	N	27.48
1	250/500 STACKED	N	Y	21.25
1	250/500 STACKED	N	N	23.49
1	100 CSL STACKED	Y	Y	24.89
1	100 CSL STACKED	Y	N	27.48
1	100 CSL STACKED	N	Y	21.25
1	100 CSL STACKED	N	N	23.49
1	300 CSL STACKED	Y	Y	24.89
1	300 CSL STACKED	Y	N	27.48
1	300 CSL STACKED	N	Y	21.25
1	300 CSL STACKED	N	N	23.49
1	500 CSL STACKED	Y	Y	24.89
1	500 CSL STACKED	Y	N	27.48
1	500 CSL STACKED	N	Y	21.25
1	500 CSL STACKED	N	N	23.49
1	15/30 NON-STACKED	Y	Y	15.06
1	15/30 NON-STACKED	Y	N	16.62
1	15/30 NON-STACKED	N	Y	20.18
1	15/30 NON-STACKED	N	N	22.28
1	15/40 NON-STACKED	Y	Y	15.06
1	15/40 NON-STACKED	Y	N	16.62
1	15/40 NON-STACKED	N	Y	20.18
1	15/40 NON-STACKED	N	N	22.28
1	25/50 NON-STACKED	Y	Y	15.06
1	25/50 NON-STACKED	Y	N	16.62
1	25/50 NON-STACKED	N	Y	20.18
1	25/50 NON-STACKED	N	N	22.28
1	50/100 NON-STACKED	Y	Y	15.06
1	50/100 NON-STACKED	Y	N	16.62
1	50/100 NON-STACKED	N	Y	20.18
1	50/100 NON-STACKED	N	N	22.28
1	100/300 NON-STACKED	Y	Y	15.06
1	100/300 NON-STACKED	Y	N	16.62
1	100/300 NON-STACKED	N	Y	20.18
1	100/300 NON-STACKED	N	N	22.28
1	250/500 NON-STACKED	Y	Y	15.06
1	250/500 NON-STACKED	Y	N	16.62
1	250/500 NON-STACKED	N	Y	20.18
1	250/500 NON-STACKED	N	N	22.28
1	100 CSL NON-STACKED	Y	Y	15.06
1	100 CSL NON-STACKED	Y	N	16.62
1	100 CSL NON-STACKED	N	Y	20.18
1	100 CSL NON-STACKED	N	N	22.28
1	300 CSL NON-STACKED	Y	Y	15.06
1	300 CSL NON-STACKED	Y	N	16.62
1	300 CSL NON-STACKED	N	Y	20.18
1	300 CSL NON-STACKED	N	N	22.28
1	500 CSL NON-STACKED	Y	Y	15.06
1	500 CSL NON-STACKED	Y	N	16.62
1	500 CSL NON-STACKED	N	Y	20.18
1	500 CSL NON-STACKED	N	N	22.28

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UM Base Rate Table

Rate Plan	UM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UM Base Rate
1	500 CSL NON-STACKED	N	N	22.28
6	NONE	Y	Y	0.00
6	NONE	Y	N	0.00
6	NONE	N	Y	0.00
6	NONE	N	N	0.00
6	15/30 STACKED	Y	Y	21.32
6	15/30 STACKED	Y	N	14.95
6	15/30 STACKED	N	Y	18.23
6	15/30 STACKED	N	N	12.79
6	15/40 STACKED	Y	Y	21.32
6	15/40 STACKED	Y	N	14.95
6	15/40 STACKED	N	Y	18.23
6	15/40 STACKED	N	N	12.79
6	25/50 STACKED	Y	Y	21.32
6	25/50 STACKED	Y	N	14.95
6	25/50 STACKED	N	Y	18.23
6	25/50 STACKED	N	N	12.79
6	50/100 STACKED	Y	Y	21.32
6	50/100 STACKED	Y	N	14.95
6	50/100 STACKED	N	Y	18.23
6	50/100 STACKED	N	N	12.79
6	100/300 STACKED	Y	Y	21.32
6	100/300 STACKED	Y	N	14.95
6	100/300 STACKED	N	Y	18.23
6	100/300 STACKED	N	N	12.79
6	250/500 STACKED	Y	Y	21.32
6	250/500 STACKED	Y	N	14.95
6	250/500 STACKED	N	Y	18.23
6	250/500 STACKED	N	N	12.79
6	100 CSL STACKED	Y	Y	21.32
6	100 CSL STACKED	Y	N	14.95
6	100 CSL STACKED	N	Y	18.23
6	100 CSL STACKED	N	N	12.79
6	300 CSL STACKED	Y	Y	21.32
6	300 CSL STACKED	Y	N	14.95
6	300 CSL STACKED	N	Y	18.23
6	300 CSL STACKED	N	N	12.79
6	500 CSL STACKED	Y	Y	21.32
6	500 CSL STACKED	Y	N	14.95
6	500 CSL STACKED	N	Y	18.23
6	500 CSL STACKED	N	N	12.79
6	15/30 NON-STACKED	Y	Y	12.91
6	15/30 NON-STACKED	Y	N	9.04
6	15/30 NON-STACKED	N	Y	17.29
6	15/30 NON-STACKED	N	N	12.11
6	15/40 NON-STACKED	Y	Y	12.91
6	15/40 NON-STACKED	Y	N	9.04
6	15/40 NON-STACKED	N	Y	17.29
6	15/40 NON-STACKED	N	N	12.11
6	25/50 NON-STACKED	Y	Y	12.91
6	25/50 NON-STACKED	Y	N	9.04
6	25/50 NON-STACKED	N	Y	17.29
6	25/50 NON-STACKED	N	N	12.11
6	50/100 NON-STACKED	Y	Y	12.91
6	50/100 NON-STACKED	Y	N	9.04
6	50/100 NON-STACKED	N	Y	17.29
6	50/100 NON-STACKED	N	N	12.11
6	100/300 NON-STACKED	Y	Y	12.91
6	100/300 NON-STACKED	Y	N	9.04
6	100/300 NON-STACKED	N	Y	17.29
6	100/300 NON-STACKED	N	N	12.11
6	250/500 NON-STACKED	Y	Y	12.91
6	250/500 NON-STACKED	Y	N	9.04
6	250/500 NON-STACKED	N	Y	17.29
6	250/500 NON-STACKED	N	N	12.11
6	100 CSL NON-STACKED	Y	Y	12.91
6	100 CSL NON-STACKED	Y	N	9.04
6	100 CSL NON-STACKED	N	Y	17.29
6	100 CSL NON-STACKED	N	N	12.11
6	300 CSL NON-STACKED	Y	Y	12.91
6	300 CSL NON-STACKED	Y	N	9.04
6	300 CSL NON-STACKED	N	Y	17.29
6	300 CSL NON-STACKED	N	N	12.11
6	500 CSL NON-STACKED	Y	Y	12.91
6	500 CSL NON-STACKED	Y	N	9.04

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UM Base Rate Table

Rate Plan	UM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UM Base Rate
6	500 CSL NON-STACKED	N	Y	17.29
6	500 CSL NON-STACKED	N	N	12.11
R	NONE	Y	Y	0.00
R	NONE	Y	N	0.00
R	NONE	N	Y	0.00
R	NONE	N	N	0.00
R	15/30 STACKED	Y	Y	24.51
R	15/30 STACKED	Y	N	24.19
R	15/30 STACKED	N	Y	22.27
R	15/30 STACKED	N	N	22.00
R	15/40 STACKED	Y	Y	24.51
R	15/40 STACKED	Y	N	24.19
R	15/40 STACKED	N	Y	22.27
R	15/40 STACKED	N	N	22.00
R	25/50 STACKED	Y	Y	24.51
R	25/50 STACKED	Y	N	24.19
R	25/50 STACKED	N	Y	22.27
R	25/50 STACKED	N	N	22.00
R	50/100 STACKED	Y	Y	24.51
R	50/100 STACKED	Y	N	24.19
R	50/100 STACKED	N	Y	22.27
R	50/100 STACKED	N	N	22.00
R	100/300 STACKED	Y	Y	24.51
R	100/300 STACKED	Y	N	24.19
R	100/300 STACKED	N	Y	22.27
R	100/300 STACKED	N	N	22.00
R	250/500 STACKED	Y	Y	24.51
R	250/500 STACKED	Y	N	24.19
R	250/500 STACKED	N	Y	22.27
R	250/500 STACKED	N	N	22.00
R	100 CSL STACKED	Y	Y	24.51
R	100 CSL STACKED	Y	N	24.19
R	100 CSL STACKED	N	Y	22.27
R	100 CSL STACKED	N	N	22.00
R	300 CSL STACKED	Y	Y	24.51
R	300 CSL STACKED	Y	N	24.19
R	300 CSL STACKED	N	Y	22.27
R	300 CSL STACKED	N	N	22.00
R	500 CSL STACKED	Y	Y	24.51
R	500 CSL STACKED	Y	N	24.19
R	500 CSL STACKED	N	Y	22.27
R	500 CSL STACKED	N	N	22.00
R	15/30 NON-STACKED	Y	Y	18.80
R	15/30 NON-STACKED	Y	N	20.71
R	15/30 NON-STACKED	N	Y	21.13
R	15/30 NON-STACKED	N	N	20.87
R	15/40 NON-STACKED	Y	Y	18.80
R	15/40 NON-STACKED	Y	N	20.71
R	15/40 NON-STACKED	N	Y	21.13
R	15/40 NON-STACKED	N	N	20.87
R	25/50 NON-STACKED	Y	Y	18.80
R	25/50 NON-STACKED	Y	N	20.71
R	25/50 NON-STACKED	N	Y	21.13
R	25/50 NON-STACKED	N	N	20.87
R	50/100 NON-STACKED	Y	Y	18.80
R	50/100 NON-STACKED	Y	N	20.71
R	50/100 NON-STACKED	N	Y	21.13
R	50/100 NON-STACKED	N	N	20.87
R	100/300 NON-STACKED	Y	Y	18.80
R	100/300 NON-STACKED	Y	N	20.71
R	100/300 NON-STACKED	N	Y	21.13
R	100/300 NON-STACKED	N	N	20.87
R	250/500 NON-STACKED	Y	Y	18.80
R	250/500 NON-STACKED	Y	N	20.71
R	250/500 NON-STACKED	N	Y	21.13
R	250/500 NON-STACKED	N	N	20.87
R	100 CSL NON-STACKED	Y	Y	18.80
R	100 CSL NON-STACKED	Y	N	20.71
R	100 CSL NON-STACKED	N	Y	21.13
R	100 CSL NON-STACKED	N	N	20.87
R	300 CSL NON-STACKED	Y	Y	18.80
R	300 CSL NON-STACKED	Y	N	20.71
R	300 CSL NON-STACKED	N	Y	21.13
R	300 CSL NON-STACKED	N	N	20.87
R	500 CSL NON-STACKED	Y	Y	18.80

Progressive Specialty Insurance Company (PSIC)  
Progressive Preferred Insurance Company (PPIC)  
Progressive Advanced Insurance Company (PAIC)  
Pennsylvania Private Passenger Automobile

UM Base Rate Table

Rate		Multi-	Policy Incepted Prior to		
Plan	UM Limit	Car	Rate Revision Effective 03/25/2011	UM Base Rate	
R	500 CSL NON-STACKED	Y	N	20.71	
R	500 CSL NON-STACKED	N	Y	21.13	
R	500 CSL NON-STACKED	N	N	20.87	

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UIM Base Rate Table

Rate Plan	UIM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UIM Base Rate
1	NONE	Y	Y	0.00
1	NONE	Y	N	0.00
1	NONE	N	Y	0.00
1	NONE	N	N	0.00
1	15/30 STACKED	Y	Y	57.22
1	15/30 STACKED	Y	N	65.35
1	15/30 STACKED	N	Y	44.28
1	15/30 STACKED	N	N	50.51
1	15/40 STACKED	Y	Y	57.22
1	15/40 STACKED	Y	N	65.35
1	15/40 STACKED	N	Y	44.28
1	15/40 STACKED	N	N	50.51
1	25/50 STACKED	Y	Y	57.22
1	25/50 STACKED	Y	N	65.35
1	25/50 STACKED	N	Y	44.28
1	25/50 STACKED	N	N	50.51
1	50/100 STACKED	Y	Y	57.22
1	50/100 STACKED	Y	N	65.35
1	50/100 STACKED	N	Y	44.28
1	50/100 STACKED	N	N	50.51
1	100/300 STACKED	Y	Y	57.22
1	100/300 STACKED	Y	N	65.35
1	100/300 STACKED	N	Y	44.28
1	100/300 STACKED	N	N	50.51
1	250/500 STACKED	Y	Y	57.22
1	250/500 STACKED	Y	N	65.35
1	250/500 STACKED	N	Y	44.28
1	250/500 STACKED	N	N	50.51
1	100 CSL STACKED	Y	Y	57.22
1	100 CSL STACKED	Y	N	65.35
1	100 CSL STACKED	N	Y	44.28
1	100 CSL STACKED	N	N	50.51
1	300 CSL STACKED	Y	Y	57.22
1	300 CSL STACKED	Y	N	65.35
1	300 CSL STACKED	N	Y	44.28
1	300 CSL STACKED	N	N	50.51
1	500 CSL STACKED	Y	Y	57.22
1	500 CSL STACKED	Y	N	65.35
1	500 CSL STACKED	N	Y	44.28
1	500 CSL STACKED	N	N	50.51
1	15/30 NON-STACKED	Y	Y	33.05
1	15/30 NON-STACKED	Y	N	37.71
1	15/30 NON-STACKED	N	Y	42.45
1	15/30 NON-STACKED	N	N	48.47
1	15/40 NON-STACKED	Y	Y	33.05
1	15/40 NON-STACKED	Y	N	37.71
1	15/40 NON-STACKED	N	Y	42.45
1	15/40 NON-STACKED	N	N	48.47
1	25/50 NON-STACKED	Y	Y	33.05
1	25/50 NON-STACKED	Y	N	37.71
1	25/50 NON-STACKED	N	Y	42.45
1	25/50 NON-STACKED	N	N	48.47
1	50/100 NON-STACKED	Y	Y	33.05
1	50/100 NON-STACKED	Y	N	37.71
1	50/100 NON-STACKED	N	Y	42.45
1	50/100 NON-STACKED	N	N	48.47
1	100/300 NON-STACKED	Y	Y	33.05
1	100/300 NON-STACKED	Y	N	37.71
1	100/300 NON-STACKED	N	Y	42.45
1	100/300 NON-STACKED	N	N	48.47
1	250/500 NON-STACKED	Y	Y	33.05
1	250/500 NON-STACKED	Y	N	37.71
1	250/500 NON-STACKED	N	Y	42.45
1	250/500 NON-STACKED	N	N	48.47
1	100 CSL NON-STACKED	Y	Y	33.05
1	100 CSL NON-STACKED	Y	N	37.71
1	100 CSL NON-STACKED	N	Y	42.45
1	100 CSL NON-STACKED	N	N	48.47
1	300 CSL NON-STACKED	Y	Y	33.05
1	300 CSL NON-STACKED	Y	N	37.71
1	300 CSL NON-STACKED	N	Y	42.45
1	300 CSL NON-STACKED	N	N	48.47
1	500 CSL NON-STACKED	Y	Y	33.05
1	500 CSL NON-STACKED	Y	N	37.71
1	500 CSL NON-STACKED	N	Y	42.45

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UIM Base Rate Table

Rate Plan	UIM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UIM Base Rate
1	500 CSL NON-STACKED	N	N	48.47
6	NONE	Y	Y	0.00
6	NONE	Y	N	0.00
6	NONE	N	Y	0.00
6	NONE	N	N	0.00
6	15/30 STACKED	Y	Y	48.04
6	15/30 STACKED	Y	N	35.72
6	15/30 STACKED	N	Y	37.15
6	15/30 STACKED	N	N	27.60
6	15/40 STACKED	Y	Y	48.04
6	15/40 STACKED	Y	N	35.72
6	15/40 STACKED	N	Y	37.15
6	15/40 STACKED	N	N	27.60
6	25/50 STACKED	Y	Y	48.04
6	25/50 STACKED	Y	N	35.72
6	25/50 STACKED	N	Y	37.15
6	25/50 STACKED	N	N	27.60
6	50/100 STACKED	Y	Y	48.04
6	50/100 STACKED	Y	N	35.72
6	50/100 STACKED	N	Y	37.15
6	50/100 STACKED	N	N	27.60
6	100/300 STACKED	Y	Y	48.04
6	100/300 STACKED	Y	N	35.72
6	100/300 STACKED	N	Y	37.15
6	100/300 STACKED	N	N	27.60
6	250/500 STACKED	Y	Y	48.04
6	250/500 STACKED	Y	N	35.72
6	250/500 STACKED	N	Y	37.15
6	250/500 STACKED	N	N	27.60
6	100 CSL STACKED	Y	Y	48.04
6	100 CSL STACKED	Y	N	35.72
6	100 CSL STACKED	N	Y	37.15
6	100 CSL STACKED	N	N	27.60
6	300 CSL STACKED	Y	Y	48.04
6	300 CSL STACKED	Y	N	35.72
6	300 CSL STACKED	N	Y	37.15
6	300 CSL STACKED	N	N	27.60
6	500 CSL STACKED	Y	Y	48.04
6	500 CSL STACKED	Y	N	35.72
6	500 CSL STACKED	N	Y	37.15
6	500 CSL STACKED	N	N	27.60
6	15/30 NON-STACKED	Y	Y	27.73
6	15/30 NON-STACKED	Y	N	20.62
6	15/30 NON-STACKED	N	Y	35.64
6	15/30 NON-STACKED	N	N	26.50
6	15/40 NON-STACKED	Y	Y	27.73
6	15/40 NON-STACKED	Y	N	20.62
6	15/40 NON-STACKED	N	Y	35.64
6	15/40 NON-STACKED	N	N	26.50
6	25/50 NON-STACKED	Y	Y	27.73
6	25/50 NON-STACKED	Y	N	20.62
6	25/50 NON-STACKED	N	Y	35.64
6	25/50 NON-STACKED	N	N	26.50
6	50/100 NON-STACKED	Y	Y	27.73
6	50/100 NON-STACKED	Y	N	20.62
6	50/100 NON-STACKED	N	Y	35.64
6	50/100 NON-STACKED	N	N	26.50
6	100/300 NON-STACKED	Y	Y	27.73
6	100/300 NON-STACKED	Y	N	20.62
6	100/300 NON-STACKED	N	Y	35.64
6	100/300 NON-STACKED	N	N	26.50
6	250/500 NON-STACKED	Y	Y	27.73
6	250/500 NON-STACKED	Y	N	20.62
6	250/500 NON-STACKED	N	Y	35.64
6	250/500 NON-STACKED	N	N	26.50
6	100 CSL NON-STACKED	Y	Y	27.73
6	100 CSL NON-STACKED	Y	N	20.62
6	100 CSL NON-STACKED	N	Y	35.64
6	100 CSL NON-STACKED	N	N	26.50
6	300 CSL NON-STACKED	Y	Y	27.73
6	300 CSL NON-STACKED	Y	N	20.62
6	300 CSL NON-STACKED	N	Y	35.64
6	300 CSL NON-STACKED	N	N	26.50
6	500 CSL NON-STACKED	Y	Y	27.73
6	500 CSL NON-STACKED	Y	N	20.62

