

**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Table of Contents

### User Usage Agreement

#### Attachments

Usage Agreement [Usage Agreement.pdf](#)

### Rate-Rule Attachments

HOH Rate Pages [HO3\\_202411 Clean Rates.pdf](#)

HOS Rate Pages [LA HOS 202411 Rate Factor Pages.pdf](#)

HOH ROC [Exhibit HO3\\_202411 ROC.pdf](#)

HOS ROC [LA HOS 202411 ROC.pdf](#)

### Supporting Document

#### Attachments

Explanatory Memorandum (Rates and Rules) [Explanatory Memo - LA.pdf](#)

*Explanatory Memorandum (Rates and Rules)* [Explanatory Memo - LA \(1\).pdf](#)

Justification (Rates and Rules) [LA HO3 202411 Actuarial Summary.pdf](#)

Justification (Rates and Rules) [LA HOS 202411 Actuarial Summary.pdf](#)

Last Action Letter [Last Action Letter \(HO3\).pdf](#)

Last Action Letter [Last Action Letter \(HO5\).pdf](#)

Manual Pages (Rates and Rules) [HO3\\_202411 Side by Side Markup.pdf](#)

Manual Pages (Rates and Rules) [HO5\\_202411 Side by Side Markup.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit H HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.1 HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.2 HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E.1 HO3\\_202411.pdf](#)

**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

Rate Revisions Exhibits for Home Owners [Exhibit I HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E.1 HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.1 HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.2 HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit B HOH.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit H HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit I HO5\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit B HOS.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit B HOH \(1\).pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit B HOS \(1\).pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit H HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.1 HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit A.2 HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit E.1 HO3\\_202411.pdf](#)

Rate Revisions Exhibits for Home Owners [Exhibit I HO3\\_202411.pdf](#)

<b>State:</b>	Louisiana	<b>Filing Company:</b>	Progressive Property Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowners		
<b>Project Name/Number:</b>	LA HOH HOS 2025-01/		
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit A.1 HO5_202411.pdf</a>	
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit A.2 HO5_202411.pdf</a>	
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit E HO5_202411.pdf</a>	
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit E.1 HO5_202411.pdf</a>	
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit H HO5_202411.pdf</a>	
<i>Rate Revisions Exhibits for Home Owners</i>		<a href="#">Exhibit I HO5_202411.pdf</a>	
Statement of Compliance (Rates and Rules)		<a href="#">StatementOfCompliance.pdf</a>	
<i>Statement of Compliance (Rates and Rules)</i>		<a href="#">StatementOfCompliance (1).pdf</a>	

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**State:** Louisiana **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Filing at a Glance

Company: Progressive Property Insurance Company  
Product Name: Homeowners  
State: Louisiana  
TOI: 04.0 Homeowners  
Sub-TOI: 04.0003 Owner Occupied Homeowners  
Filing Type: Rate  
Date Submitted: 09/10/2024  
SERFF Tr Num: AMSI-134239578  
SERFF Status: Closed-Meets Requirements  
State Tr Num: 941726  
State Status: Meets Requirements  
Co Tr Num: LA HOH HOS 2025-01 RATE  
  
Effective Date: 01/01/2025  
Requested (New):  
Effective Date: 01/01/2025  
Requested (Renewal):  
Author(s): Donna Hollingsworth, Sarah Omlor, Joseph Walton  
Reviewer(s): Taylor Termini (primary), Arthur Schwartz  
Disposition Date: 09/19/2024  
Disposition Status: Meets Requirements  
Effective Date (New): 01/01/2025  
Effective Date (Renewal): 01/01/2025

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**State:** Louisiana  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## General Information

Project Name: LA HOH HOS 2025-01      Status of Filing in Domicile:  
Project Number:      Domicile Status Comments:  
Reference Organization:      Reference Number:  
Reference Title:      Advisory Org. Circular:  
Filing Status Changed: 09/19/2024  
State Status Changed: 09/19/2024      Deemer Date: 10/17/2024  
Created By: Sarah Omlor      Submitted By: Sarah Omlor  
Corresponding Filing Tracking Number: AMSI-134220003  
State TOI: 04.0 Homeowners      State Sub-TOI: 04.0003 Owner Occupied Homeowners  
  
Filing Description:  
Progressive Property Insurance Company (PPIC) respectfully submits for your review, a revision to our existing HOH (HO3) and HOS (HO5) products in Louisiana.

## Company and Contact

### Filing Contact Information

Joseph Walton , Product Manager      joseph\_walton@progressive.com  
2 ASI Way North      866-274-8765 [Phone]  
St. Petersburg, FL 33702

### Filing Company Information

Progressive Property Insurance      CoCode: 13038      State of Domicile: Louisiana  
Company      Group Code: 155      Company Type: P & C  
1 ASI Way      Group Name: Progressive GRP      State ID Number:  
St Petersburg, FL 33702      FEIN Number: 26-1142659  
(866) 274-8765 ext. [Phone]

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**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company:

Progressive Property Insurance Company

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Meets Requirements	Taylor Termini	09/17/2024	09/19/2024

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Arthur Schwartz	09/16/2024	09/16/2024
Pending Industry Response	Taylor Termini	09/13/2024	09/13/2024

#### Response Letters

Responded By	Created On	Date Submitted
Sarah Omlor	09/17/2024	09/17/2024
Sarah Omlor	09/13/2024	09/13/2024

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
File and Use Acknowledgement	Note To Filer	Taylor Termini	09/13/2024	09/13/2024

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

**State:** Louisiana**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners**Product Name:** Homeowners**Project Name/Number:** LA HOH HOS 2025-01/**Filing Company:**

Progressive Property Insurance Company

## Disposition

Disposition Date: 09/19/2024

Effective Date (New): 01/01/2025

Effective Date (Renewal): 01/01/2025

Status: Meets Requirements

Comment: RE: Homeowners (HOH, HOS &amp; HOR) Program

Revision to the HOH and HOS products

Dear Mr. Walton:

The Louisiana Department of Insurance (LDI) has completed its review of LDI Rate Filing Number 941726. The LDI finds that this filing meets statutory and regulatory filing requirements pursuant to the File and Use provisions as set forth in La.R.S. 22:1451 et. seq. As such, the LDI acknowledges your company's use of the aforementioned rates and rating rules.

For the purpose of addressing any consumer inquiries or complaints relative to the aforementioned rate and/or rule filing, the LDI requests that your company provide the name, phone and fax numbers of a contact person, if different than previously advised, who can assist in these efforts.

Should you have any questions in regard to this filing, feel free to contact me by phone or via SERFF.

Sincerely,

Taylor Termini

Insurance Compliance Specialist, Rating Division

Office of Property and Casualty

(225) 219-1698, fax (225) 342-6057

Taylor.Termini@ldi.la.gov

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Property Insurance Company	-0.300%	0.600%	\$1,040,758	40,863	\$173,459,593	5.730%	0.000%

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company: Progressive Property Insurance Company

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	HOH Rate Pages		Yes
Rate	HOS Rate Pages		Yes
Rate	HOH ROC		Yes
Rate	HOS ROC		Yes
Supporting Document (revised)	Explanatory Memorandum (Rates and Rules)		Yes
Supporting Document	Explanatory Memorandum (Rates and Rules)		Yes
Supporting Document	Justification (Rates and Rules)		Yes
Supporting Document	Last Action Letter		Yes
Supporting Document	Manual Pages (Rates and Rules)		Yes
Supporting Document (revised)	Rate Revisions Exhibits for Home Owners		Yes
Supporting Document	Rate Revisions Exhibits for Home Owners		Yes
Supporting Document (revised)	Statement of Compliance (Rates and Rules)		Yes
Supporting Document	Statement of Compliance (Rates and Rules)		Yes

<b>State:</b>	Louisiana	<b>Filing Company:</b>	Progressive Property Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowners		
<b>Project Name/Number:</b> LA HOH HOS 2025-01/			

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/16/2024
Submitted Date	09/16/2024
Respond By Date	09/26/2024

Dear Joseph Walton ,

**Introduction:**

The Louisiana Department of Insurance found compliance issues in the referenced filing. The following revisions will be necessary before final approval is considered:

Inquiries as of September 16, 2024

1. Referring to the Rate Information page, the \$151,257,435 would have to be reconciled to the Exhibit 1-1 of \$99,906,687 for HO3 (as of March 31, 2024) and \$14,326,457 for HO5 which sum to \$114,233,144. Please review and revise the filing as needed.
2. Referring to the Rate Information page, the overall rate change is shown as 0.0%. Weighting the premiums by product above with the 0.0% and +5.0% rate changes proposed would be +0.6%. Please review and revise the filing as needed.

Thank you,

Arthur Schwartz  
Actuary  
Louisiana Department of Insurance  
225-342-7639  
Arthur.schwartz@ldi.la.gov

**Conclusion:**

Pursuant to La. R.S. 22:861(D), you are prohibited from using this contract in Louisiana at this time.

For Rate and or Rule filings, according to La. R.S. 22:1451(B), please be advised that the thirty (30) day deemer period has ceased. Upon receipt of the requested information, a new thirty (30) day deemer period will begin.

For Policy Form filings, according to La. R.S. 22:861(B), the forty-five (45) day deemer period for form filings has ceased. Upon receipt of the requested information, a new forty-five (45) day deemer period will begin.

This filing will be held in abeyance for ten (10) days from the date of this letter. If the Department has not received the requested information or revisions to the filing on or before the above referenced response date, this filing will be disapproved.

Should you need additional information or wish to discuss this matter further, please contact me by phone or via SERFF.

Sincerely,

Arthur Schwartz

<b>State:</b>	Louisiana	<b>Filing Company:</b>	Progressive Property Insurance Company
<b>TOI/Sub-TOI:</b>	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
<b>Product Name:</b>	Homeowners		
<b>Project Name/Number:</b>	LA HOH HOS 2025-01/		

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/13/2024
Submitted Date	09/13/2024
Respond By Date	09/23/2024

Dear Joseph Walton ,

### **Introduction:**

The Louisiana Department of Insurance found compliance issues in the referenced filing. The following revisions will be necessary before final approval is considered:

Please note that these questions pertain to the compliance review portion of this filing. You may receive additional inquiry from the actuarial review.

### **Objection 1**

Comments: It appears Company Tracking Number LA HOH HOS 2025-01 was already used under State Tracking Number 940502. Please provide a different Company Tracking Number for this new SERFF filing.

### **Objection 2**

- Explanatory Memorandum (Rates and Rules) (Supporting Document)

Comments: In conjunction with Objection #1, please revise the Company Tracking Number on the Explanatory Memorandum to match the updated Company Tracking Number listed in SERFF.

### **Objection 3**

Comments: In the Explanatory Memorandum, it states a +1.7% change in premium for the HOH product and a +5.0% change in premium for the HOS product. However, the Rate/Rule Schedule Tab in SERFF shows a 0% rate impact and \$0 written premium change for this filing.

Please explain and/or amend the filing accordingly.

### **Objection 4**

- Rate Revisions Exhibits for Home Owners (Supporting Document)

Comments: In conjunction with Objection #1, please revise the Company Reference Number on Page 1 of Exhibit B - Actuarial Checklist to match the updated Company Tracking Number in SERFF. Please revise this on both the HOH and HOS.

### **Objection 5**

- Statement of Compliance (Rates and Rules) (Supporting Document)

Comments: On the Statement of Compliance, the following revisions are needed:

- 1) Company Tracking #: In conjunction with Objection #1, please revise with the updated Company Tracking # listed in SERFF.
- 2) Filing Submission Date: This should match the Filing Submission Date listed in SERFF which is 9/10/2024.

Please revise and resubmit.

### **Conclusion:**

For Rate and or Rule filings, according to La. R.S. 22:1451(B), please be advised that the thirty (30) day deemer period has ceased. Upon receipt of the requested information, a new thirty (30) day deemer period will begin.

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**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

For Policy Form filings, according to La. R.S. 22:861(B), the forty-five (45) day deemer period for form filings has ceased. Upon receipt of the requested information, a new forty-five (45) day deemer period will begin.

This filing will be held in abeyance for ten (10) days from the date of this letter. If the Department has not received the requested information or revisions to the filing on or before the above referenced response date, this filing will be disapproved.

Should you need additional information or wish to discuss this matter further, please contact me by phone at (225) 219-1698 or via SERFF.

Sincerely,  
Taylor Termini

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**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/17/2024
Submitted Date	09/17/2024

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Dear Taylor Termini,

**Introduction:**

Thank you for your continued review.

**Response 1**

**Comments:**

We have submitted a Post Submission update to reflect the combined written premiums for the HOH and HOS. Based on the combined impact of the HOH and HOS the overall impact is a 0.6%, we have adjusted accordingly.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Thank you,

Joseph Walton  
Louisiana, Product Manager

Sincerely,  
Sarah Omlor

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

**State:** Louisiana

**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners

**Filing Company:**

Progressive Property Insurance Company

**Product Name:** Homeowners

**Project Name/Number:** LA HOH HOS 2025-01/

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 09/13/2024

Submitted Date 09/13/2024

Dear Taylor Termini,

### Introduction:

Thank you for your continued review.

### Response 1

#### Comments:

The Company Tracking Number has been updated.

### Related Objection 1

Comments: It appears Company Tracking Number LA HOH HOS 2025-01 was already used under State Tracking Number 940502. Please provide a different Company Tracking Number for this new SERFF filing.

#### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 2

#### Comments:

We have updated the Company Tracking Number listed in the Explanatory Memorandum.

### Related Objection 2

#### Applies To:

- Explanatory Memorandum (Rates and Rules) (Supporting Document)

Comments: In conjunction with Objection #1, please revise the Company Tracking Number on the Explanatory Memorandum to match the updated Company Tracking Number listed in SERFF.

#### Changed Items:

SERFF Tracking #:	AMSI-134239578	State Tracking #:	941726	Company Tracking #:	LA HOH HOS 2025-01 RATE
State:	Louisiana	Filing Company:	Progressive Property Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
Product Name:	Homeowners				
Project Name/Number:	LA HOH HOS 2025-01/				

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### Supporting Document Schedule Item Changes

Satisfied - Item:	Explanatory Memorandum (Rates and Rules)
Comments:	
Attachment(s):	Explanatory Memo - LA.pdf

#### Previous Version

Satisfied - Item:	<i>Explanatory Memorandum (Rates and Rules)</i>
Comments:	
Attachment(s):	<i>Explanatory Memo - LA.pdf</i>

#### Response 3

##### Comments:

We have updated the Explanatory Memorandum to read 0% change for the HOH product to match what is on the Rate/Rule Schedule tab.

#### Related Objection 3

Comments: In the Explanatory Memorandum, it states a +1.7% change in premium for the HOH product and a +5.0% change in premium for the HOS product. However, the Rate/Rule Schedule Tab in SERFF shows a 0% rate impact and \$0 written premium change for this filing.

Please explain and/or amend the filing accordingly.

##### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	AMSI-134239578	State Tracking #:	941726	Company Tracking #:	LA HOH HOS 2025-01 RATE
State:	Louisiana	Filing Company:	Progressive Property Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
Product Name:	Homeowners				
Project Name/Number:	LA HOH HOS 2025-01/				

### Supporting Document Schedule Item Changes

Satisfied - Item:	Explanatory Memorandum (Rates and Rules)
Comments:	
Attachment(s):	Explanatory Memo - LA.pdf
Previous Version	
Satisfied - Item:	<i>Explanatory Memorandum (Rates and Rules)</i>
Comments:	
Attachment(s):	<i>Explanatory Memo - LA.pdf</i>

### Response 4

#### Comments:

We have updated the Company Tracking Number on Page 1 of Exhibit B for both HOH and HOS products.

#### Related Objection 4

##### Applies To:

- Rate Revisions Exhibits for Home Owners (Supporting Document)

Comments: In conjunction with Objection #1, please revise the Company Reference Number on Page 1 of Exhibit B - Actuarial Checklist to match the updated Company Tracking Number in SERFF. Please revise this on both the HOH and HOS.

#### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company: Progressive Property Insurance Company

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	Rate Revisions Exhibits for Home Owners
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit H HO3_202411.pdf Exhibit A.1 HO3_202411.pdf Exhibit A.2 HO3_202411.pdf Exhibit E HO3_202411.pdf Exhibit E.1 HO3_202411.pdf Exhibit I HO3_202411.pdf Exhibit E.1 HO5_202411.pdf Exhibit A.1 HO5_202411.pdf Exhibit A.2 HO5_202411.pdf Exhibit E HO5_202411.pdf Exhibit B HOH.pdf Exhibit H HO5_202411.pdf Exhibit I HO5_202411.pdf Exhibit B HOS.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Rate Revisions Exhibits for Home Owners
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Exhibit B HOH.pdf</i> <i>Exhibit B HOS.pdf</i> <i>Exhibit H HO3_202411.pdf</i> <i>Exhibit A.1 HO3_202411.pdf</i> <i>Exhibit A.2 HO3_202411.pdf</i> <i>Exhibit E HO3_202411.pdf</i> <i>Exhibit E.1 HO3_202411.pdf</i> <i>Exhibit I HO3_202411.pdf</i> <i>Exhibit A.1 HO5_202411.pdf</i> <i>Exhibit A.2 HO5_202411.pdf</i> <i>Exhibit E HO5_202411.pdf</i> <i>Exhibit E.1 HO5_202411.pdf</i> <i>Exhibit H HO5_202411.pdf</i> <i>Exhibit I HO5_202411.pdf</i>

**Response 5****Comments:**

We have updated the Company Tracking Number and Filing Submission Date on the Statement of Compliance.

**Related Objection 5**

Applies To:

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

**State:** Louisiana

**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners

**Filing Company:**

Progressive Property Insurance Company

**Product Name:** Homeowners

**Project Name/Number:** LA HOH HOS 2025-01/

- Statement of Compliance (Rates and Rules) (Supporting Document)

Comments: On the Statement of Compliance, the following revisions are needed:

1) Company Tracking #: In conjunction with Objection #1, please revise with the updated Company Tracking # listed in SERFF.

2) Filing Submission Date: This should match the Filing Submission Date listed in SERFF which is 9/10/2024.

Please revise and resubmit.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	Statement of Compliance (Rates and Rules)
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**Conclusion:**

Thank you,

Joseph Walton

Louisiana, Product Manager

Sincerely,

Sarah Omlor

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**State:** Louisiana      **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Note To Filer

**Created By:**

Taylor Termini on 09/13/2024 08:23 AM

**Last Edited By:**

Charles Hansberry

**Submitted On:**

12/27/2024 04:27 PM

**Subject:**

File and Use Acknowledgement

**Comments:**

RE: LDI Tracking 941726  
Company Tracking LA HOH HOS 2025-01 RATE  
Date Received: September 10, 2024

Dear Mr. Walton:

The Louisiana Department of Insurance (LDI) received your rate filing for its Homeowners (HOH, HOS & HOR) Program of September 10, 2024 and will track this filing as 941726.

According to La. R.S. 1451(B), the rates and information submitted in this filing are deemed approved unless the company is notified otherwise by the LDI within thirty (30) days of the rate filing.

Should you need additional information or wish to discuss this matter further, please contact me by phone at (225) 219-1698 or via SERFF.

Sincerely,

Taylor Termini  
Insurance Compliance Specialist  
Office of Property and Casualty  
(225) 219-1698, fax (225) 342-6057  
(800) 259-5300  
Taylor.Termini@ldi.la.gov

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**State:** Louisiana **Filing Company:** Progressive Property Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

## Post Submission Update Request Processed On 09/17/2024

Status: Allowed  
Created By: Sarah Omlor  
Processed By: Arthur Schwartz  
Comments:

### Company Rate Information:

Company Name: Progressive Property Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	0.600%	0.000%
Written Premium Change for this Program	\$1040758	\$0
Number of Policy Holders Affected for this Program	40863	32795
Written Premium for this Program	\$173459593	\$151257435
Maximum %Change (where required)	5.730%	0.000%

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company:

Progressive Property Insurance Company

## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use

**Rate Change Type:** Increase

**Overall Percentage of Last Rate Revision:** 9.900%

**Effective Date of Last Rate Revision:** 04/05/2024

**Filing Method of Last Filing:** Prior Approval

**SERFF Tracking Number of Last Filing:** AMSI-133759921

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Property Insurance Company	-0.300%	0.600%	\$1,040,758	40,863	\$173,459,593	5.730%	0.000%

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company: Progressive Property Insurance Company

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		HOH Rate Pages		Replacement	AMSI-133759921	HO3_202411 Clean Rates.pdf
2		HOS Rate Pages		Replacement	AMSI-133717785	LA HO5 202411 Rate Factor Pages.pdf
3		HOH ROC		Replacement	AMSI-133759921	Exhibit HO3_202411 ROC.pdf
4		HOS ROC		Replacement	AMSI-133717785	LA HO5 202411 ROC.pdf

**Progressive Property Insurance Company (PPIC)**  
**Louisiana Homeowners HOH**

**Fortified for Safer Living Discount**

<b>Building Code</b>	<b>Roof Age</b>	<b>Tornado/Hail</b>	<b>Hurricane</b>
N	<=5	1.000	1.000
N	>5	1.000	1.000
Code	<=5	0.850	0.850
Code	>5	0.850	0.850
Level 1	<=5	0.940	0.900
Level 1	>5	0.940	0.900
Level 2	<=5	0.880	0.800
Level 2	>5	0.880	0.800
Level 3	<=5	0.850	0.750
Level 3	>5	0.850	0.750
FFSLS	<=5	0.850	0.750
FFSLS	>5	0.850	0.750

**Progressive Property Insurance Company**  
**Louisiana HOS (HO5)**

**Base Rate**

Other Perils	Tornado/Hail	Hurricane
488.56	409.96	1971.39

**Progressive Property Insurance Company**  
**Louisiana HOS (H05)**

**Fortified for Safer Living Discount**

<b>Building Code</b>	<b>Roof Age</b>	<b>Tornado/Hail</b>	<b>Hurricane</b>
N	<=5	1.000	1.000
N	>5	1.000	1.000
Code	<=5	0.850	0.850
Code	>5	0.850	0.850
Level 1	<=5	0.940	0.900
Level 1	>5	0.940	0.900
Level 2	<=5	0.880	0.800
Level 2	>5	0.880	0.800
Level 3	<=5	0.850	0.750
Level 3	>5	0.850	0.750
FFSLS	<=5	0.850	0.750
FFSLS	>5	0.850	0.750

**Progressive Property Insurance Company (PPIC)**  
**Louisiana Homeowners HOH**  
**Effective 11/01/2024**

**Order of Rate Calculation**

	Other Perils	Tornado/Hail	Hurricane
Base Rate	#	#	#
Territory Factor	X	X	X
Dwelling Coverage	X	X	X
Protection Class	X		
Type of Construction		X	X
Roofing Material	X	X	X
Square Feet	X	X	X
Number of Stories	X	X	X
Limited Water Damage Coverage	X		
Increased Replacement Cost on Dwelling	X	X	X
Ordinance or Law	X	X	X
Roofing Materials Payment Schedule		X	X
Matching of Undamaged Siding and/or Roofing		X	X
Other Structures	X	X	X
Personal Property	X	X	X
Personal Property Replacement Cost	X	X	X
Special Personal Property Coverage	X		
Loss of Use	X	X	X
Household Factor	X	X	X
Number of Residents	X	X	X
Paid-in-Full Discount	X	X	X
Owner Occupancy	X	X	X
Distance to Coast			X
Tier	X	X	X
Package Policy Discount	X	X	X
New Purchase Discount	X	X	
Accredited Builder	X	X	
Residents Smoke	X		
Fire Protection	X		
Burglar Protection	X		
Water Leak Protection	X		
Secured Subdivision	X		
Advance Quote Discount	X		X
Wood Burning Stove	X		
Hip Roof Design Credit		X	X
Window & Other Opening Protection		X	X
Flat Tile Roof		X	X
Claim Free Discount	X	X	X
Umbrella Discount	X	X	X
Claims Surcharge	X	X	X
Age of Dwelling	X	X	X
Home Update Discount	X		
Max Discount Adjustment	X	X	X
Max Discount Adjustment - Tier	X	X	X
IBHS Fortified Home Standards Discount		X	X
Deductible	X	X	X
Exclude Wind		X	X
HomeShield Package	X	X	X
E-Policy	+		
Liability	+		
Medical Payments	+		
Water Backup & Sump Pump	+		
Scheduled Personal Property	+		
Increased Jewelry, Watches & Furs	+		
Blanket Jewelry	+		
Loss Assessment Coverage	+		
Personal Injury Coverage	+		
Home Computer Coverage	+		
Buried Utility Lines Coverage	+		
Equipment Breakdown Endorsement	+		
Enhanced Roof Replacement	+		
Hobby Farming	+		
Fixed Base Premium	+		
<b>Total Premium</b>			
Minimum Premium Adjustment	X		
<b>Premium &amp; Fees Before Rate Modification</b>			
Rate Modification Factor	+	+	+
<b>Total Premium &amp; Fees</b>			
Citizens FAIR Plan Emergency Assessment	+		
<b>Total Premium, Fees &amp; Assessments</b>			

Minimum Premium = \$250

Minimum Earned Premium = \$50

Rate Modification Cap = +60%

Max Discount Adjustment = 80%

Max Discount Adjustment - Tier = 85%

**Progressive Property Insurance Company**  
**Louisiana HOS (HO5)**

## Order of Rate Calculation

Base Rate  
Territory Factor  
Dwelling Coverage  
Protection Class  
Type of Construction  
Increased Replacement Cost on Dwelling  
Ordinance or Law  
Roofing Materials Payment Schedule  
Other Structures  
Personal Property  
Personal Property Replacement Cost  
Loss of Use  
Package Policy Discount  
E-Policy  
Accredited Builder  
Residents Smoke  
Fire Protection  
Burglar Protection  
Senior Discount  
Secured Subdivision  
Wood Burning Stove  
Hip Roof Design Credit  
Window & Other Opening Protection  
Flat Tile Roof  
Building Code  
Open Water Exposure  
Age of Dwelling  
Max Discount Adjustment  
Deductible  
Exclude Wind  
Liability  
Medical Payments  
Animal Liability Endorsement  
Water Backup & Sump Pump  
Scheduled Personal Property  
Increased Jewelry, Watches & Furs  
Loss Assessment Coverage  
Personal Injury Coverage  
Home Computer Coverage  
Fixed Base Premium  
**Total Premium**  
Minimum Premium Adjustment  
**Premium & Fees Before Rate Modification**  
Rate Modification Factor  
**Total Premium & Fees**  
Citizens FAIR Plan Assessment  
**Total Premium, Fees & Assessments**

Other Perils	Tornado/Hail	Hurricane
X	X	X
X	X	X
X		
	X	X
X	X	X
X	X	X
	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X		
X		
X		
X		
X		
X		
X		
X		
X		
	X	X
	X	X
	X	X
	X	X
	X	X
X	X	X
X	X	X
X	X	X
	X	X
+		
+		
+		
+		
+		
+		
+		
+		
+		
+		
X	X	X
X	X	X

**Minimum Premium = \$250**

**Minimum Earned Premium = \$50**

Rate Modification Cap = 60%

SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

State: Louisiana

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: LA HOH HOS 2025-01/

Filing Company:

Progressive Property Insurance Company

## Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum (Rates and Rules)
Comments:	
Attachment(s):	Explanatory Memo - LA.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Justification (Rates and Rules)
Comments:	
Attachment(s):	LA HO3 202411 Actuarial Summary.pdf LA HO5 202411 Actuarial Summary.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Last Action Letter
Comments:	
Attachment(s):	Last Action Letter (HO3).pdf Last Action Letter (HO5).pdf
Item Status:	
Status Date:	
Satisfied - Item:	Manual Pages (Rates and Rules)
Comments:	
Attachment(s):	HO3_202411 Side by Side Markup.pdf HO5_202411 Side by Side Markup.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Rate Revisions Exhibits for Home Owners
Comments:	

## Exhibit I

### Louisiana Rate Revision Questionnaire by Territory

1. Complete the following table. (For residential property, complete a separate table for each policy type, e.g., HO-3, HO-4 and HO-6; a combined table is not needed.)

(Attach separate sheet, if necessary)

Territory	Number of In-Force Policies	Annual Direct Written Premium	Minimum Policyholder % Change	Average % Change	Maximum Policyholder % Change
101	222	830,360	0.00%	0.00%	0.00%
111	358	1,435,091	0.00%	0.00%	0.00%
121	268	1,058,807	0.00%	0.00%	0.00%
131	487	1,925,757	0.00%	0.00%	0.00%
141	2,319	8,306,835	0.00%	0.00%	0.00%
142	45	147,605	0.00%	0.00%	0.00%
201	1,700	7,271,339	0.00%	0.00%	0.00%
202	2,810	10,731,095	0.00%	0.00%	0.00%
211	268	1,201,379	0.00%	0.00%	0.00%
221	1,595	5,996,178	0.00%	0.00%	0.00%
231	166	665,922	0.00%	0.00%	0.00%
241	1,009	4,017,756	0.00%	0.00%	0.00%
251	326	1,244,667	0.00%	0.00%	0.00%
261	2,240	10,493,942	0.00%	0.00%	0.00%
262	643	2,518,226	0.00%	0.00%	0.00%
301	2,447	10,813,909	0.00%	0.00%	0.00%
302	1,051	3,795,930	0.00%	0.00%	0.00%
311	887	4,251,696	0.00%	0.00%	0.00%
312	513	2,132,344	0.00%	0.00%	0.00%
321	493	2,261,177	0.00%	0.00%	0.00%
331	1,555	9,242,170	0.00%	0.00%	0.00%
341	4,059	20,372,248	0.00%	0.00%	0.00%
342	277	1,709,900	0.00%	0.00%	0.00%
401	286	2,901,664	0.00%	0.00%	0.00%
402	659	4,189,920	0.00%	0.00%	0.00%
403	291	1,431,772	0.00%	0.00%	0.00%
411	467	2,931,646	0.00%	0.00%	0.00%
412	2,433	10,801,915	0.00%	0.00%	0.00%
413	815	3,391,017	0.00%	0.00%	0.00%
421	2,106	13,185,168	0.00%	0.00%	0.00%
Total	32,795	151,257,435	0.00%	0.00%	0.00%

2. Provide a copy of the proposed territory definitions (provide current definitions, if no changes are proposed).

Please see next page

3. Under the proposed filing, will an existing territory be split into one or more other territories or deleted?

No

- a. What is the expected rate impact on a policyholder due solely to the territory split or deletion?

N/A

- b. How many policyholders will be affected by the territory split or deletion?

