

V13 – Usage-based Insurance

At the insured's request, we will provide a device that plugs into the On-Board Diagnostic (OBDII) port found on all vehicles sold in the U.S. since model year 1996. The device records the following vehicle information: the date and time of installation and disconnection, and the time of day and speed at which the vehicle is operated.

With the exception of (1) vehicles that are symbolized as 67, 68, or 69 as defined in rule V01, any vehicle that is in a location with adequate cellular coverage and is technologically compatible with the device is eligible for the usage-based insurance program. The insured must provide a valid email address.

After 30 days of connectivity in the usage based insurance program, a usage factor is derived from the vehicle information data. Specifically, the usage factor considers the following driving elements: hard braking, time of day and mileage. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. All enrolled vehicles will remain in the program.

At the subsequent renewal, each enrolled vehicle will receive an updated usage factor that is derived from the vehicle information data. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy.

If the vehicle has the minimum required amount of connectivity, the participant will be asked to return the device. Any achieved discount will remain on the vehicle for the life of the policy. If the vehicle does not have the minimum required amount of connectivity, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum connectivity requirement, the vehicle will be removed from the program and any usage-based discount will be removed prospectively. If the vehicle has the minimum required amount of connectivity but the usage factor does not indicate a discount, the vehicle will be removed from the program.

If an insured unenrolls from the usage-based insurance program, doesn't install the device within 45 days from the date of enrollment, or inactivates it for a 45 day period, no future usage factor will be applied and any usage-based discount will be removed [going forward](#).

Refer to the [Usage Based Insurance Factor Table in the](#) rates filing for corresponding factors and coverages to which they apply.

Note: "Connectivity" is the physical connection of the device to the OBDII port. "Minimum Connectivity" is 30 days for an initial usage factor. Once the vehicle is driven for a minimum of 75 days after installation, a second usage factor will determine renewal pricing on a going forward basis. For these initial and subsequent periods, the device needs to be connected 95% of the time.

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Progressive Direct Insurance Company
 Private Passenger Automobile Program
 Filing for the Commonwealth of Massachusetts
 NB Effective Date: February 10, 2012

Table 28: Usage Based Insurance (UBI) Factor Table

Initial Discount

UBI Group	Compulsory BI	Optional BI	Limited										Acquisition Expense			
			PD	UM	UIM	PIP	MED	COMP	COLL	COLL	LOAN	Rent		Tow	ACPE	
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.98	0.52	0.52	0.98	0.52	0.98	0.98	1.00
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.98	0.53	0.53	0.98	0.53	0.98	0.98	1.00
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.98	0.54	0.54	0.98	0.54	0.98	0.98	1.00
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.98	0.56	0.56	0.98	0.56	0.98	0.98	1.00
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.98	0.58	0.58	0.98	0.58	0.98	0.98	1.00
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.98	0.60	0.60	0.98	0.60	0.98	0.98	1.00
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.98	0.63	0.63	0.98	0.63	0.98	0.98	1.00
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	0.66	0.66	0.98	0.66	0.98	0.98	1.00
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	0.69	0.69	0.98	0.69	0.98	0.98	1.00
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.98	0.71	0.71	0.98	0.71	0.98	0.98	1.00
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.98	0.73	0.73	0.98	0.73	0.98	0.98	1.00
11	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.98	0.75	0.75	0.98	0.75	0.98	0.98	1.00
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.98	0.77	0.77	0.98	0.77	0.98	0.98	1.00
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.98	0.79	0.79	0.98	0.79	0.98	0.98	1.00
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.98	0.80	0.80	0.98	0.80	0.98	0.98	1.00
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.98	0.82	0.82	0.98	0.82	0.98	0.98	1.00
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.98	0.83	0.83	0.98	0.83	0.98	0.98	1.00
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.98	0.84	0.84	0.98	0.84	0.98	0.98	1.00
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.98	0.85	0.85	0.98	0.85	0.98	0.98	1.00
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
21	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
22	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
23	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
30	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
36	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
37	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
39	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
41	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
43	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
44	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
46	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
47	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
48	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
49	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
50	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
51	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
52	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
53	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
54	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
55	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
56	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00

- o This Premium Weighted Average Factor is capped at 0.70 on the low end and at 1.00 on the high end.
- o This Capped Premium Weighted Average Factor is applied to all coverages indicated in the Rate Order of Calculation.
- o For customer communications, the UBI discount is calculated as 1- Capped Premium Weighted Average Factor.

PROGRESSIVE[®]

**Progressive Direct Insurance Company
Private Passenger Automobile Program
Rate Exhibit for the Commonwealth of Massachusetts**

Item	RENT	ROADSIDE	ACPE	Operations Expense Load ⁽¹⁾	Acquisition Expense Load ⁽²⁾
Base Rate					
Category Factor	x				
Residency Rewards Factor	x				
Operations Expense Factor				x	
Limit Factor	x	x	x		
Vehicle Garaging Location Factor				x	
Vehicle Age Factor ⁽³⁾		x			
(1 - Multi-Car / Residence Insurance Discount)	x				
(1 - Multi-Policy Discount)					x
(1 - Continuous Insurance Discount)	x				
(1 - Paperless Discount)	x	x	x	x	
(1 - Mature Driver Discount)	x	x	x	x	x
Acquisition Full Coverage Factor					x
Acquisition Residence Insurance Factor					x
Acquisition On-line Quote Factor					x
Acquisition Proof of Prior Insurance Factor					x
Acquisition Vehicle Count Factor					x
Policy Term Factor	x	x	x	x	x
Number of Motor Vehicles					/
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule ⁽⁴⁾				x	x
(1 - E-Signature Discount) ⁽⁵⁾				x	x
Round to the nearest whole dollar					
Developed Premium ⁽⁶⁾					

4. The fourth step is to calculate the MAIP rate for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. Customers who do not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13 will bypass this Rate Order Calculation and proceed to step five.

MAIP Rate Order Calculation					
Item	RBI	OBI	PD	PIP	UM
Base Rate					
Driving Record Points Factor	x	x	x	x	x
Driving Record Points Factor Adjustment	x	x	x	x	x
(1 - Multi-Car Discount)	x	x	x	x	x
Annual Miles Discount	x	x	x	x	x
(1 - Mature Driver Discount)	x	x	x	x	x
Policy Term Factor	x	x	x	x	x
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule ⁽⁴⁾	x	x	x	x	x
Round to the nearest whole dollar					
Developed Premium					

5. If customer does not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, the Total Premium is the sum of the Developed Premiums in the Voluntary Rate Order Calculation. If customer meets the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, compare the line coverage level Developed Premium in the MAIP Rate Order Calculation and the Voluntary Rate Order Calculation. Cap the Voluntary Developed Premium from step 3 for each line coverage with the MAIP Developed Premium in Step 4. The sum of the lower Developed Premiums will be the Total Policy Premium

⁽¹⁾The Operations Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

⁽²⁾The Acquisition Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

⁽³⁾If coverage is RBI / OBI / PD / PIP / UM / UIM / MED / ROADSIDE / Limited COLL and symbol = 66 then Vehicle Age Factor is 1.0
If coverage is COMP / COLL / LOAN and symbol 66, 67, 68, or 69, then Vehicle Age Factor is 1.0

⁽⁴⁾See rule P23 for Applying Rate Capping.

⁽⁵⁾See rule P31 for the E-Signature Discount calculation

⁽⁶⁾If 20/40 OBI is selected, the Developed OBI Premium will always be \$1. If no coverage is selected for OBI, the Developed OBI Premium will be \$0.