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

UIM Base Rate Table

Rate Plan	UIM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UIM Base Rate
6	500 CSL NON-STACKED	N	Y	35.64
6	500 CSL NON-STACKED	N	N	26.50
R	NONE	Y	Y	0.00
R	NONE	Y	N	0.00
R	NONE	N	Y	0.00
R	NONE	N	N	0.00
R	15/30 STACKED	Y	Y	35.13
R	15/30 STACKED	Y	N	34.01
R	15/30 STACKED	N	Y	31.93
R	15/30 STACKED	N	N	30.93
R	15/40 STACKED	Y	Y	35.13
R	15/40 STACKED	Y	N	34.01
R	15/40 STACKED	N	Y	31.93
R	15/40 STACKED	N	N	30.93
R	25/50 STACKED	Y	Y	35.13
R	25/50 STACKED	Y	N	34.01
R	25/50 STACKED	N	Y	31.93
R	25/50 STACKED	N	N	30.93
R	50/100 STACKED	Y	Y	35.13
R	50/100 STACKED	Y	N	34.01
R	50/100 STACKED	N	Y	31.93
R	50/100 STACKED	N	N	30.93
R	100/300 STACKED	Y	Y	35.13
R	100/300 STACKED	Y	N	34.01
R	100/300 STACKED	N	Y	31.93
R	100/300 STACKED	N	N	30.93
R	250/500 STACKED	Y	Y	35.13
R	250/500 STACKED	Y	N	34.01
R	250/500 STACKED	N	Y	31.93
R	250/500 STACKED	N	N	30.93
R	100 CSL STACKED	Y	Y	35.13
R	100 CSL STACKED	Y	N	34.01
R	100 CSL STACKED	N	Y	31.93
R	100 CSL STACKED	N	N	30.93
R	300 CSL STACKED	Y	Y	35.13
R	300 CSL STACKED	Y	N	34.01
R	300 CSL STACKED	N	Y	31.93
R	300 CSL STACKED	N	N	30.93
R	500 CSL STACKED	Y	Y	35.13
R	500 CSL STACKED	Y	N	34.01
R	500 CSL STACKED	N	Y	31.93
R	500 CSL STACKED	N	N	30.93
R	15/30 NON-STACKED	Y	Y	24.76
R	15/30 NON-STACKED	Y	N	23.99
R	15/30 NON-STACKED	N	Y	29.27
R	15/30 NON-STACKED	N	N	28.35
R	15/40 NON-STACKED	Y	Y	24.76
R	15/40 NON-STACKED	Y	N	23.99
R	15/40 NON-STACKED	N	Y	29.27
R	15/40 NON-STACKED	N	N	28.35
R	25/50 NON-STACKED	Y	Y	24.76
R	25/50 NON-STACKED	Y	N	23.99
R	25/50 NON-STACKED	N	Y	29.27
R	25/50 NON-STACKED	N	N	28.35
R	50/100 NON-STACKED	Y	Y	24.76
R	50/100 NON-STACKED	Y	N	23.99
R	50/100 NON-STACKED	N	Y	29.27
R	50/100 NON-STACKED	N	N	28.35
R	100/300 NON-STACKED	Y	Y	24.76
R	100/300 NON-STACKED	Y	N	23.99
R	100/300 NON-STACKED	N	Y	29.27
R	100/300 NON-STACKED	N	N	28.35
R	250/500 NON-STACKED	Y	Y	24.76
R	250/500 NON-STACKED	Y	N	23.99
R	250/500 NON-STACKED	N	Y	29.27
R	250/500 NON-STACKED	N	N	28.35
R	100 CSL NON-STACKED	Y	Y	24.76
R	100 CSL NON-STACKED	Y	N	23.99
R	100 CSL NON-STACKED	N	Y	29.27
R	100 CSL NON-STACKED	N	N	28.35
R	300 CSL NON-STACKED	Y	Y	24.76
R	300 CSL NON-STACKED	Y	N	23.99
R	300 CSL NON-STACKED	N	Y	29.27
R	300 CSL NON-STACKED	N	N	28.35
R	500 CSL NON-STACKED	Y	Y	24.76

Progressive Specialty Insurance Company (PSIC)  
Progressive Preferred Insurance Company (PPIC)  
Progressive Advanced Insurance Company (PAIC)  
Pennsylvania Private Passenger Automobile

UM Base Rate Table

Rate Plan	UM Limit	Multi-Car	Policy Incepted Prior to Rate Revision Effective 03/25/2011	UM Base Rate
R	500 CSL NON-STACKED	Y	N	23.99
R	500 CSL NON-STACKED	N	Y	29.27
R	500 CSL NON-STACKED	N	N	28.35

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Tbl (PSIC Policies Incepting In/After Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP/ TRAILER	COLL/ TRAILER	MED	UM/UM	INCOME LOSS*
200802	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200812	1.212	1.039	1.053	0.959	0.924	1.169	0.895
200902	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200908	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201003	1.034	1.160	1.014	1.068	1.226	1.003	0.974
201009	0.862	1.074	1.026	1.027	1.200	0.957	1.050
201110	1.110	1.000	1.162	1.040	1.025	1.000	1.000
201205	1.054	1.080	1.063	1.115	1.141	1.026	1.125
201209	1.030	1.100	1.000	1.000	1.040	1.000	1.000
201304	1.057	1.037	1.072	1.093	0.963	1.077	0.946
201401	1.008	1.020	1.068	1.051	1.003	1.005	0.899
201403	1.005	1.000	1.000	1.000	1.065	1.038	1.000
201408	1.013	1.010	1.007	1.002	1.016	1.008	1.058
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.015	1.043	1.000	1.050	1.000	1.000
201503	1.013	1.020	1.015	1.030	1.012	0.999	1.005
201601	1.100	1.040	0.964	1.035	0.975	1.001	1.000
201602	1.050	1.060	1.000	1.010	1.060	1.051	1.000

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.  
 \*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Tbl (PSIC Policies Incepting Prior to Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP/ TRAILER	COLL/ TRAILER	MED	UM/UM	INCOME LOSS*
200802	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200812	1.212	1.039	1.053	0.959	0.924	1.169	0.895
200902	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200908	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201003	1.034	1.160	1.014	1.068	1.226	1.003	0.974
201009	0.862	1.074	1.026	1.027	1.200	0.957	1.050
201110	1.110	1.000	1.162	1.040	1.025	1.000	1.000
201205	1.033	1.083	1.048	1.110	1.143	1.006	1.110
201209	1.030	1.100	1.000	1.000	1.040	1.000	1.000
201304	1.039	1.041	1.072	1.096	0.963	1.078	0.947
201401	1.010	1.022	1.071	1.055	1.004	1.008	0.899
201403	1.005	1.000	1.000	1.000	1.065	1.038	1.000
201408	1.000	1.000	1.000	0.990	1.005	1.006	1.044
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.015	1.042	1.000	1.049	1.000	1.000
201503	0.999	1.014	0.998	1.035	0.999	0.995	0.995
201601	1.100	1.040	0.965	1.034	0.975	1.001	1.000
201602	1.050	1.060	1.000	1.010	1.060	1.054	1.000

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.  
 \*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Tbl (PPIC Policies Incepting In/After Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP/COMP TRAILER	COLL/ COLL TRAILER	MED	UM/UM	INCOME LOSS*
200802	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200812	1.212	1.039	1.053	0.959	0.924	1.169	0.895
200902	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200908	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201003	1.034	1.160	1.014	1.068	1.226	1.003	0.974
201009	0.862	1.074	1.026	1.027	1.200	0.957	1.050
201110	1.183	1.000	1.271	1.068	1.040	1.000	1.000
201205	1.091	1.087	1.102	1.256	1.230	0.945	1.138
201209	1.030	1.100	1.000	1.000	1.041	1.000	1.000
201304	1.054	1.037	1.075	1.091	0.958	1.082	0.943
201401	1.006	1.018	1.068	1.046	0.997	1.001	0.903
201403	1.005	1.000	1.000	1.000	1.064	1.040	1.000
201408	0.998	0.998	0.997	0.986	1.000	1.003	1.038
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.015	1.043	1.000	1.050	1.000	1.000
201503	1.079	1.018	1.010	1.123	1.080	1.081	1.040
201601	1.100	1.040	0.965	1.035	0.975	1.001	1.000
201602	1.050	1.060	1.000	1.010	1.060	1.050	1.000

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.  
 \*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Tbl (PPIC Policies Incepting Prior to Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP/ TRAILER	COLL/ TRAILER	MED	UM/UM	INCOME LOSS*
200802	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200812	1.212	1.039	1.053	0.959	0.924	1.169	0.895
200902	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200908	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201003	1.034	1.160	1.014	1.068	1.226	1.003	0.974
201009	0.862	1.074	1.026	1.027	1.200	0.957	1.050
201110	1.183	1.000	1.271	1.068	1.040	1.000	1.000
201205	1.049	1.122	1.053	1.128	1.220	1.006	1.155
201209	1.030	1.100	1.000	1.000	1.040	1.000	1.000
201304	1.061	1.045	1.078	1.102	0.961	1.081	0.939
201401	1.008	1.020	1.069	1.051	1.003	1.004	0.896
201403	1.005	1.000	1.000	1.000	1.065	1.039	1.000
201408	0.999	0.999	1.000	0.990	1.004	1.005	1.044
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.015	1.043	1.000	1.049	1.000	1.000
201503	1.001	1.017	1.003	1.038	0.999	0.998	1.002
201601	1.100	1.040	0.965	1.035	0.975	1.001	1.000
201602	1.050	1.060	1.000	1.010	1.060	1.053	1.000

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.  
 \*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Th1 (PAIC Policies Incepting In/After Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP	COLL	MED	UM/UM	INCOME LOSS*	ACQUISITION EXPENSE
200904	1.001	1.062	1.092	1.043	1.001	1.000	1.000	1.000
201002	1.000	1.048	0.980	0.836	1.112	0.999	1.074	1.000
201009	0.973	0.901	0.970	1.011	1.124	1.045	0.945	0.967
201110	1.030	1.150	1.020	1.040	1.020	1.000	0.959	1.000
201205	1.034	1.015	1.115	1.140	1.067	1.003	0.966	1.140
201302	1.000	1.000	0.925	0.951	1.000	1.000	1.000	1.000
201304	0.990	1.006	1.001	1.042	0.983	1.012	0.964	1.053
201401	0.995	1.050	0.977	1.040	1.028	0.999	0.998	1.000
201403	1.000	1.039	1.079	1.030	1.090	1.000	1.083	1.000
201408	0.994	1.035	1.134	1.017	0.983	0.988	1.022	1.001
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.010	1.010	1.000	1.000	1.000	1.000	1.000
201503	0.978	0.991	0.995	1.035	0.983	1.016	0.973	1.000
201601	1.044	1.029	0.970	1.025	1.035	0.999	1.000	1.000
201602	1.030	1.070	1.000	0.970	1.070	1.000	1.000	0.979

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.

\*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

Progressive Specialty Insurance Company (PSIC)  
 Progressive Preferred Insurance Company (PPIC)  
 Progressive Advanced Insurance Company (PAIC)  
 Pennsylvania Private Passenger Automobile

Rate Level Adjustment Fct Tbl (PAIC Policies Incepting Prior to Rate Revision Effective 03/25/2011)

Rate Revision ID	BI	PD	COMP	COLL	MED	UM/UM	INCOME LOSS*	ACQUISITION EXPENSE
200904	1.001	1.062	1.092	1.043	1.001	1.000	1.000	1.000
201002	1.000	1.048	0.980	0.836	1.112	0.999	1.074	1.000
201009	0.973	0.901	0.970	1.011	1.124	1.045	0.945	0.967
201110	1.030	1.150	1.020	1.040	1.020	1.000	0.959	1.000
201205	1.024	1.022	1.105	1.135	1.040	0.999	0.946	1.066
201302	1.000	1.000	0.925	0.950	1.000	1.000	1.000	1.000
201304	0.989	1.008	1.006	1.051	0.982	1.010	0.968	1.052
201401	0.996	1.050	0.978	1.043	1.029	1.000	0.995	1.000
201403	1.000	1.040	1.080	1.030	1.090	1.000	1.075	1.000
201408	0.974	1.020	1.122	1.000	0.962	0.981	0.999	0.995
201413	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201502	1.000	1.010	1.010	1.000	1.000	1.000	1.000	1.000
201503	0.993	0.994	0.995	1.043	0.994	1.012	1.001	1.004
201601	1.044	1.029	0.970	1.025	1.035	0.999	1.000	1.000
201602	1.030	1.070	1.000	0.970	1.070	1.000	1.000	0.980

Note: Please refer to the Rate Stability rule for the application of the Rate Level Adjustment Factors.

\*Includes: Income Loss, Combo FPB, Accidental Death, Funeral Benefits, Extraordinary Med Benefits.

SERFF Tracking #:

PRGS-130542221

State Tracking #:

Company Tracking #:

State: Pennsylvania

First Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PA 201602

Project Name/Number: PA 201602/

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Authorization to File (PC)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA 201602 PAIC Actuarial Support - 5-11-2016.pdf PA 201602 PSIC and PPIC Actuarial Support - 5-11-2016.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	PA 201602 Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Trailing 12 Dispersion
<b>Comments:</b>	
<b>Attachment(s):</b>	PA 201602 PAIC TR12 Dispersion Histograms 5-10-2016.pdf PA 201602 PPIC TR12 Dispersion Histograms 5-10-2016.pdf PA 201602 PSIC TR12 Dispersion Histograms 5-10-2016.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Response to 5-20-2016 Objections
<b>Comments:</b>	
<b>Attachment(s):</b>	Response to 5-20-2016 Objections.pdf Exhibit A - 5-20-2016.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

PRGS-130542221

**State Tracking #:**

**Company Tracking #:**

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**State:**

Pennsylvania

**First Filing Company:**

Progressive Advanced Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

PA 201602

**Project Name/Number:**

PA 201602/

***Attachment Exhibit A - 5-20-2016.xlsx is not a PDF document and cannot be reproduced here.***

Progressive Advanced Insurance Company  
Pennsylvania Private Passenger Automobile

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Advanced Insurance Company in the state of Pennsylvania.

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<u>Item</u>	<u>Exhibit Number</u>
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Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

**Proposed Rate Changes**

We measured the rate changes by calculating rates for in-force policies under the current rating plans, and determined the percent change in the rate totals for each coverage.

<b><u>Coverage</u></b>	<b><u>Rate Change</u></b>
Bodily Injury Liability (BI)	3.0%
Property Damage Liability (PD)	7.0%
Uninsured Motorist Bodily Injury (UM)	0.0%
Underinsured Motorist Bodily Injury (UIM)	0.0%
First Party Benefits (FPB) <sup>1</sup>	0.0%
Medical Benefits (MED)	7.0%
Comprehensive (COMP)	0.0%
Collision (COLL)	-3.0%
Loan/Lease Payoff (LOAN)	0.0%
Rental Reimbursement (RENT)	0.0%
Roadside Assistance	50.1%
Additional Custom Parts or Equipment (ACPE)	0.0%
Acquisition Expense	-2.0%
Operations Expense	-5.0%
Overall	1.2%

<sup>1</sup>FPB incorporates Combination First Party Benefits, Income Loss Benefits, Accidental Death Benefits, Funeral Benefits, and Extraordinary Medical Benefits.