N/A

## Territory Code Definitions

Zip Code	Territory
70001	421
70002	421
70003	421
70005	421
70006	421
70030	331
70030	331
70031	331
70032	341
70036	421
70037	342
70038	342
70039	331
70040	342
70041	342
70043	341
70047	331
70049	331
70050	342
70051	331
70052	331
70053	421
70056	421
70057	331
70058	421
70059	421
70062	421
70065	421
70066	331
70067	421
70068	331
70068	331
70070	331
70071	331
70072	421
70075	341
70076	331
70079	331
70080	331
70082	342

70083	342
70084	331
70085	341
70086	331
70087	331
70090	331
70090	331
70091	342
70092	341
70094	421
70112	403
70113	403
70114	403
70115	402
70116	403
70117	403
70118	402
70119	403
70121	421
70122	402
70123	421
70124	401
70125	402
70126	402
70127	402
70128	401
70129	402
70130	402
70131	401
70301	341
70301	341
70301	341
70302	341
70339	341
70339	341
70341	341
70342	341
70343	341
70343	341
70344	341
70345	341
70346	202
70352	341
70353	341
70354	341
70355	341

70356	341
70357	341
70358	421
70359	341
70359	341
70360	341
70363	341
70364	341
70364	341
70372	341
70373	341
70374	341
70375	341
70377	341
70377	341
70380	341
70380	341
70390	341
70391	341
70392	341
70393	341
70394	341
70395	341
70397	341
70401	221
70402	221
70403	221
70403	221
70420	412
70422	221
70422	221
70426	221
70427	221
70427	221
70431	412
70433	412
70435	412
70435	412
70436	221
70436	221
70437	412
70438	221
70441	241
70442	221
70443	221

70443	221
70443	221
70444	221
70444	221
70444	221
70445	412
70446	221
70447	412
70448	411
70449	202
70450	221
70451	221
70452	413
70453	241
70453	241
70454	221
70455	221
70456	221
70458	413
70460	413
70461	413
70462	202
70462	202
70463	413
70464	413
70465	221
70466	221
70471	411
70501	302
70503	301
70504	302
70506	302
70507	302
70508	301
70510	341
70511	341
70512	211
70512	211
70513	331
70514	341
70515	211
70515	211
70516	321
70517	341
70517	341
70518	301

70518	301
70518	301
70519	341
70520	302
70520	302
70521	341
70522	331
70523	341
70524	211
70525	321
70525	321
70525	321
70526	321
70526	321
70528	341
70528	341
70529	302
70529	302
70529	302
70531	321
70532	321
70532	321
70533	341
70534	321
70535	321
70535	321
70535	321
70537	321
70538	341
70541	211
70542	341
70542	341
70543	321
70544	331
70544	331
70546	321
70546	321
70548	341
70549	321
70549	321
70550	211
70551	211
70552	331
70554	211
70555	341
70555	341

70556	321
70558	302
70559	321
70560	331
70570	211
70576	211
70577	211
70578	321
70578	321
70578	321
70580	211
70581	321
70582	341
70582	341
70583	302
70583	302
70584	211
70585	211
70586	211
70589	211
70589	211
70591	321
70592	301
70592	301
70592	301
70601	312
70605	311
70607	312
70607	312
70611	311
70611	311
70615	312
70630	311
70630	311
70631	341
70632	341
70633	312
70633	312
70634	231
70634	231
70637	231
70637	231
70638	231
70639	111
70640	321
70643	341

70644	231
70645	341
70646	312
70647	311
70647	311
70648	231
70648	231
70650	321
70651	231
70652	231
70653	231
70654	231
70655	231
70656	111
70656	111
70656	111
70657	231
70657	231
70658	231
70659	111
70660	231
70661	311
70662	231
70662	231
70663	312
70665	311
70668	312
70669	312
70706	201
70706	201
70710	241
70711	202
70712	241
70714	261
70715	241
70719	241
70721	241
70722	241
70722	241
70723	331
70725	202
70726	202
70729	241
70729	241
70730	241
70732	241

70733	202
70734	202
70736	241
70736	241
70737	202
70739	261
70740	241
70743	331
70744	202
70744	202
70747	241
70748	241
70748	241
70748	241
70749	241
70750	211
70752	241
70753	241
70754	202
70755	241
70756	241
70757	241
70757	241
70759	241
70760	241
70761	241
70762	241
70763	331
70764	241
70767	241
70769	201
70770	261
70772	241
70773	241
70774	201
70775	241
70775	241
70775	241
70776	241
70777	241
70777	241
70778	202
70780	241
70781	241
70782	241
70783	241

70785	202
70787	241
70788	241
70789	241
70791	261
70791	261
70801	261
70802	262
70805	262
70806	262
70807	262
70808	261
70809	261
70810	261
70811	262
70812	262
70814	261
70815	261
70816	262
70817	261
70818	261
70819	261
70820	262
71001	121
71001	121
71001	121
71002	111
71003	121
71004	142
71006	141
71007	141
71008	121
71009	141
71016	121
71018	121
71018	121
71019	121
71019	121
71021	121
71023	121
71023	121
71024	121
71024	121
71027	121
71028	121
71029	142

71030	121
71031	111
71031	111
71032	121
71033	141
71034	121
71037	141
71038	121
71038	121
71039	121
71039	121
71040	121
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71049	121
71051	141
71052	121
71052	121
71055	121
71055	121
71055	121
71060	141
71061	142
71063	121
71063	121
71064	141
71065	111
71065	111
71066	111
71067	141
71067	141
71068	121
71068	121
71069	142
71070	111
71070	111
71071	121
71071	121
71072	121
71072	121
71073	121
71075	121

71075	121
71078	121
71078	121
71079	121
71082	142
71101	142
71103	142
71104	141
71104	141
71105	141
71105	141
71106	141
71107	141
71107	141
71108	142
71109	142
71110	142
71111	141
71112	141
71112	141
71115	141
71115	141
71118	141
71119	141
71129	141
71201	131
71202	131
71203	131
71218	111
71219	111
71220	111
71220	111
71222	111
71222	111
71223	111
71225	131
71226	111
71227	111
71227	111
71227	111
71229	111
71229	111
71232	111
71232	111
71232	111

71234	111
71234	111
71234	111
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71235	111
71237	111
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71237	111
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71276	111
71276	111
71277	111
71280	131
71280	131
71282	111
71282	111
71286	111
71291	131
71292	131

71295	111
71301	251
71302	251
71303	251
71316	101
71320	101
71322	101
71322	101
71323	101
71323	101
71325	251
71325	251
71326	101
71326	101
71326	101
71327	101
71328	251
71328	251
71330	251
71331	101
71331	101
71333	101
71334	101
71336	111
71339	101
71340	101
71341	101
71342	101
71343	101
71343	101
71345	211
71346	251
71350	101
71351	101
71351	101
71353	211
71354	101
71355	101
71356	211
71356	211
71357	101
71358	211
71360	251
71360	251
71360	251

71362	101
71362	101
71366	101
71367	211
71368	101
71368	101
71369	101
71371	101
71373	101
71375	101
71377	101
71378	111
71401	101
71403	111
71403	111
71404	101
71404	101
71405	251
71405	251
71406	111
71407	101
71409	251
71410	101
71411	111
71414	111
71415	111
71416	111
71417	101
71418	111
71418	111
71418	111
71418	111
71419	111
71419	111
71422	101
71422	101
71423	101
71423	101
71424	251
71425	101
71425	101
71426	111
71427	251
71427	251
71429	111

71429	111
71430	251
71432	101
71433	251
71433	251
71434	111
71435	111
71438	251
71438	251
71439	111
71439	111
71441	111
71441	111
71446	111
71447	251
71447	251
71449	111
71450	111
71450	111
71452	111
71454	101
71454	101
71455	251
71455	251
71456	111
71457	111
71457	111
71459	111
71461	111
71462	111
71463	231
71463	231
71463	231
71465	101
71465	101
71467	101
71468	111
71469	111
71469	111
71472	251
71473	101
71474	111
71479	101
71479	101
71480	101
71483	101

71485	251
71486	111
71749	111
70563	331
71253	111
71465	101
71466	251
70081	342
70139	402
70148	402
70163	403
70340	341
70340	341
70421	221
70437	412
70459	413
70467	221
70540	341
70575	341
70609	312
70792	331
70803	262
70813	262
70836	261
71019	121
71034	121
71209	131
71233	111
71272	111
71272	111
71279	111
71280	131
71329	101
70629	312
70093	342
70145	403
70146	403
70170	402
70825	262
70827	262
71443	111

## HOMEOWNERS (HOS) RATING ILLUSTRATION

Description	Criteria	Other Perils Premium			Tornado/Hail Premium			Hurricane Premium			Combined Premium		
		Factor	Rate Impact	Total Prem	Factor	Rate Impact	Total Prem	Factor	Rate Impact	Total Prem	Rate Impact	Total Prem	
Base Rate	Abbeville	488.56	0.00	488.56	409.96	0.00	409.96	1971.39	0.00	1971.39	0.00	2869.91	
Territory Factor		0.760	0.00	488.56	0.592	0.00	0.00	1.671	0.00	0.00	0.00	0.00	
Territory Base Rate		0.000	0.00	371.31	0.000	0.00	242.70	0.000	0.00	3294.19	0.00	3908.20	
Dwelling Coverage	200000	1.233	86.52	457.83	1.233	56.55	299.25	1.233	767.55	4061.74	910.61	4818.81	
Protection Class	3	0.987	-15.11	442.72	0.000	0.00	299.25	0.000	0.00	4061.74	-15.11	4803.70	
Type of Construction	Masonry Veneer	0.000	0.00	442.72	1.100	29.92	329.17	1.100	406.17	4467.91	436.10	5239.80	
Increased Replacement Cost on Dwelling	50%	1.050	22.14	464.85	1.050	16.46	345.63	1.050	223.40	4691.31	261.99	5501.79	
Ordinance or Law	10%	1.000	0.00	464.85	1.000	0.00	345.63	1.000	0.00	4691.31	0.00	5501.79	
Roofing Materials Payment Schedule	n	0.000	0.00	464.85	1.000	0.00	345.63	1.000	0.00	4691.31	0.00	5501.79	
Other Structures	10%	1.000	0.00	464.85	1.000	0.00	345.63	1.000	0.00	4691.31	0.00	5501.79	
Personal Property	50%	1.075	-34.88	469.72	1.075	25.02	371.32	1.075	36.03	5043.15	415.03	5914.43	
Loss of Use	30%	1.060	29.98	529.70	1.060	22.29	393.85	1.060	302.59	5345.74	354.87	6269.29	
Package Policy Discount	N	1.000	0.00	529.70	1.000	0.00	393.85	1.000	0.00	5345.74	0.00	6269.29	
E-Policy	N	1.000	0.00	529.70	0.000	0.00	393.85	0.000	0.00	5345.74	0.00	6269.29	
Accredited Builder	Y	0.850	-79.46	450.24	0.000	0.00	393.85	0.000	0.00	5345.74	-79.46	6189.84	
Residents Smoke	N	0.990	-4.50	445.74	0.000	0.00	393.85	0.000	0.00	5345.74	-4.50	6185.33	
Fire Protection	1	0.990	-4.46	441.29	0.000	0.00	393.85	0.000	0.00	5345.74	-4.46	6180.88	
Burglar Protection	2	0.950	-22.06	419.22	0.000	0.00	393.85	0.000	0.00	5345.74	-22.06	6158.81	
Senior Discount	N	1.000	0.00	419.22	0.000	0.00	393.85	0.000	0.00	5345.74	0.00	6158.81	
Secured Subdivision	N	1.000	0.00	419.22	0.000	0.00	393.85	0.000	0.00	5345.74	0.00	6158.81	
Wood Burning Stove	N	1.000	0.00	419.22	0.000	0.00	393.85	1.000	0.00	5345.74	0.00	6158.81	
Hip Roof Design Credit	N/A	0.000	0.00	419.22	1.000	0.00	393.85	1.000	0.00	5345.74	0.00	6158.81	
Window & Other Opening Protection	N/A	0.000	0.00	419.22	1.000	0.00	393.85	1.000	0.00	5345.74	0.00	6158.81	
Elst Tile Roof	N/A	0.000	0.00	419.22	1.000	0.00	393.85	1.000	0.00	5345.74	0.00	6158.81	
Open Water Exposure	N/A	0.000	0.00	419.22	1.000	0.00	393.85	1.000	0.00	5345.74	0.00	6158.81	
Age of Dwelling	10	0.984	-15.09	404.13	0.835	-64.99	328.86	0.808	-1026.38	4319.36	-1106.46	5052.35	
Fortified for Safer Living		0.000	0.00	404.13	1.000	0.00	328.86	1.000	0.00	4319.36	0.00	5052.35	
Deductible	2% Hurricane, \$500 All Other	1.000	0.00	404.13	1.000	0.00	328.86	0.907	-401.70	3917.66	-401.70	4650.65	
Exclude Wind	N	0.000	0.00	404.13	1.000	0.00	328.86	1.000	0.00	3917.66	15.00	4665.65	
Liability	100000	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	5.00	4670.65	
Medical Payments	1000	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4670.65	
Animal Liability Endorsement		0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	24.00	4695.65	
Water Backup & Pump	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4695.65	
Scheduled Personal Property		0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4695.65	
Increased Jewelry, Watches & Furs	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4695.65	
Loss Assessment Coverage	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	15.00	4710.65	
Personal Injury Coverage	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4710.65	
Home Computer Coverage	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4710.65	
Enhanced Roof Replacement	N/A	0.000	0.00	404.13	0.000	0.00	328.86	0.000	0.00	3917.66	75.00	4785.65	
Fixed Base Premium		0.000	0.00	539.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4785.65	
Total Premium		0.000	0.00	539.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4785.65	
Minimum Premium Adjustment		1.000	0.00	539.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4785.65	
Premium & Fees Before Rate Modification		0.000	0.00	539.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4785.65	
Rate Modification Factor		1.000	0.00	539.13	1.000	0.00	328.86	1.000	0.00	3917.66	0.00	4785.65	
Total Premium & Fees		0.000	0.00	539.13	0.000	0.00	328.86	0.000	0.00	3917.66	0.00	4785.65	

\* - Address is Too Road, Abbeville, LA 70510 (Vermilion Parish).

If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

## Notes:

- (A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.
- (B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.
- (C) If a rating factor is used by the company but not listed above, use rows (20) through (22) as needed to accommodate such rating factors (and similarly for row 26).
- (D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.

Special Notes:

**EXHIBIT A.1**  
**LOUISIANA EXPERIENCE ONLY**

Filing Company(ies): Progressive Property Insurance Company  
 Line of Business and program: Owner Occupied Homeowners  
 Coverage(s): All

**EXPERIENCE UNDERLYING RATE REVISION FILING**

"Latest Accident Year" is 12/31 ending: 2023  
 Accident Year Data Evaluated as of: 12/31/23

**INSTRUCTIONS:**

1. Only enter data in the cells highlighted in green.
2. Data should be on a Direct Basis Net of Salvage and Subrogation.
3. Data MUST be given for a full 12 Month Accident Year ending 12/31.
4. Enter appropriate values in ALL green data entry cells.

	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 4)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 2)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 1)	Calendar Accident Year 1/1 through 12/31 of (Latest Year)	ALL YEARS COMBINED
<b>PREMIUM</b>						
(1) WRITTEN PREMIUM	\$ 75,517,581	\$ 80,542,459	\$ 105,831,838	\$ 111,661,942	\$ 124,906,019	\$ 498,459,839
(2) EARNED PREMIUM	\$ 74,693,372	\$ 77,263,569	\$ 93,953,606	\$ 109,791,578	\$ 115,513,192	\$ 471,215,317
(3) CURRENT RATE LEVEL FACTOR ("CL")	2.048	2.058	2.060	1.964	1.657	1.937
(4) EARNED PREMIUM AT CL [2 x 3]	\$ 152,995,282	\$ 159,012,019	\$ 193,514,764	\$ 215,648,299	\$ 191,416,497	\$ 912,586,862
(5) PREMIUM TREND FACTOR ( Trend through the latest calendar year end )	1.197	1.162	1.129	1.096	1.064	1.125
(6) TRENDED EARNED PREMIUM AT CL [4 x 5]	\$ 183,174,752	\$ 184,833,335	\$ 218,387,224	\$ 236,277,266	\$ 203,618,877	\$ 1,026,291,454
<b>OTHER CHARGES</b>						
(7) POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(8) INSTALLMENT FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(9) OTHER FEES AND CHARGES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(10) TOTAL FEES AND CHARGES [7 + 8 + 9]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(11) CURRENT FEE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(12) TOTAL FEES AND CHARGES AT CL [10 x 11]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PREMIUM AND OTHER CHARGES</b>						
(13) EARNED PREMIUM AND OTHER CHARGES [2 + 10]	\$ 74,693,372	\$ 77,263,569	\$ 93,953,606	\$ 109,791,578	\$ 115,513,192	\$ 471,215,317
(14) TRENDED EARNED PREMIUM AND OTHER CHARGES AT CL [6 + 12]	\$ 183,174,752	\$ 184,833,335	\$ 218,387,224	\$ 236,277,266	\$ 203,618,877	\$ 1,026,291,454
<b>LOSS ADJUSTMENT EXPENSE, OTHER EXPENSE, AND INVESTMENT INCOME</b>						
(15) INCURRED UNALLOCATED LOSS ADJUSTMENT EXPENSES ( LAE OR AAOE )	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(16) INCURRED ALLOCATED LOSS ADJUSTMENT EXPENSES ( ALAE OR DACCE )	\$ 911,770	\$ 2,284,744	\$ 2,790,963	\$ 2,042,258	\$ 3,218,983	\$ 11,248,718
(17) UNDERWRITING EXPENSE RATIO <sup>A</sup> ( Represent as a percentage )	18.9%	19.5%	21.2%	19.3%	19.4%	19.7%
(18) INVESTMENT INCOME RATIO <sup>B</sup> ( Represent as a percentage )	2.2%	1.9%	1.8%	2.3%	2.9%	2.3%
<b>LOSSES</b>						
(19) PAID LOSS ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 26,433,485	\$ 105,687,087	\$ 264,435,728	\$ 141,238,302	\$ 72,294,489	\$ 610,089,091
(20) CASE RESERVES ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 573,619	\$ 6,968,008	\$ 6,708,174	\$ 2,254,329	\$ 14,315,800	\$ 30,819,930
(21) CATASTROPHE PAID LOSS ( EXCLUDING LAE )	\$ 12,055,267	\$ 90,984,264	\$ 348,840,726	\$ 15,150,454	\$ 45,558,333	\$ 512,589,044
(22) CATASTROPHE CASE RESERVES ( EXCLUDING LAE )	\$ 129,400	\$ 5,787,092	\$ 6,134,226	\$ 361,739	\$ 9,140,388	\$ 21,552,845
(23) INCURRED LOSS ( EXCLUDING LAE ) [19 + 20]	\$ 27,007,104	\$ 112,655,095	\$ 271,143,902	\$ 143,492,631	\$ 86,610,290	\$ 640,909,021
(24) INCURRED LOSS DEVELOPMENT FACTOR	1.000	1.000	0.999	1.007	1.117	1.035
(25) DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ ( 23 + 16 ) x 24 ]	\$ 27,913,309	\$ 114,892,241	\$ 273,676,572	\$ 146,498,387	\$ 100,315,809	\$ 663,296,318
(26) LOSS TREND FACTOR ( Trend through the latest calendar year end )	2.693	2.289	1.945	1.653	1.405	1.890
(27) TRENDED AND DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ 25 x 26 ]	\$ 75,179,982	\$ 262,987,008	\$ 532,394,933	\$ 242,204,293	\$ 140,951,945	\$ 1,253,718,161
<b>EXPERIENCE RATIOS</b>						
(28) INCURRED LOSS RATIO INCLUDING ALAE [ ( 23 + 16 ) / 13 ]	37.4%	148.8%	291.6%	132.6%	77.8%	138.4%
(29) ULTIMATE INCURRED LOSS RATIO INCLUDING ALAE [ 25 / 13 ]	37.4%	148.7%	291.3%	133.4%	86.8%	140.8%
(30) PROJECTED LOSS AND LAE [ ( 27 + 15 x 26 ) / 14 ]	41.0%	142.3%	243.8%	102.5%	69.2%	122.2%
(31) ULTIMATE COMBINED RATIO [ 29 + ( 15 / 13 ) + 17 ]	56.3%	168.2%	312.5%	152.7%	106.3%	160.5%
(32) ADJUSTED AND TRENDED OPERATING RATIO [ ( ( 27 + 15 x 26 ) / 14 ) + 17 - 18 ]	57.8%	159.9%	263.2%	119.5%	85.8%	139.6%

A: Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

B: Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.