UBI Factor Support

Bodily Injury

UBI Groups	Earned Premium	Earned Car Years	Incurred Loss		Present	Indicated Relativity	Proposed Relativity	Percent Change
			Count	Incurred losses				
0-13	546,822	2,006	29	202,627	N/A	0.55	0.62	N/A
14-23	529,964	1,861	36	273,413	N/A	0.76	0.69	N/A
24-34	544,952	1,861	23	158,909	N/A	0.43	0.75	N/A
35-46	545,779	1,769	55	294,421	N/A	0.79	0.81	N/A
47-60	516,842	1,632	40	254,433	N/A	0.73	0.87	N/A
61-80	557,053	1,737	40	267,517	N/A	0.71	0.93	N/A
81-106	507,304	1,553	40	317,558	N/A	0.92	0.98	N/A
107-150	570,490	1,668	89	496,741	N/A	1.28	1.00	N/A
151-249	582,809	1,613	68	450,054	N/A	1.14	1.00	N/A
250-400	531,798	1,365	84	457,319	N/A	1.27	1.00	N/A

Property Damage

UBI Groups	Earned Premium	Earned Car Years	Incurred Loss		Present	Indicated Relativity	Proposed Relativity	Percent Change
			Count	Incurred losses				
0-13	471,754	2,237	72	200,325	N/A	0.57	0.62	N/A
14-23	462,827	2,076	82	238,230	N/A	0.69	0.69	N/A
24-34	483,902	2,086	100	274,293	N/A	0.76	0.75	N/A
35-46	472,859	1,953	110	247,347	N/A	0.70	0.81	N/A
47-60	450,495	1,805	106	242,448	N/A	0.72	0.87	N/A
61-80	485,684	1,933	119	264,644	N/A	0.73	0.93	N/A
81-106	452,454	1,728	123	289,717	N/A	0.86	0.98	N/A
107-150	501,211	1,827	155	393,377	N/A	1.05	1.00	N/A
151-249	512,413	1,752	168	457,037	N/A	1.19	1.00	N/A
250-400	459,091	1,474	182	450,941	N/A	1.31	1.00	N/A

Collision

UBI Groups	Earned Premium	Earned Car Years	Incurred Loss		Present	Indicated Relativity	Proposed Relativity	Percent Change
			Count	Incurred losses				
0-13	694,257	1,688	76	225,968	N/A	0.51	0.62	N/A
14-23	697,706	1,614	76	260,831	N/A	0.59	0.69	N/A
24-34	765,959	1,661	92	318,217	N/A	0.65	0.75	N/A
35-46	755,247	1,545	101	381,333	N/A	0.79	0.81	N/A
47-60	719,862	1,414	101	353,022	N/A	0.77	0.87	N/A
61-80	772,468	1,520	110	353,304	N/A	0.72	0.93	N/A
81-106	716,197	1,344	131	456,053	N/A	1.00	0.98	N/A
107-150	771,474	1,392	176	585,648	N/A	1.19	1.00	N/A
151-249	741,502	1,256	144	537,680	N/A	1.13	1.00	N/A
250-400	597,704	1,004	149	502,240	N/A	1.32	1.00	N/A

Note:

PIP, UM, and Med Pay factors are based on Bodily Injury data.
 Rental and LIM-COLL factors are based on Collision data.
 All other coverages receive a factor of 1.0.
 LR Relativity was relative to the Non-UBI business.

Customers not participating in the usage-based insurance program (UBI) receive a factor of 1.0.



Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: January 31, 2012

UBI Factor Support

Bodily Injury

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	907,526	36	169,449	19%	0.38	0.53	0.15	0.61
10-19	2,385,503	72	426,905	18%	0.37	0.72	0.21	0.52
20-29	2,842,381	113	700,927	25%	0.50	0.84	0.33	0.67
30-39	2,741,480	159	926,013	34%	0.69	0.87	0.49	0.89
40-49	2,543,723	142	905,079	36%	0.73	0.88	0.51	0.95
50-59	2,192,217	175	1,301,714	59%	1.21	0.90	0.88	1.54
60-69	1,909,877	105	710,133	37%	0.76	0.93	0.49	1.03
70-79	1,657,595	127	666,542	40%	0.82	0.97	0.56	1.08
80-89	1,465,782	78	696,857	48%	0.97	0.99	0.57	1.37
90-99	1,213,341	117	640,824	53%	1.08	1.00	0.72	1.44
100-109	1,030,638	84	525,193	51%	1.04	1.00	0.63	1.45
110-119	912,367	76	390,157	43%	0.87	1.00	0.51	1.23
120-129	816,987	72	479,037	59%	1.20	1.00	0.69	1.70
130-139	702,323	82	436,076	62%	1.27	1.00	0.76	1.77
140-149	601,896	52	364,565	61%	1.24	1.00	0.62	1.85
150-159	543,864	48	355,356	65%	1.33	1.00	0.64	2.03
160-169	464,925	70	521,475	112%	2.29	1.00	1.30	3.28
170-179	413,818	38	244,552	59%	1.21	1.00	0.50	1.91
180-189	374,277	44	405,948	108%	2.21	1.00	1.01	3.42
190-199	333,568	30	233,831	70%	1.43	1.00	0.49	2.37
200-209	301,016	47	306,671	102%	2.08	1.00	0.99	3.17
210-219	270,238	24	149,913	55%	1.13	1.00	0.30	1.97
220-229	243,666	47	264,038	108%	2.21	1.00	1.05	3.37
230-239	223,722	32	268,455	120%	2.45	1.00	0.89	4.01
240-249	199,025	42	177,203	89%	1.82	1.00	0.81	2.83
250-259	176,324	12	93,723	53%	1.08	1.00	-0.04	2.21
260-269	166,884	15	50,291	30%	0.62	1.00	0.04	1.19
270-279	155,827	11	79,875	51%	1.05	1.00	-0.09	2.18
280-289	136,263	20	138,356	102%	2.07	1.00	0.40	3.74
290-299	126,702	13	149,058	118%	2.40	1.00	0.00	4.80
300-400	1,909,976	289	1,901,214	100%	2.03	1.00	1.60	2.46
0-400	29,963,730	2,272	14,679,429	49%	1.00	0.91	1.00	1.00

Property Damage

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	719135	89	267893	37%	0.68	0.53	0.49	0.87
10-19	1909549	229	507558	27%	0.49	0.72	0.40	0.57
20-29	2288127	297	740449	32%	0.59	0.84	0.50	0.68
30-39	2204256	423	954761	43%	0.79	0.87	0.69	0.90
40-49	2051318	411	924186	45%	0.83	0.88	0.72	0.93
50-59	1772141	387	838065	47%	0.87	0.90	0.75	0.98
60-69	1551312	285	680180	44%	0.80	0.93	0.68	0.93
70-79	1336043	330	767079	57%	1.05	0.97	0.90	1.21
80-89	1188469	249	553405	47%	0.85	0.99	0.71	1.00
90-99	977900	264	595051	61%	1.11	1.00	0.93	1.30
100-109	833553	204	471671	57%	1.04	1.00	0.84	1.23
110-119	742760	206	514435	69%	1.27	1.00	1.03	1.50
120-129	662668	178	401695	61%	1.11	1.00	0.89	1.33
130-139	572107	161	395036	69%	1.27	1.00	1.00	1.53
140-149	488309	149	382334	78%	1.43	1.00	1.12	1.75
150-159	440463	133	270006	61%	1.12	1.00	0.87	1.38
160-169	382067	109	255238	67%	1.22	1.00	0.91	1.53
170-179	338447	111	321493	95%	1.74	1.00	1.30	2.18
180-189	304180	103	274610	90%	1.65	1.00	1.22	2.09
190-199	271328	80	197393	73%	1.33	1.00	0.94	1.73
200-209	245795	88	236879	96%	1.77	1.00	1.27	2.26
210-219	220943	68	137760	62%	1.14	1.00	0.78	1.51
220-229	198307	59	150650	76%	1.39	1.00	0.91	1.87
230-239	181367	80	227278	125%	2.30	1.00	1.62	2.98
240-249	159297	66	168297	106%	1.94	1.00	1.30	2.57
250-259	144697	42	103273	71%	1.31	1.00	0.77	1.84
260-269	137923	49	161348	117%	2.14	1.00	1.33	2.95
270-279	127521	28	57408	45%	0.82	1.00	0.41	1.24
280-289	113596	42	118460	104%	1.91	1.00	1.13	2.69
290-299	101487	26	53984	53%	0.97	1.00	0.47	1.48
300-400	1566368	602	1498487	96%	1.75	1.00	1.56	1.94
0-400	24231432	5548	13226365	55%	1.00	0.91	1.00	1.00