Progressive Advanced Insurance Company  
Pennsylvania Private Passenger Automobile

Determination of Statewide Rate Level Changes

Coverage	Accident Year Ending	Incurred										Ultimate Loss & LAE Ratio	Budgetary Loss & LAE Ratio	Indicated Change	Selected Weights	# of Features <sup>1</sup>	Credibility SFC <sup>2</sup>	Credibility Percent	Compliment to Credibility	Cred Wtd Indicated Change	
		Earned Premium	CRL Factor	EP Trend Factor	Trended EP @ CRL	Incurred Losses	Incurred LDF	Incurred Developed Losses	LAE	Loss Trend Factor	Trended & Developed Loss & LAE										
BI	Feb-14	30,398,901	1.010	0.883	26,517,823	17,840,787	0.977	17,431,336	7,288,761	0.938	23,645,826	88.2%	88.4%	0.9%							
	Feb-15	32,623,358	1.018	0.901	30,203,517	19,281,127	1.036	19,979,247	8,367,621	0.960	27,552,876	91.2%	88.4%	3.2%	46.6%						
	Feb-16	35,619,289	1.029	0.941	34,467,367	20,072,888	1.153	23,139,415	9,547,300	0.983	32,285,422	93.7%	88.4%	6.0%	53.4%						
	<b>TOTAL</b>	<b>98,641,548</b>	<b>1.019</b>	<b>0.904</b>	<b>91,188,707</b>	<b>57,194,802</b>	<b>1.059</b>	<b>60,549,998</b>	<b>25,203,682</b>	<b>0.963</b>	<b>83,484,123</b>	<b>92.6%</b>	<b>88.4%</b>	<b>4.7%</b>		4,982	6,175	89.8%	3.7%	4.6%	
PD	Feb-14	36,580,084	1.167	0.911	38,880,207	31,570,577	1.000	31,570,577	4,876,891	1.081	39,011,821	100.3%	88.4%	13.5%	0.0%						
	Feb-15	43,558,061	1.087	0.936	44,293,794	33,990,995	1.005	34,167,888	5,374,924	1.057	41,486,507	93.7%	88.4%	6.0%	0.0%						
	Feb-16	50,801,138	1.028	0.982	50,248,568	38,835,278	1.081	41,196,231	6,386,186	1.033	48,944,597	97.4%	88.4%	10.2%	100.0%						
	<b>TOTAL</b>	<b>130,937,284</b>	<b>1.087</b>	<b>0.928</b>	<b>133,422,567</b>	<b>104,396,850</b>	<b>1.024</b>	<b>106,934,496</b>	<b>16,637,900</b>	<b>1.055</b>	<b>129,442,875</b>	<b>97.4%</b>	<b>88.4%</b>	<b>10.2%</b>		14,071	2,332	100.0%	5.1%	10.2%	
COMP	Feb-14	13,910,115	1.052	1.033	15,117,432	11,190,307	0.999	11,179,117	1,441,007	1.091	13,632,837	90.2%	88.4%	2.0%	0.0%						
	Feb-15	16,098,381	1.087	1.022	17,882,505	13,359,415	0.999	13,351,204	2,395,008	1.063	16,592,012	92.8%	88.4%	5.0%	0.0%						
	Feb-16	20,834,380	0.972	1.011	20,488,450	15,912,615	1.003	15,367,511	1,956,802	1.037	18,511,877	80.4%	88.4%	2.3%	100.0%						
	<b>TOTAL</b>	<b>50,842,886</b>	<b>1.030</b>	<b>1.021</b>	<b>53,488,387</b>	<b>40,462,337</b>	<b>1.001</b>	<b>40,497,931</b>	<b>5,792,617</b>	<b>1.060</b>	<b>48,736,526</b>	<b>90.4%</b>	<b>88.4%</b>	<b>2.3%</b>		7,778	3,740	100.0%	2.0%	2.3%	
COLL	Feb-14	50,509,206	1.040	1.031	54,161,420	40,281,338	0.999	40,239,511	4,372,295	1.031	45,861,343	84.7%	88.4%	-4.2%	0.0%						
	Feb-15	58,593,989	1.080	1.022	64,689,133	47,329,612	0.996	47,161,659	5,191,621	1.022	53,385,989	82.6%	88.4%	-6.6%	0.0%						
	Feb-16	89,527,488	1.065	1.013	75,027,027	59,653,105	0.920	54,867,241	5,794,498	1.013	61,385,267	81.8%	88.4%	-7.5%	100.0%						
	<b>TOTAL</b>	<b>178,630,680</b>	<b>1.063</b>	<b>1.021</b>	<b>193,857,580</b>	<b>147,264,056</b>	<b>0.996</b>	<b>142,268,411</b>	<b>15,358,414</b>	<b>1.021</b>	<b>160,612,579</b>	<b>81.8%</b>	<b>88.4%</b>	<b>-7.5%</b>		14,760	2,280	100.0%	0.0%	-7.5%	
MED	Feb-14	15,521,300	1.109	0.873	15,027,231	10,086,201	1.008	10,170,122	3,681,659	1.191	15,797,032	105.1%	88.4%	18.9%	0.0%						
	Feb-15	18,126,125	1.047	0.908	17,249,239	10,358,440	1.029	10,689,352	3,947,353	1.135	16,943,292	93.1%	88.4%	5.3%	0.0%						
	Feb-16	20,130,464	1.024	0.945	19,489,119	13,033,522	1.068	13,918,889	5,108,992	1.081	20,151,613	103.5%	88.4%	17.1%	100.0%						
	<b>TOTAL</b>	<b>53,777,889</b>	<b>1.056</b>	<b>0.911</b>	<b>51,796,588</b>	<b>33,476,162</b>	<b>1.038</b>	<b>34,749,363</b>	<b>12,738,004</b>	<b>1.130</b>	<b>51,991,847</b>	<b>103.5%</b>	<b>88.4%</b>	<b>17.1%</b>		6,183	7,114	93.2%	10.2%	16.6%	
UIM	Feb-14	5,889,285	1.057	0.883	5,193,026	3,675,747	1.082	3,978,180	835,003	0.938	4,588,012	88.0%	88.4%	-0.5%	0.0%						
	Feb-15	6,506,160	1.028	0.901	6,030,380	3,687,515	1.280	4,718,600	1,151,331	0.960	5,882,410	94.2%	88.4%	6.8%	46.6%						
	Feb-16	7,493,519	1.025	0.941	7,222,284	3,665,021	1.878	6,889,212	1,435,506	0.983	8,199,347	113.5%	88.4%	28.4%	53.4%						
	<b>TOTAL</b>	<b>19,888,944</b>	<b>1.036</b>	<b>0.905</b>	<b>18,446,690</b>	<b>11,028,283</b>	<b>1.413</b>	<b>15,579,992</b>	<b>3,421,841</b>	<b>0.966</b>	<b>18,448,789</b>	<b>104.5%</b>	<b>88.4%</b>	<b>18.3%</b>		291	5,439	23.1%	3.7%	6.9%	
UIM	Feb-14	3,331,543	1.044	0.863	3,004,148	1,386,654	1.037	1,438,629	581,688	0.938	1,931,638	64.3%	88.4%	-27.3%	0.0%						
	Feb-15	3,859,071	1.076	0.901	3,547,440	1,126,156	1.002	1,128,876	448,423	0.960	1,532,437	43.2%	88.4%	-51.1%	46.6%						
	Feb-16	4,086,975	1.107	0.941	4,254,707	1,306,567	1.180	1,542,272	604,723	0.983	2,120,249	49.8%	88.4%	-43.6%	53.4%						
	<b>TOTAL</b>	<b>11,077,589</b>	<b>1.078</b>	<b>0.905</b>	<b>10,806,295</b>	<b>3,819,377</b>	<b>1.076</b>	<b>4,109,778</b>	<b>1,634,814</b>	<b>0.961</b>	<b>5,584,322</b>	<b>46.7%</b>	<b>88.4%</b>	<b>-47.1%</b>		249	5,439	21.4%	3.7%	-7.4%	
RENT	Feb-14	2,779,577	1.050	1.000	2,919,323	2,551,050	1.000	2,551,050	404,032	0.702	2,193,831	75.1%	88.4%	-15.0%	0.0%						
	Feb-15	3,336,988	1.031	1.000	3,440,661	2,784,240	0.999	2,782,793	492,209	0.778	2,641,680	78.8%	88.4%	-13.1%	0.0%						
	Feb-16	3,738,873	1.004	1.000	3,206,451	2,771,285	0.984	2,746,980	551,601	0.983	2,921,676	78.8%	88.4%	-13.2%	100.0%						
	<b>TOTAL</b>	<b>9,855,438</b>	<b>1.028</b>	<b>1.000</b>	<b>10,166,435</b>	<b>8,007,175</b>	<b>0.997</b>	<b>8,060,804</b>	<b>1,488,041</b>	<b>0.783</b>	<b>7,757,187</b>	<b>76.8%</b>	<b>88.4%</b>	<b>-13.2%</b>		7,553	1,577	100.0%	-9.8%	-13.2%	
FPB	Feb-14	599,685	1.910	0.873	999,504	794,099	1.000	793,969	72,583	1.191	1,018,416	101.9%	88.4%	15.3%	0.0%						
	Feb-15	655,520	1.864	0.908	1,109,421	368,186	1.071	394,151	38,600	1.135	485,827	43.8%	88.4%	-50.5%	0.0%						
	Feb-16	724,731	1.770	0.945	1,212,358	379,521	1.487	588,058	52,091	1.081	688,011	54.9%	88.4%	-37.8%	100.0%						
	<b>TOTAL</b>	<b>1,979,916</b>	<b>1.843</b>	<b>0.910</b>	<b>3,321,283</b>	<b>1,541,806</b>	<b>1.139</b>	<b>1,766,179</b>	<b>163,275</b>	<b>1.143</b>	<b>2,170,254</b>	<b>54.9%</b>	<b>88.4%</b>	<b>-37.8%</b>		70	9,847	8.4%	10.2%	5.4%	
Roadside Assistance	Feb-14	729,231	1.742	0.892	752,097	929,807	1.003	932,706	1,433	1.221	1,140,340	151.6%	88.4%	71.5%	0.0%						
	Feb-15	741,541	1.571	0.890	803,951	1,068,934	1.006	1,015,000	3,222	1.152	1,172,484	145.8%	88.4%	65.0%	0.0%						
	Feb-16	800,526	1.380	0.804	875,352	1,203,134	1.024	1,232,362	2,194	1.087	1,341,458	153.3%	88.4%	73.4%	100.0%						
	<b>TOTAL</b>	<b>2,271,298</b>	<b>1.552</b>	<b>0.890</b>	<b>2,431,400</b>	<b>3,141,875</b>	<b>1.012</b>	<b>3,180,068</b>	<b>6,869</b>	<b>1.147</b>	<b>3,654,323</b>	<b>153.3%</b>	<b>88.4%</b>	<b>73.4%</b>		19,854	1,170	100.0%	23.6%	73.4%	
LOAN	Feb-14	333,680	1.001	1.000	334,034	213,749	1.000	213,749	11,038	1.000	224,786	67.3%	88.4%	-23.9%	28.9%						
	Feb-15	364,432	1.056	1.000	384,764	347,722	1.007	350,048	18,774	1.000	368,821	95.9%	88.4%	8.4%	33.1%						
	Feb-16	404,985	1.048	1.000	424,430	374,176	1.051	396,875	20,480	1.000	417,355	98.3%	88.4%	11.2%	38.0%						
	<b>TOTAL</b>	<b>1,103,098</b>	<b>1.036</b>	<b>1.000</b>	<b>1,143,227</b>	<b>935,647</b>	<b>1.027</b>	<b>960,671</b>	<b>50,291</b>	<b>1.000</b>	<b>1,010,962</b>	<b>88.6%</b>	<b>88.4%</b>	<b>0.2%</b>		464	1,698	52.3%	0.0%	0.1%	
ACPE	Feb-14	14,350	1.014	1.000	14,559	6,513	1.000	6,513	274	1.000	6,787	46.6%	88.4%	-47.3%	28.9%						
	Feb-15	18,695	1.014	1.000	18,967	350	1.000	350	67	1.000	416	2.2%	88.4%	-97.5%	33.1%						
	Feb-16	19,954	1.014	1.000	20,239	2,388	1.000	2,388	116	1.000	2,504	12.4%	88.4%	-86.0%	38.0%						
	<b>TOTAL</b>	<b>52,999</b>	<b>1.014</b>	<b>1.000</b>	<b>53,765</b>	<b>9,251</b>	<b>1.000</b>	<b>9,251</b>	<b>457</b>	<b>1.000</b>	<b>9,708</b>	<b>18.9%</b>	<b>88.4%</b>	<b>-78.6%</b>		4	1,584	5.1%	0.0%	-4.0%	
ACQUISITION EXPENSE	Feb-14	21,990,228	1.000	1.000	21,990,228	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A							
	Feb-15	26,018,894	1.000	1.000	26,018,894	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A							
	Feb-16	30,090,955	0.999	1.000	30,049,265	N/A															

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

**Expenses**

<b><u>Expense Category</u></b>	<b><u>Liability % of Written Premium</u></b>	<b><u>Physical Damage % of Written Premium</u></b>
Operating Admin Expense	2.2%	2.2%
Product & Pricing Expense	0.7%	0.7%
Taxes, Licenses, and Fees	3.5%	3.5%
Revenue Adjustments	0.3%	0.3%
Profit	4.0%	4.0%
Contingency	1.0%	1.0%
<b>Total Budgeted Expenses</b>	<b>11.6%</b>	<b>11.6%</b>
<b>Budgetary Loss and LAE Ratio</b>	<b>88.4%</b>	<b>88.4%</b>

\*Advertising and call center expenses are considered separately.

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

## Loss Adjustment Expenses

Coverage	Accident Year Ending	Ultimate DCC	Ultimate A&O	TOTAL LAE
BI	Feb-14	2,191,646	5,097,115	7,288,761
	Feb-15	2,462,368	5,905,253	8,367,621
	Feb-16	2,772,167	6,775,133	9,547,300
PD	Feb-14	108,951	4,767,740	4,876,691
	Feb-15	120,776	5,254,148	5,374,924
	Feb-16	151,412	6,234,774	6,386,186
COMP	Feb-14	53,427	1,387,581	1,441,007
	Feb-15	31,279	2,363,728	2,395,008
	Feb-16	44,455	1,912,147	1,956,602
COLL	Feb-14	67,208	4,305,087	4,372,295
	Feb-15	78,327	5,113,294	5,191,621
	Feb-16	96,709	5,697,789	5,794,498
MED	Feb-14	324,685	3,356,974	3,681,659
	Feb-15	391,483	3,555,870	3,947,353
	Feb-16	510,037	4,598,956	5,108,992
UIM	Feb-14	318,764	516,239	835,003
	Feb-15	526,472	624,859	1,151,331
	Feb-16	541,491	894,016	1,435,506
UM	Feb-14	127,510	454,158	581,668
	Feb-15	83,834	364,590	448,423
	Feb-16	115,999	488,724	604,723
RENT	Feb-14	2,191	401,841	404,032
	Feb-15	793	491,416	492,209
	Feb-16	2,382	549,419	551,801
FPB	Feb-14	700	71,883	72,583
	Feb-15	185	38,415	38,600
	Feb-16	0	52,091	52,091
Roadside Assistance	Feb-14	0	1,433	1,433
	Feb-15	0	3,232	3,232
	Feb-16	141	2,053	2,194
LOAN	Feb-14	0	11,038	11,038
	Feb-15	0	18,774	18,774
	Feb-16	0	20,480	20,480
ACPE	Feb-14	0	274	274
	Feb-15	0	67	67
	Feb-16	0	116	116

Progressive Advanced Insurance Company  
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**Determination of General Trends\***

The selected annual trend percentages for individual coverage severity and frequency were determined by examining NAII Fast Track data through 09/30/2015 and Progressive 12-month moving average data through 02/29/2016. Actuarial judgment was used to make the selects.