**EXHIBIT A.2**  
**COUNTRYWIDE EXPERIENCE ONLY**

Filing Company(ies): Progressive Property Insurance Company  
 Line of Business and program: Owner Occupied Homeowners  
 Coverage(s): All

**EXPERIENCE UNDERLYING RATE REVISION FILING**

"Latest Accident Year" is 12/31 ending: 2023  
 Accident Year Data Evaluated as of: 12/31/23

**INSTRUCTIONS:**

1. Only enter data in the cells highlighted in green.
2. Data should be on a Direct Basis Net of Salvage and Subrogation.
3. Data MUST be given for a full 12 Month Accident Year ending 12/31.
4. Enter appropriate values in ALL green data entry cells.

	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 2)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 1)	Calendar Accident Year 1/1 through 12/31 (of Latest Year)	ALL YEARS COMBINED
<b>PREMIUM</b>						
(1) WRITTEN PREMIUM	\$ 1,646,585,214	\$ 1,897,224,858	\$ 2,217,188,357	\$ 2,444,270,448	\$ 2,952,598,315	\$ 11,157,867,192
(2) EARNED PREMIUM	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(3) CURRENT RATE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(4) EARNED PREMIUM AT CL [2 x 3]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(5) PREMIUM TREND FACTOR ( Trend through the latest calendar year end )	1.000	1.000	1.000	1.000	1.000	1.000
(6) TRENDED EARNED PREMIUM AT CL [4 x 5]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
<b>OTHER CHARGES</b>						
(7) POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(8) INSTALLMENT FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(9) OTHER FEES AND CHARGES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(10) TOTAL FEES AND CHARGES [7 + 8 + 9]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(11) CURRENT FEE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(12) TOTAL FEES AND CHARGES AT CL [10 x 11]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PREMIUM AND OTHER CHARGES</b>						
(13) EARNED PREMIUM AND OTHER CHARGES [2 + 10]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(14) TRENDED EARNED PREMIUM AND OTHER CHARGES AT CL [6 + 12]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
<b>LOSS ADJUSTMENT EXPENSE, OTHER EXPENSE, AND INVESTMENT INCOME</b>						
(15) INCURRED UNALLOCATED LOSS ADJUSTMENT EXPENSES ( LAE OR AAOE )	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(16) INCURRED ALLOCATED LOSS ADJUSTMENT EXPENSES ( ALAE OR DACCE )	\$ 44,452,793	\$ 53,561,866	\$ 43,786,765	\$ 96,930,501	\$ 7,080,893	\$ 245,812,818
(17) UNDERWRITING EXPENSE RATIO <sup>A</sup> ( Represent as a percentage )	19.0%	18.5%	18.7%	18.3%	19.3%	18.8%
(18) INVESTMENT INCOME RATIO <sup>B</sup> ( Represent as a percentage )	2.6%	2.2%	1.8%	2.3%	2.9%	2.4%
<b>LOSSES</b>						
(19) PAID LOSS ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 950,471,686	\$ 1,136,991,544	\$ 1,400,278,495	\$ 1,443,333,211	\$ 1,823,030,773	\$ 6,754,105,709
(20) CASE RESERVES ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 13,263,026	\$ 50,718,636	\$ 36,460,615	\$ 133,537,953	\$ 352,028,445	\$ 586,008,675
(21) CATASTROPHE PAID LOSS ( EXCLUDING LAE )	\$ 405,972,215	\$ 563,419,316	\$ 1,065,111,894	\$ 1,051,929,558	\$ 928,950,665	\$ 4,015,383,648
(22) CATASTROPHE CASE RESERVES ( EXCLUDING LAE )	\$ 1,539,002	\$ 13,873,666	\$ 14,111,846	\$ 71,505,090	\$ 109,162,734	\$ 210,192,338
(23) INCURRED LOSS ( EXCLUDING LAE ) [19 + 20]	\$ 963,734,712	\$ 1,187,710,180	\$ 1,436,739,110	\$ 1,576,871,164	\$ 2,175,059,216	\$ 7,340,114,384
(24) INCURRED LOSS DEVELOPMENT FACTOR	1.000	1.000	0.999	1.007	1.117	1.069
(25) DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ ( 23 + 16 ) x 24 ]	\$ 1,007,986,549	\$ 1,240,758,025	\$ 1,479,129,888	\$ 1,684,882,894	\$ 2,436,879,914	\$ 7,849,637,270
(26) LOSS TREND FACTOR ( Trend through the latest calendar year end )	2.693	2.289	1.945	1.653	1.405	1.865
(27) TRENDED AND DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ 25 x 26 ]	\$ 2,714,848,678	\$ 2,840,080,726	\$ 2,877,415,676	\$ 2,785,599,747	\$ 3,424,016,292	\$ 14,641,961,119
<b>EXPERIENCE RATIOS</b>						
(28) INCURRED LOSS RATIO INCLUDING ALAE [ ( 23 + 16 ) / 13 ]	66.2%	70.4%	72.1%	72.2%	81.2%	73.3%
(29) ULTIMATE INCURRED LOSS RATIO INCLUDING ALAE [ 25 / 13 ]	66.2%	70.4%	72.0%	72.7%	90.7%	75.9%
(30) PROJECTED LOSS AND LAE [ ( 27 + 15 x 26 ) / 14 ]	178.3%	161.1%	140.1%	120.2%	127.5%	141.6%
(31) ULTIMATE COMBINED RATIO [ 29 + ( 15 / 13 ) + 17 ]	85.2%	88.9%	90.7%	91.0%	110.0%	94.7%
(32) ADJUSTED AND TRENDED OPERATING RATIO [ ( 27 + 15 x 26 ) / 14 ] + 17 - 18 ]	194.7%	177.4%	157.0%	136.2%	143.9%	158.0%

A: Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

B: Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.

**Progressive Property Insurance Company  
Louisiana Homeowners Program  
Explanatory Memo**

Progressive Property Insurance Company (NAIC 13038)

Louisiana Homeowners Program

Rate Filing – File & Use

Company Tracking Number: LA HOH HOS 2025-01 RATE

SERFF Tracking Number: AMSI-134239578

Effective Date:

New Business: 01/01/2025

Renewal Business: 01/01/2025

Introduction

Progressive Property Insurance Company (PPIC) respectfully submits for your review, a revision to our existing HOH (HO3) and HOS (HO5) product in Louisiana. We propose these changes to be effective 01/01/2025 for new business and 01/01/2025 for renewal business.

Overview

**Rates**

We have revised base rates to arrive at the proposed overall 0% change in premium on the in-force book of business to our HOH (HO3). We have revised base rates to arrive at the proposed overall +5.0% change in premium on the in-force book of business to our HOS (HO5). Marked up rate pages have been included to illustrate the specific changes being proposed. There are no new rating variables being introduced and no rating variables being deleted with this filing.

**Proposed Changes**

The pricing and product updates are outlined as follows.

Changes to Current Rates/Factors:

- Revised base rates
- Revised HOH and HOS Fortified for Safer Living factors

**Exhibits**

The following exhibits are included with this filing:

- This filing memorandum
- Last Action Letter
- Statement of Compliance
- Rate Pages – Marked Up and Clean
- Actuarial Exhibits: I1 – I8

- Exhibit B – Actuarial Checklist
- Exhibit E – Homeowners Rating Example
- Exhibit E.1 – Homeowners Rating Illustration
- Exhibit H – Histogram
- Exhibit I – Territory Questionnaire
- Exhibit A.1 and A.2

We appreciate your time reviewing this filing. After you have had an opportunity to review our program materials, please do not hesitate to contact me with any questions or comments via email at [joseph\\_walton@progressive.com](mailto:joseph_walton@progressive.com).

RATING EXAMPLES  
BASIC INFORMATION

COMPANY INFO

Company Name:	<u>Progressive Property Insurance Company</u>
NAIC Company No.:	<u>13038</u>

CONTACT INFO

	<u>Preparer</u>	<u>Add'l Contact (Optional)</u>
Name:	<u>Joseph Walton</u>	_____
Title:	<u>Product Manager</u>	_____
Telephone:	_____	_____
E-Mail:	<u>Joseph_Walton@progressive.com</u>	_____

CERTIFICATION (MANDATORY)

<input checked="" type="checkbox"/> (Check box to certify)	<i>I certify that I have executed and read this submission; that to the best of my knowledge and belief, the data provided in the submission is true and correct.</i>
Printed Name:	<u>Joseph Walton</u>
Date:	<u>8/14/2024</u>

RATING EXAMPLES  
RATING CRITERIA

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
<b>EXAMPLE TYPE--&gt;</b>	"Base Line Scenario"	"Frame Construction"	"One Prior Claim"	"Low Credit Score"	"High Credit Score"	"High Deductible"	"Multiline Discount"	"Wind Mitigated"	"Older \$100K Home"	"Older \$150K Home"	"New \$300K Home"	"New \$400K Home"
Coverage A Amount	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$150,000	\$300,000	\$400,000
Age of Home (Years)	10	10	10	10	10	10	10	10	25	20	Less than 1	Less than 1
Construction Type	Brick Veneer	Wood Frame	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer
Claims History	Clean	Clean	One Claim*	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean
Credit Score	FICO 710**	FICO 710**	FICO 580**	FICO 780**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**
Deductibles (Hurricane / All Other)	2% / \$500	2% / \$500	2% / \$500	2% / \$500	5% / \$1,000	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500
Multiline Discount (Home/Auto)	No	No	No	No	No	No	Yes	No	No	No	No	No
Wind Mitigation Features	None	None	None	None	None	None	None	Fully Mitigated	None	None	None***	None***
Square Footage	1800	1800	1800	1800	1800	1800	1800	1800	1200	1500	2400	2800
<b>POLICY</b>												
Policy Form	HO-3 (or equivalent)											
New / Renewal Business	New Business											
Policy Term	12 months											
Policy Lapses (with Previous Carrier)	None											
Coverage C Amount	50% of Cov. A											
Coverage B, D, E, F Amounts	10%, 30%, 100K, 1K											
Replacement Cost - Dwelling	Yes											
Replacement Cost - Contents	Yes											
Inflation Guard	Yes											
<b>PROTECTIVE DEVICES</b>												
Fire Extinguishers	Yes											
Smoke Detectors	Yes											
Deadbolts on All Doors	Yes											
Other Protective Devices	None											
<b>MISCELLANEOUS</b>												
Primary/Secondary Residence	Primary											
Significant Remodeling of Home	No											
Number of Stories	1											
Number of Families	1											
Age of Homeowner	40											
Smoker/Non-Smoker	Non-Smoker											
Additional Structures	None											
Additional Coverages/Limits	None											
Scheduled Property	None											
Premium Payment	Paid-in-Full											
Policy Fees	Include in Calc.											
Citizens Assessments/Surcharges	Exclude from Calc.											

\* - For the one claim, assume a \$10,000 fire loss occurred 18 months ago.

\*\* - Average credit is represented by a Fair Isaac score of 710; poor credit by 580; high credit by 780. If FICO is not used for credit scoring, an approximately equivalent credit score should be assumed.

\*\*\* - For Examples 11 and 12, assume no wind mitigation features beyond the Louisiana building code requirements for homes built after 01/01/07.

NOTE: If your rating system uses a rating characteristic not specified above, please make a reasonable assumption.

A reasonable assumption would be the average or most prevalent value based upon your book of business.

Then, document the assumption in the "Additional Assumptions" section of Sheet 5 of this exhibit.

**RATING EXAMPLES  
LOCATION CRITERIA**

Location	Parish	Street*	City/State/Zip	
1. Abbeville	Vermilion	Todd Road	Abbeville, LA 70510	70510
2. Alexandria	Rapides	Tennyson Oaks Drive	Alexandria, LA 71301	71301
3. Batchelor ("Middle Rural Example")	Pointe Coupee	Highway 417	Batchelor, LA 70715	70715
4. Baton Rouge	East Baton Rouge	Woodwick Avenue	Baton Rouge, LA 70816	70816
5. Bogalusa	Washington	Borgne Avenue	Bogalusa, LA 70427	70427
6. Cameron ("South Rural Example")	Cameron	Brant Street	Cameron, LA 70631	70631
7. Chalmette	St. Bernard	Dauterive Drive	Chalmette, LA 70043	70043
8. Denham Springs	Livingston	Cottonwood Drive	Denham Springs, LA 70726	70726
9. DeRidder	Beauregard	Allison Drive	DeRidder, LA 70634	70634
10. Hammond	Tangipahoa	Simpson Place	Hammond, LA 70403	70403
11. Houma	Terrebonne	Baker Drive	Houma, LA 70363	70363
12. Jennings	Jefferson Davis	Comfort Lane	Jennings, LA 70546	70546
13. Kenner	Jefferson	Kentucky Avenue	Kenner, LA 70065	70065
14. Lafayette	Lafayette	Curtis Street	Lafayette, LA 70506	70506
15. Lake Charles	Calcasieu	Carriage Lane	Lake Charles, LA 70605	70605
16. LaPlace	St. John The Baptist	Portrush Drive	LaPlace, LA 70068	70068
17. Mandeville	St. Tammany	Marquette Street	Mandeville, LA 70471	70471
18. Metairie	Jefferson	Trudeau Drive	Metairie, LA 70003	70003
19. Monroe	Ouachita	North 4th Street	Monroe, LA 71201	71201
20. Morgan City	St. Mary	Maple Street	Morgan City, LA 70380	70380
21. Natchitoches	Natchitoches	Whiffield Drive	Natchitoches, LA 71457	71457
22. New Iberia	Iberia	Belaire Drive	New Iberia, LA 70563	70563
23. New Orleans	Orleans	Harrison Avenue	New Orleans, LA 70124	70124
24. Opelousas	St. Landry	Andrepong Road	Opelousas, LA 70570	70570
25. Prairieville	Ascension	Perkins Road	Prairieville, LA 70769	70769
26. Ruston	Lincoln	Woods Road	Ruston, LA 71270	71270
27. Shreveport	Caddo	Savanna Drive	Shreveport, LA 71118	71118
28. Slidell	St. Tammany	Carr Drive	Slidell, LA 70458	70458
29. Thibodaux	LaFourche	Ashland Drive	Thibodaux, LA 70301	70301
30. Transylvania ("North Rural Example")	East Carroll	Hwy 65 South	Transylvania, LA 71286	71286
Total: 30 Locations				
* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.				