Collision

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	808192	85	290970	36%	0.76	0.53	0.55	0.97
10-19	2608840	235	718998	28%	0.58	0.72	0.48	0.68
20-29	3244620	334	1007797	31%	0.65	0.84	0.56	0.74
30-39	3252969	395	1119965	34%	0.72	0.87	0.63	0.82
40-49	3070138	391	1113536	36%	0.76	0.88	0.67	0.86
50-59	2679819	365	1142891	43%	0.90	0.90	0.78	1.02
60-69	2361970	296	896478	38%	0.80	0.93	0.68	0.92
70-79	2009263	310	978215	49%	1.02	0.97	0.88	1.17
80-89	1797433	261	736205	41%	0.86	0.99	0.73	1.00
90-99	1475571	234	709919	48%	1.01	1.00	0.84	1.18
100-109	1284954	200	606274	47%	0.99	1.00	0.81	1.17
110-119	1133962	213	622115	55%	1.15	1.00	0.95	1.35
120-129	1015627	189	523897	52%	1.09	1.00	0.89	1.29
130-139	859243	163	547090	64%	1.34	1.00	1.07	1.61
140-149	750142	137	438150	58%	1.23	1.00	0.96	1.49
150-159	665326	121	372050	56%	1.18	1.00	0.91	1.45
160-169	580219	116	323299	56%	1.17	1.00	0.90	1.45
170-179	510771	115	441249	86%	1.82	1.00	1.39	2.25
180-189	452437	97	311253	69%	1.45	1.00	1.08	1.82
190-199	400036	75	197089	49%	1.04	1.00	0.73	1.34
200-209	354395	70	325692	92%	1.93	1.00	1.35	2.52
210-219	318749	72	227349	71%	1.50	1.00	1.05	1.95
220-229	297559	61	239861	81%	1.70	1.00	1.15	2.25
230-239	258823	56	205584	79%	1.67	1.00	1.11	2.24
240-249	230974	57	222763	96%	2.03	1.00	1.35	2.71
250-259	210310	43	151197	72%	1.51	1.00	0.93	2.10
260-269	194165	46	192783	99%	2.09	1.00	1.31	2.87
270-279	179948	39	111259	62%	1.30	1.00	0.77	1.83
280-289	164045	38	143254	87%	1.84	1.00	1.08	2.59
290-299	152373	28	93031	61%	1.28	1.00	0.67	1.90
300-400	2047718	527	1800563	88%	1.85	1.00	1.65	2.05
0-400	35370593	5369	16810777	48%	1.00	0.92	1.00	1.00

Comprehensive

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	272629	121	127645	47%	0.91	0.96	0.59	1.22
10-19	814990	359	336854	41%	0.80	0.96	0.64	0.96
20-29	969295	469	505832	52%	1.01	0.97	0.83	1.19
30-39	951794	453	441216	46%	0.90	0.98	0.74	1.06
40-49	874658	448	428227	49%	0.95	0.98	0.78	1.12
50-59	756962	402	330809	44%	0.85	0.99	0.69	1.01
60-69	656739	325	371023	56%	1.10	0.99	0.86	1.33
70-79	561129	264	295664	53%	1.02	1.00	0.78	1.26
80-89	496205	275	220041	44%	0.86	1.00	0.66	1.06
90-99	405326	217	180548	45%	0.86	1.00	0.64	1.09
100-109	348807	173	154748	44%	0.86	1.00	0.61	1.11
110-119	311534	152	173936	56%	1.08	1.00	0.75	1.42
120-129	279681	156	134229	48%	0.93	1.00	0.65	1.22
130-139	231862	135	163753	71%	1.37	1.00	0.92	1.82
140-149	202656	93	88837	44%	0.85	1.00	0.51	1.19
150-159	175498	87	75343	43%	0.83	1.00	0.49	1.17
160-169	154575	100	127019	82%	1.59	1.00	0.99	2.20
170-179	130600	71	77351	59%	1.15	1.00	0.63	1.67
180-189	121057	63	58120	48%	0.93	1.00	0.48	1.38
190-199	109412	61	68277	62%	1.21	1.00	0.62	1.80
200-209	96617	66	47493	49%	0.95	1.00	0.51	1.40
210-219	85400	51	67375	79%	1.53	1.00	0.71	2.35
220-229	78279	50	42239	54%	1.05	1.00	0.48	1.61
230-239	66629	41	54245	81%	1.58	1.00	0.64	2.52
240-249	61172	32	23643	39%	0.75	1.00	0.24	1.26
250-259	55879	35	50803	91%	1.76	1.00	0.63	2.90
260-269	52847	26	50300	95%	1.85	1.00	0.46	3.23
270-279	48260	30	26307	55%	1.06	1.00	0.32	1.80
280-289	41682	27	33682	81%	1.57	1.00	0.42	2.72
290-299	39918	25	22409	56%	1.09	1.00	0.26	1.92
300-400	547829	330	374157	68%	1.33	1.00	1.05	1.60
0-400	9999919	5137	5152125	52%	1.00	0.99	1.00	1.00

* Data was from MyRate states, spanning 6/2008-11/2010.

** Factors were selected based on the smoothed LR relativities and other considerations such as marketing and rate adequacy.

Note: UBI Installer LR relative to entire book is 0.86.

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APPENDIX A RATE ORDER CALCULATION

This appendix shows the calculations to determine premium for vehicles and coverages available in this program. In the event of any conflict between the wording of the manual rules and this appendix, this appendix should be considered the accurate representation of the rate order calculation.

Item	Compulsory RBI	Optional RBI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN
Territory - Operator Class Base Rate	x	x	x	x	x	x	x	x	x	x	x
Territory Relativity	x	x	x			x	x	x	x		
Base Rate Adjustment	x	x	x	x	x	x	x	x	x	x	x
Operator Class Relativity	x	x	x			x	x	x	x	x	x
Driver Level Factor =											
Years Driving Experience Factor	x	x	x	x	x	x	x	x	x	x	x
Driver Points Factor	x	x	x			x	x	x	x	x	x
(1 - Distant Student Discount)	x	x	x			x	x	x	x	x	
(1 - Over 65 Discount)	x	x	x	x	x	x	x	x	x	x	x
Driver - Vehicle Factor	x	x	x	x	x	x	x	x	x	x	x
Category Factor	x	x	x	x	x	x	x	x	x	x	x
Vehicle Year Make Model Factor	x	x	x	x	x	x	x	x	x	x	x
Value Class Factor (Symbols 67 & 68) ⁽¹⁾								x	x	x	x
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x
Limit Factor	x	x	x	x	x		x				
Deductible Factor						x		x	x	x	x
(1 - Core Discount)	x	x	x	x	x	x	x	x	x	x	
(1 - Anti-theft Discount)								x			
(1 - Annual Mileage Discount)	x	x	x	x	x	x	x		x	x	
Responsible Driver Factor	x	x	x			x	x	x	x	x	
Full Coverage Factor	x	x	x	x	x	x	x				
(1 - Paperless Discount)	x	x	x	x	x	x	x	x	x		
Usage Based Factor	x	x	x	x	x	x	x	x	x	x	x
Transition Factor	x	x	x	x	x	x	x	x	x		
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x
Round to the whole dollar											
Acquisition Expense Load ⁽²⁾									+		
Round to the whole dollar											
Developed Premium	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

Item	Rental Reimbursement	Towing / Roadside Assistance	Additional Custom Parts & Equipment	Acquisition Expense Load
Base Rate				
Category Factor	x	x	x	x
Model Year Factor		x		
Limit Factor	x		x	
Deductible Factor		x		
(1 - Over 65 Discount)	x	x	x	
Usage Based Factor	x	x	x	x
Policy Term Factor	x	x	x	x
Round to the whole dollar				
Developed Premium	(12)	(13)	(14)	

Total Premium = (1) + (2) + ... + (14)

Notes:

- (1) For Stated Amount and Conversion Vehicles
 -- If coverage is COMP/ COLL/ LIMITED COLL/ LOAN/ TOW and vehicle group = 67, 68, 69, then Model Year Factor is 1.0
- (2) The Acquisition Expense Load Amount (AE) is applied to the first vehicle only and is applied to Compulsory RBI.