**NET TREND = SEVERITY TREND FACTOR \* FREQUENCY TREND FACTOR / EARNED PREMIUM@CRL TREND FACTOR - 1**

Coverage	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-4.0%	-1.0%	5.1%	2.0%	3.7%
PD	2.7%	1.7%	8.3%	5.1%	5.1%
UM**	N/A	N/A	N/A	N/A	3.7%
UIM**	N/A	N/A	N/A	2.0%	3.7%
MED	2.1%	6.0%	16.0%	9.3%	10.2%
FPB***	N/A	N/A	N/A	9.3%	10.2%
COMP	3.4%	-2.0%	7.1%	1.5%	2.0%
COLL	2.1%	1.6%	-1.1%	0.0%	0.0%
RENT	-1.9%	-12.6%	-13.5%	-9.8%	-9.8%
Roadside Assistance	23.8%	16.9%	26.9%	23.6%	23.6%

**TREND - LOSS SEVERITY**

Coverage	NAII 2 Year Quarterly Severity Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	8.2%	-5.7%	-4.2%	-5.7%	-4.2%	-4.0%
PD	4.4%	-0.5%	-1.5%	2.3%	0.5%	0.5%
UM**	N/A	N/A	N/A	N/A	-4.2%	-4.0%
UIM**	N/A	N/A	N/A	N/A	-4.2%	-4.0%
MED	1.7%	-1.3%	-0.2%	0.9%	0.0%	0.4%
FPB***	N/A	N/A	N/A	N/A	0.0%	0.4%
COMP	N/A	7.4%	5.4%	11.8%	7.4%	7.4%
COLL	4.2%	1.4%	3.8%	0.0%	1.1%	1.1%
RENT	N/A	-3.1%	-9.3%	-8.2%	-8.0%	-8.0%
Roadside Assistance	N/A	1.1%	0.2%	0.3%	0.2%	0.2%

**TREND - LOSS FREQUENCY**

Coverage	NAII 2 Year Quarterly Frequency Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-2.9%	-2.4%	-1.1%	6.7%	2.0%	3.5%
PD	-0.1%	0.7%	0.5%	3.0%	1.8%	1.8%
UM**	N/A	N/A	N/A	N/A	2.0%	3.5%
UIM**	N/A	N/A	N/A	N/A	2.0%	3.5%
MED	-4.0%	0.4%	2.7%	10.5%	5.0%	5.5%
FPB***	N/A	N/A	N/A	N/A	5.0%	5.5%
COMP	N/A	-1.9%	-5.5%	-3.7%	-4.5%	-4.5%
COLL	2.0%	2.7%	-0.4%	-0.2%	-0.2%	-0.2%
RENT	N/A	2.7%	-2.7%	-6.5%	-2.0%	-2.0%
Roadside Assistance	N/A	5.8%	-0.5%	8.6%	5.8%	5.8%

**TREND - EARNED PREMIUM@CRL**

Coverage	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-4.1%	-4.3%	-4.2%	-4.2%	-4.2%
PD	-2.4%	-2.7%	-2.7%	-2.7%	-2.7%
UM**	N/A	N/A	N/A	N/A	-4.2%
UIM**	N/A	N/A	N/A	-4.2%	-4.2%
MED	-3.0%	-3.4%	-3.9%	-3.9%	-3.9%
FPB***	N/A	N/A	N/A	-3.9%	-3.9%
COMP	1.9%	1.7%	0.6%	1.1%	0.6%
COLL	2.0%	1.8%	0.9%	0.9%	0.9%
RENT	1.4%	1.0%	-0.8%	0.0%	0.0%
Roadside Assistance	-13.6%	-14.7%	-14.2%	-14.2%	-14.2%

\* Combined data for Progressive Advanced Insurance Company and Progressive Direct Insurance Company.

\*\* Trend selects for UM and UIM are equal to BI trend selects.

\*\*\* Trend selects for FPB are equal to MED trend selects.

**TREND PERIOD**

Accident Year Ending	Midpoint of Accident Year	Average Effective Date of Rate Revision	Duration between Rate Revisions	Policy Term	Trend-to-Date <sup>1</sup> (Future Avg Date of Loss)
Feb-14	Aug-13	2-Aug-16	6	6	1-Feb-17
Feb-15	Aug-14	2-Aug-16	6	6	1-Feb-17
Feb-16	Aug-15	2-Aug-16	6	6	1-Feb-17

Accident Year Ending	Historic Months in Span <sup>2</sup>	Historic Trend Period	Future Months in Span <sup>3</sup>	Future Trend Period
Feb-14	30	2.5	11.11	0.93
Feb-15	18	1.5	11.11	0.93
Feb-16	6	0.5	11.11	0.93

<sup>1</sup> Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)

<sup>2</sup> Number of months between Midpoint of Accident Year (Average Date of Loss) and the Present-Trend-to-Date

<sup>3</sup> Number of months between Present-Trend-to-Date and the Future-Trend-to-Date (Future Average Date of Loss)

Projection Period is calculated by taking the Months in Span and dividing by 12 to annualize the period.

Trend Factor Calculation: One plus the historic to present trend percentage, raised to the historic trend period, multiplied by one plus the present to future trend percentage, raised to the future trend period.

**LOSS TREND FACTORS**

Coverage	AY Ending Feb-14	AY Ending Feb-15	AY Ending Feb-16
BI	0.938	0.960	0.983
PD	1.081	1.057	1.033
UM**	0.938	0.960	0.983
UIM**	0.938	0.960	0.983
MED	1.191	1.135	1.081
FPB***	1.191	1.135	1.081
COMP	1.091	1.063	1.037
COLL	1.031	1.022	1.013
RENT	0.702	0.778	0.863
Roadside Assistance	1.221	1.152	1.087

**EARNED PREMIUM TREND FACTORS**

Coverage	AY Ending Feb-14	AY Ending Feb-15	AY Ending Feb-16
BI	0.863	0.901	0.941
PD	0.911	0.936	0.962
UM**	0.863	0.901	0.941
UIM**	0.863	0.901	0.941
MED	0.873	0.908	0.945
FPB***	0.873	0.908	0.945
COMP	1.033	1.022	1.011
COLL	1.031	1.022	1.013
RENT	1.000	1.000	1.000
Roadside Assistance	0.592	0.690	0.804

Progressive Advanced Insurance Company  
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Exhibit 6

Current Rate Level History

Rate Revision Date	BI	PD	COMP	COLL	MED	UIM	UM	RENT	FPB	Roadside Assistance	LOAN	ACPE	Total
201009	-4.7%	-11.8%	-4.7%	-0.8%	10.3%	4.4%	-1.4%	-5.0%	-7.8%	10.3%	-9.7%	-5.3%	1.2%
201110	3.0%	15.0%	2.0%	4.0%	2.0%	0.0%	0.0%	15.1%	-3.7%	14.5%	-10.0%	0.0%	4.7%
201205	3.0%	1.9%	5.5%	5.9%	4.2%	-0.3%	0.5%	0.1%	-4.5%	15.0%	-10.0%	0.0%	4.0%
201302	0.0%	0.0%	-7.5%	-5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.9%
201304	-0.6%	0.5%	-4.4%	-2.6%	-1.3%	3.3%	-2.4%	-1.5%	-2.1%	2.7%	-6.4%	0.0%	-0.4%
201401	0.0%	5.0%	-6.5%	-3.0%	3.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	-0.1%
201403	0.0%	3.9%	8.0%	3.0%	9.0%	0.0%	0.0%	5.0%	7.2%	15.0%	0.0%	0.0%	3.0%
201408	-1.3%	3.0%	13.0%	1.1%	-2.4%	0.4%	-3.9%	0.8%	1.1%	0.1%	1.0%	0.0%	1.4%
201413	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
201504	0.0%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.0%	0.0%	0.0%	0.5%
201512	-1.5%	-0.5%	-0.3%	4.0%	-1.1%	2.6%	10.9%	0.4%	79.5%	28.4%	5.0%	1.4%	1.3%
201604	4.4%	2.9%	-3.0%	2.5%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	1.9%

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Bodily Injury Liability (BI)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	3,302,002	4,154,080	4,665,909	4,907,552	5,280,160	5,291,103	5,117,724	5,069,316	5,104,627	5,104,656	5,093,707	5,071,207	5,071,207	5,071,207
Feb-10	4,948,328	5,571,602	5,795,366	5,910,878	6,224,186	6,411,904	5,923,169	6,083,133	6,364,526	6,393,271	6,364,617	6,366,830	6,405,026	
Aug-10	5,537,920	5,671,555	5,878,040	6,274,936	6,809,920	6,530,675	6,351,091	6,345,026	6,312,539	6,300,537	6,273,102	6,276,287		
Feb-11	6,265,676	6,939,188	7,404,918	7,063,163	7,669,128	7,626,573	7,459,188	7,324,857	7,376,992	7,319,354	7,304,160			
Aug-11	7,013,284	7,461,380	7,811,459	8,147,251	8,597,496	8,567,030	8,437,228	8,631,162	8,558,378	8,264,133				
Feb-12	7,338,099	8,532,076	8,862,363	9,264,201	9,919,436	9,836,891	9,619,660	9,479,622	9,381,186					
Aug-12	7,646,863	8,378,293	8,636,902	8,663,017	9,138,368	9,055,282	8,938,254	8,866,421						
Feb-13	6,660,261	7,366,823	7,434,816	7,491,169	7,506,001	7,606,511	7,566,248							
Aug-13	7,601,982	8,810,537	8,780,434	9,180,773	9,248,594	9,411,387								
Feb-14	7,084,234	7,699,443	7,953,674	8,198,487	8,429,400									
Aug-14	7,382,236	8,997,832	9,323,622	9,328,251										
Feb-15	8,519,323	9,009,569	9,952,876											
Aug-15	9,537,180	10,305,545												
Feb-16	9,767,343													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.258	1.123	1.052	1.076	1.002	0.967	0.991	1.007	1.000	0.998	0.996	1.000	1.000
Feb-10	1.126	1.040	1.020	1.053	1.030	0.924	1.027	1.046	1.005	0.996	1.000	1.006	
Aug-10	1.024	1.036	1.068	1.053	0.988	0.973	0.999	0.995	0.998	0.996	1.001		
Feb-11	1.107	1.067	0.954	1.086	0.994	0.978	0.982	1.007	0.992	0.998			
Aug-11	1.064	1.047	1.043	1.055	0.996	0.985	1.023	0.992	0.966				
Feb-12	1.163	1.039	1.045	1.071	0.992	0.978	0.985	0.990					
Aug-12	1.096	1.031	1.003	1.055	0.991	0.987	0.992						
Feb-13	1.106	1.009	1.008	1.002	1.013	0.995							
Aug-13	1.159	0.997	1.046	1.007	1.018								
Feb-14	1.087	1.033	1.031	1.028									
Aug-14	1.219	1.036	1.000										
Feb-15	1.058	1.105											
Aug-15	1.081												
<b>Average</b>	1.113	1.044	1.023	1.047	1.002	0.975	0.999	1.004	0.990	0.997	0.999	1.003	1.000
<b>Avg Last 4</b>	1.111	1.043	1.021	1.023	1.003	0.986	0.996	0.996	0.990	0.997	0.999	1.003	1.000
<b>Selected</b>	1.111	1.044	1.023	1.047	1.002	0.986	0.999	1.004	0.990	0.997	1.000	1.000	1.000
<b>Cumulative</b>	1.215	1.094	1.048	1.024	0.978	0.976	0.990	0.991	0.987	0.997	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>	<b>TOTAL</b>							
<b>INCURRED LOSSES</b>			20,072,888	19,281,127	17,840,787	57,194,802							
<b>DEVELOPMENT FACTOR</b>			1.153	1.036	0.977	1.059							
<b>DEVELOPED LOSSES</b>			23,139,415	19,979,247	17,431,336	60,549,998							

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Property Damage Liability (PD)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	5,134,318	5,379,579	5,496,900	5,544,027	5,554,073	5,551,650	5,546,254	5,547,312	5,547,312	5,547,312	5,562,849	5,562,849	5,562,849	5,562,849
Feb-10	7,220,521	7,702,065	7,755,771	7,790,610	7,803,124	7,826,481	7,823,982	7,821,386	7,821,394	7,827,281	7,827,281	7,826,037	7,826,037	
Aug-10	8,596,425	9,193,948	9,308,479	9,323,297	9,352,974	9,351,771	9,360,156	9,352,520	9,350,287	9,341,556	9,340,522	9,340,522		
Feb-11	10,029,540	10,627,489	10,735,067	10,760,617	10,853,072	10,838,495	10,832,867	10,835,519	10,840,841	10,838,307	10,838,307			
Aug-11	10,208,337	11,105,978	11,299,365	11,341,730	11,368,072	11,404,858	11,367,926	11,368,509	11,391,873	11,394,157				
Feb-12	11,409,437	12,348,465	12,601,818	12,609,650	12,624,099	12,617,181	12,612,069	12,609,693	12,610,019					
Aug-12	11,715,850	12,379,847	12,710,954	12,714,058	12,772,760	12,756,457	12,756,658	12,755,480						
Feb-13	12,626,923	13,536,369	13,893,300	13,950,226	13,967,314	13,965,002	13,977,710							
Aug-13	13,603,399	14,369,305	14,599,731	14,677,037	14,712,036	14,698,066								
Feb-14	15,119,696	16,587,492	16,816,414	16,860,286	16,872,511									
Aug-14	14,155,100	15,249,496	15,233,223	15,366,846										
Feb-15	17,420,124	18,586,435	18,624,149											
Aug-15	17,481,377	18,439,701												
Feb-16	20,395,577													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.048	1.022	1.009	1.002	1.000	0.999	1.000	1.000	1.000	1.003	1.000	1.000	1.000
Feb-10	1.067	1.007	1.004	1.002	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	
Aug-10	1.070	1.012	1.002	1.003	1.000	1.001	0.999	1.000	0.999	1.000	1.000		
Feb-11	1.060	1.010	1.002	1.009	0.999	0.999	1.000	1.000	1.000	1.000			
Aug-11	1.088	1.017	1.004	1.002	1.003	0.997	1.000	1.002	1.000				
Feb-12	1.082	1.021	1.001	1.001	0.999	1.000	1.000	1.000					
Aug-12	1.057	1.027	1.000	1.005	0.999	1.000	1.000						
Feb-13	1.072	1.026	1.004	1.001	1.000	1.001							
Aug-13	1.056	1.016	1.005	1.002	0.999								
Feb-14	1.097	1.014	1.003	1.001									
Aug-14	1.077	0.999	1.009										
Feb-15	1.067	1.002											
Aug-15	1.055												
<b>Average</b>	1.070	1.014	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	1.074	1.008	1.005	1.002	0.999	0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.000
<b>Selected</b>	1.074	1.014	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.097	1.021	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			38,835,278	33,990,995	31,570,577		104,396,850						
<b>DEVELOPMENT FACTOR</b>			1.061	1.005	1.000		1.024						
<b>DEVELOPED LOSSES</b>			41,196,231	34,167,688	31,570,577		106,934,496						

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Comprehensive (COMP)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	1,587,614	1,665,811	1,660,841	1,658,947	1,657,667	1,655,309	1,653,312	1,653,268	1,653,243	1,653,218	1,653,218	1,653,198	1,653,198	1,653,123
Feb-10	2,532,224	2,558,087	2,562,127	2,570,025	2,571,921	2,572,755	2,573,109	2,573,109	2,573,354	2,573,354	2,573,350	2,573,350	2,573,350	2,573,350
Aug-10	2,948,605	2,872,064	2,876,759	2,868,404	2,868,635	2,872,918	2,872,918	2,878,211	2,878,211	2,877,562	2,877,562	2,877,562	2,877,562	2,877,562
Feb-11	3,883,981	3,842,775	3,836,534	3,834,005	3,820,928	3,823,951	3,823,087	3,822,734	3,822,734	3,809,748	3,809,748	3,809,748	3,809,748	3,809,748
Aug-11	4,403,989	4,531,285	4,445,574	4,493,803	4,496,420	4,496,420	4,492,865	4,492,736	4,492,736	4,491,481	4,491,481	4,491,481	4,491,481	4,491,481
Feb-12	5,050,429	5,109,708	5,115,915	5,114,847	5,108,455	5,108,754	5,104,052	5,101,243	5,100,085	5,100,085	5,100,085	5,100,085	5,100,085	5,100,085
Aug-12	3,801,767	3,853,157	3,864,800	3,867,826	3,868,538	3,867,792	3,861,763	3,865,623	3,865,623	3,865,623	3,865,623	3,865,623	3,865,623	3,865,623
Feb-13	5,821,871	5,766,750	5,762,128	5,762,765	5,763,608	5,761,773	5,761,743	5,761,743	5,761,743	5,761,743	5,761,743	5,761,743	5,761,743	5,761,743
Aug-13	3,957,259	3,995,933	3,983,449	4,013,616	4,014,343	4,000,924	4,000,924	4,000,924	4,000,924	4,000,924	4,000,924	4,000,924	4,000,924	4,000,924
Feb-14	6,530,344	6,601,921	6,593,945	6,586,083	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000	6,599,000
Aug-14	11,317,370	11,202,426	11,274,169	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164	11,274,164
Feb-15	7,078,723	7,065,481	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369	7,080,369
Aug-15	5,673,301	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950	5,753,950
Feb-16	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546	9,139,546

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.049	0.997	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-10	1.010	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-10	0.974	1.002	0.997	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Feb-11	0.989	0.998	0.999	0.997	1.001	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000
Aug-11	1.029	0.981	1.011	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-12	1.012	1.001	1.000	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Aug-12	1.014	1.003	1.001	1.000	1.000	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Feb-13	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-13	1.010	0.997	1.008	1.000	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
Feb-14	1.011	0.999	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-14	0.990	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-15	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-15	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Average</b>	1.004	1.000	1.001	1.000	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	1.003	1.001	1.002	1.001	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000
<b>Selected</b>	1.004	1.001	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.005	1.001	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			15,912,615	13,359,415	11,190,307		40,462,337						
<b>DEVELOPMENT FACTOR</b>			1.003	0.999	0.999		1.001						
<b>DEVELOPED LOSSES</b>			15,967,611	13,351,204	11,179,117		40,497,931						