**RATING EXAMPLES  
COMPANY-CALCULATED RESULTS**

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
1. Abbeville	4,170	4,531	4,170	4,170	4,170	3,683	4,124	3,629	3,796	4,190	2,945	3,724
2. Alexandria	1,716	1,818	1,716	1,716	1,716	1,538	1,662	1,556	1,550	1,743	1,229	1,548
3. Batchelor	2,533	2,707	2,533	2,533	2,533	2,237	2,467	2,266	2,295	2,567	1,797	2,273
4. Baton Rouge	2,499	2,670	2,499	2,499	2,499	2,196	2,427	2,246	2,264	2,533	1,777	2,249
5. Bogalusa	2,677	2,866	2,677	2,677	2,677	2,349	2,607	2,395	2,427	2,711	1,900	2,404
6. Cameron	7,586	8,288	7,586	7,586	7,586	6,665	7,540	6,532	6,917	7,607	5,326	6,750
7. Chalmette	4,782	5,204	4,782	4,782	4,782	4,217	4,736	4,149	4,355	4,802	3,371	4,266
8. Denham Springs	2,227	2,379	2,227	2,227	2,227	1,957	2,164	2,001	2,019	2,256	1,588	2,005
9. DeRidder	2,121	2,252	2,121	2,121	2,121	1,892	2,055	1,915	1,915	2,153	1,510	1,909
10. Hammond	2,579	2,758	2,579	2,579	2,579	2,266	2,508	2,311	2,337	2,613	1,831	2,318
11. Houma	4,830	5,257	4,830	4,830	4,830	4,259	4,784	4,189	4,399	4,850	3,405	4,309
12. Jennings	3,097	3,335	3,097	3,097	3,097	2,760	3,040	2,733	2,807	3,124	2,193	2,774
13. Kenner	7,079	7,716	7,079	7,079	7,079	6,228	7,013	6,131	6,444	7,108	4,974	6,311
14. Lafayette	2,708	2,911	2,708	2,708	2,708	2,412	2,648	2,407	2,452	2,734	1,926	2,436
15. Lake Charles	3,623	3,920	3,623	3,623	3,623	3,216	3,573	3,169	3,291	3,647	2,560	3,237
16. LaPlace	3,868	4,192	3,868	3,868	3,868	3,421	3,813	3,384	3,515	3,891	2,734	3,460
17. Mandeville	4,180	4,537	4,180	4,180	4,180	3,700	4,133	3,639	3,803	4,203	2,949	3,731
18. Metairie	6,045	6,578	6,045	6,045	6,045	5,325	5,979	5,252	5,499	6,074	4,253	5,395
19. Monroe	1,483	1,554	1,483	1,483	1,483	1,348	1,420	1,370	1,331	1,513	1,066	1,346
20. Morgan City	4,525	4,921	4,525	4,525	4,525	3,992	4,479	3,930	4,120	4,545	3,192	4,039
21. Natchitoches	1,882	1,983	1,882	1,882	1,882	1,694	1,811	1,720	1,692	1,917	1,342	1,699
22. New Iberia	3,638	3,940	3,638	3,638	3,638	3,221	3,584	3,189	3,306	3,662	2,574	3,257
23. New Orleans	6,526	7,103	6,526	6,526	6,526	5,750	6,458	5,664	5,936	6,557	4,587	5,820
24. Opelousas	2,802	3,005	2,802	2,802	2,802	2,461	2,738	2,491	2,544	2,835	1,984	2,509
25. Prairieville	2,593	2,788	2,593	2,593	2,593	2,272	2,545	2,291	2,361	2,620	1,839	2,318
26. Ruston	1,630	1,705	1,630	1,630	1,630	1,487	1,559	1,506	1,459	1,664	1,167	1,477
27. Shreveport	1,622	1,705	1,622	1,622	1,622	1,482	1,565	1,479	1,458	1,653	1,159	1,462
28. Slidell	5,059	5,498	5,059	5,059	5,059	4,467	5,004	4,398	4,602	5,085	3,563	4,514
29. Thibodaux	3,317	3,593	3,317	3,317	3,317	2,938	3,272	2,904	3,016	3,337	2,350	2,969
30. Transylvania	1,795	1,887	1,795	1,795	1,795	1,623	1,724	1,646	1,612	1,830	1,281	1,622

RATING EXAMPLES  
COMPANY-CALCULATED RESULTS

*If the rating criteria specified herein cannot be matched exactly, please assume the closest possible criteria and describe the differences here:*

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*Additional Assumptions (pursuant to footnote in Sheet 2 of this exhibit):*

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**Progressive Property Insurance Company  
Louisiana Homeowners Program  
Explanatory Memo**

Progressive Property Insurance Company (NAIC 13038)

Louisiana Homeowners Program

Rate Filing – File & Use

Company Tracking Number: LA HOH HOS 2025-01

SERFF Tracking Number: AMSI-134088066

Effective Date:

New Business: 01/01/2025

Renewal Business: 01/01/2025

Introduction

Progressive Property Insurance Company (PPIC) respectfully submits for your review, a revision to our existing HOH (HO3) and HOS (HO5) product in Louisiana. We propose these changes to be effective 01/01/2025 for new business and 01/01/2025 for renewal business.

Overview

**Rates**

We have revised base rates to arrive at the proposed overall +1.7% change in premium on the in-force book of business to our HOH (HO3). We have revised base rates to arrive at the proposed overall +5.0% change in premium on the in-force book of business to our HOS (HO5). Marked up rate pages have been included to illustrate the specific changes being proposed. There are no new rating variables being introduced and no rating variables being deleted with this filing.

**Proposed Changes**

The pricing and product updates are outlined as follows.

Changes to Current Rates/Factors:

- Revised base rates
- Revised HOH and HOS Fortified for Safer Living factors

**Exhibits**

The following exhibits are included with this filing:

- This filing memorandum
- Last Action Letter
- Statement of Compliance
- Rate Pages – Marked Up and Clean
- Actuarial Exhibits: I1 – I8

- Exhibit B – Actuarial Checklist
- Exhibit E – Homeowners Rating Example
- Exhibit E.1 – Homeowners Rating Illustration
- Exhibit H – Histogram
- Exhibit I – Territory Questionnaire
- Exhibit A.1 and A.2

We appreciate your time reviewing this filing. After you have had an opportunity to review our program materials, please do not hesitate to contact me with any questions or comments via email at [joseph\\_walton@progressive.com](mailto:joseph_walton@progressive.com).

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 1 of 3

### 1. Important notes

- (a) This checklist is required to be submitted with all property/casualty personal lines rate filings in Louisiana. It is optional for other situations.
- (b) Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible.
- (c) It is not acceptable to adopt a rating organization's loss costs without due consideration being given to the company's own experience.
- (d) Additional important information can be found in the LDOI's Rate and Rule Filing Handbook. The Handbook is located at:  
[www.ldi.state.la.us/Documents/Property\\_Casualty/Rating/RateFilingHandbook.pdf](http://www.ldi.state.la.us/Documents/Property_Casualty/Rating/RateFilingHandbook.pdf)

### 2. Overall info

Company Reference Number: LA HOH HOS 2025-01 RATE  
Lead Company: Progressive Property Insurance Company  
Line of Business: Owner Occupied Homeowners  
Program Name: HOH  
Annual Direct Written Premium (DWP): 153,829,146  
Annual Time Period Corresponding to DWP: Begins: 6/1/2023 Ends: 5/31/2024

### 3. New vs. old filings (Check one)

- New filing (none of the below)
- Refile of disapproved filing (LDOI # \_\_\_\_\_)
- Refile of withdrawn filing (LDOI # \_\_\_\_\_)
- Correction to previously approved filing (LDOI # \_\_\_\_\_)
- Manual editorial/clarification changes only (e.g., policy form reference numbers)

### 4. Overall purpose (Check one)

- Revision(s) to existing insurance program
- Introduction of insurance program (not replacing an existing one)
- Introduction of insurance program (replacing an existing one)
- Individual risk filing
- Consent-to-rate policy filing
- Insurance score / credit model informational filing
- Other informational filing
- Notification of program termination

### 5. Rating vs. rules (Check one)

- Proposed changes affect rates only
- Proposed changes affect rules only
- Proposed changes affect rates as well as rules
- Other (Describe\*) \_\_\_\_\_

### 6. Confidentiality / trade secret status (Check one)

- Not applicable
- Part of filing is considered confidential / trade secret (Describe\*) \_\_\_\_\_

### 7. "Statutory" filings (Check one)

- Not applicable
- Filing is solely in response to a new statute/regulation (Describe\*) \_\_\_\_\_
- Filing includes, among other things, a response to a new statute/regulation (Describe\*) \_\_\_\_\_  
Compliance with Fortified for Safer Living \_\_\_\_\_

### 8. Other information (Check all that apply)

- Filing represents a material change in actuarial methodology since last filing (Describe\*) \_\_\_\_\_
- Material coverage changes apply, rendering different impacts for premium vs. rate (Describe\*) \_\_\_\_\_
- Other important facts about filing (Describe\*) \_\_\_\_\_

### 9. Manual pages (Check all that apply)

- Filing includes clean version (Required)
- Filing includes redline, mocked-up, or side-by-side versions or otherwise makes proposed changes clear (Required)
- Filing includes complete electronic/PDF manual with clear disclosure of rating algorithm (Required after filing approval)
- Company requests deferral for manual pages (however, pages must be submitted within two weeks of filing approval)
- Other (Describe\*) \_\_\_\_\_

### 10. Supporting exhibits attached (Check all that apply) \*\*

- Explanatory Memorandum
- Last LDOI rate action letter for program
- Statement of Compliance
- Computer Model Interrogatories
- Exhibits A.1 and A.2
- Exhibit C (Non-WC)
- Exhibit C-WC (Workers' Compensation only)
- Exhibit D and D.1 (Private Passenger Auto only)
- Exhibit E and E.1 (Homeowners only)
- Exhibit F
- Exhibit H
- Exhibit I
- Exhibit J (Medical Malpractice only)
- Other (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

\*\* - Exhibits are located at: [www.ldi.state.la.us/Property\\_Casualty/Rating/FilingExhibits.htm](http://www.ldi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm)

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 2 of 3

### 11. Nature of proposed changes (Check all that apply)

- Base rates and/or rating relativities \_\_\_\_\_
- Schedule rating / experience rating / etc. (Describe\*) \_\_\_\_\_
- Billing / installment payment plan(s) \_\_\_\_\_

### 12. Basis of changes (Check all that apply)

- Company's actuarial indications
- Company's historical premium and loss experience
- Company's historical expense experience
- Competitor rate comparison
- Bureau loss costs, rates, or rules
- "Me-too" of competitor filing
- Other support (Describe\*) \_\_\_\_\_

### 13. Support for changes (Check all that apply)

- Support is provided for each item changing (Required)
- Support includes sufficient documentation / audit trail (Required)
- Rationale is presented for important selections/assumptions (Required)

### 14. Rate impact (Check one)

- Calculated precisely (reflecting a policy-by-policy average)
- Estimated assuming company business mix
- Estimated assuming bureau business mix (Acceptable only if company has \$0 premium volume)
- Considered to be zero for this filing
- Considered to be negligible for this filing
- Other (Describe\*) \_\_\_\_\_

### 15. Risk load / reinsurance cost (Check all that apply)

- Risk load reflected in filing (Describe\*) \_\_\_\_\_
- Net cost of reinsurance reflected in filing (Describe\*) \_\_\_\_\_

### 16. Salvage/subrogation recoveries (Check one)

- Reflected in experience as an offset to losses
- Other (Describe\*) \_\_\_\_\_

### 17. Predictive modeling (Check all that apply)

- Credit/insurance scoring is part of the rating system (Identify model/version) \_\_\_\_\_  
Choicepoint Attract
- Credit/insurance scoring modeler has filed the model/version with LDOI
- Catastrophe modeling is/has been used in the ratemaking process (Identify model/version) \_\_\_\_\_  
Air v7 and KCC v2
- Catastrophe modeler has filed the model/version with LDOI
- Generalized linear modeling (GLM) is used to determine rate relativities (Describe\*) \_\_\_\_\_  
\_\_\_\_\_
- Other (Describe\*) \_\_\_\_\_  
\_\_\_\_\_

### 18. Policy renewal capping (Check all that apply)

- Capping is being introduced in this filing (Describe\*) \_\_\_\_\_
- Capping continues from a previous filing (Describe\*) \_\_\_\_\_
- Actuarial indications properly reflect previous capping (i.e., difference between charged vs. approved premium level)

### 19. Book-of-business info (Check all that apply)

- Business is in runoff
- Business is being transferred to / absorbed from another company (Describe\*) \_\_\_\_\_

### 20. Louisiana Citizens info (Check all that apply) \*\*

- Take-out program participant
- Incentive program participant
- Regular/emergency assessment info provided in filing (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

\*\* - More info regarding Louisiana Citizens can be found at: [www.lacitizens.com](http://www.lacitizens.com)

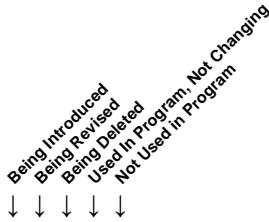
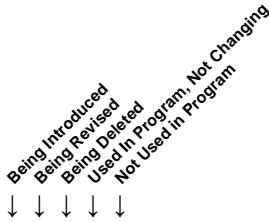
## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 3 of 3

### Actuarial Checklist

(Check one box for each line item)

(All rating variables should be clearly identified,  
whether used inside or outside of tiering)



#### 21. Base rates

- Base rate(s) / overall rate level
- Loss cost multiplier

#### 22. Traditional rating variables

- Territorial relativities / relationships
- Territory definitions
- Classification relativities
- Classification definitions
- Limit relativities
- Deductible relativities (not wind-related)

#### 23. Non-traditional rating variables

- Tiering (within a company)
- Tiering (among a group of companies)
- Credit/insurance scoring
- Advance quote
- Education level attained
- Occupation
- Vehicle/driver monitoring system (e.g., GPS)
- Premium payment mode
- Affinity group rating (Group names must be disclosed)

#### 24. Residential Property specific

- Amount of insurance (AOI) relativities
- Fire protection relativities/definitions
- Construction relativities/definitions
- Claim history
- Wind exclusion relativities
- Wind deductible relativities
- Wind mitigation discounts
- Contents exclusion relativities
- "Reinsurance charge" rates

#### 25. Private Passenger Automobile specific

- Claim/violation history
- Model year / symbol relativities
- Symbol mapping / definitions

#### 26. Professional Liability specific

- Claims-made / tail step relativities
- Size-of-firm relativities

#### 27. Other Commercial Lines specific

- Loss cost multiplier
- Expense constant
- Minimum premium
- Hazard groups
- Class deviation factors
- Miscellaneous values
- Waiver of subrogation
- Large deductible

#### 28. Miscellaneous charges

- Minimum premium
- Policy fee
- MGA fee
- Billing / installment payment plan(s)
- Charges / rules for ancillary coverages
- TRIA charges / rules

#### 29. Other

- Other1 (Describe\*) \_\_\_\_\_
- Other2 (Describe\*) \_\_\_\_\_
- Other3 (Describe\*) \_\_\_\_\_
- Other4 (Describe\*) \_\_\_\_\_
- Other5 (Describe\*) \_\_\_\_\_
- Other6 (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