Progressive Direct Insurance
MA Private Passenger Automobile Insurance
New Business Effective 01/13/2012
Renewal Effective 02/11/2012

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TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
7	Policy Period	12
8	Changes	13
9	Reserved for Future Use	14
10	Certified Risks - Financial Responsibility Laws	15
11	Premium Calculation Rule	16
12	Whole Dollar Premium Rule	17
13	Reserved for Future Use	18
14	Reserved for Future Use	19
15	Employers Subject to Massachusetts Workers Compensation Act	20
16	Deductibles - Parts 7, 8 and 9	21
17	Substitute Transportation	22
18	Termination of Insurance	23
19	Discounts	25
20	Model Year Rating	26
21	Reserved for Future Use	27
22	Reserved for Future use	28
23	Reserved for Future Use	29
24	Reserved for Future Use	30
25	Vehicle Series Rating	31
26	Responsible Driver Factor	32

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Reserved for Future Use	33
28	Private Passenger Classifications	34
29	Category Factor	37
30	Personal Injury Protection - Deductible Form	38
31	Reserved for Future Use	39
32	Reserved for Future Use	40
33	Towing and Labor	41
34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



RULE 54. Usage Based Insurance

At the insured's request, we will provide a device that plugs into the On-Board Diagnostic (OBDII) port found on all vehicles sold in the U.S. since model year 1996. The device records the following vehicle information: the date and time of installation and disconnection, and the time of day and speed at which the vehicle is operated.

With the exception of vehicles that are symbolized as 67, 68, or 69 as defined in rule 41, any vehicle that is in a location with adequate cellular coverage and is technologically compatible with the device is eligible for the usage-based insurance program. The insured must also provide a valid email address.

After 30 days of connectivity in the usage based insurance program, a usage factor is derived from the vehicle information data. Specifically, the usage factor considers the following driving elements: hard braking, time of day and mileage. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. All enrolled vehicles will remain in the program.

At the subsequent renewal, each enrolled vehicle will receive an updated usage factor that is derived from the vehicle information data. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy.

If the vehicle has the minimum required amount of connectivity, the participant will be asked to return the device. Any achieved discount will remain on the vehicle for the life of the policy. If the vehicle does not have the minimum required amount of connectivity, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum connectivity requirement, the vehicle will be removed from the program and any usage-based discount will be removed prospectively. If the vehicle has the minimum required amount of connectivity but the usage factor does not indicate a discount, the vehicle will be removed from the program.

If an insured unenrolls from the usage-based insurance program, doesn't install the device within 45 days from the date of enrollment, or inactivates it for a 45 day period, no future usage factor will be applied and any usage-based discount will be removed.

Refer to Table 28 of the rates filing for corresponding factors and coverages to which they apply.

Note: "Connectivity" is the physical connection of the device to the OBDII port. "Minimum Connectivity" is 30 days for an initial usage factor. Once the vehicle is driven for a minimum of 75 days after installation, a second usage factor will determine renewal pricing on a going forward basis. For these initial and subsequent periods, the device needs to be connected 95% of the time.

The Progressive logo is displayed in a large, bold, italicized, sans-serif font. The letters are light gray and have a slight shadow effect, giving them a three-dimensional appearance. The word "PROGRESSIVE" is centered horizontally at the bottom of the page.

Progressive Direct Insurance Company
 Private Passenger Automobile Program
 Filing for the Commonwealth of Massachusetts
 NB Effective Date: January 13, 2012

Table 28: Usage Based Insurance (UBI) Factor Table

Initial Discount

UBI Group	Compulsory BI	Optional BI											Limited			Acquisition Expense
			PD	UM	UIM	PIP	MED	COMP	COLL	COLL	LOAN	Rent	Tow	ACPE		
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.98	0.52	0.52	0.98	0.52	0.98	0.98	1.00
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.98	0.53	0.53	0.98	0.53	0.98	0.98	1.00
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.98	0.54	0.54	0.98	0.54	0.98	0.98	1.00
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.98	0.56	0.56	0.98	0.56	0.98	0.98	1.00
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.98	0.58	0.58	0.98	0.58	0.98	0.98	1.00
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.98	0.60	0.60	0.98	0.60	0.98	0.98	1.00
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.98	0.63	0.63	0.98	0.63	0.98	0.98	1.00
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	0.66	0.66	0.98	0.66	0.98	0.98	1.00
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	0.69	0.69	0.98	0.69	0.98	0.98	1.00
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.98	0.71	0.71	0.98	0.71	0.98	0.98	1.00
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.98	0.73	0.73	0.98	0.73	0.98	0.98	1.00
11	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.98	0.75	0.75	0.98	0.75	0.98	0.98	1.00
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.98	0.77	0.77	0.98	0.77	0.98	0.98	1.00
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.98	0.79	0.79	0.98	0.79	0.98	0.98	1.00
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.98	0.80	0.80	0.98	0.80	0.98	0.98	1.00
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.98	0.82	0.82	0.98	0.82	0.98	0.98	1.00
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.98	0.83	0.83	0.98	0.83	0.98	0.98	1.00
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.98	0.84	0.84	0.98	0.84	0.98	0.98	1.00
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.98	0.85	0.85	0.98	0.85	0.98	0.98	1.00
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
21	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
22	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
23	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
30	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
36	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
37	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
39	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
41	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
43	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
44	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
46	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
47	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
48	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
49	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
50	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
51	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
52	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
53	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
54	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
55	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
56	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00

- o This Premium Weighted Average Factor is capped at 0.70 on the low end and at 1.00 on the high end.
- o This Capped Premium Weighted Average Factor is applied to all coverages indicated in the Rate Order of Calculation.
- o For customer communications, the UBI discount is calculated as 1- Capped Premium Weighted Average Factor.

PROGRESSIVE[®]

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: January 13th, 2012

UBI Factor Support

Bodily Injury

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	907,526	36	169,449	19%	0.38	0.53	0.15	0.61
10-19	2,385,503	72	426,905	18%	0.37	0.72	0.21	0.52
20-29	2,842,381	113	700,927	25%	0.50	0.84	0.33	0.67
30-39	2,741,480	159	926,013	34%	0.69	0.87	0.49	0.89
40-49	2,543,723	142	905,079	36%	0.73	0.88	0.51	0.95
50-59	2,192,217	175	1,301,714	59%	1.21	0.90	0.88	1.54
60-69	1,909,877	105	710,133	37%	0.76	0.93	0.49	1.03
70-79	1,657,595	127	666,542	40%	0.82	0.97	0.56	1.08
80-89	1,465,782	78	696,857	48%	0.97	0.99	0.57	1.37
90-99	1,213,341	117	640,824	53%	1.08	1.00	0.72	1.44
100-109	1,030,638	84	525,193	51%	1.04	1.00	0.63	1.45
110-119	912,367	76	390,157	43%	0.87	1.00	0.51	1.23
120-129	816,987	72	479,037	59%	1.20	1.00	0.69	1.70
130-139	702,323	82	436,076	62%	1.27	1.00	0.76	1.77
140-149	601,896	52	364,565	61%	1.24	1.00	0.62	1.85
150-159	543,864	48	355,356	65%	1.33	1.00	0.64	2.03
160-169	464,925	70	521,475	112%	2.29	1.00	1.30	3.28
170-179	413,818	38	244,552	59%	1.21	1.00	0.50	1.91
180-189	374,277	44	405,948	108%	2.21	1.00	1.01	3.42
190-199	333,568	30	233,831	70%	1.43	1.00	0.49	2.37
200-209	301,016	47	306,671	102%	2.08	1.00	0.99	3.17
210-219	270,238	24	149,913	55%	1.13	1.00	0.30	1.97
220-229	243,666	47	264,038	108%	2.21	1.00	1.05	3.37
230-239	223,722	32	268,455	120%	2.45	1.00	0.89	4.01
240-249	199,025	42	177,203	89%	1.82	1.00	0.81	2.83
250-259	176,324	12	93,723	53%	1.08	1.00	-0.04	2.21
260-269	166,884	15	50,291	30%	0.62	1.00	0.04	1.19
270-279	155,827	11	79,875	51%	1.05	1.00	-0.09	2.18
280-289	136,263	20	138,356	102%	2.07	1.00	0.40	3.74
290-299	126,702	13	149,058	118%	2.40	1.00	0.00	4.80
300-400	1,909,976	289	1,901,214	100%	2.03	1.00	1.60	2.46
0-400	29,963,730	2,272	14,679,429	49%	1.00	0.91	1.00	1.00