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Collision (COLL)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	7,417,763	8,535,087	6,420,416	6,412,734	6,410,406	6,408,692	6,408,598	6,408,398	6,409,562	6,407,789	6,403,134	6,402,053	6,400,987	6,401,124
Feb-10	11,289,777	10,268,450	10,149,499	10,148,284	10,130,865	10,118,984	10,119,635	10,119,988	10,120,222	10,126,942	10,127,133	10,128,506	10,130,689	
Aug-10	10,646,855	9,471,085	9,313,798	9,276,915	9,289,938	9,289,410	9,282,767	9,283,144	9,275,680	9,272,962	9,272,647	9,273,975		
Feb-11	16,097,457	14,690,734	14,472,411	14,419,934	14,384,664	14,380,381	14,378,037	14,374,250	14,371,497	14,369,082	14,368,841			
Aug-11	14,394,306	12,708,717	12,518,437	12,479,505	12,479,148	12,479,839	12,474,549	12,471,501	12,472,206	12,472,669				
Feb-12	19,268,140	17,136,687	16,944,954	16,965,182	16,965,670	16,955,679	16,949,096	16,945,075	16,945,198					
Aug-12	17,613,171	15,614,502	15,323,670	15,275,953	15,266,099	15,261,220	15,235,913	15,233,236						
Feb-13	21,012,863	18,918,488	18,674,163	18,637,195	18,611,990	18,605,840	18,600,002							
Aug-13	19,524,323	17,615,634	17,436,388	17,419,056	17,390,090	17,380,473								
Feb-14	25,634,225	23,360,493	22,993,050	22,917,096	22,900,865									
Aug-14	22,383,811	19,831,533	19,394,034	19,333,809										
Feb-15	31,701,040	28,459,881	27,995,803											
Aug-15	27,582,546	24,356,052												
Feb-16	35,297,053													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	0.881	0.982	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
Feb-10	0.910	0.988	1.000	0.998	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000	
Aug-10	0.890	0.983	0.996	1.001	1.000	0.999	1.000	0.999	1.000	1.000	1.000		
Feb-11	0.913	0.985	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
Aug-11	0.883	0.985	0.997	1.000	1.000	1.000	1.000	1.000	1.000				
Feb-12	0.889	0.989	1.001	1.000	0.999	1.001	1.000	1.000					
Aug-12	0.887	0.981	0.997	0.999	1.000	0.998	1.000						
Feb-13	0.900	0.987	0.998	0.999	1.000	1.000							
Aug-13	0.902	0.990	0.999	0.998	0.999								
Feb-14	0.911	0.984	0.997	0.999									
Aug-14	0.886	0.978	0.997										
Feb-15	0.898	0.984											
Aug-15	0.883												
<b>Average</b>	0.895	0.985	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	0.895	0.984	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	0.895	0.985	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	0.878	0.981	0.996	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>			<b>TOTAL</b>					
<b>INCURRED LOSSES</b>			59,653,105	47,329,612	40,281,338			147,264,056					
<b>DEVELOPMENT FACTOR</b>			0.920	0.996	0.999			0.966					
<b>DEVELOPED LOSSES</b>			54,867,241	47,161,659	40,239,511			142,268,411					

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Medical Benefits (MED)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	1,861,033	2,037,694	2,077,383	2,335,528	2,360,528	2,374,158	2,132,995	2,136,271	2,143,935	2,140,673	2,152,814	2,154,941	2,154,969	2,154,595
Feb-10	2,816,612	2,812,657	2,894,368	2,924,614	2,943,434	2,939,145	2,946,103	2,958,022	2,952,874	2,954,453	2,956,859	2,955,413	2,953,871	
Aug-10	3,417,519	3,337,583	3,461,244	3,523,910	3,588,579	3,622,895	3,636,560	3,649,523	3,649,041	3,644,755	3,643,446	3,646,702		
Feb-11	3,611,120	3,703,093	3,785,293	3,913,130	3,966,573	3,985,168	3,999,567	4,004,102	4,008,868	4,007,608	4,009,863			
Aug-11	3,783,992	3,878,359	3,913,204	3,926,688	3,958,203	3,959,759	3,977,308	3,941,162	3,942,570	3,945,609				
Feb-12	4,290,547	4,704,241	4,746,464	4,785,474	4,846,011	4,879,040	5,062,385	5,065,163	5,042,478					
Aug-12	4,190,622	4,377,201	4,472,015	4,548,141	4,562,194	4,652,771	4,695,074	4,695,501						
Feb-13	4,561,742	4,546,172	4,638,964	4,619,506	4,666,414	4,697,921	4,699,829							
Aug-13	4,711,994	5,017,342	5,241,021	5,266,701	5,296,914	5,324,326								
Feb-14	4,712,414	4,549,188	4,631,632	4,744,747	4,761,875									
Aug-14	4,421,006	4,684,156	4,753,970	4,810,116										
Feb-15	5,425,805	5,386,188	5,546,324											
Aug-15	6,183,843	6,104,574												
Feb-16	6,928,948													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.095	1.019	1.124	1.011	1.006	0.898	1.002	1.004	0.998	1.006	1.001	1.000	1.000
Feb-10	0.999	1.029	1.010	1.006	0.999	1.002	1.004	0.998	1.001	1.001	1.000	0.999	1.000
Aug-10	0.977	1.037	1.018	1.018	1.010	1.004	1.004	1.000	0.999	1.000	1.001		
Feb-11	1.025	1.022	1.034	1.014	1.005	1.004	1.001	1.001	1.000	1.001			
Aug-11	1.025	1.009	1.003	1.008	1.000	1.004	0.991	1.000	1.001				
Feb-12	1.096	1.009	1.008	1.013	1.007	1.038	1.001	0.996					
Aug-12	1.045	1.022	1.017	1.003	1.020	1.009	1.000						
Feb-13	0.997	1.020	0.996	1.010	1.007	1.000							
Aug-13	1.065	1.045	1.005	1.006	1.005								
Feb-14	0.965	1.018	1.024	1.004									
Aug-14	1.060	1.015	1.012										
Feb-15	0.993	1.030											
Aug-15	0.987												
<b>Average</b>	1.021	1.023	1.018	1.009	1.007	1.001	1.000	0.999	1.000	1.001	1.000	1.000	1.000
<b>Avg Last 4</b>	1.001	1.027	1.009	1.006	1.010	1.013	0.998	0.999	1.000	1.002	1.000	1.000	1.000
<b>Selected</b>	1.008	1.026	1.015	1.009	1.007	1.005	1.000	0.999	1.000	1.001	1.000	1.000	1.000
<b>Cumulative</b>	1.072	1.063	1.036	1.021	1.012	1.005	1.000	1.000	1.001	1.001	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			13,033,522	10,356,440	10,086,201		33,476,162						
<b>DEVELOPMENT FACTOR</b>			1.068	1.029	1.008		1.038						
<b>DEVELOPED LOSSES</b>			13,918,889	10,660,352	10,170,122		34,749,363						

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Underinsured Motorist Bodily Injury (UIM)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	363,360	944,082	878,538	859,974	801,809	764,350	780,511	780,511	780,511	780,511	780,511	780,511	780,511	780,511
Feb-10	290,249	436,987	422,894	540,176	591,249	794,507	836,681	923,417	876,309	897,000	847,000	847,000	847,000	
Aug-10	493,884	1,026,955	1,277,420	1,230,793	1,300,151	1,508,808	1,489,294	1,423,065	1,437,877	1,366,503	1,358,028	1,408,566		
Feb-11	566,324	933,797	1,093,349	1,183,575	1,313,571	1,416,934	1,413,334	1,344,542	1,371,182	1,407,206	1,417,934			
Aug-11	475,397	695,108	920,005	1,164,237	1,301,885	1,151,413	1,183,820	1,405,116	1,402,297	1,336,563				
Feb-12	596,389	767,915	1,177,631	1,342,397	1,576,456	1,659,203	1,595,400	1,756,210	1,712,256					
Aug-12	586,523	1,297,862	1,595,935	1,589,388	1,901,806	1,864,844	1,867,084	1,823,035						
Feb-13	679,531	1,011,992	1,196,919	1,077,564	1,103,637	1,201,308	1,427,102							
Aug-13	960,958	1,292,367	1,705,884	1,762,468	1,770,010	1,796,842								
Feb-14	640,198	1,089,107	1,352,489	1,702,219	1,878,905									
Aug-14	832,223	991,839	1,205,794	1,565,045										
Feb-15	1,288,723	1,903,865	2,122,470											
Aug-15	1,618,471	2,589,347												
Feb-16	1,075,674													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	2.598	0.931	0.979	0.932	0.953	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-10	1.506	0.968	1.277	1.095	1.344	1.053	1.104	0.949	1.024	0.944	1.000	1.000	
Aug-10	2.079	1.244	0.963	1.056	1.160	0.987	0.956	1.010	0.950	0.994	1.037		
Feb-11	1.649	1.171	1.083	1.110	1.079	0.997	0.951	1.020	1.026	1.008			
Aug-11	1.462	1.324	1.265	1.118	0.884	1.028	1.187	0.998	0.953				
Feb-12	1.288	1.534	1.140	1.174	1.052	0.962	1.101	0.975					
Aug-12	2.213	1.230	0.996	1.197	0.981	1.001	0.976						
Feb-13	1.489	1.183	0.900	1.024	1.088	1.188							
Aug-13	1.345	1.320	1.033	1.004	1.015								
Feb-14	1.701	1.242	1.259	1.104									
Aug-14	1.192	1.216	1.298										
Feb-15	1.477	1.115											
Aug-15	1.600												
<b>Average</b>	1.595	1.206	1.093	1.087	1.043	1.022	1.032	0.993	0.986	0.989	1.017	1.000	1.000
<b>Avg Last 4</b>	1.493	1.223	1.122	1.082	1.034	1.045	1.054	1.001	0.988	0.986	1.012	1.000	1.000
<b>Selected</b>	1.493	1.223	1.122	1.087	1.034	1.042	1.049	0.996	0.988	0.989	1.000	1.000	1.000
<b>Cumulative</b>	2.450	1.641	1.342	1.196	1.100	1.064	1.021	0.973	0.977	0.989	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			3,665,021	3,687,515	3,675,747		11,028,283						
<b>DEVELOPMENT FACTOR</b>			1.878	1.280	1.082		1.413						
<b>DEVELOPED LOSSES</b>			6,883,212	4,718,600	3,978,180		15,579,992						

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Uninsured Motorist Bodily Injury (UM)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	143,660	269,465	143,797	146,466	239,726	266,356	319,660	329,687	375,849	309,315	309,315	309,315	309,315	309,315
Feb-10	341,857	450,418	395,677	417,614	332,867	318,132	328,525	311,645	311,987	333,782	347,595	355,532	358,012	
Aug-10	710,712	583,762	452,901	426,576	416,822	436,352	452,271	424,792	431,777	423,152	407,434	407,434		
Feb-11	468,819	431,601	416,609	415,677	407,321	413,105	399,019	399,019	399,019	398,924	398,924			
Aug-11	698,047	881,120	794,365	941,440	777,648	771,280	796,419	725,225	738,057	725,880				
Feb-12	496,400	497,103	637,656	623,179	691,255	782,003	668,161	665,883	656,167					
Aug-12	469,592	427,155	543,444	574,921	492,029	458,738	457,214	444,026						
Feb-13	196,888	333,134	311,783	308,601	293,194	285,744	424,414							
Aug-13	638,474	701,873	842,739	736,858	728,750	797,343								
Feb-14	501,852	593,318	616,122	567,718	589,311									
Aug-14	329,617	602,364	513,475	559,041										
Feb-15	313,869	397,948	567,115											
Aug-15	587,146	598,144												
Feb-16	708,423													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.876	0.534	1.019	1.637	1.111	1.200	1.031	1.140	0.823	1.000	1.000	1.000	1.000
Feb-10	1.318	0.878	1.055	0.797	0.956	1.033	0.949	1.001	1.070	1.041	1.023	1.007	
Aug-10	0.821	0.776	0.942	0.977	1.047	1.036	0.939	1.016	0.980	0.963	1.000		
Feb-11	0.921	0.965	0.998	0.980	1.014	0.966	1.000	1.000	1.000	1.000			
Aug-11	1.262	0.902	1.185	0.826	0.992	1.033	0.911	1.018	0.984				
Feb-12	1.001	1.283	0.977	1.109	1.131	0.854	0.997	0.985					
Aug-12	0.910	1.272	1.058	0.856	0.932	0.997	0.971						
Feb-13	1.692	0.936	0.990	0.950	0.975	1.485							
Aug-13	1.099	1.201	0.874	0.989	1.094								
Feb-14	1.182	1.038	0.921	1.038									
Aug-14	1.827	0.852	1.089										
Feb-15	1.268	1.425											
Aug-15	1.019												
<b>Average</b>	1.148	1.011	1.009	0.963	1.034	1.031	0.965	1.020	0.971	0.999	1.007	1.004	1.000
<b>Avg Last 4</b>	1.324	1.129	0.969	0.958	1.033	1.092	0.970	1.005	1.008	1.001	1.008	1.003	1.000
<b>Selected</b>	1.164	1.098	0.970	0.963	1.033	1.031	0.970	1.020	1.002	1.001	1.000	1.000	1.000
<b>Cumulative</b>	1.262	1.084	0.987	1.018	1.057	1.023	0.992	1.023	1.003	1.001	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>	<b>TOTAL</b>							
<b>INCURRED LOSSES</b>			1,306,567	1,126,156	1,386,654	3,819,377							
<b>DEVELOPMENT FACTOR</b>			1.180	1.002	1.037	1.076							
<b>DEVELOPED LOSSES</b>			1,542,272	1,128,876	1,438,629	4,109,778							

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - First Party Benefits (FPB)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	14,815	17,991	17,579	17,579	17,579	17,579	17,579	17,579	17,579	17,579	17,579	17,579	17,579	17,579
Feb-10	20,369	30,252	31,983	31,983	31,983	31,983	31,983	31,983	31,983	31,983	31,983	31,983	31,983	31,983
Aug-10	46,631	93,422	137,043	168,536	175,782	175,782	175,782	175,782	175,782	175,782	175,782	175,782	175,782	175,782
Feb-11	37,443	41,306	47,693	49,249	50,692	52,344	54,493	53,121	53,121	53,121	53,121	53,121	53,121	53,121
Aug-11	74,790	83,097	107,504	121,907	121,693	122,573	122,573	122,573	122,573	122,573	122,573	122,573	122,573	122,573
Feb-12	133,207	207,587	255,631	288,168	297,293	297,293	297,293	297,488	297,488	297,488	297,488	297,488	297,488	297,488
Aug-12	98,467	135,132	142,215	149,074	149,074	149,074	149,074	149,074	149,074	149,074	149,074	149,074	149,074	149,074
Feb-13	126,733	248,936	229,497	244,840	244,840	244,840	244,840	244,840	244,840	244,840	244,840	244,840	244,840	244,840
Aug-13	90,898	461,878	519,603	580,451	572,713	585,240	585,240	585,240	585,240	585,240	585,240	585,240	585,240	585,240
Feb-14	124,130	175,044	194,826	209,335	208,859	208,859	208,859	208,859	208,859	208,859	208,859	208,859	208,859	208,859
Aug-14	96,914	124,485	150,608	167,810	167,810	167,810	167,810	167,810	167,810	167,810	167,810	167,810	167,810	167,810
Feb-15	140,532	160,555	200,376	200,376	200,376	200,376	200,376	200,376	200,376	200,376	200,376	200,376	200,376	200,376
Aug-15	129,582	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917	169,917
Feb-16	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604	209,604

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.214	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-10	1.485	1.057	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-10	2.003	1.467	1.230	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-11	1.103	1.155	1.033	1.029	1.033	1.041	0.975	1.000	1.000	1.000	1.000	1.000	1.000
Aug-11	1.111	1.294	1.134	0.998	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-12	1.558	1.231	1.127	1.032	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-12	1.372	1.052	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-13	1.964	0.922	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Aug-13	5.081	1.125	1.079	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022	1.022
Feb-14	1.410	1.113	1.074	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
Aug-14	1.284	1.210	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114
Feb-15	1.142	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248
Aug-15	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311	1.311
<b>Average</b>	1.718	1.143	1.095	1.016	1.009	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	1.287	1.174	1.084	1.005	1.005	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	1.318	1.145	1.089	1.016	1.007	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.678	1.273	1.112	1.021	1.005	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			379,521	368,186	794,099		1,541,806						
<b>DEVELOPMENT FACTOR</b>			1.497	1.071	1.000		1.139						
<b>DEVELOPED LOSSES</b>			568,058	394,151	793,969		1,756,179						

Progressive Advanced Insurance Company  
 Pennsylvania Private Passenger Automobile

**Operations Expense**

<b>Projected Cost Per Term</b>	\$ 24.70	}	<b>Indicated Operations Expense Need</b>
<b>Amount Recovered Per Term: Current</b>	\$ 26.47		
			<b>Selected Operations Expense Change</b>
			-5.0%

Progressive Advanced Insurance Company  
Pennsylvania Private Passenger Automobile

**Acquisition Expense**

**Projected Cost Per Term:**

\$75.61

**Projected Amount Recovered Per Term:**

\$77.80



**Indicated Acquisition Expense Need**  
-2.8%

**Selected Acquisition Expense Change**  
-2.0%

Progressive Preferred Insurance Company (PPIC)  
Progressive Specialty Insurance Company (PSIC)  
Pennsylvania Private Passenger Automobile

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Preferred Insurance Company and the Progressive Specialty Insurance Company in the state of Pennsylvania.

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Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

**Proposed Rate Changes**

We measured the rate changes by calculating rates for in-force policies under the current rating plans, and determined the percent change in the rate totals for each coverage.

<b><u>Coverage</u></b>	<b><u>PPIC Rate Change</u></b>	<b><u>PSIC Rate Change</u></b>
Bodily Injury Liability (BI)	5.0%	5.0%
Property Damage Liability (PD)	6.0%	6.0%
Uninsured Motorist Bodily Injury (UM)	4.8%	4.7%
Underinsured Motorist Bodily Injury (UIM)	5.0%	5.1%
First Party Benefits (FPB) <sup>1</sup>	0.0%	0.0%
Medical Benefits (MED)	6.0%	6.0%
Comprehensive (COMP)	0.0%	0.0%
Collision (COLL)	1.0%	1.0%
Loan/Lease Payoff (LOAN)	0.0%	0.0%
Rental Reimbursement (RENT)	0.0%	0.0%
Roadside Assistance	20.0%	20.0%
Additional Custom Parts or Equipment (ACPE)	0.0%	0.0%
Operations Expense	0.0%	0.0%
Overall	3.4%	3.5%

<sup>1</sup> FPB incorporates Combination First Party Benefits, Income Loss Benefits, Accidental Death Benefits, Funeral Benefits, and Extraordinary Medical Benefits.



Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

**Expenses**

<b><u>Expense Category</u></b>	<b><u>Liability % of Written Premium</u></b>	<b><u>Physical Damage % of Written Premium</u></b>
Operating Admin Expense	2.0%	2.0%
Product & Pricing Expense	1.8%	1.8%
Taxes, Licenses, and Fees	3.2%	3.2%
Revenue Adjustments	-0.1%	-0.1%
Profit	4.0%	4.0%
Contingency	1.0%	1.0%
Commission	10.5%	10.5%
<b>Total Budgeted Expenses</b>	<b>22.5%</b>	<b>22.5%</b>
<b>Budgetary Loss and LAE Ratio</b>	<b>77.5%</b>	<b>77.5%</b>

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

## Loss Adjustment Expenses

Coverage	Accident Year Ending	Ultimate DCC	Ultimate A&O	TOTAL LAE
<b>BI</b>	Feb-14	4,263,084	9,096,646	13,359,731
	Feb-15	3,982,421	9,489,919	13,472,340
	Feb-16	4,938,923	10,088,530	15,027,453
<b>PD</b>	Feb-14	113,200	7,262,426	7,375,626
	Feb-15	172,994	7,658,123	7,831,116
	Feb-16	177,776	7,759,323	7,937,099
<b>COMP</b>	Feb-14	31,427	2,005,157	2,036,584
	Feb-15	85,888	2,830,657	2,916,545
	Feb-16	70,057	2,053,343	2,123,400
<b>COLL</b>	Feb-14	98,804	6,233,427	6,332,230
	Feb-15	109,161	6,893,903	7,003,064
	Feb-16	137,898	6,741,911	6,879,809
<b>MED</b>	Feb-14	629,406	6,268,313	6,897,719
	Feb-15	601,485	6,632,790	7,234,275
	Feb-16	777,648	7,227,814	8,005,462
<b>UIM</b>	Feb-14	673,251	1,077,973	1,751,224
	Feb-15	629,815	975,264	1,605,079
	Feb-16	982,096	1,340,579	2,322,675
<b>RENT</b>	Feb-14	1,730	625,955	627,685
	Feb-15	1,591	776,029	777,621
	Feb-16	2,683	814,746	817,428
<b>UM</b>	Feb-14	91,682	312,726	404,409
	Feb-15	104,216	629,229	733,445
	Feb-16	155,534	621,205	776,738
<b>FPB</b>	Feb-14	453	257,071	257,524
	Feb-15	6,116	165,935	172,051
	Feb-16	12,605	244,735	257,340
<b>Roadside Assistance</b>	Feb-14	0	12,697	12,697
	Feb-15	0	15,947	15,947
	Feb-16	0	5,607	5,607
<b>LOAN</b>	Feb-14	0	2,997	2,997
	Feb-15	0	4,524	4,524
	Feb-16	0	3,735	3,735
<b>ACPE</b>	Feb-14	0	427	427
	Feb-15	0	258	258
	Feb-16	0	75	75

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

**Determination of General Trends\***

The selected annual trend percentages for individual coverage severity and frequency were determined by examining NAII Fast Track data through 09/30/2015 and Progressive 12-month moving average data through 02/29/2016. Actuarial judgment was used to make the selects.

**NET TREND = SEVERITY TREND FACTOR \* FREQUENCY TREND FACTOR / EARNED PREMIUM@CRL TREND FACTOR - 1**

Coverage	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	2.0%	7.4%	21.8%	10.5%	10.3%
PD	3.1%	3.2%	8.1%	6.7%	6.7%
UM**	N/A	N/A	N/A	10.5%	10.3%
UIM**	N/A	N/A	N/A	10.5%	10.3%
MED	4.4%	3.6%	2.2%	2.6%	2.6%
FPB***	N/A	N/A	N/A	2.6%	2.6%
COMP	-0.3%	-1.4%	0.1%	0.0%	0.0%
COLL	2.3%	2.4%	5.0%	5.0%	5.0%
RENT	-2.4%	-10.4%	-6.6%	-6.6%	-6.6%
Roadside Assistance	18.6%	10.2%	20.4%	17.4%	17.4%

**TREND - LOSS SEVERITY**

Coverage	NAII 2 Year Quarterly Severity Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	8.2%	1.7%	3.4%	3.2%	3.0%	3.0%
PD	4.4%	0.2%	0.6%	4.4%	3.5%	3.5%
UM**	N/A	N/A	N/A	N/A	3.0%	3.0%
UIM**	N/A	N/A	N/A	N/A	3.0%	3.0%
MED	1.7%	0.1%	-1.3%	-8.7%	-5.0%	-5.0%
FPB***	N/A	N/A	N/A	N/A	-5.0%	-5.0%
COMP	N/A	4.1%	5.4%	5.6%	5.4%	5.4%
COLL	4.2%	1.8%	3.8%	1.4%	1.4%	1.4%
RENT	N/A	-2.1%	-6.5%	-5.0%	-5.0%	-5.0%
Roadside Assistance	N/A	1.4%	-0.1%	0.3%	0.0%	0.0%

**TREND - LOSS FREQUENCY**

Coverage	NAII 2 Year Quarterly Frequency Regressed %	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-2.9%	-3.9%	-0.2%	13.5%	3.0%	3.0%
PD	-0.1%	1.1%	1.0%	1.8%	1.5%	1.5%
UM**	N/A	N/A	N/A	N/A	3.0%	3.0%
UIM**	N/A	N/A	N/A	N/A	3.0%	3.0%
MED	-4.0%	1.2%	3.2%	10.9%	7.0%	7.0%
FPB***	N/A	N/A	N/A	N/A	7.0%	7.0%
COMP	N/A	-2.2%	-4.5%	-3.8%	-3.8%	-3.8%
COLL	2.0%	2.7%	1.2%	5.5%	5.5%	5.5%
RENT	N/A	1.9%	-1.5%	-0.5%	-0.5%	-0.5%
Roadside Assistance	N/A	5.0%	-1.7%	7.3%	5.0%	5.0%

**TREND - EARNED PREMIUM@CRL**

Coverage	Progressive 3 Year Annualized Trend	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI	-4.1%	-4.0%	-3.8%	-4.0%	-3.8%
PD	-1.7%	-1.5%	-1.6%	-1.5%	-1.5%
UM**	N/A	N/A	N/A	-4.0%	-3.8%
UIM**	N/A	N/A	N/A	-4.0%	-3.8%
MED	-3.0%	-1.7%	-0.9%	-0.9%	-0.9%
FPB***	N/A	N/A	N/A	-0.9%	-0.9%
COMP	2.1%	2.1%	1.4%	1.4%	1.4%
COLL	2.3%	2.6%	1.9%	1.9%	1.9%
RENT	2.3%	2.8%	1.2%	1.2%	1.2%
Roadside Assistance	-10.2%	-10.9%	-10.6%	-10.6%	-10.6%

\* Combined data for Progressive Specialty, Progressive Preferred, Progressive Casualty, and Progressive Northern companies.

\*\* Trend selects for UM and UIM are equal to BI trend selects.

\*\*\* Trend selects for FPB are equal to MED trend selects.

Progressive Preferred Insurance Company (PPIC)  
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**TREND PERIOD**

Accident Year Ending	Midpoint of Accident Year	Average Effective Date of Rate Revision	Duration between Rate Revisions	Policy Term	Trend-to-Date (Future Avg Date of Loss)
Feb-14	Aug-13	3-Aug-16	6	6	2-Feb-17
Feb-15	Aug-14	3-Aug-16	6	6	2-Feb-17
Feb-16	Aug-15	3-Aug-16	6	6	2-Feb-17

Accident Year Ending	Historic Months in Span <sup>2</sup>	Historic Trend Period	Future Months in Span <sup>3</sup>	Future Trend Period
Feb-14	30	2.5	11.14	0.93
Feb-15	18	1.5	11.14	0.93
Feb-16	6	0.5	11.14	0.93

<sup>1</sup> Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)

<sup>2</sup> Number of months between Midpoint of Accident Year (Average Date of Loss) and the Present-Trend-to-Date

<sup>3</sup> Number of months between Present-Trend-to-Date and the Future-Trend-to-Date (Future Average Date of Loss)

Projection Period is calculated by taking the Months in Span and dividing by 12 to annualize the period.

Trend Factor Calculation: One plus the historic to present trend percentage, raised to the historic trend period, multiplied by one plus the present to future trend percentage, raised to the future trend period.

**LOSS TREND FACTORS**

Coverage	AY Ending Feb-14	AY Ending Feb-15	AY Ending Feb-16
BI	1.224	1.154	1.088
PD	1.184	1.127	1.073
UM**	1.224	1.154	1.088
UIM**	1.224	1.154	1.088
MED	1.058	1.041	1.024
FPB***	1.058	1.041	1.024
COMP	1.049	1.034	1.020
COLL	1.260	1.178	1.101
RENT	0.825	0.872	0.923
Roadside Assistance	1.182	1.126	1.072

**EARNED PREMIUM TREND FACTORS**

Coverage	AY Ending Feb-14	AY Ending Feb-15	AY Ending Feb-16
BI	0.871	0.907	0.945
PD	0.950	0.964	0.979
UM**	0.871	0.907	0.945
UIM**	0.871	0.907	0.945
MED	0.970	0.978	0.987
FPB***	0.970	0.978	0.987
COMP	1.049	1.034	1.020
COLL	1.067	1.047	1.027
RENT	1.042	1.029	1.017
Roadside Assistance	0.681	0.762	0.852

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

Current Rate Level History - PPIC

Rate Revision Date	BI	PD	COMP	COLL	MED	UIM	RENT	UM	FPB	Roadside Assistance	LOAN	ACPE	Total
201009	-14.0%	7.0%	-2.0%	-5.5%	20.0%	-6.1%	-4.7%	0.0%	5.0%	-4.7%	-4.7%	-4.8%	3.3%
201110	13.0%	0.0%	19.1%	4.7%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.5%
201205	3.3%	8.3%	0.1%	3.2%	15.7%	-0.2%	0.1%	0.9%	11.6%	-0.2%	-0.1%	0.0%	5.4%
201209	3.0%	10.0%	0.0%	0.0%	4.0%	0.0%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.5%
201304	5.1%	3.0%	1.8%	1.1%	-4.1%	9.8%	3.0%	0.1%	-4.8%	-1.8%	-5.7%	0.0%	2.0%
201401	0.5%	1.5%	2.0%	-2.5%	0.0%	0.0%	7.0%	0.0%	-9.1%	0.0%	0.0%	0.0%	0.0%
201403	0.5%	0.0%	0.0%	0.0%	6.5%	5.0%	0.0%	0.1%	0.0%	8.0%	0.0%	0.0%	1.2%
201408	1.0%	0.8%	0.6%	-0.1%	1.3%	1.2%	0.4%	0.0%	4.5%	0.0%	0.0%	0.0%	0.6%
201413	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
201504	0.0%	1.5%	4.3%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	15.0%	0.0%	0.0%	1.4%
201512	2.6%	1.6%	0.5%	6.6%	2.4%	2.8%	0.1%	16.1%	99.2%	55.7%	4.3%	0.0%	4.3%
201604	10.0%	4.0%	-3.5%	3.5%	-2.5%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	3.1%

Current Rate Level History - PSIC

Rate Revision Date	BI	PD	COMP	COLL	MED	UIM	RENT	UM	FPB	Roadside Assistance	LOAN	ACPE	Total
201009	-14.0%	7.0%	-2.0%	-5.5%	20.0%	-6.1%	-4.7%	0.0%	5.0%	-4.7%	-4.7%	-4.8%	3.3%
201110	13.0%	0.0%	19.1%	4.7%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.5%
201205	3.3%	8.3%	0.1%	3.2%	15.7%	-0.2%	0.1%	0.9%	11.6%	-0.2%	-0.1%	0.0%	5.4%
201209	3.0%	10.0%	0.0%	0.0%	4.0%	0.0%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.5%
201304	5.1%	3.0%	1.8%	1.1%	-4.1%	9.8%	3.0%	0.1%	-4.8%	-1.8%	-5.7%	0.0%	2.0%
201401	0.5%	1.5%	2.0%	-2.5%	0.0%	0.0%	7.0%	0.0%	-9.1%	0.0%	0.0%	0.0%	0.0%
201403	0.5%	0.0%	0.0%	0.0%	6.5%	5.0%	0.0%	0.1%	0.0%	8.0%	0.0%	0.0%	1.2%
201408	1.0%	0.8%	0.6%	-0.1%	1.3%	1.2%	0.4%	0.0%	4.5%	0.0%	0.0%	0.0%	0.6%
201413	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
201504	0.0%	1.5%	4.3%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	15.0%	0.0%	0.0%	1.4%
201512	1.2%	2.1%	1.3%	3.4%	1.0%	-1.0%	-0.3%	10.1%	69.2%	43.9%	0.1%	1.9%	2.4%
201604	10.0%	4.0%	-3.6%	3.5%	-2.5%	0.1%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	3.1%

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Bodily Injury Liability (BI)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	10,327,200	11,978,250	12,047,713	12,790,474	13,230,177	13,085,675	12,593,880	12,674,242	12,674,618	12,754,743	12,724,603	12,935,450	12,939,008	12,935,733
Feb-10	11,094,493	12,284,973	13,571,707	13,933,916	14,024,872	14,008,311	13,713,544	13,722,351	13,725,118	13,657,599	13,599,561	13,597,530	13,809,305	
Aug-10	11,284,872	14,367,432	15,016,298	15,978,971	16,099,865	16,251,044	15,980,967	15,695,365	15,748,536	15,740,157	15,809,482	15,852,932		
Feb-11	11,680,517	13,811,594	14,414,605	15,483,057	16,105,810	15,952,419	15,814,322	15,898,531	15,818,466	15,917,899	15,875,672			
Aug-11	14,276,913	15,166,630	16,040,780	15,897,634	17,200,355	16,944,327	16,574,034	16,795,302	16,986,801	16,902,804				
Feb-12	13,883,626	16,038,940	16,374,409	15,948,526	17,187,147	17,372,306	17,013,695	17,102,769	17,158,472					
Aug-12	14,132,005	16,698,431	17,316,247	17,497,741	18,214,625	18,176,285	18,475,119	18,285,202						
Feb-13	12,619,944	14,480,474	14,632,409	15,479,000	15,674,534	15,676,592	15,927,683							
Aug-13	12,694,629	14,641,841	14,957,940	15,144,491	15,800,190	16,448,334								
Feb-14	13,170,381	15,500,958	16,201,218	16,602,505	16,279,449									
Aug-14	12,682,797	14,331,347	14,811,803	15,742,984										
Feb-15	12,974,246	15,635,842	16,458,827											
Aug-15	14,831,523	16,794,675												
Feb-16	15,314,647													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.160	1.006	1.062	1.034	0.999	0.962	1.006	1.000	1.006	0.998	1.017	1.000	1.000
Feb-10	1.107	1.105	1.027	1.007	0.999	0.979	1.001	1.000	0.995	0.996	1.000	1.016	
Aug-10	1.273	1.045	1.064	1.008	1.009	0.983	0.982	1.003	0.999	1.004	1.003		
Feb-11	1.182	1.044	1.074	1.040	0.990	0.991	1.005	0.995	1.006	0.997			
Aug-11	1.062	1.058	0.991	1.082	0.985	0.978	1.013	1.011	0.995				
Feb-12	1.155	1.021	0.974	1.078	1.011	0.979	1.005	1.003					
Aug-12	1.182	1.037	1.010	1.041	0.998	1.016	0.990						
Feb-13	1.147	1.010	1.058	1.013	1.000	1.016							
Aug-13	1.153	1.022	1.012	1.043	1.041								
Feb-14	1.177	1.045	1.025	0.981									
Aug-14	1.130	1.034	1.063										
Feb-15	1.205	1.053											
Aug-15	1.132												
<b>Average</b>	1.157	1.039	1.031	1.033	1.003	0.989	1.000	1.002	1.000	0.999	1.006	1.008	1.000
<b>Avg Last 4</b>	1.161	1.038	1.039	1.019	1.012	0.997	1.003	1.003	0.999	0.999	1.006	1.008	1.000
<b>Selected</b>	1.157	1.038	1.031	1.029	1.003	0.996	1.000	1.003	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.277	1.103	1.063	1.031	1.002	0.999	1.003	1.003	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>		<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>			<b>TOTAL</b>						
<b>INCURRED LOSSES</b>		32,109,322	32,201,812	32,727,783			97,038,917						
<b>DEVELOPMENT FACTOR</b>		1.186	1.047	1.000			1.077						
<b>DEVELOPED LOSSES</b>		38,082,408	33,727,500	32,743,451			104,553,359						









Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Underinsured Motorist Bodily Injury (UIM)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	1,410,211	1,922,802	2,032,384	1,955,545	2,137,015	2,246,669	2,205,421	2,407,228	2,329,487	2,200,112	2,219,205	2,255,408	2,470,718	2,725,122
Feb-10	1,303,811	1,131,392	1,634,673	1,595,056	1,645,153	1,671,346	2,172,817	2,168,542	3,420,565	3,378,637	3,354,774	3,256,208	3,100,935	
Aug-10	1,257,652	1,991,913	2,443,650	2,552,236	2,482,141	2,786,766	2,853,071	3,014,338	2,886,766	2,831,526	2,828,350	2,819,058		
Feb-11	1,114,884	1,620,290	1,749,175	1,702,998	1,696,756	1,889,482	1,900,014	2,049,866	2,067,584	2,087,796	2,081,807			
Aug-11	1,924,942	2,355,868	2,688,712	3,217,903	3,387,546	3,554,950	3,576,102	3,466,800	3,407,916	3,480,583				
Feb-12	1,687,385	2,427,624	3,057,820	3,320,101	3,463,273	3,681,668	3,946,881	3,933,329	4,170,999					
Aug-12	1,054,522	2,288,813	2,384,272	2,719,991	2,848,191	3,390,874	3,494,878	3,525,840						
Feb-13	1,188,754	1,577,783	1,678,902	1,933,900	2,159,691	2,301,026	2,549,276							
Aug-13	1,378,361	2,110,005	2,831,738	3,124,888	3,611,121	3,524,292								
Feb-14	1,885,538	2,469,548	3,294,059	3,951,401	4,589,732									
Aug-14	2,167,440	2,612,886	3,651,454	3,915,768										
Feb-15	447,757	1,224,260	2,116,915											
Aug-15	1,138,427	2,439,374												
Feb-16	3,068,424													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.363	1.057	0.962	1.093	1.051	0.982	1.092	0.968	0.944	1.009	1.016	1.095	1.103
Feb-10	0.868	1.445	0.976	1.031	1.016	1.300	0.998	1.577	0.988	0.993	0.971	0.952	
Aug-10	1.576	1.233	1.044	0.973	1.123	1.024	1.057	0.958	0.981	0.999	0.997		
Feb-11	1.453	1.080	0.974	0.996	1.114	1.006	1.079	1.009	1.010	0.997			
Aug-11	1.224	1.141	1.197	1.053	1.049	1.006	0.969	0.983	1.021				
Feb-12	1.439	1.260	1.086	1.043	1.063	1.072	0.997	1.060					
Aug-12	2.170	1.042	1.141	1.047	1.191	1.031	1.009						
Feb-13	1.327	1.064	1.152	1.117	1.065	1.108							
Aug-13	1.531	1.342	1.104	1.156	0.976								
Feb-14	1.310	1.334	1.200	1.162									
Aug-14	1.206	1.397	1.072										
Feb-15	2.734	1.729											
Aug-15	2.143												
<b>Average</b>	1.457	1.246	1.093	1.075	1.069	1.055	1.021	1.073	0.991	0.999	0.991	1.011	1.103
<b>Avg Last 4</b>	1.848	1.451	1.132	1.120	1.074	1.054	1.013	1.002	1.000	0.999	0.995	1.024	1.103
<b>Selected</b>	1.457	1.255	1.113	1.090	1.069	1.054	1.013	1.002	0.997	1.000	1.000	1.000	1.000
<b>Cumulative</b>	2.529	1.736	1.383	1.243	1.140	1.067	1.012	0.999	0.997	1.000	1.000	1.000	1.000

ACCIDENT YEAR ENDING	Feb-16	Feb-15	Feb-14	TOTAL
INCURRED LOSSES	5,507,798	6,032,683	8,114,024	19,654,504
DEVELOPMENT FACTOR	2.178	1.292	1.108	1.464
DEVELOPED LOSSES	11,996,052	7,794,995	8,992,436	28,783,483

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - Uninsured Motorist Bodily Injury (UM)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	349,564	447,134	458,346	398,821	430,714	390,306	381,067	385,952	378,218	383,532	383,469	383,126	382,682	381,964
Feb-10	487,449	456,115	331,376	348,264	373,782	390,150	358,705	337,290	337,290	337,290	337,290	337,290	337,290	337,290
Aug-10	595,524	571,159	434,153	419,155	390,745	396,035	457,364	448,619	445,496	440,230	442,903	442,903		
Feb-11	684,469	482,828	416,715	409,985	363,130	416,157	412,381	424,944	393,949	393,914	393,703			
Aug-11	667,123	836,994	1,037,295	1,284,627	1,200,490	1,184,891	1,137,215	1,109,024	1,104,495	1,103,870				
Feb-12	727,708	702,701	886,942	1,093,355	1,125,516	1,090,345	1,034,835	1,036,109	998,164					
Aug-12	266,167	891,879	1,241,941	1,226,161	1,241,605	1,235,187	1,222,873	1,236,569						
Feb-13	385,175	429,008	533,864	543,191	604,523	627,958	610,484							
Aug-13	287,402	337,560	400,270	532,982	518,624	497,245								
Feb-14	332,491	769,930	787,289	689,215	845,056									
Aug-14	344,423	1,650,886	1,664,786	1,791,087										
Feb-15	429,953	598,510	859,666											
Aug-15	519,944	901,994												
Feb-16	970,835													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.279	1.025	0.870	1.080	0.906	0.976	1.013	0.980	1.014	1.000	0.999	0.999	0.998
Feb-10	0.936	0.727	1.051	1.073	1.044	0.919	0.940	1.000	1.000	1.000	1.000	1.000	
Aug-10	0.959	0.760	0.965	0.932	1.014	1.155	0.981	0.993	0.988	1.006	1.000		
Feb-11	0.705	0.863	0.984	0.886	1.146	0.991	1.030	0.927	1.000	0.999			
Aug-11	1.255	1.239	1.219	0.949	0.970	0.976	0.975	0.996	0.999				
Feb-12	0.966	1.262	1.233	1.029	0.969	0.949	1.001	0.963					
Aug-12	3.351	1.392	0.987	1.013	0.995	0.990	1.011						
Feb-13	1.114	1.244	1.017	1.113	1.039	0.972							
Aug-13	1.175	1.186	1.332	0.973	0.959								
Feb-14	2.316	1.023	0.875	1.226									
Aug-14	4.793	1.008	1.076										
Feb-15	1.392	1.436											
Aug-15	1.735												
<b>Average</b>	1.494	1.107	1.064	1.024	0.993	0.983	0.995	0.977	1.000	1.002	1.000	0.999	0.998
<b>Avg Last 4</b>	2.559	1.163	1.075	1.081	0.990	0.972	1.005	0.970	0.997	1.001	1.000	0.999	0.998
<b>Selected</b>	1.494	1.118	1.075	1.045	0.993	0.983	0.995	0.977	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.780	1.192	1.066	0.992	0.949	0.956	0.972	0.977	1.000	1.000	1.000	1.000	1.000

ACCIDENT YEAR ENDING	Feb-16	Feb-15	Feb-14	TOTAL
INCURRED LOSSES	1,872,829	2,650,753	1,342,301	5,865,883
DEVELOPMENT FACTOR	1.497	1.016	0.951	1.155
DEVELOPED LOSSES	2,803,510	2,692,421	1,277,036	6,772,966

Progressive Preferred Insurance Company (PPIC)  
 Progressive Specialty Insurance Company (PSIC)  
 Pennsylvania Private Passenger Automobile

Loss Development as of February 29, 2016 - First Party Benefits (FPB)

Incurred Loss Development

Accident Semester	AGE OF DEVELOPMENT													
	1 Sem	2 Sem	3 Sem	4 Sem	5 Sem	6 Sem	7 Sem	8 Sem	9 Sem	10 Sem	11 Sem	12 Sem	13 Sem	14 Sem
Aug-09	227,146	282,938	309,064	391,376	398,921	368,009	370,009	370,009	370,009	370,009	370,009	370,009	370,009	370,009
Feb-10	274,588	578,473	568,547	586,185	600,428	618,116	619,922	619,922	619,922	618,922	618,922	618,922	618,922	618,922
Aug-10	257,983	384,618	427,922	432,962	432,646	449,166	449,406	449,406	449,406	451,017	451,030	451,044		
Feb-11	256,524	410,825	408,093	439,021	439,681	443,347	469,969	493,559	493,003	493,003	493,003			
Aug-11	398,279	490,743	502,114	517,458	528,367	530,277	536,595	541,340	542,505	542,051				
Feb-12	394,366	550,555	631,263	641,214	656,992	686,366	705,876	707,002	713,907					
Aug-12	226,867	306,638	352,296	378,854	386,603	394,177	402,444	408,118						
Feb-13	202,710	320,941	371,267	398,692	413,754	425,669	427,815							
Aug-13	319,128	624,983	653,669	661,116	661,993	661,993								
Feb-14	563,261	664,586	700,799	720,442	741,997									
Aug-14	289,808	382,844	403,959	415,118										
Feb-15	213,997	326,627	336,406											
Aug-15	296,393	749,209												
Feb-16	364,481													

AGE - TO - AGE DEVELOPMENT FACTORS

Accident Semester	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
Aug-09	1.246	1.092	1.266	1.019	0.923	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Feb-10	2.107	0.983	1.031	1.024	1.029	1.003	1.000	1.000	0.998	1.000	1.000	1.000	
Aug-10	1.491	1.113	1.012	0.999	1.038	1.001	1.000	1.000	1.004	1.000	1.000		
Feb-11	1.602	0.993	1.076	1.002	1.008	1.060	1.050	0.999	1.000	1.000			
Aug-11	1.232	1.023	1.031	1.021	1.004	1.012	1.009	1.002	0.999				
Feb-12	1.396	1.147	1.016	1.025	1.045	1.028	1.002	1.010					
Aug-12	1.352	1.149	1.075	1.020	1.020	1.021	1.014						
Feb-13	1.583	1.157	1.074	1.038	1.029	1.005							
Aug-13	1.958	1.046	1.011	1.001	1.000								
Feb-14	1.180	1.054	1.028	1.030									
Aug-14	1.321	1.055	1.028										
Feb-15	1.526	1.030											
Aug-15	2.528												
<b>Average</b>	1.549	1.064	1.048	1.018	1.013	1.017	1.010	1.002	1.000	1.000	1.000	1.000	1.000
<b>Avg Last 4</b>	1.639	1.046	1.035	1.022	1.023	1.017	1.019	1.003	1.000	1.000	1.000	1.000	1.000
<b>Selected</b>	1.577	1.046	1.035	1.022	1.014	1.017	1.010	1.002	1.000	1.000	1.000	1.000	1.000
<b>Cumulative</b>	1.821	1.155	1.104	1.067	1.044	1.029	1.012	1.002	1.000	1.000	1.000	1.000	1.000
<b>ACCIDENT YEAR ENDING</b>			<b>Feb-16</b>	<b>Feb-15</b>	<b>Feb-14</b>		<b>TOTAL</b>						
<b>INCURRED LOSSES</b>			1,113,690	751,524	1,403,991		3,269,205						
<b>DEVELOPMENT FACTOR</b>			1.373	1.083	1.037		1.162						
<b>DEVELOPED LOSSES</b>			1,528,824	814,129	1,455,713		3,798,666						



300 N. Commons Blvd  
Mayfield Village, OH 44143

May 12, 2016

Mr. Michael McKenney, Actuary  
Pennsylvania Insurance Department  
Property & Casualty Bureau  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject:  
Progressive Advanced Insurance Company  
Progressive Preferred Insurance Company  
Progressive Specialty Insurance Company  
Private Passenger Automobile Programs

RE: Rates filing effective July 8, 2016 for new business and August 11, 2016 for renewal business

Dear Mr. McKenney,

Enclosed is a revision to Progressive Advanced Insurance Company (PAIC), Progressive Preferred Insurance Company (PPIC) and Progressive Specialty Insurance Company (PSIC).

Progressive is proposing overall rate changes of 3.4% for PPIC, 3.5% for PSIC and 1.2% for PAIC. We are submitting a data call for PPIC and PSIC; we are not submitting a data call for PAIC because it does not meet the criteria.

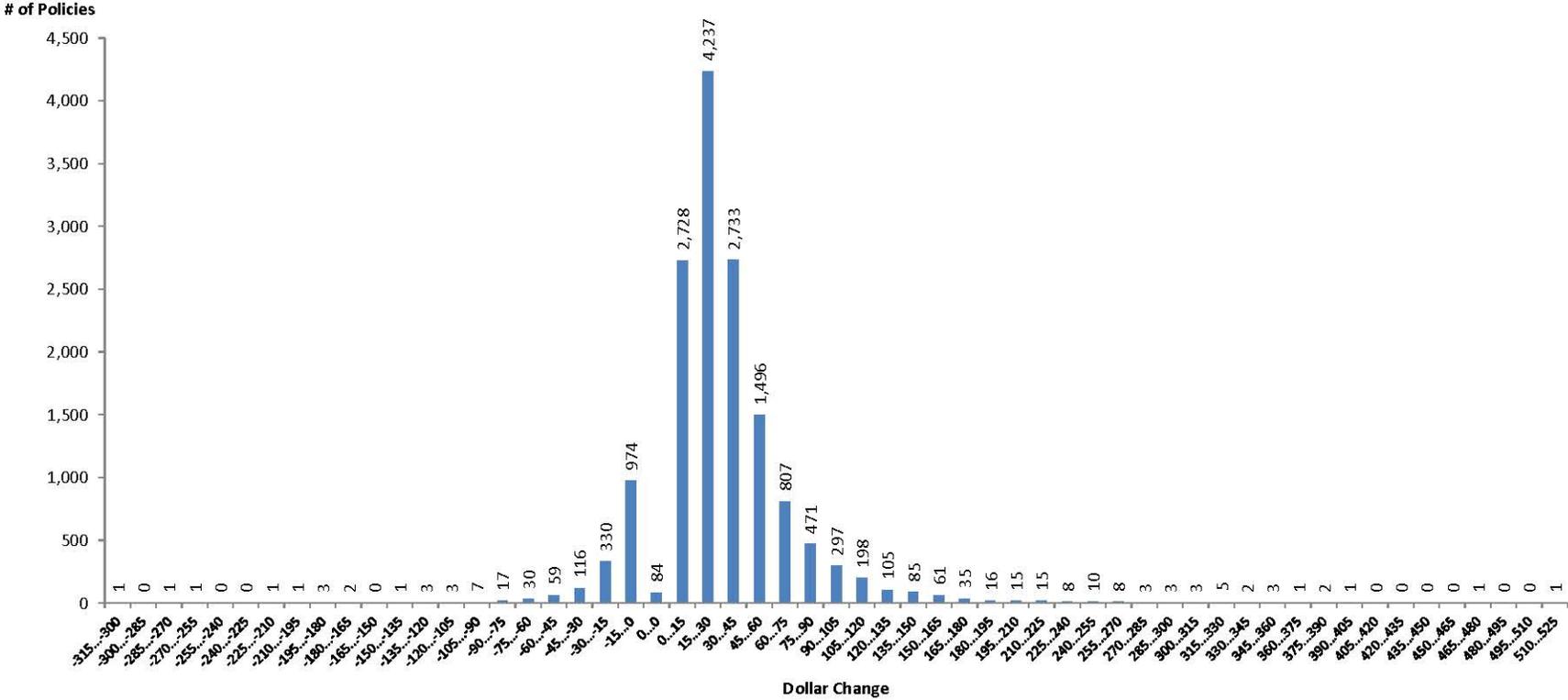
Should you have any questions, you can reach me at 440-910-3560. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Jennifer Cavolo".

Jennifer Cavolo  
Product Manager  
(440) 910-3560  
jennifer\_cavolo@progressive.com

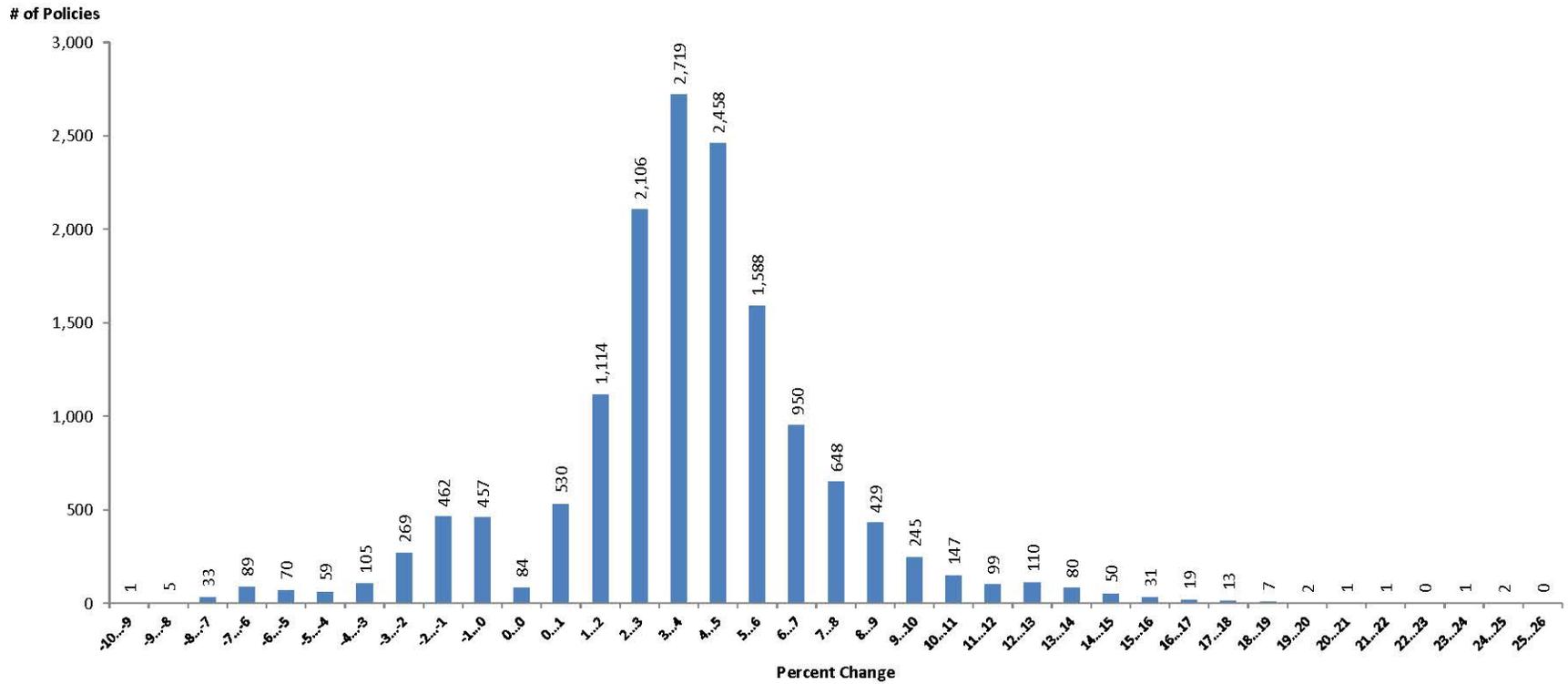
### Progressive Advanced Insurance Company Policy Count by Dollar Change in Premium\*



\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 08/11/2016.