	Accident Year Ending	<u>3/31/2020</u>	<u>3/31/2021</u>	<u>3/31/2022</u>	<u>3/31/2023</u>	<u>3/31/2024</u>	<u>Total</u>
1	Earned Exposures	32,366	32,851	42,025	44,364	38,792	190,398
2	Earned Premium	68,563,354	70,568,459	88,345,087	94,179,336	99,906,687	421,562,922
3	Premium Rate Level Factors	2.059	2.058	2.060	1.964	1.657	
4	Premium Trend Factors	0.912	0.926	0.940	0.954	0.969	
5	Trended Earned Premium at Current Rates	<u>128,782,337</u>	<u>134,478,204</u>	<u>171,053,825</u>	<u>176,541,189</u>	<u>160,403,689</u>	<u>771,259,244</u>
6	Non Cat Incurred Losses (excl. Wind, Hail, Winter Storm)	10,231,391	11,211,610	11,264,119	13,963,051	11,538,039	58,208,209
7	Loss Adjustment Expense	1,603,189	1,756,782	1,765,010	2,187,914	1,807,931	9,120,826
8	Loss Development Factors	1.000	1.000	0.999	1.007	1.117	
9	Loss Trend Factor	2.191	1.926	1.693	1.489	1.309	
10	Trended Ultimate Losses & LAE	<u>25,918,894</u>	<u>24,965,669</u>	<u>22,040,905</u>	<u>24,203,307</u>	<u>19,507,379</u>	<u>116,636,154</u>
11	Historical Loss & LAE Ratio	20.1%	18.6%	12.9%	13.7%	12.2%	
12	Accident Year Weighting	17.0%	17.3%	22.1%	23.3%	20.4%	
13	Accident Year Weighted Historical Loss & LAE Ratio						15.1%
14	Historical Non Cat Claims (excl. Wind, Hail, Winter Storm)						2,873
15	State Credibility Using 1,082 Claims						100%
16	Modeled Loss & LAE Ratio						31.0%
17	Net Reinsurance Expense Ratio						21.1%
18	Fixed Expense Ratio						6.7%
19	Variable Expense Ratio						14.9%
20	Profit Load						11.0%
21	<b>Indicated Rate Change ( [13] + [16] + [17] + [18] ) / ( 1 - [19] - [20] ) - 1</b>						<b>-0.3%</b>
22	<b>Selected Rate Change</b>						<b>0.0%</b>



**Progressive Property Insurance Company**  
**Louisiana HOH (HO3)**

**Exhibit I-3**

	ASI Louisiana Calendar Paid (excl. Wind, Hail)			ISO Fast Track Plus Louisiana Paid (All Perils)		
	Frequency	Severity	Pure Premium	Frequency	Severity	Pure Premium
5YR	-6.1%	9.5%	2.8%	na	na	na
4YR	-6.2%	10.0%	3.2%	-8.9%	12.1%	2.1%
3YR	-7.1%	17.8%	9.5%	-9.1%	17.1%	6.5%
2YR	-4.8%	23.9%	18.0%	-4.2%	13.6%	8.9%
1YR	0.4%	14.2%	14.6%	27.8%	-5.0%	21.3%

Selects:	Frequency	Severity	Pure Premium
	-6.0%	21.0%	13.7%

Effective Date:	11/1/2024
Projected Rate Revision Length (months):	12
Projected Average Date of Loss:	11/2/2025

Experience Period	Midpoint of Experience Period	Trend Period (years)	Pure Premium Trend Factor
3/31/2020	9/30/2019	6.091	2.191
3/31/2021	9/30/2020	5.091	1.926
3/31/2022	9/30/2021	4.091	1.693
3/31/2023	9/30/2022	3.091	1.489
3/31/2024	9/30/2023	2.091	1.309

## **Progressive Property Insurance Company Louisiana HOH (HO3)**

## **Exhibit I-4**

ASI Louisiana	
Average Earned Premium @ Current Rate Level	
4YR	-1.7%
3YR	-1.8%
2YR	-0.1%
1YR	3.1%

Selects: Premium -1.5%

Effective Date: 11/1/2024  
Projected Rate Revision Length (months): 12  
Projected Average Date of Loss: 11/2/2025

Experience <u>Period</u>	Midpoint of Experience <u>Period</u>	Trend Period (years)	Premium Trend Factor
3/31/2020	9/30/2019	6.091	0.912
3/31/2021	9/30/2020	5.091	0.926
3/31/2022	9/30/2021	4.091	0.940
3/31/2023	9/30/2022	3.091	0.954
3/31/2024	9/30/2023	2.091	0.969

**Progressive Property Insurance Company  
Louisiana HOH (HO3)**

**Exhibit I-5**

<u>Experience Period</u>	<u>CRL Factor</u>
--------------------------	-------------------

3/31/2020	2.059
3/31/2021	2.058
3/31/2022	2.060
3/31/2023	1.964
3/31/2024	1.657

<u>Effective Date</u>	<u>Rate Changes</u>
-----------------------	---------------------

3/23/2018	7.5%
2/5/2019	0.0%
11/1/2019	0.0%
11/18/2020	-1.0%
8/25/2021	5.8%
1/26/2022	0.0%
9/2/2022	10.4%
4/5/2023	24.5%
1/1/2024	30.0%
4/5/2024	9.9%

Model	<u>Severe Convective Storm</u>			<u>Hurricane</u>			<u>Winter Storm</u>			<u>Wildfire</u>		
	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights
KCC	19,642,022	12.7%	100%	21,244,510	13.7%	100%	364,360	0.2%	100%	130,300	0.1%	100%
Historical 12 years <i>Pure Premium</i> <i>x Policies in Force =</i>	48,329,408	31.3%	0%									
Weighted Average	19,642,022	12.7%	100%	21,244,510	13.7%	100%	364,360	0.2%	100%	130,300	0.1%	100%

Determination of Modeled Loss & LAE Ratio:  
as of 3/31/2024

Full Term Written Premium @ Current Rate Level	154,577,286
Gross Average Annual Loss of Modeled Perils	41,381,192
Loss Adjustment Expense	6,484,148
Modeled Loss & LAE Ratio	31.0%

**Progressive Property Insurance Company  
Louisiana HOH (HO3)**

**Exhibit I-7**

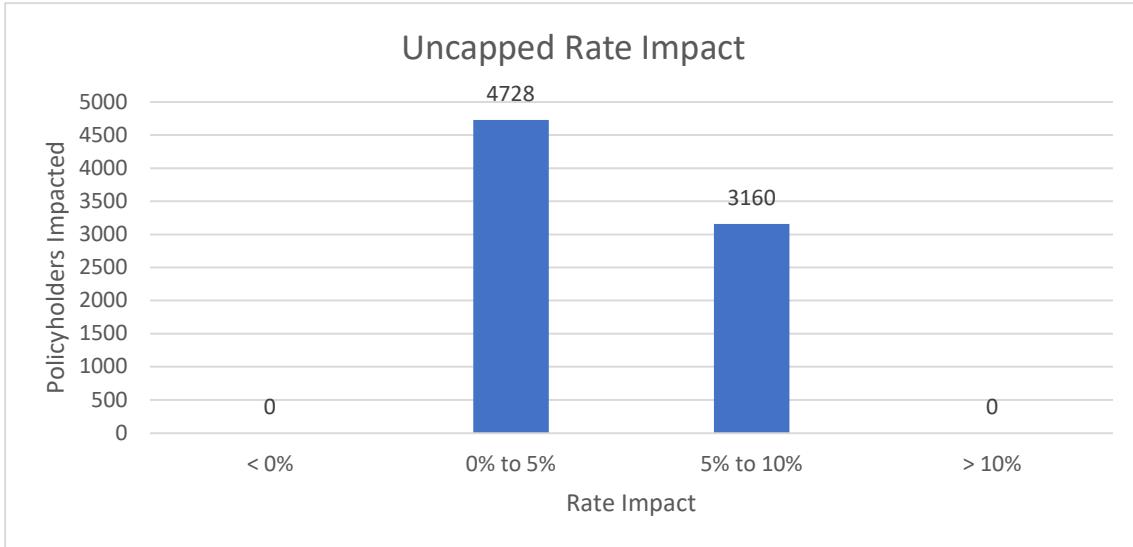
<u>Expense Category</u>	<u>Type</u>	2023 Year End <u>Amount</u>	Expense as % of Premium	Selected <u>Expense Ratio</u>
Operating Expense	Fixed Expense	2,609,191	2.2%	2.2%
Product & Pricing Expense	Fixed Expense	5,235,242	4.5%	4.5%
Revenue Adjustments	Fixed Expense	-11,112	0.0%	0.0%
Premium Tax	Variable Expense	887,557	0.8%	0.8%
Commission	Variable Expense	16,648,248	14.2%	14.2%
	Written Premium	117,558,895		
<b>Totals</b>	<b>Fixed Expense</b>	<b>7,833,321</b>	<b>6.7%</b>	<b>6.7%</b>
<b>Totals</b>	<b>Variable Expense</b>	<b>17,535,805</b>	<b>14.9%</b>	<b>14.9%</b>

<u>Determination of Net Reinsurance Cost</u>	<u>Full Term Amount</u>
Gross Reinsurance Cost	43,320,510
Expected Ceded Average Annual Loss	10,681,263
Net Reinsurance Cost (Gross Cost less Ceded Loss)	32,639,247
Full Term Written Premium @ Current Rate Level	154,577,286
Net Reinsurance Cost as % of Premium	21.1%

Reinsurance Cost and Ceded Average Annual Loss amounts are based on the company reinsurance program  
Data is provided by the company reinsurance broker based on 3/31/2024 exposures  
Amounts shown here are only attributable to Louisiana Homeowners

Louisiana Exhibit H  
Louisiana Rate Revision Questionnaire

1. Provide a histogram depicting the percentage (%) of policyholders statewide that will receive a rate change by 5-point increments. A sample is provided below. If you are unable to provide an exact distribution of policyholders by increment, then an estimate will be acceptable.



2. Please provide a brief description of the risks that are at or near the maximum estimated rate change.

For this risk only the base rates were adjusted so endorsements with defined values were not changed. This means policies with fewer of these endorsements received a slightly higher percent change since their rates are calculated mostly by the base rate and the associated multiplicative factors.

3. What is the number of policyholders at the statewide minimum and maximum percentage rate change?

Percent Change Number of Policyholders		
Max:	5.73%	1
Min:	4.13%	1



**LOUISIANA DEPARTMENT OF INSURANCE  
STATEMENT OF COMPLIANCE  
POLICY FORM / RATE / ADVERTISING FILING**

Insurer Name: Progressive Property Insurance Company      Product Code: P0204-010000  
NAIC #: 13038      Product Name: Homeowners  
Company Tracking #: LA HOH HOS HOU 2025-01 RATE      Policy Holder Type:  
Filing Submission Date: 9/10/2024

The Certification of Compliance Form CANNOT BE FILED for this product type.

<b>Form Filing Requirements</b>	<b>Description</b>	<b>Form - Section / Page #</b>
La. R.S. 22:§860 A	Warranties and misrepresentations by the insured made in the negotiation of a contract cannot be deemed material or void the contract unless such is made with the intent to deceive.	n/a
La. R.S. 22:864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	n/a
La. R.S. 22:864 B(2)	A policy shall specify the subject of the insurance.	n/a
La. R.S. 22:864 B(3)	A policy shall specify the risks insured against.	n/a
La. R.S. 22:864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	n/a
La. R.S. 22:864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	n/a

La. R.S. 22:864 B(6)	A policy shall specify the conditions pertaining to the insurance.	n/a
La. R.S. 22:864 B(8)	Every printed portion of the text matter of the policy and of any endorsements or attached papers shall be printed in uniform, no less than ten-point type. The text matter shall include all printed matter except the name and address of the insurer, name or title of the policy, captions, sub-captions, and form numbers.	n/a
La. R.S. 22:864 B(9)	Each policy form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of each page.	n/a
La. R.S. 22:869	Every insurance contract shall be executed in the name of and on behalf of the insurer by its officer, employee, or representative duly authorized by the insurer. A facsimile signature of any such executing officer, employee, or representative may be used in lieu of an original signature.	n/a

Form Filing Prohibitions	Description	Form - Section / Page #
La. R.S. 22:868(A)(2)	No insurance contract shall contain any condition, stipulation, or agreement depriving the courts of this state of the jurisdiction or venue of action against the insurer.	n/a
LDI Dir 152:Dir 152	Statutorily imposed vicarious parental liability	n/a

Declarations Page	Description	Form - Section / Page #
La. R.S. 22:855 C	Policies shall have the full and accurate dollar amount of the premium disclosed on the policy, which premium amount shall be inclusive of all fees, charges, premiums, or other consideration charged for the insurance. It is imperative that you show an itemized list of coverages and corresponding premium applicable to a respective policy on your company's policy declarations page. Use of the word "included" or other terms in the premium column on a declarations page does not comply with the requirement of disclosing the full and accurate dollar amount of the premium associated with a purchased coverage type.	n/a

Benefit / Coverage Provisions	Description	Form - Section / Page #
La. R.S. 22:§1338	Additional living expense coverage; total loss. Effective Jan. 1, 2023	n/a

Limitations	Description	Form - Section / Page #
La. R.S. 22:§1265 G	No homeowner's policy of insurance shall contain any provision that would apply more than one deductible to a loss resulting from any single incident covered by the policy.	n/a
La. R.S. 22:§1337	Calendar Year Deductible. Homeowners' insurance deductibles applied to named storms, hurricanes, and wind and hail deductibles	n/a
La. R.S. 22:§868 B*	The prescription period for first-party property claims must be 24 months or longer under property lines of business.	n/a

Exclusions	Description	Form - Section / Page #
La. C.C.:art. 2321*	Damage Caused by Animals: Louisiana Civil Code Article 2321 states, in part, "the owner of a dog is strictly liable for damages or injuries to persons or property caused by the dog and which the owner could have prevented and which did not result from the injured person's provocation of the dog." Since an insured would reasonably expect coverage for such an event, it would be against public policy to exclude such coverage without proper notice to the insured. The department will allow such an exclusion only by endorsement with signoff by the insured.	n/a
La. R.S. 22:§1320	Prohibits the denial of insurance coverage under the criminal acts exclusion for cases of criminal negligence by animals, as defined in R.S. 14:32(A)(2) or R.S. 14: 39(A)(2).	n/a
La. R.S. 22:§1331	Personal property coverage; option to exclude	n/a
La. R.S. 22:1311.F**	Property is considered vacant or unoccupied beyond a period of sixty consecutive days.	n/a

Limitations / Exclusions	Description	Form - Section / Page #
La. R.S. 22:§1318	Valued policy clause; exceptions	n/a
La. R.S. 22:§1318 A	Under any fire insurance policy insuring immovable property in this state, if the insurer places a valuation upon the covered property and uses such valuation for purposes of determining the premium for the policy, in the case of total loss the insurer shall compute and indemnify or compensate any covered loss of, or damage to, such property which occurs during the term of the policy at such valuation without deduction or offset, unless a different method is to be used in the computation of loss, in which case, the policy, and any application therefore, shall set forth in type of equal size, the actual method of such loss computation by the insurer. Coverage may be voided under said contract in the event of criminal fault on the part of the insured or the assigns of the insured.	n/a
LDI Advisory 01-02:Advisory 01-02	Use of Mold Exclusions in Insurance Policy Forms	n/a
LDI Dir 137:Dir 137	Withdrawal of absolute / total pollution exclusion; personal lines	n/a

Loss Conditions	Description	Form - Section / Page #
La. R.S. 22:§1269 A	No policy or contract of liability insurance shall be issued or delivered in this state, unless it contains provisions to the effect that the insolvency or bankruptcy of the insured shall not release the insurer from the payment of damages for injuries sustained or loss occasioned during the existence of the policy, and any judgment which may be rendered against the insured for which the insurer is liable which shall have become executory, shall be deemed <i>prima facie</i> evidence of the insolvency of the insured, and an action may thereafter be maintained within the terms and limits of the policy by the injured person, or his or her survivors or heirs against the insurer.	n/a
La. R.S. 22:§1269 B(1)	The injured person or his or her survivors or heirs, at their option, shall have a right of direct action against the insurer within the terms and limits of the policy.	n/a
La. R.S. 22:§1269 D	Direct action against insurer; to benefit all injured persons and their survivors. Duty to defend; to protect all injured persons and their survivors.	n/a

La. R.S. 22:§1272*	Defense costs prohibition. The liability limits contained in a policy or contract of insurance issued by an authorized insurer shall not be reduced by the expenses of defense in a suit under the policy. This prohibition shall apply to the following types of insurance coverage: (a) All personal lines, (b) Medical malpractice, (c) Commercial vehicle, and (d) Commercial general liability.	n/a
La. R.S. 22:§1311 F*	The Standard Fire Policy specifically states that insurers must, at the time of loss, "repair or replace the property with material of like kind and quality." Provisions stating that covered losses will be repaired with functional replacement parts, equivalent property, or commonly used material are not acceptable. Such language would allow loss settlement to fall below the minimum mandated by statute.	n/a

Subrogation / Right of Recovery	Description	Form - Section / Page #
LDI Dir 175:Dir 175	Subrogation Provisions – The Commissioner will consider for approval language that clearly conveys to the insured that any right of recovery from third parties in the part of the insurer, whether by subrogation or reimbursement, is subordinate to the insured's right to be fully compensated for his damages; and that the insurer is obligated to share in legal expenses incurred. The Commissioner will not approve policy language that excludes and/or reduces coverage for expenses incurred as a result of treatment of injury or sickness caused by the fault of a third party.	n/a