Property Damage

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	719135	89	267893	37%	0.68	0.53	0.49	0.87
10-19	1909549	229	507558	27%	0.49	0.72	0.40	0.57
20-29	2288127	297	740449	32%	0.59	0.84	0.50	0.68
30-39	2204256	423	954761	43%	0.79	0.87	0.69	0.90
40-49	2051318	411	924186	45%	0.83	0.88	0.72	0.93
50-59	1772141	387	838065	47%	0.87	0.90	0.75	0.98
60-69	1551312	285	680180	44%	0.80	0.93	0.68	0.93
70-79	1336043	330	767079	57%	1.05	0.97	0.90	1.21
80-89	1188469	249	553405	47%	0.85	0.99	0.71	1.00
90-99	977900	264	595051	61%	1.11	1.00	0.93	1.30
100-109	833553	204	471671	57%	1.04	1.00	0.84	1.23
110-119	742760	206	514435	69%	1.27	1.00	1.03	1.50
120-129	662668	178	401695	61%	1.11	1.00	0.89	1.33
130-139	572107	161	395036	69%	1.27	1.00	1.00	1.53
140-149	488309	149	382334	78%	1.43	1.00	1.12	1.75
150-159	440463	133	270006	61%	1.12	1.00	0.87	1.38
160-169	382067	109	255238	67%	1.22	1.00	0.91	1.53
170-179	338447	111	321493	95%	1.74	1.00	1.30	2.18
180-189	304180	103	274610	90%	1.65	1.00	1.22	2.09
190-199	271328	80	197393	73%	1.33	1.00	0.94	1.73
200-209	245795	88	236879	96%	1.77	1.00	1.27	2.26
210-219	220943	68	137760	62%	1.14	1.00	0.78	1.51
220-229	198307	59	150650	76%	1.39	1.00	0.91	1.87
230-239	181367	80	227278	125%	2.30	1.00	1.62	2.98
240-249	159297	66	168297	106%	1.94	1.00	1.30	2.57
250-259	144697	42	103273	71%	1.31	1.00	0.77	1.84
260-269	137923	49	161348	117%	2.14	1.00	1.33	2.95
270-279	127521	28	57408	45%	0.82	1.00	0.41	1.24
280-289	113596	42	118460	104%	1.91	1.00	1.13	2.69
290-299	101487	26	53984	53%	0.97	1.00	0.47	1.48
300-400	1566368	602	1498487	96%	1.75	1.00	1.56	1.94
0-400	24231432	5548	13226365	55%	1.00	0.91	1.00	1.00



Collision

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	808192	85	290970	36%	0.76	0.53	0.55	0.97
10-19	2608840	235	718998	28%	0.58	0.72	0.48	0.68
20-29	3244620	334	1007797	31%	0.65	0.84	0.56	0.74
30-39	3252969	395	1119965	34%	0.72	0.87	0.63	0.82
40-49	3070138	391	1113536	36%	0.76	0.88	0.67	0.86
50-59	2679819	365	1142891	43%	0.90	0.90	0.78	1.02
60-69	2361970	296	896478	38%	0.80	0.93	0.68	0.92
70-79	2009263	310	978215	49%	1.02	0.97	0.88	1.17
80-89	1797433	261	736205	41%	0.86	0.99	0.73	1.00
90-99	1475571	234	709919	48%	1.01	1.00	0.84	1.18
100-109	1284954	200	606274	47%	0.99	1.00	0.81	1.17
110-119	1133962	213	622115	55%	1.15	1.00	0.95	1.35
120-129	1015627	189	523897	52%	1.09	1.00	0.89	1.29
130-139	859243	163	547090	64%	1.34	1.00	1.07	1.61
140-149	750142	137	438150	58%	1.23	1.00	0.96	1.49
150-159	665326	121	372050	56%	1.18	1.00	0.91	1.45
160-169	580219	116	323299	56%	1.17	1.00	0.90	1.45
170-179	510771	115	441249	86%	1.82	1.00	1.39	2.25
180-189	452437	97	311253	69%	1.45	1.00	1.08	1.82
190-199	400036	75	197089	49%	1.04	1.00	0.73	1.34
200-209	354395	70	325692	92%	1.93	1.00	1.35	2.52
210-219	318749	72	227349	71%	1.50	1.00	1.05	1.95
220-229	297559	61	239861	81%	1.70	1.00	1.15	2.25
230-239	258823	56	205584	79%	1.67	1.00	1.11	2.24
240-249	230974	57	222763	96%	2.03	1.00	1.35	2.71
250-259	210310	43	151197	72%	1.51	1.00	0.93	2.10
260-269	194165	46	192783	99%	2.09	1.00	1.31	2.87
270-279	179948	39	111259	62%	1.30	1.00	0.77	1.83
280-289	164045	38	143254	87%	1.84	1.00	1.08	2.59
290-299	152373	28	93031	61%	1.28	1.00	0.67	1.90
300-400	2047718	527	1800563	88%	1.85	1.00	1.65	2.05
0-400	35370593	5369	16810777	48%	1.00	0.92	1.00	1.00

Comprehensive

UBI Groups	Earned Premium	Incurred Loss Count	Incurred Losses	Loss Ratio	Indicated Relativity	Proposed Relativity	90% Confidence Interval	
							Low	High
0-9	272629	121	127645	47%	0.91	0.96	0.59	1.22
10-19	814990	359	336854	41%	0.80	0.96	0.64	0.96
20-29	969295	469	505832	52%	1.01	0.97	0.83	1.19
30-39	951794	453	441216	46%	0.90	0.98	0.74	1.06
40-49	874658	448	428227	49%	0.95	0.98	0.78	1.12
50-59	756962	402	330809	44%	0.85	0.99	0.69	1.01
60-69	656739	325	371023	56%	1.10	0.99	0.86	1.33
70-79	561129	264	295664	53%	1.02	1.00	0.78	1.26
80-89	496205	275	220041	44%	0.86	1.00	0.66	1.06
90-99	405326	217	180548	45%	0.86	1.00	0.64	1.09
100-109	348807	173	154748	44%	0.86	1.00	0.61	1.11
110-119	311534	152	173936	56%	1.08	1.00	0.75	1.42
120-129	279681	156	134229	48%	0.93	1.00	0.65	1.22
130-139	231862	135	163753	71%	1.37	1.00	0.92	1.82
140-149	202656	93	88837	44%	0.85	1.00	0.51	1.19
150-159	175498	87	75343	43%	0.83	1.00	0.49	1.17
160-169	154575	100	127019	82%	1.59	1.00	0.99	2.20
170-179	130600	71	77351	59%	1.15	1.00	0.63	1.67
180-189	121057	63	58120	48%	0.93	1.00	0.48	1.38
190-199	109412	61	68277	62%	1.21	1.00	0.62	1.80
200-209	96617	66	47493	49%	0.95	1.00	0.51	1.40
210-219	85400	51	67375	79%	1.53	1.00	0.71	2.35
220-229	78279	50	42239	54%	1.05	1.00	0.48	1.61
230-239	66629	41	54245	81%	1.58	1.00	0.64	2.52
240-249	61172	32	23643	39%	0.75	1.00	0.24	1.26
250-259	55879	35	50803	91%	1.76	1.00	0.63	2.90
260-269	52847	26	50300	95%	1.85	1.00	0.46	3.23
270-279	48260	30	26307	55%	1.06	1.00	0.32	1.80
280-289	41682	27	33682	81%	1.57	1.00	0.42	2.72
290-299	39918	25	22409	56%	1.09	1.00	0.26	1.92
300-400	547829	330	374157	68%	1.33	1.00	1.05	1.60
0-400	9999919	5137	5152125	52%	1.00	0.99	1.00	1.00

* Data was from MyRate states, spanning 6/2008-11/2010.