Maximum Dollar Change = \$515  
Trailing 12 Aggregate Rate Change = 3.9%

### Progressive Advanced Insurance Company Policy Count by Percent Change in Premium \*

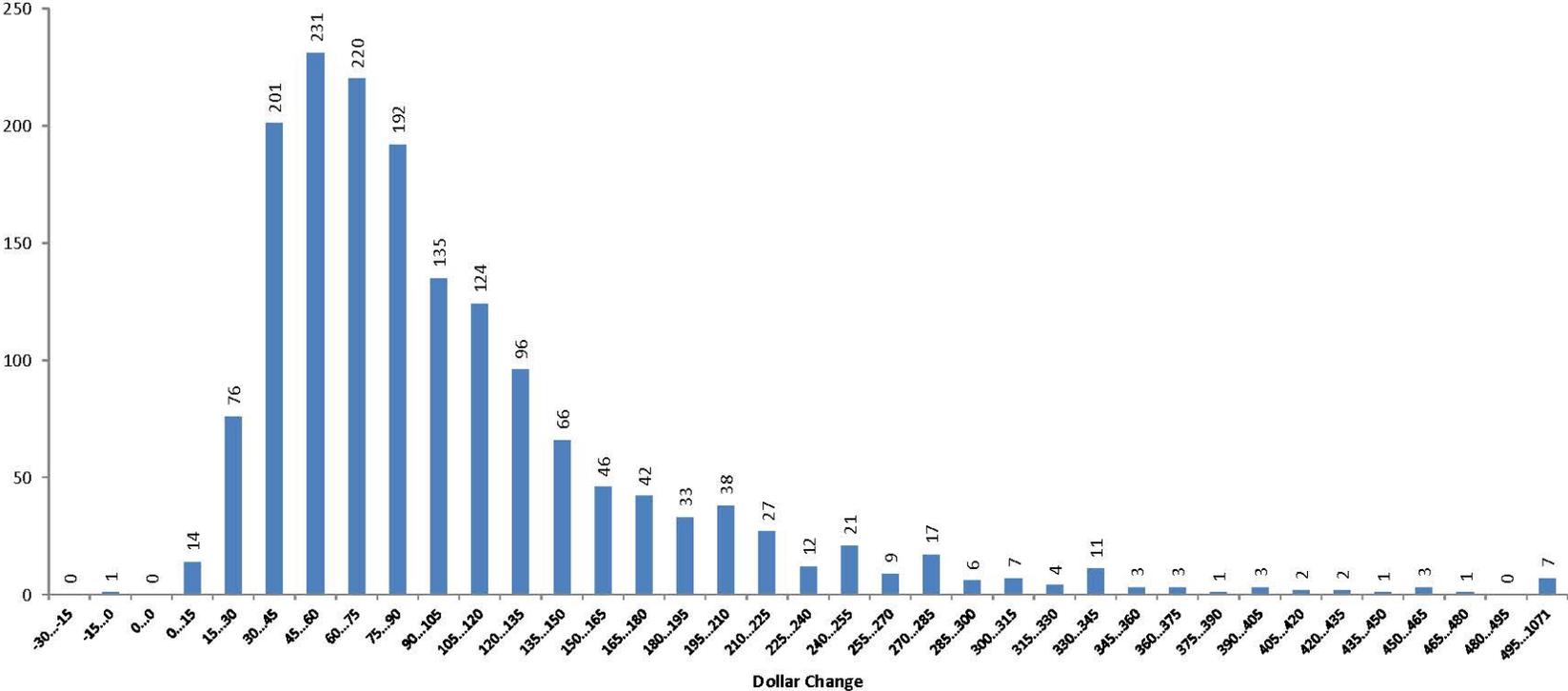


\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 8/11/2016.

**Maximum Percent Change = 25.0%**  
**Trailing 12 Aggregate Rate Change = 3.9%**

### Progressive Preferred Insurance Company Policy Count by Dollar Change in Premium\*

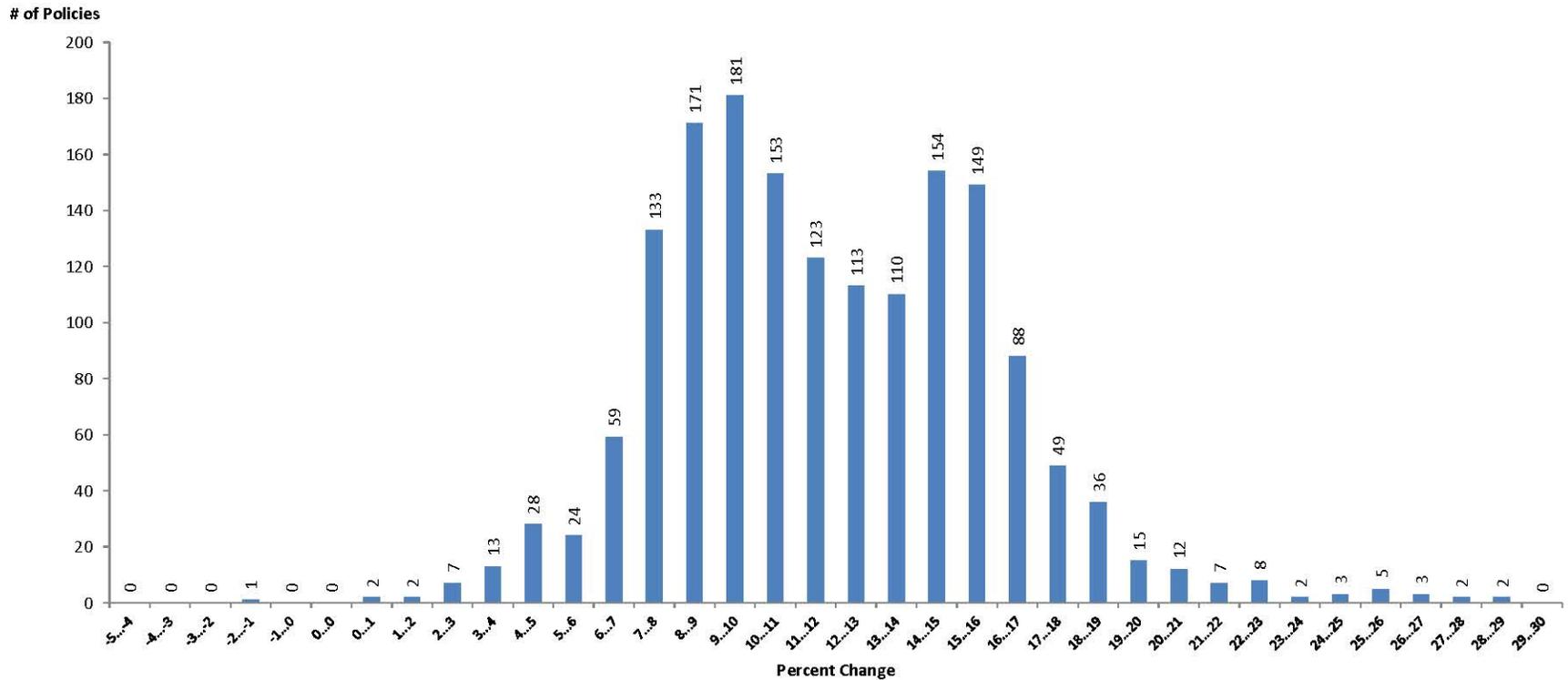
# of Policies



\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 08/11/2016.

Maximum Dollar Change = \$1071  
Trailing 12 Aggregate Rate Change = 11.8%

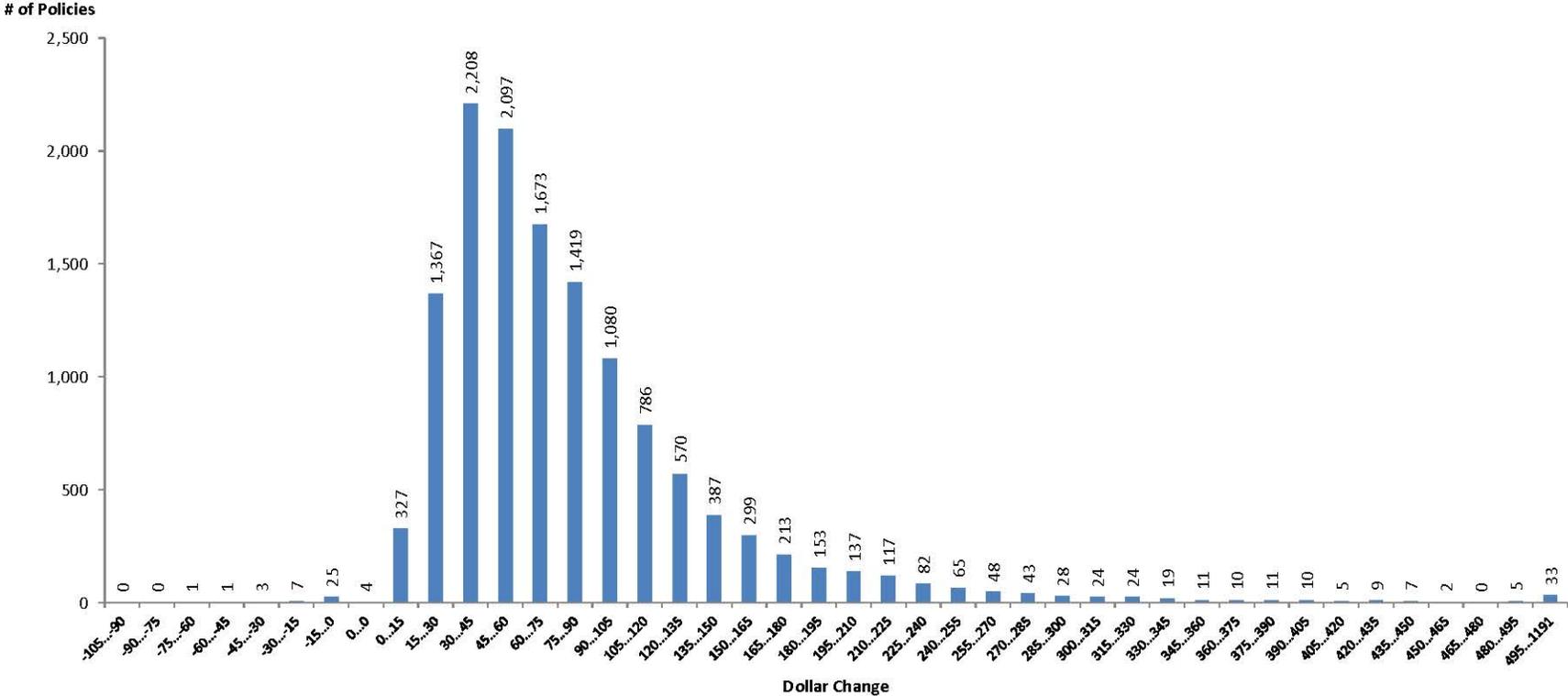
### Progressive Preferred Insurance Company Policy Count by Percent Change in Premium \*



\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 08/11/2016.

**Maximum Percent Change = 28.5%**  
**Trailing 12 Aggregate Rate Change = 11.8%**

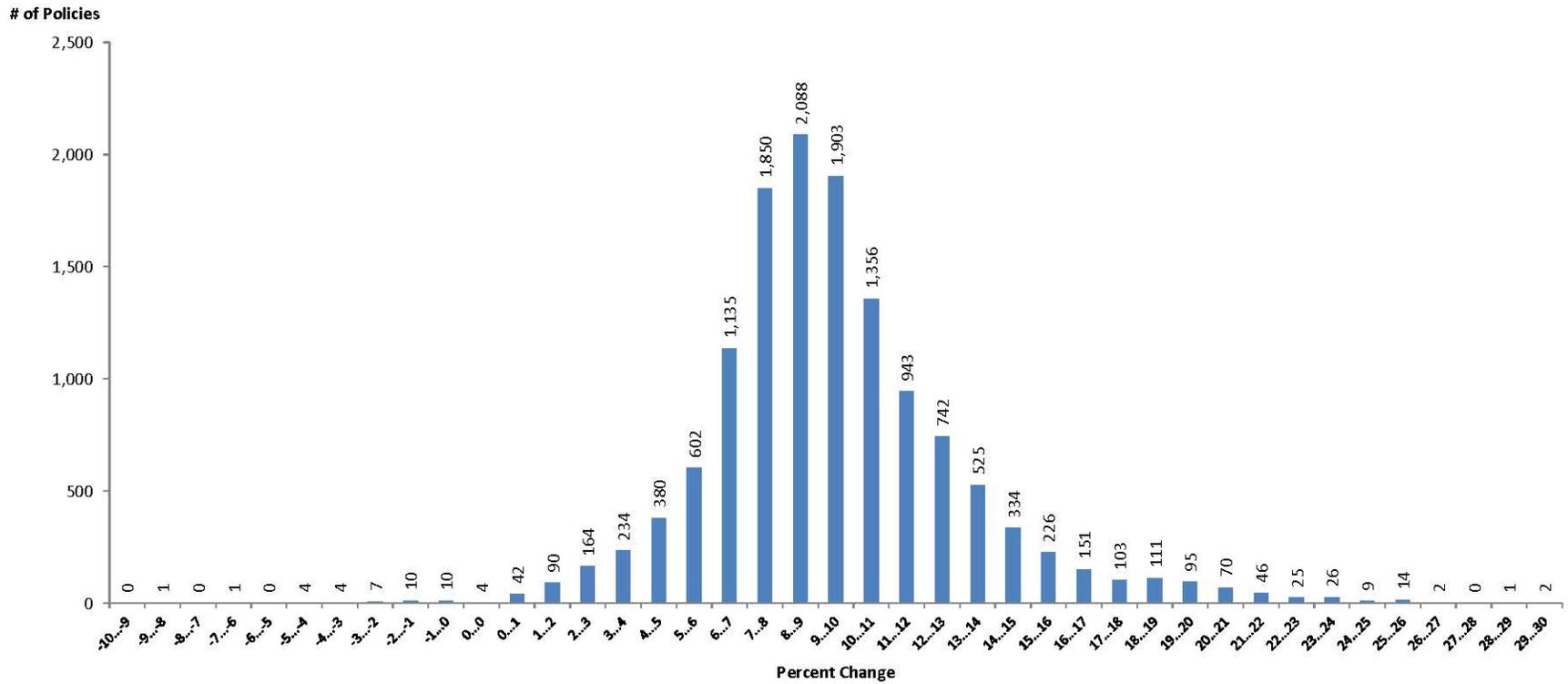
### Progressive Specialty Insurance Company Policy Count by Dollar Change in Premium\*



\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 08/11/2016.

Maximum Dollar Change = \$1191  
Trailing 12 Aggregate Rate Change = 9.4%

### Progressive Specialty Insurance Company Policy Count by Percent Change in Premium \*



\* Changes derived from a sample of policies renewing into the rate revision effective 12 months prior to the proposed Renewal Business effective date of 08/11/2016.

**Maximum Percent Change = 29.5%**  
**Trailing 12 Aggregate Rate Change = 9.4%**

May 23, 2016

Progressive Advanced Insurance Company  
Progressive Preferred Insurance Company  
Progressive Specialty Insurance Company  
Private Passenger Automobile Programs  
SERFF Tracking #: PGRS-130542221

1. For each filed company, assuming you write more than one personal auto program in each company in Pennsylvania, please provide the impact of the pending filing on each filed company's total Pennsylvania personal auto book of business.

*The rate impacts of the pending filing for each of the Pennsylvania companies are provided below:*

*Progressive Advanced (PAIC NAIC #11851): 1.2%*  
*Progressive Casualty (PCIC NAIC #24260): 0.0%*  
*Progressive Direct (PDIC NAIC #16322): 0.0%*  
*Progressive Northern (PNIC NAIC #38628): 0.0%*  
*Progressive Preferred (PPIC NAIC #37834): 3.4%*  
*Progressive Specialty (PSIC NAIC #32786): 3.5%*  
*Mountain Laurel Assurance (MLNP NAIC #44180): 0.0%*

2. Please provide the UM and UIM Base Rate Tables in Excel format.

*Please see the attached Exhibit A for UM and UIM Base Rate Tables in Excel format.*