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Filing at a Glance

Companies:	Progressive Casualty Insurance Company Progressive Northern Insurance Company
Product Name:	202405 NH PNIC PCIC
State:	New Hampshire
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	09/05/2024
SERFF Tr Num:	PRGS-134213776
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved
Co Tr Num:	
Effective Date	11/08/2024
Requested (New):	
Effective Date	12/27/2024
Requested (Renewal):	
Author(s):	Melinda Pino, Elizabeth Goff, Nathan Schechter, Kathryn Ferenz, Matthew Andre, Kirsten Coleman, Paul Toledo
Reviewer(s):	Christian Citarella (primary), Sean Rosene
Disposition Date:	10/09/2024
Disposition Status:	Approved
Effective Date (New):	11/08/2024
Effective Date (Renewal):	12/27/2024

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 10/09/2024

State Status Changed: 10/09/2024

Created By: Matthew Andre

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Matthew Andre

Filing Description:

Enclosed is a revision to our current Private Passenger Auto product in Progressive Casualty Insurance Company (PCIC) and Progressive Northern Insurance Company (PNIC). There is no overall rate change (0%) for these companies.

The purpose of this filing is to make product updates, including updates for rules, base rates, and factors. For details on rates and rules changes, see the supporting documentation included in the SERFF submission.

We have also submitted a confidential companion filing SERFF tracking number: PRGS-134233487 and a confidential UBI filing PRGC-134236606.

Should you have any questions, please do not hesitate to contact me directly by phone, email, or SERFF.

Sincerely,

Melinda Pino, NH Product Manager

(440) 395-4495

Melinda_M_Pino@progressive.com

Company and Contact

Filing Contact Information

Melinda Pino, Product Manager I

300 North Commons Blvd.

Mayfield Village, OH 44124

Melinda_M_Pino@progressive.com

440-395-4495 [Phone]

Filing Company Information

Progressive Casualty Insurance
Company
6300 Wilson Mills Road
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 24260
Group Code: 155
Group Name:
FEIN Number: 34-6513736

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive Northern Insurance
Company
c/o CT Corporation System
8025 Excelsior Dr, # 200
Madison, WI 53717
(608) 833-4821 ext. [Phone]

CoCode: 38628
Group Code: 155
Group Name:
FEIN Number: 34-1318335

State of Domicile: Wisconsin
Company Type:
State ID Number:

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Progressive Casualty is domiciled in Ohio, which requires a filing fee of \$50 per filing per company on every filing. Progressive Northern is domiciled in Wisconsin, where no fee is required.
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
Progressive Casualty Insurance Company	\$50.00	09/05/2024 03:43 PM	294461960

EFT Total \$50.00

State Specific

Have you viewed and complied with New Hampshire's General Instructions and Filing Requirements (Yes/No)? *Failure to comply will result in a filing rejection and require resubmission.: Yes

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Christian Citarella	10/09/2024	10/09/2024

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Status Inquiry	Note To Reviewer	Matthew Andre	10/08/2024	10/08/2024

Disposition

Disposition Date: 10/09/2024
Effective Date (New): 11/08/2024
Effective Date (Renewal): 12/27/2024
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 Casualty Insurance Company	-0.300%	0.000%	\$0	10	\$13,377	110.600%	-46.200%
Progressive Northern Insurance Company	-0.300%	0.000%	\$0	39,652	\$68,540,709	110.600%	-46.200%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing -0.300%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 39,662

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Order of Calculation	Completed Review	Yes
Rate	Factor Pages	Completed Review	Yes
Rate	Rules	Completed Review	Yes
Supporting Document	Actuarial Memorandum	Completed Review	Yes
Supporting Document	Filing Memorandum	Completed Review	Yes
Supporting Document	NH Retaliatory Fees	Completed Review	Yes
Supporting Document	Actuarial Exhibits and Supporting Data	Completed Review	Yes
Supporting Document	Personal Lines Rate Filing Datacall	Completed Review	Yes
Supporting Document	Reference Filing Adoption Form - Loss Cost Filings	Completed Review	Yes
Supporting Document	Side-by-Side (Rating Rules)	Completed Review	Yes
Supporting Document	Underwriting Guidelines-Personal Lines Rate Filings	Completed Review	Yes