Cancellation / Termination Provisions	Description	Form - Section / Page #
La. R.S. 22:§1265 D	No insurer providing property, casualty, or liability insurance shall cancel or fail to renew a homeowner's policy of insurance or to increase the policy deductible that has been in effect and renewed for more than three years unless based on nonpayment of premium, fraud of the insured, a material change in the risk being insured, two or more claims within a period of three years, or if continuation of such policy endangers the solvency of the insurer. "Two or more claims" shall not include loss arising from an "Act of God" incident.	n/a
La. R.S. 22:§1266 D(3)(a)	Payment of an initial, renewal, or installment insurance premium by the insured to an insurer or an insurance agent with a check or other negotiable instrument which is returned to the payee by the institution upon which it is drawn shall be deemed grounds for the insurer to cancel the binder or policy from the date the premium payment was due for the initial or renewal term.	n/a
La. R.S. 22:§1268 A	Any refund due an insured because of either cancellation, elimination, or reduction of coverage by the insurer or the insured, shall be accompanied with interest at the rate of one and one-half percent per month of the amount of the refund due the customer.	n/a
La. R.S. 22:§1336	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	n/a

La. R.S. 22:\$885	Cancellation by the insured; surrender: Within 30 days following cancellation by the insured, the insurer shall pay the insured any unearned portion of any premium computed on a pro rata basis. An assessment of a monetary penalty by an insurer against an insured as a result of the insured's cancellation prior to the expiration of any policy is prohibited.	n/a
La. R.S. 22:\$887 A(1)(a)	Written notice of such cancellation must be actually delivered or mailed to the insured or to his representative in charge of the subject of the insurance not less than thirty days prior to the effective date of the cancellation except when termination of coverage is for nonpayment of premium.	n/a
La. R.S. 22:\$887 A(1)(b)	Upon the written request of the named insured, the insurer shall provide to the insured in writing the reasons for cancellation of the policy.	n/a
La. R.S. 22:\$887 A(2)	Like notice must also be so delivered or mailed to each mortgagee, pledgee, or other known person shown by the policy to have an interest in any loss which may occur thereunder.	n/a
La. R.S. 22:\$887 D	The portion of any premium paid to the insurer on account of the policy, including unearned commission, must be actually paid to the insured or other person entitled thereto as soon as practicable following such cancellation.	n/a

Nonrenewal Provisions	Description	Form - Section / Page #
La. R.S. 22:\$1333 C	Limitations on cancellation, non-renewal, or deductible increase of a homeowner's policy of insurance which has been in effect for more than 3 years.	n/a
La. R.S. 22:\$1333.A	Insurer's nonrenewal without cause	n/a
La. R.S. 22:\$1333.B	Definition of nonrenewal without cause	n/a

La. R.S. 22:§1335 A	An insurer that has issued a policy of homeowner's insurance shall not fail to renew the policy unless it has mailed or delivered to the named insured, at the address shown in the policy, written notice of its intention not to renew. The notice of nonrenewal shall be mailed or delivered at least thirty days before the expiration date of the policy. If the notice is mailed less than thirty days before expiration, coverage shall remain in effect under the terms and conditions until thirty days after the notice is mailed or delivered. Any earned premium for the period of coverage extended beyond the expiration date shall be considered pro rata based upon the rate of the previous year.	n/a
La. R.S. 22:§1335 B	The notice of nonrenewal shall not be required if the insurer or a company within the same insurance group has offered to issue a renewal policy, or if the named insured has provided written notification to the insurer of the intention of the insured not to renew.	n/a
La. R.S. 22:§1336*	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	
La. R.S. 22:§887 G	No insurer shall fail to renew a policy providing property or casualty insurance unless a notice of intention to not renew is mailed or delivered to the named insured at least thirty days prior to the effective date of nonrenewal. This Subsection shall not apply: to policies regulated by §887.1 and §887.4; if the insurer offers to renew through another company; in the case of nonpayment; written notification of change of insurer by insured; or in cases of fraud.	n/a

Premium Rating Requirements	Description	Form - Section / Page #
La. R.S. 22:§1464	Rate Filing requirements	In compliance
La. R.S. 22:§1482.1	Military personnel premium discount for homeowner's insurance	In compliance

Premium Rate Adjustment	Description	Form - Section / Page #
La. R.S. 22:\$1336**	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	In compliance
La. R.S. 22:\$1484 A (1)	Limitations on additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been no material change.	In compliance
La. R.S. 22:\$1484 A (2)	Notice requirements for additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been a material change.	In compliance
La. R.S. 22:\$1484 C	Rate changes at renewal	In compliance

General / Standard Provisions	Description	Form - Section / Page #
La. R.S. 22:\$1314	No policy of fire insurance shall be declared void by the insurer for the breach of any representation, warranty or condition contained in the said policy or in the application therefor. Such breach shall not avail the insurer to avoid liability unless such breach (1) shall exist at the time of the loss, and be either such a breach as would increase either the moral or physical hazard under the policy, or (2) shall be such a breach as would be a violation of a warranty or condition requiring the insurer to take and keep inventories and books showing a record of his business.	n/a
La. R.S. 22:1311.F***	Appraisal - on the written demand of either the company or insured, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The time frame cannot be less than twenty days.	n/a

Claim Filing Provisions	Description	Form - Section / Page #
La. R.S. 22:\$ 1264	Extension of proof of loss requirements in regards to a catastrophic event.	n/a
La. R.S. 22:\$1312	Upon receiving notice of loss from the insured, the insurer shall furnish within thirty days to the insured a form suitable for filing a proof of loss and shall advise the insured that he is required under the terms of the policy to submit a proof of loss.	n/a

La. R.S. 22:§1892 A(1)	Payment required within 30 days after satisfactory proof of loss.	n/a
La. R.S. 22:§1892 A(2)	Third party claims must be paid within 30 days, after written agreement of settlement.	n/a
La. R.S. 22:§1892 A(4)	All insurers shall make written offer to settle property damage claims within 30 days of receipt of proofs of loss.	n/a
La. R.S. 22:§1892 B(6)	An insurance policy covering damaged property shall provide notice that depreciation may be deducted or withheld, in a form approved by the commissioner.	n/a
La. R.S. 22:§1892 F	(1) In the adjustment or settlement of first-party losses under fire and extended coverage policies, an insurer is required to include general contractor's overhead and profit in payments for losses when the services of a general contractor are reasonably foreseeable. This requirement applies to policies that provide for the adjustment and settlement of losses on a replacement cost basis and to policies that provide for the adjustment and settlement of losses on an actual cash value basis. (2) The deduction of prospective contractor overhead, prospective contractor profit, and sales tax in determining the actual cash value of an adjustment or settlement is not allowed on replacement cost policies or on actual cash value policies.	n/a
La. R.S. 22:§1892 G	Residential property insurance policies shall contain the appraisal provision as specifically stated in this subsection of the Insurance Code (with permission to substitute the word "company" with a more accurate descriptive term for the insurer).	n/a

Application / Enrollment Form	Description	Form - Section / Page #
La. R.S. 40:1424(B)	Required Fraud Statement. "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."	n/a

<b>Disclosure / Notice Requirements</b>	<b>Description</b>	<b>Form - Section / Page #</b>
La. R.S. 22:§ 1319	Promulgated Disclosure Notice Required. All fire insurance contracts providing coverage for damage to property delivered in this state must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	n/a
La. R.S. 22:§ 1332	Promulgated Disclosure Notice Required. All homeowners' insurance policies issued or delivered in this state which provide coverage for damage to property must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	n/a

<b>Administration</b>	<b>Description</b>	<b>Form - Section / Page #</b>
LIRC Bltn 94-01:94-01	Installment plans for personal lines	n/a

	Accident Year Ending	<u>3/31/2020</u>	<u>3/31/2021</u>	<u>3/31/2022</u>	<u>3/31/2023</u>	<u>3/31/2024</u>	<u>Total</u>
1	Earned Exposures	4,969	5,847	6,803	8,257	8,452	34,328
2	Earned Premium	5,999,887	7,167,386	8,541,208	11,430,472	14,326,457	47,465,411
3	Premium Rate Level Factors	1.618	1.618	1.618	1.593	1.435	
4	Premium Trend Factors	1.419	1.340	1.265	1.194	1.128	
5	Trended Earned Premium at Current Rates	<u>13,773,487</u>	<u>15,535,092</u>	<u>17,475,469</u>	<u>21,751,829</u>	<u>23,185,839</u>	<u>91,721,716</u>
6	Non Cat Incurred Losses (excl. Wind, Hail, Winter Storm)	1,036,538	1,824,249	1,921,614	3,355,973	2,244,322	10,382,696
7	Loss Adjustment Expense	162,418	285,847	301,104	525,858	351,670	1,626,897
8	Loss Development Factors	0.995	0.997	1.012	1.017	1.117	
9	Loss Trend Factor	1.006	1.005	1.004	1.003	1.002	
16	Non Cat ISO Trended Pure Premium & LAE (excl. Wind, Hail, Winter Storm)						245
17	Average Trended Earned Premium at Current Rates						2,672
18	Non Cat Loss Ratio (Credibility Complement)						9.2%
19	Credibility Weighted Historical Loss & LAE Ratio						12.1%
21	Net Reinsurance Expense Ratio						24.6%
22	Fixed Expense Ratio						6.7%
23	Variable Expense Ratio						14.9%
24	Profit Load						11.0%
25	<b>Indicated Rate Change ( [19] + [20] + [21] + [22] ) / ( 1 - [23] - [24] ) - 1</b>						<b>15.6%</b>
26	<b>Selected Rate Change</b>						<b>5.0%</b>

Accident Period Ending	Evaluation Month:									
	12	24	36	48	60	72	84	96	108	120
<b>3-2015</b>	1,193,682	1,600,610	1,536,009	1,505,407	1,505,407	1,505,407	1,505,407	1,505,407	1,505,407	1,505,407
<b>3-2016</b>	2,869,701	3,134,314	3,076,437	3,056,008	3,056,008	3,026,008	3,026,008	3,026,008	3,026,008	3,026,008
<b>3-2017</b>	3,284,663	3,180,895	3,129,978	3,129,978	3,156,681	3,132,424	3,132,424	3,132,424	3,132,424	3,132,424
<b>3-2018</b>	4,445,495	4,683,697	4,809,492	4,841,360	4,830,562	4,791,027	4,791,027			
<b>3-2019</b>	4,451,919	4,963,401	4,899,882	4,821,006	4,857,444	4,851,944				
<b>3-2020</b>	6,753,697	7,140,870	7,110,044	7,823,715	7,798,311					
<b>3-2021</b>	8,753,442	9,207,288	9,326,528	9,181,050						
<b>3-2022</b>	9,075,208	9,770,468	9,800,266							
<b>3-2015</b>	1.341	0.960	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>3-2016</b>	1.092	0.982	0.993	1.000	0.990	1.000	1.000	1.000	1.000	1.000
<b>3-2017</b>	0.968	0.984	1.000	1.009	0.992	1.000	1.000			
<b>3-2018</b>	1.054	1.027	1.007	0.998	0.992	1.000				
<b>3-2019</b>	1.115	0.987	0.984	1.008	0.999					
<b>3-2020</b>	1.057	0.996	1.100	0.997						
<b>3-2022</b>	1.077	1.003								
<b>3-2023</b>	1.189									
ALL avg.	1.105	0.994	1.007	1.002	0.995	1.000	1.000	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.091	0.994	0.994	1.001	0.994	1.000	1.000			
5 yr avg.	1.098	1.005	1.015	1.002	0.995					
5 yr. avg. excluding Hi/Lo	1.083	1.004	0.997	1.002	0.994					
3 yr avg	1.106	1.004	1.023	1.001	0.994	1.000	1.000			
Selected LDF	1.098	1.005	1.015	1.002	0.995	1.000	1.000	1.000	1.000	1.000
	12 to Ult.	24 to Ult.	36 to Ult.	48 to Ult.	60 to Ult.	72 to Ult.	84 to Ult.	96 to Ult.	108 to Ult.	
Cumulative LDF	1.117	1.017	1.012	0.997	0.995	1.000	1.000	1.000	1.000	

**Progressive Property Insurance Company**  
**Louisiana HOS (H05)**

**Exhibit I-3**

	ASI Louisiana Calendar Paid (excl. Wind, Hail)			ISO Fast Track Plus Louisiana Paid (All Perils)		
	Frequency	Severity	Pure Premium	Frequency	Severity	Pure Premium
5YR	-6.1%	9.5%	2.8%	na	na	na
4YR	-6.2%	10.0%	3.2%	-8.9%	12.1%	2.1%
3YR	-7.1%	17.8%	9.5%	-9.1%	17.1%	6.5%
2YR	-4.8%	23.9%	18.0%	-4.2%	13.6%	8.9%
1YR	0.4%	14.2%	14.6%	27.8%	-5.0%	21.3%

Selects:	Frequency	Severity	Pure Premium
	-9.0%	10.0%	0.1%
3/31/2021	9/30/2020	5.091	1.005
3/31/2022	9/30/2021	4.091	1.004
3/31/2023	9/30/2022	3.091	1.003
3/31/2024	9/30/2023	2.091	1.002

	ASI Louisiana Average Earned Premium @ Current Rate Level
4YR	5.9%
3YR	8.0%
2YR	9.7%
1YR	10.7%

Selects:	Premium		
	5.9%		
3/31/2021	9/30/2020	5.091	1.340
3/31/2022	9/30/2021	4.091	1.265
3/31/2023	9/30/2022	3.091	1.194
3/31/2024	9/30/2023	2.091	1.128

**Progressive Property Insurance Company  
Louisiana HOS (HO5)**

**Exhibit I-5**

<u>Experience Period</u>	<u>CRL Factor</u>
--------------------------	-------------------

3/31/2020	1.618
3/31/2021	1.618
3/31/2022	1.618
3/31/2023	1.593
3/31/2024	1.435

<u>Effective Date</u>	<u>Rate Changes</u>
-----------------------	---------------------

1/12/2018	-6.6%
2/5/2019	0.0%
11/1/2019	0.0%
7/13/2021	0.1%
8/31/2022	13.8%
1/1/2024	42.0%
1/0/1900	0.0%

Model	<u>Severe Convective Storm</u>			<u>Hurricane</u>			<u>Winter Storm</u>			<u>Wildfire</u>		
	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights	Gross Average Annual Loss	Modeled Loss Ratio	Weights
KCC	4,112,653	20.0%	100%	3,274,969	15.9%	100%	57,599	0.3%	100%	66,208	0.3%	100%
AIR				2,077,462	10.1%	0%				0	0.0%	0%
Historical 12 years <i>Pure Premium</i> $\times$ Policies in Force =	3,180,749	15.5%	0%									

Loss Adjustment Expense 1,176,989

Modeled Loss & LAE Ratio 42.2%

**Progressive Property Insurance Company  
Louisiana HOS (HO5)**

**Exhibit I-7**

<u>Expense Category</u>	<u>Type</u>	<u>2023 Year End Amount</u>	<u>Expense as % of Premium</u>	<u>Selected Expense Ratio</u>
Operating Expense	Fixed Expense	2,609,191	2.2%	2.2%
Product & Pricing Expense	Fixed Expense	5,235,242	4.5%	4.5%
Revenue Adjustments	Fixed Expense	-11,112	0.0%	0.0%
Premium Tax	Variable Expense	887,557	0.8%	0.8%
Commission	Variable Expense	16,648,248	14.2%	14.2%

<u>Determination of Net Reinsurance Cost</u>	<u>Full Term Amount</u>
Gross Reinsurance Cost	6,715,649
Expected Ceded Average Annual Loss	1,651,311
Net Reinsurance Cost (Gross Cost less Ceded Loss)	5,064,338
Full Term Written Premium @ Current Rate Level	20,582,730
Net Reinsurance Cost as % of Premium	24.6%

## Exhibit I

### Louisiana Rate Revision Questionnaire by Territory

1. Complete the following table. (For residential property, complete a separate table for each policy type, e.g., HO-3, HO-4 and HO-6; a combined table is not needed.)