** Factors were selected based on the smoothed LR relativities and other considerations such as marketing and rate adequacy.

Note: UBI Installer LR relative to entire book is 0.86.

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Progressive Direct Insurance
MA Private Passenger Automobile Insurance
New Business Effective 01/13/2012
Renewal Effective 02/12/2012

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TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
7	Policy Period	12
8	Changes	13
9	Reserved for Future Use	14
10	Certified Risks - Financial Responsibility Laws	15
11	Premium Calculation Rule	16
12	Whole Dollar Premium Rule	17
13	Reserved for Future Use	18
14	Reserved for Future Use	19
15	Employers Subject to Massachusetts Workers Compensation Act	20
16	Deductibles - Parts 7, 8 and 9	21
17	Substitute Transportation	22
18	Termination of Insurance	23
19	Discounts	25
20	Model Year Rating	26
21	Reserved for Future Use	27
22	Reserved for Future use	28
23	Reserved for Future Use	29
24	Reserved for Future Use	30
25	Vehicle Series Rating	31
26	Responsible Driver Factor	32

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Reserved for Future Use	33
28	Private Passenger Classifications	34
29	Category Factor	37
30	Personal Injury Protection - Deductible Form	38
31	Reserved for Future Use	39
32	Reserved for Future Use	40
33	Towing and Labor	41
34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



RULE 54. Usage Based Insurance

At the insured's request, we will provide a device that plugs into the On-Board Diagnostic (OBDII) port found on all vehicles sold in the U.S. since model year 1996. The device records the following vehicle information: the date and time of installation and disconnection, and the time of day and speed at which the vehicle is operated.

With the exception of vehicles that are symbolized as 67, 68, or 69 as defined in rule 41, any vehicle that is in a location with adequate cellular coverage and is technologically compatible with the device is eligible for the usage-based insurance program. The insured must also provide a valid email address.

After 30 days of connectivity in the usage based insurance program, a usage factor is derived from the vehicle information data. Specifically, the usage factor considers the following driving elements: hard braking, time of day and mileage. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. All enrolled vehicles will remain in the program.

At the subsequent renewal, each enrolled vehicle will receive an updated usage factor that is derived from the vehicle information data. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy.

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Renewal Effective 03/01/2012

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TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
7	Policy Period	12
8	Changes	13
9	Reserved for Future Use	14
10	Certified Risks - Financial Responsibility Laws	15
11	Premium Calculation Rule	16
12	Whole Dollar Premium Rule	17
13	Reserved for Future Use	18
14	Reserved for Future Use	19
15	Employers Subject to Massachusetts Workers Compensation Act	20
16	Deductibles - Parts 7, 8 and 9	21
17	Substitute Transportation	22
18	Termination of Insurance	23
19	Discounts	25
20	Model Year Rating	26
21	Reserved for Future Use	27
22	Reserved for Future use	28
23	Reserved for Future Use	29
24	Reserved for Future Use	30
25	Vehicle Series Rating	31
26	Responsible Driver Factor	32

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Reserved for Future Use	33
28	Private Passenger Classifications	34
29	Category Factor	37
30	Personal Injury Protection - Deductible Form	38
31	Reserved for Future Use	39
32	Reserved for Future Use	40
33	Towing and Labor	41
34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46



SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



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New Business Effective 01/31/2012
Renewal Effective 03/01/2012

PROGRESSIVE[®]

TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
7	Policy Period	12
8	Changes	13
9	Reserved for Future Use	14
10	Certified Risks - Financial Responsibility Laws	15
11	Premium Calculation Rule	16
12	Whole Dollar Premium Rule	17
13	Reserved for Future Use	18
14	Reserved for Future Use	19
15	Employers Subject to Massachusetts Workers Compensation Act	20
16	Deductibles - Parts 7, 8 and 9	21
17	Substitute Transportation	22
18	Termination of Insurance	23
19	Discounts	25
20	Model Year Rating	26
21	Reserved for Future Use	27
22	Reserved for Future use	28
23	Reserved for Future Use	29
24	Reserved for Future Use	30
25	Vehicle Series Rating	31
26	Responsible Driver Factor	32

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Reserved for Future Use	33
28	Private Passenger Classifications	34
29	Category Factor	37
30	Personal Injury Protection - Deductible Form	38
31	Reserved for Future Use	39
32	Reserved for Future Use	40
33	Towing and Labor	41
34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



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TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
7	Policy Period	12
8	Changes	13
9	Reserved for Future Use	14
10	Certified Risks - Financial Responsibility Laws	15
11	Premium Calculation Rule	16
12	Whole Dollar Premium Rule	17
13	Reserved for Future Use	18
14	Reserved for Future Use	19
15	Employers Subject to Massachusetts Workers Compensation Act	20
16	Deductibles - Parts 7, 8 and 9	21
17	Substitute Transportation	22
18	Termination of Insurance	23
19	Discounts	25
20	Model Year Rating	26
21	Reserved for Future Use	27
22	Reserved for Future use	28
23	Reserved for Future Use	29
24	Reserved for Future Use	30
25	Vehicle Series Rating	31
26	Responsible Driver Factor	32

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Reserved for Future Use	33
28	Private Passenger Classifications	34
29	Category Factor	37
30	Personal Injury Protection - Deductible Form	38
31	Reserved for Future Use	39
32	Reserved for Future Use	40
33	Towing and Labor	41
34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



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PROGRESSIVE[®]

TABLE OF CONTENTS
SECTION I - GENERAL RULES

Rule No.		Page
1	Eligibility	3
2	Coverages and Limits	5
3	Mandatory Offer of Coverage	7
4	Standard Procedures	8
5	Residence and Location	10
6	Out-of-State Garaging	11
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14	Reserved for Future Use	19
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19	Discounts	25
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25	Vehicle Series Rating	31
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28	Private Passenger Classifications	34
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34	Trailers Designed for Use with Private Passenger Motor Vehicles	42
35	Driver Vehicle Factor	43
36	Years Driving Experience Factor	44
37	Accident Surcharge Waiver	45
38	Full Coverage Factor	46

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Rule No.

39-40 Reserved for Future Use.....	47
41 Stated Amount Coverage	48
42-44 Reserved for Future Use.....	49
45 Agreed Value	50
46 Excess Electronic Equipment Coverage	51
47 Customized Vans and Pickups.....	52
48-53 Reserved for Future Use.....	53

SECTION IV - SUPPLEMENTAL INFORMATION

Rule No.

54 Reserved for Future Use Usage Based Insurance	54
55 Pre-Insurance Inspection Program.....	60
56 Merit Rating Plan	62
57 Rate Capping	65
58 Registry of Motor Vehicles Procedures	66
59 Acquisition Expense.....	67
60 Transition Factor	68
61 Hardship Accommodation	69



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Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: January 13, 2012