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Rate Change Histograms	Completed Review	Yes
Supporting Document	Tier Determination	Completed Review	Yes
Supporting Document	Predictive Modeling	Completed Review	Yes

Note To Reviewer

Created By:

Matthew Andre on 10/08/2024 02:21 PM

Last Edited By:

Filing Rules Migration

Submitted On:

11/08/2024 02:00 AM

Subject:

Filing Status Inquiry

Comments:

Reaching out to check on the status of your review of our Sept 5 filings. In order to elevate with the new business effective dates provided, we would require approval no later than 10/10 before having to refile with revised effective dates due to our internal schedules. We appreciate any insight you can provide and are happy to address any questions, if any exist.

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	5.700%
Effective Date of Last Rate Revision:	04/12/2024
Filing Method of Last Filing:	File & Use
SERFF Tracking Number of Last Filing:	PRGS-133998895

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 Casualty Insurance Company	-0.300%	0.000%	\$0	10	\$13,377	110.600%	-46.200%
Progressive Northern Insurance Company	-0.300%	0.000%	\$0	39,652	\$68,540,709	110.600%	-46.200%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Completed Review 10/09/2024	Rate Order of Calculation		New		NH 202405 PCIC and PNIC Rate Order of Calculation.pdf
2	Completed Review 10/09/2024	Factor Pages		New		202405 NH PCIC and PNIC Rate Filing.pdf
3	Completed Review 10/09/2024	Rules		New		NH 202405 PCIC and PNIC Rules Redlines.pdf NH 202405 PCIC & PNIC Rules Clean.pdf

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	NH 202405 PCIC PNIC Actuarial Memorandum.pdf
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	NH 202405 Checklist.pdf NH 202405 PCIC & PNIC Filing Cover Letter.pdf NH 202405 PCIC PNIC Filing Memorandum.pdf
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	NH Retaliatory Fees
Comments:	See Fees tab
Attachment(s):	
Item Status:	Completed Review
Status Date:	09/09/2024
Satisfied - Item:	Actuarial Exhibits and Supporting Data
Comments:	
Attachment(s):	NH 202405 PCIC PNIC Actuarial Exhibits.pdf NH 202405 PCIC PNIC Territory Factor Support.pdf NH 202405 PCIC PNIC Symbol Factor Support P1.pdf NH 202405 PCIC PNIC Symbol Factor Support P2.pdf NH 202405 PCIC PNIC Symbol Factor Support P3.pdf NH 202405 PCIC PNIC Symbol Factor Support P4.pdf NH 202405 PCIC PNIC Non-Indemnity Factor Support.pdf NH 202405 PCIC PNIC Indemnity Factor Support.pdf
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	Personal Lines Rate Filing Datacall
Comments:	
Attachment(s):	202405 NH PCIC and PNIC Data Call.xls
Item Status:	Completed Review

Status Date:	10/09/2024
Bypassed - Item:	Reference Filing Adoption Form - Loss Cost Filings
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Completed Review
Status Date:	10/09/2024
Bypassed - Item:	Side-by-Side (Rating Rules)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Completed Review
Status Date:	10/09/2024
Bypassed - Item:	Underwriting Guidelines-Personal Lines Rate Filings
Bypass Reason:	Underwriting guidelines are unchanged. Filed 1/9/2019 in confidential filing SERFF Tr-Num PRGS-131780915
Attachment(s):	
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	Rate Change Histograms
Comments:	
Attachment(s):	NH 202405 PCIC PNIC Rate Change Histograms.pdf
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	Tier Determination
Comments:	
Attachment(s):	NH 202405 PCIC PNIC Tier Determination P1.pdf NH 202405 PCIC PNIC Tier Determination P2.pdf NH 202405 PCIC PNIC Tier Determination P3.pdf
Item Status:	Completed Review
Status Date:	10/09/2024
Satisfied - Item:	Predictive Modeling
Comments:	Please see Confidential Companion Filing SERFF Tracking: PRGS-134233487
Attachment(s):	
Item Status:	Completed Review

Status Date:	10/09/2024
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