Table 28: Usage Based Insurance (UBI) Factor Table

Initial Discount

UBI Group	Compulsory BI	Optional BI	Limited										Acquisition Expense			
			PD	UM	UIM	PIP	MED	COMP	COLL	COLL	LOAN	Rent		Tow	ACPE	
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.98	0.52	0.52	0.98	0.52	0.98	0.98	1.00
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.98	0.53	0.53	0.98	0.53	0.98	0.98	1.00
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.98	0.54	0.54	0.98	0.54	0.98	0.98	1.00
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.98	0.56	0.56	0.98	0.56	0.98	0.98	1.00
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.98	0.58	0.58	0.98	0.58	0.98	0.98	1.00
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.98	0.60	0.60	0.98	0.60	0.98	0.98	1.00
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.98	0.63	0.63	0.98	0.63	0.98	0.98	1.00
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	0.66	0.66	0.98	0.66	0.98	0.98	1.00
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	0.69	0.69	0.98	0.69	0.98	0.98	1.00
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.98	0.71	0.71	0.98	0.71	0.98	0.98	1.00
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.98	0.73	0.73	0.98	0.73	0.98	0.98	1.00
11	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.98	0.75	0.75	0.98	0.75	0.98	0.98	1.00
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.98	0.77	0.77	0.98	0.77	0.98	0.98	1.00
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.98	0.79	0.79	0.98	0.79	0.98	0.98	1.00
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.98	0.80	0.80	0.98	0.80	0.98	0.98	1.00
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.98	0.82	0.82	0.98	0.82	0.98	0.98	1.00
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.98	0.83	0.83	0.98	0.83	0.98	0.98	1.00
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.98	0.84	0.84	0.98	0.84	0.98	0.98	1.00
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.98	0.85	0.85	0.98	0.85	0.98	0.98	1.00
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
21	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
22	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
23	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
30	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
36	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
37	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
39	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
41	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
43	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
44	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
46	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
47	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
48	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
49	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
50	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
51	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
52	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
53	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
54	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
55	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
56	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00

- o This Premium Weighted Average Factor is capped at 0.70 on the low end and at 1.00 on the high end.
- o This Capped Premium Weighted Average Factor is applied to all coverages indicated in the Rate Order of Calculation.
- o For customer communications, the UBI discount is calculated as 1- Capped Premium Weighted Average Factor.

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Progressive Direct Insurance Company
 Private Passenger Automobile Program
 Filing for the Commonwealth of Massachusetts
 NB Effective Date: January 31, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

Initial Discount

UBI Group	Compulsory		Optional		Limited							Acquisition			
	BI	BI	PD	UM	UIM	PIP	MED	COMP	COLL	COLL	LOAN	Rent	Tow	ACPE	Expense
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.98	0.52	0.52	0.98	0.52	0.98	0.98	1.00
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.98	0.53	0.53	0.98	0.53	0.98	0.98	1.00
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.98	0.54	0.54	0.98	0.54	0.98	0.98	1.00
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.98	0.56	0.56	0.98	0.56	0.98	0.98	1.00
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.98	0.58	0.58	0.98	0.58	0.98	0.98	1.00
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.98	0.60	0.60	0.98	0.60	0.98	0.98	1.00
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.98	0.63	0.63	0.98	0.63	0.98	0.98	1.00
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	0.66	0.66	0.98	0.66	0.98	0.98	1.00
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	0.69	0.69	0.98	0.69	0.98	0.98	1.00
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.98	0.71	0.71	0.98	0.71	0.98	0.98	1.00
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.98	0.73	0.73	0.98	0.73	0.98	0.98	1.00
11	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.98	0.75	0.75	0.98	0.75	0.98	0.98	1.00
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.98	0.77	0.77	0.98	0.77	0.98	0.98	1.00
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.98	0.79	0.79	0.98	0.79	0.98	0.98	1.00
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.98	0.80	0.80	0.98	0.80	0.98	0.98	1.00
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.98	0.82	0.82	0.98	0.82	0.98	0.98	1.00
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.98	0.83	0.83	0.98	0.83	0.98	0.98	1.00
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.98	0.84	0.84	0.98	0.84	0.98	0.98	1.00
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.98	0.85	0.85	0.98	0.85	0.98	0.98	1.00
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.98	0.86	0.86	0.98	0.86	0.98	0.98	1.00
21	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
22	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
23	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.98	0.87	0.87	0.98	0.87	0.98	0.98	1.00
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.99	0.88	0.88	0.99	0.88	0.99	0.99	1.00
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	0.89	0.89	0.99	0.89	0.99	0.99	1.00
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
30	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.99	0.90	0.90	0.99	0.90	0.99	0.99	1.00
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
36	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
37	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.99	0.91	0.91	0.99	0.91	0.99	0.99	1.00
39	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
41	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
43	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
44	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
46	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.99	0.92	0.92	0.99	0.92	0.99	0.99	1.00
47	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
48	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
49	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
50	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
51	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
52	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	0.93	0.93	0.99	0.93	0.99	0.99	1.00
53	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
54	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
55	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00
56	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.94	0.99	0.99	1.00

- o This Premium Weighted Average Factor is capped at 0.70 on the low end and at 1.00 on the high end.
- o This Capped Premium Weighted Average Factor is applied to all coverages indicated in the Rate Order of Calculation.
- o For customer communications, the UBI discount is calculated as 1- Capped Premium Weighted Average Factor.

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Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
0	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.00	0.59	0.59	1.00	0.59	1.00	1.00	1.00
1	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.00	0.59	0.59	1.00	0.59	1.00	1.00	1.00
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	0.60	0.59	1.00	0.59	1.00	1.00	1.00
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	0.60	0.59	1.00	0.59	1.00	1.00	1.00
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	0.60	0.59	1.00	0.59	1.00	1.00	1.00
5	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.00	0.61	0.59	1.00	0.59	1.00	1.00	1.00
6	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.00	0.61	0.59	1.00	0.59	1.00	1.00	1.00
7	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.00	0.62	0.59	1.00	0.59	1.00	1.00	1.00
8	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.00	0.62	0.59	1.00	0.59	1.00	1.00	1.00
9	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.00	0.63	0.59	1.00	0.59	1.00	1.00	1.00
10	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.00	0.63	0.59	1.00	0.59	1.00	1.00	1.00
11	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.00	0.64	0.59	1.00	0.59	1.00	1.00	1.00
12	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.00	0.65	0.59	1.00	0.59	1.00	1.00	1.00
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.00	0.65	0.59	1.00	0.59	1.00	1.00	1.00
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.00	0.66	0.59	1.00	0.59	1.00	1.00	1.00
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	0.67	0.59	1.00	0.59	1.00	1.00	1.00
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	0.67	0.59	1.00	0.59	1.00	1.00	1.00
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.00	0.68	0.59	1.00	0.59	1.00	1.00	1.00
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	0.69	0.59	1.00	0.59	1.00	1.00	1.00
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	0.69	0.59	1.00	0.59	1.00	1.00	1.00
20	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.00	0.70	0.59	1.00	0.59	1.00	1.00	1.00
21	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.00	0.70	0.59	1.00	0.59	1.00	1.00	1.00
22	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.00	0.71	0.59	1.00	0.59	1.00	1.00	1.00
23	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.00	0.72	0.59	1.00	0.59	1.00	1.00	1.00
24	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.00	0.72	0.59	1.00	0.59	1.00	1.00	1.00
25	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.00	0.73	0.59	1.00	0.59	1.00	1.00	1.00
26	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.00	0.73	0.59	1.00	0.59	1.00	1.00	1.00
27	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.00	0.74	0.59	1.00	0.59	1.00	1.00	1.00
28	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.00	0.75	0.59	1.00	0.59	1.00	1.00	1.00
29	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.00	0.75	0.59	1.00	0.59	1.00	1.00	1.00
30	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.00	0.76	0.59	1.00	0.59	1.00	1.00	1.00
31	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.00	0.76	0.59	1.00	0.59	1.00	1.00	1.00
32	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.00	0.77	0.59	1.00	0.59	1.00	1.00	1.00
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.00	0.77	0.59	1.00	0.59	1.00	1.00	1.00
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.00	0.78	0.59	1.00	0.59	1.00	1.00	1.00
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.00	0.79	0.59	1.00	0.59	1.00	1.00	1.00
36	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.00	0.79	0.59	1.00	0.59	1.00	1.00	1.00
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.59	1.00	0.59	1.00	1.00	1.00
38	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
39	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00	0.81	0.59	1.00	0.59	1.00	1.00	1.00
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00	0.81	0.59	1.00	0.59	1.00	1.00	1.00
41	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.00	0.82	0.59	1.00	0.59	1.00	1.00	1.00
42	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.00	0.82	0.59	1.00	0.59	1.00	1.00	1.00
43	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.00	0.83	0.59	1.00	0.59	1.00	1.00	1.00
44	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.00	0.83	0.59	1.00	0.59	1.00	1.00	1.00
45	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.00	0.84	0.59	1.00	0.59	1.00	1.00	1.00
46	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.00	0.84	0.59	1.00	0.59	1.00	1.00	1.00
47	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.00	0.84	0.59	1.00	0.59	1.00	1.00	1.00
48	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.00	0.85	0.59	1.00	0.59	1.00	1.00	1.00
49	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.00	0.85	0.59	1.00	0.59	1.00	1.00	1.00
50	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.00	0.86	0.59	1.00	0.59	1.00	1.00	1.00
51	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.00	0.86	0.59	1.00	0.59	1.00	1.00	1.00
52	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.00	0.87	0.59	1.00	0.59	1.00	1.00	1.00
53	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.00	0.87	0.59	1.00	0.59	1.00	1.00	1.00
54	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.00	0.87	0.59	1.00	0.59	1.00	1.00	1.00
55	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.00	0.88	0.59	1.00	0.59	1.00	1.00	1.00
56	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.00	0.88	0.59	1.00	0.59	1.00	1.00	1.00
57	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.00	0.89	0.59	1.00	0.59	1.00	1.00	1.00
58	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.00	0.89	0.59	1.00	0.59	1.00	1.00	1.00
59	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.00	0.89	0.59	1.00	0.59	1.00	1.00	1.00
60	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.00	0.90	0.59	1.00	0.59	1.00	1.00	1.00
61	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.00	0.90	0.59	1.00	0.59	1.00	1.00	1.00
62	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.00	0.90	0.59	1.00	0.59	1.00	1.00	1.00
63	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.00	0.91	0.59	1.00	0.59	1.00	1.00	1.00
64	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.00	0.91	0.59	1.00	0.59	1.00	1.00	1.00
65	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.00	0.91	0.59	1.00	0.59	1.00	1.00	1.00
66	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.00	0.92	0.59	1.00	0.59	1.00	1.00	1.00
67	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.00	0.92	0.59	1.00	0.59	1.00	1.00	1.00
68	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.00	0.92	0.59	1.00	0.59	1.00	1.00	1.00
69	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.00	0.93	0.59	1.00	0.59	1.00	1.00	1.00
70	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.00	0.93	0.59	1.00	0.59	1.00	1.00	1.00
71	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.00	0.93	0.59	1.00	0.59	1.00	1.00	1.00
72	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.00	0.93	0.59	1.00	0.59	1.00	1.00	1.00
73	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.00	0.94	0.59	1.00	0.59	1.00	1.00	1.00
74	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.00	0.94	0.59	1.00	0.59	1.00	1.00	1.00
75	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.00	0.94	0.59	1.00	0.59	1.00	1.00	1.00
76	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.00	0.95	0.59	1.00	0.59	1.00	1.00	1.00
77	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.00	0.95	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
78	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.00	0.95	0.59	1.00	0.59	1.00	1.00	1.00
79	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.00	0.95	0.59	1.00	0.59	1.00	1.00	1.00
80	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.00	0.96	0.59	1.00	0.59	1.00	1.00	1.00
81	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.00	0.96	0.59	1.00	0.59	1.00	1.00	1.00
82	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.00	0.96	0.59	1.00	0.59	1.00	1.00	1.00
83	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.00	0.96	0.59	1.00	0.59	1.00	1.00	1.00
84	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.00	0.97	0.59	1.00	0.59	1.00	1.00	1.00
85	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.00	0.97	0.59	1.00	0.59	1.00	1.00	1.00
86	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.00	0.97	0.59	1.00	0.59	1.00	1.00	1.00
87	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.00	0.97	0.59	1.00	0.59	1.00	1.00	1.00
88	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.00	0.98	0.59	1.00	0.59	1.00	1.00	1.00
89	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.00	0.98	0.59	1.00	0.59	1.00	1.00	1.00
90	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.00	0.98	0.59	1.00	0.59	1.00	1.00	1.00
91	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.00	0.98	0.59	1.00	0.59	1.00	1.00	1.00
92	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.00	0.98	0.59	1.00	0.59	1.00	1.00	1.00
93	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00	0.99	0.59	1.00	0.59	1.00	1.00	1.00
94	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00	0.99	0.59	1.00	0.59	1.00	1.00	1.00
95	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00	0.99	0.59	1.00	0.59	1.00	1.00	1.00
96	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00	0.99	0.59	1.00	0.59	1.00	1.00	1.00
97	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00	0.99	0.59	1.00	0.59	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
Private Passenger Automobile Program
Filing for the Commonwealth of Massachusetts
NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Progressive Direct Insurance Company
 Private Passenger Automobile Program
 Filing for the Commonwealth of Massachusetts
 NB Effective Date: June 1st, 2011

Table 28: Usage Based Insurance (UBI) Factor Table

UBI Group	Compulsory BI	Optional BI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN	Rent	Tow	ACPE	Acquisition Expense
390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00
400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.59	1.00	0.59	1.00	1.00	1.00

Note: If a policy holder does not participate in the UBI program, then they are assigned a factor of 1.0.

- The premium-weighted average factor for the vehicle is calculated, and is capped at 0.70.
- The average factor is applied to ALL coverages for the vehicle.



APPENDIX A RATE ORDER CALCULATION

This appendix shows the calculations to determine premium for vehicles and coverages available in this program. In the event of any conflict between the wording of the manual rules and this appendix, this appendix should be considered the accurate representation of the rate order calculation.

Item	Compulsory RBI	Optional RBI	PD	UM	UIM	PIP	MED	COMP	COLL	Limited COLL	LOAN
Territory - Operator Class Base Rate	x	x	x	x	x	x	x	x	x	x	x
Territory Relativity	x	x	x			x		x	x		
Base Rate Adjustment	x	x	x	x	x	x	x	x	x	x	x
Operator Class Relativity	x	x	x			x	x	x	x	x	x
Driver Level Factor =											
Years Driving Experience Factor	x	x	x	x	x	x	x	x	x	x	x
Driver Points Factor	x	x	x			x	x	x	x	x	x
(1 - Distant Student Discount)	x	x	x			x	x	x	x	x	x
(1 - Over 65 Discount)	x	x	x	x	x	x	x	x	x	x	x
Driver - Vehicle Factor	x	x	x	x	x	x	x	x	x	x	x
Category Factor	x	x	x	x	x	x	x	x	x	x	x
Vehicle Year Make Model Factor	x	x	x	x	x	x	x	x	x	x	x
Value Class Factor (Symbols 67 & 68) ⁽¹⁾								x	x	x	x
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x
Limit Factor	x	x	x	x	x		x				
Deductible Factor						x		x	x	x	x
(1 - Core Discount)	x	x	x	x	x	x	x	x	x	x	
(1 - Anti-theft Discount)								x			
(1 - Annual Mileage Discount)	x	x	x	x	x	x	x		x	x	
Responsible Driver Factor	x	x	x			x	x	x	x	x	x
Full Coverage Factor	x	x	x	x	x	x	x				
(1 - Paperless Discount)	x	x	x	x	x	x	x	x	x		
Usage Based Factor	x	x	x	x	x	x	x	x	x	x	x
Transition Factor	x	x	x	x	x	x		x	x		
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x
Round to the whole dollar											
Acquisition Expense Load ⁽²⁾											
Round to the whole dollar											
Developed Premium	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

Item	Rental Reimburse- ment	Towing / Roadside Assistance	Additional Custom Parts & Equipment	Acquisition Expense Load
Base Rate				
Category Factor	x	x	x	x
Model Year Factor		x		
Limit Factor	x		x	
Deductible Factor		x		
(1 - Over 65 Discount)	x	x	x	
Usage Based Factor	x	x	x	x
Policy Term Factor	x	x	x	x
Round to the whole dollar				
Developed Premium	(12)	(13)	(14)	

Total Premium = (1) + (2) + ... + (14)

Notes:
 (1) For Stated Amount and Conversion Vehicles
 -- If coverage is COMP/ COLL/ LIMITED COLL/ LOAN/ TOW and vehicle group = 67, 68, 69, then Model Year Factor is 1.0
 (2) The Acquisition Expense Load Amount (AE) is applied to the first vehicle only and is applied to Compulsory RBI.