(Attach separate sheet, if necessary)

Territory	Number of In-Force Policies	Annual Direct Written Premium	Minimum Policyholder % Change	Average % Change	Maximum Policyholder % Change
101	3	8,054	4.86%	5.41%	5.64%
111	15	28,404	4.44%	5.32%	5.69%
121	3	6,242	4.70%	5.29%	5.38%
131	42	54,835	4.60%	5.14%	5.73%
141	123	143,189	4.28%	4.89%	5.34%
142	-	-	0.00%	0.00%	0.00%
201	461	1,116,859	4.47%	4.95%	5.24%
202	1,139	2,390,614	4.36%	5.01%	5.38%
211	75	218,649	4.70%	5.06%	5.33%
221	748	1,633,475	4.38%	5.03%	5.54%
231	5	15,727	4.95%	5.18%	5.27%
241	306	760,119	4.70%	5.03%	5.29%
251	6	11,429	4.61%	4.95%	5.34%
261	561	1,262,757	4.57%	5.01%	5.33%
262	116	269,299	4.90%	5.06%	5.27%
301	775	2,663,692	4.13%	5.00%	5.27%
302	798	1,865,330	4.31%	5.02%	5.40%
311	235	663,457	4.35%	4.95%	5.26%
312	335	939,271	4.40%	4.97%	5.29%
321	143	429,561	4.50%	5.02%	5.25%
331	142	545,710	4.53%	5.03%	5.31%
341	517	1,754,951	4.50%	4.98%	5.28%
342	18	98,033	4.94%	5.03%	5.08%
401	2	25,765	5.08%	5.15%	5.18%
402	15	77,265	4.91%	5.00%	5.07%
403	3	10,593	4.81%	4.97%	5.04%
411	20	87,125	4.81%	4.98%	5.14%
412	393	1,151,998	4.40%	5.00%	5.27%
413	682	3,055,701	4.61%	4.96%	5.11%
421	207	914,054	4.70%	5.05%	5.22%
Total	7,888	22,202,158	4.13%	5.00%	5.73%

2. Provide a copy of the proposed territory definitions (provide current definitions, if no changes are proposed).

Please see next page

3. Under the proposed filing, will an existing territory be split into one or more other territories or deleted?

No

- a. What is the expected rate impact on a policyholder due solely to the territory split or deletion?

N/A

- b. How many policyholders will be affected by the territory split or deletion?

N/A

## Territory Code Definitions

Zip Code	Territory
70001	421
70002	421
70003	421
70005	421
70006	421
70030	331
70030	331
70031	331
70032	341
70036	421
70037	342
70038	342
70039	331
70040	342
70041	342
70043	341
70047	331
70049	331
70050	342
70051	331
70052	331
70053	421
70056	421
70057	331
70058	421
70059	421
70062	421
70065	421
70066	331
70067	421
70068	331
70068	331
70070	331
70071	331
70072	421
70075	341
70076	331
70079	331
70080	331
70082	342

70083	342
70084	331
70085	341
70086	331
70087	331
70090	331
70090	331
70091	342
70092	341
70094	421
70112	403
70113	403
70114	403
70115	402
70116	403
70117	403
70118	402
70119	403
70121	421
70122	402
70123	421
70124	401
70125	402
70126	402
70127	402
70128	401
70129	402
70130	402
70131	401
70301	341
70301	341
70301	341
70302	341
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70339	341
70341	341
70342	341
70343	341
70343	341
70344	341
70345	341
70346	202
70352	341
70353	341
70354	341
70355	341

70356	341
70357	341
70358	421
70359	341
70359	341
70360	341
70363	341
70364	341
70364	341
70372	341
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70375	341
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70391	341
70392	341
70393	341
70394	341
70395	341
70397	341
70401	221
70402	221
70403	221
70403	221
70420	412
70422	221
70422	221
70426	221
70427	221
70427	221
70431	412
70433	412
70435	412
70435	412
70436	221
70436	221
70437	412
70438	221
70441	241
70442	221
70443	221

70443	221
70443	221
70444	221
70444	221
70444	221
70445	412
70446	221
70447	412
70448	411
70449	202
70450	221
70451	221
70452	413
70453	241
70453	241
70454	221
70455	221
70456	221
70458	413
70460	413
70461	413
70462	202
70462	202
70463	413
70464	413
70465	221
70466	221
70471	411
70501	302
70503	301
70504	302
70506	302
70507	302
70508	301
70510	341
70511	341
70512	211
70512	211
70513	331
70514	341
70515	211
70515	211
70516	321
70517	341
70517	341
70518	301

70518	301
70518	301
70519	341
70520	302
70520	302
70521	341
70522	331
70523	341
70524	211
70525	321
70525	321
70525	321
70526	321
70526	321
70528	341
70528	341
70529	302
70529	302
70529	302
70531	321
70532	321
70532	321
70533	341
70534	321
70535	321
70535	321
70535	321
70537	321
70538	341
70541	211
70542	341
70542	341
70543	321
70544	331
70544	331
70546	321
70546	321
70548	341
70549	321
70549	321
70550	211
70551	211
70552	331
70554	211
70555	341
70555	341

70556	321
70558	302
70559	321
70560	331
70570	211
70576	211
70577	211
70578	321
70578	321
70578	321
70580	211
70581	321
70582	341
70582	341
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70584	211
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70601	312
70605	311
70607	312
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70611	311
70615	312
70630	311
70630	311
70631	341
70632	341
70633	312
70633	312
70634	231
70634	231
70637	231
70637	231
70638	231
70639	111
70640	321
70643	341

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70648	231
70650	321
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70719	241
70721	241
70722	241
70722	241
70723	331
70725	202
70726	202
70729	241
70729	241
70730	241
70732	241

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70734	202
70736	241
70736	241
70737	202
70739	261
70740	241
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70744	202
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70757	241
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70760	241
70761	241
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70764	241
70767	241
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71078	121
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71351	101
71353	211
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71355	101
71356	211
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71360	251

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71368	101
71369	101
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71406	111
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71483	101

71485	251
71486	111
71749	111
70563	331
71253	111
71465	101
71466	251
70081	342
70139	402
70148	402
70163	403
70340	341
70340	341
70421	221
70437	412
70459	413
70467	221
70540	341
70575	341
70609	312
70792	331
70803	262
70813	262
70836	261
71019	121
71034	121
71209	131
71233	111
71272	111
71272	111
71279	111
71280	131
71329	101
70629	312
70093	342
70145	403
70146	403
70170	402
70825	262
70827	262
71443	111



**LOUISIANA DEPARTMENT OF INSURANCE  
STATEMENT OF COMPLIANCE  
POLICY FORM / RATE / ADVERTISING FILING**

Insurer Name: Progressive Property Insurance Company      Product Code: P0204-010000  
NAIC #: 13038      Product Name: Homeowners  
Company Tracking #: LA HOH HOS 2025-01      Policy Holder Type:  
Filing Submission Date: 8/20/2024

The Certification of Compliance Form CANNOT BE FILED for this product type.

<b>Form Filing Requirements</b>	<b>Description</b>	<b>Form - Section / Page #</b>
La. R.S. 22:§860 A	Warranties and misrepresentations by the insured made in the negotiation of a contract cannot be deemed material or void the contract unless such is made with the intent to deceive.	n/a
La. R.S. 22:864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	n/a
La. R.S. 22:864 B(2)	A policy shall specify the subject of the insurance.	n/a
La. R.S. 22:864 B(3)	A policy shall specify the risks insured against.	n/a
La. R.S. 22:864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	n/a
La. R.S. 22:864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	n/a

La. R.S. 22:864 B(6)	A policy shall specify the conditions pertaining to the insurance.	n/a
La. R.S. 22:864 B(8)	Every printed portion of the text matter of the policy and of any endorsements or attached papers shall be printed in uniform, no less than ten-point type. The text matter shall include all printed matter except the name and address of the insurer, name or title of the policy, captions, sub-captions, and form numbers.	n/a
La. R.S. 22:864 B(9)	Each policy form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of each page.	n/a
La. R.S. 22:869	Every insurance contract shall be executed in the name of and on behalf of the insurer by its officer, employee, or representative duly authorized by the insurer. A facsimile signature of any such executing officer, employee, or representative may be used in lieu of an original signature.	n/a

Form Filing Prohibitions	Description	Form - Section / Page #
La. R.S. 22:868(A)(2)	No insurance contract shall contain any condition, stipulation, or agreement depriving the courts of this state of the jurisdiction or venue of action against the insurer.	n/a
LDI Dir 152:Dir 152	Statutorily imposed vicarious parental liability	n/a

Declarations Page	Description	Form - Section / Page #
La. R.S. 22:855 C	Policies shall have the full and accurate dollar amount of the premium disclosed on the policy, which premium amount shall be inclusive of all fees, charges, premiums, or other consideration charged for the insurance. It is imperative that you show an itemized list of coverages and corresponding premium applicable to a respective policy on your company's policy declarations page. Use of the word "included" or other terms in the premium column on a declarations page does not comply with the requirement of disclosing the full and accurate dollar amount of the premium associated with a purchased coverage type.	n/a

Benefit / Coverage Provisions	Description	Form - Section / Page #
La. R.S. 22:§1338	Additional living expense coverage; total loss. Effective Jan. 1, 2023	n/a

Limitations	Description	Form - Section / Page #
La. R.S. 22:§1265 G	No homeowner's policy of insurance shall contain any provision that would apply more than one deductible to a loss resulting from any single incident covered by the policy.	n/a
La. R.S. 22:§1337	Calendar Year Deductible. Homeowners' insurance deductibles applied to named storms, hurricanes, and wind and hail deductibles	n/a
La. R.S. 22:§868 B*	The prescription period for first-party property claims must be 24 months or longer under property lines of business.	n/a

Exclusions	Description	Form - Section / Page #
La. C.C.:art. 2321*	Damage Caused by Animals: Louisiana Civil Code Article 2321 states, in part, "the owner of a dog is strictly liable for damages or injuries to persons or property caused by the dog and which the owner could have prevented and which did not result from the injured person's provocation of the dog." Since an insured would reasonably expect coverage for such an event, it would be against public policy to exclude such coverage without proper notice to the insured. The department will allow such an exclusion only by endorsement with signoff by the insured.	n/a
La. R.S. 22:§1320	Prohibits the denial of insurance coverage under the criminal acts exclusion for cases of criminal negligence by animals, as defined in R.S. 14:32(A)(2) or R.S. 14: 39(A)(2).	n/a
La. R.S. 22:§1331	Personal property coverage; option to exclude	n/a
La. R.S. 22:1311.F**	Property is considered vacant or unoccupied beyond a period of sixty consecutive days.	n/a

Limitations / Exclusions	Description	Form - Section / Page #
La. R.S. 22:§1318	Valued policy clause; exceptions	n/a
La. R.S. 22:§1318 A	Under any fire insurance policy insuring immovable property in this state, if the insurer places a valuation upon the covered property and uses such valuation for purposes of determining the premium for the policy, in the case of total loss the insurer shall compute and indemnify or compensate any covered loss of, or damage to, such property which occurs during the term of the policy at such valuation without deduction or offset, unless a different method is to be used in the computation of loss, in which case, the policy, and any application therefore, shall set forth in type of equal size, the actual method of such loss computation by the insurer. Coverage may be voided under said contract in the event of criminal fault on the part of the insured or the assigns of the insured.	n/a
LDI Advisory 01-02:Advisory 01-02	Use of Mold Exclusions in Insurance Policy Forms	n/a
LDI Dir 137:Dir 137	Withdrawal of absolute / total pollution exclusion; personal lines	n/a

Loss Conditions	Description	Form - Section / Page #
La. R.S. 22:§1269 A	No policy or contract of liability insurance shall be issued or delivered in this state, unless it contains provisions to the effect that the insolvency or bankruptcy of the insured shall not release the insurer from the payment of damages for injuries sustained or loss occasioned during the existence of the policy, and any judgment which may be rendered against the insured for which the insurer is liable which shall have become executory, shall be deemed <i>prima facie</i> evidence of the insolvency of the insured, and an action may thereafter be maintained within the terms and limits of the policy by the injured person, or his or her survivors or heirs against the insurer.	n/a
La. R.S. 22:§1269 B(1)	The injured person or his or her survivors or heirs, at their option, shall have a right of direct action against the insurer within the terms and limits of the policy.	n/a
La. R.S. 22:§1269 D	Direct action against insurer; to benefit all injured persons and their survivors. Duty to defend; to protect all injured persons and their survivors.	n/a

La. R.S. 22:§1272*	Defense costs prohibition. The liability limits contained in a policy or contract of insurance issued by an authorized insurer shall not be reduced by the expenses of defense in a suit under the policy. This prohibition shall apply to the following types of insurance coverage: (a) All personal lines, (b) Medical malpractice, (c) Commercial vehicle, and (d) Commercial general liability.	n/a
La. R.S. 22:§1311 F*	The Standard Fire Policy specifically states that insurers must, at the time of loss, "repair or replace the property with material of like kind and quality." Provisions stating that covered losses will be repaired with functional replacement parts, equivalent property, or commonly used material are not acceptable. Such language would allow loss settlement to fall below the minimum mandated by statute.	n/a

Subrogation / Right of Recovery	Description	Form - Section / Page #
LDI Dir 175:Dir 175	Subrogation Provisions – The Commissioner will consider for approval language that clearly conveys to the insured that any right of recovery from third parties in the part of the insurer, whether by subrogation or reimbursement, is subordinate to the insured's right to be fully compensated for his damages; and that the insurer is obligated to share in legal expenses incurred. The Commissioner will not approve policy language that excludes and/or reduces coverage for expenses incurred as a result of treatment of injury or sickness caused by the fault of a third party.	n/a

Cancellation / Termination Provisions	Description	Form - Section / Page #
La. R.S. 22:§1265 D	No insurer providing property, casualty, or liability insurance shall cancel or fail to renew a homeowner's policy of insurance or to increase the policy deductible that has been in effect and renewed for more than three years unless based on nonpayment of premium, fraud of the insured, a material change in the risk being insured, two or more claims within a period of three years, or if continuation of such policy endangers the solvency of the insurer. "Two or more claims" shall not include loss arising from an "Act of God" incident.	n/a
La. R.S. 22:§1266 D(3)(a)	Payment of an initial, renewal, or installment insurance premium by the insured to an insurer or an insurance agent with a check or other negotiable instrument which is returned to the payee by the institution upon which it is drawn shall be deemed grounds for the insurer to cancel the binder or policy from the date the premium payment was due for the initial or renewal term.	n/a
La. R.S. 22:§1268 A	Any refund due an insured because of either cancellation, elimination, or reduction of coverage by the insurer or the insured, shall be accompanied with interest at the rate of one and one-half percent per month of the amount of the refund due the customer.	n/a
La. R.S. 22:§1336	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	n/a

La. R.S. 22:\$885	Cancellation by the insured; surrender: Within 30 days following cancellation by the insured, the insurer shall pay the insured any unearned portion of any premium computed on a pro rata basis. An assessment of a monetary penalty by an insurer against an insured as a result of the insured's cancellation prior to the expiration of any policy is prohibited.	n/a
La. R.S. 22:\$887 A(1)(a)	Written notice of such cancellation must be actually delivered or mailed to the insured or to his representative in charge of the subject of the insurance not less than thirty days prior to the effective date of the cancellation except when termination of coverage is for nonpayment of premium.	n/a
La. R.S. 22:\$887 A(1)(b)	Upon the written request of the named insured, the insurer shall provide to the insured in writing the reasons for cancellation of the policy.	n/a
La. R.S. 22:\$887 A(2)	Like notice must also be so delivered or mailed to each mortgagee, pledgee, or other known person shown by the policy to have an interest in any loss which may occur thereunder.	n/a
La. R.S. 22:\$887 D	The portion of any premium paid to the insurer on account of the policy, including unearned commission, must be actually paid to the insured or other person entitled thereto as soon as practicable following such cancellation.	n/a

Nonrenewal Provisions	Description	Form - Section / Page #
La. R.S. 22:\$1333 C	Limitations on cancellation, non-renewal, or deductible increase of a homeowner's policy of insurance which has been in effect for more than 3 years.	n/a
La. R.S. 22:\$1333.A	Insurer's nonrenewal without cause	n/a
La. R.S. 22:\$1333.B	Definition of nonrenewal without cause	n/a

La. R.S. 22:§1335 A	An insurer that has issued a policy of homeowner's insurance shall not fail to renew the policy unless it has mailed or delivered to the named insured, at the address shown in the policy, written notice of its intention not to renew. The notice of nonrenewal shall be mailed or delivered at least thirty days before the expiration date of the policy. If the notice is mailed less than thirty days before expiration, coverage shall remain in effect under the terms and conditions until thirty days after the notice is mailed or delivered. Any earned premium for the period of coverage extended beyond the expiration date shall be considered pro rata based upon the rate of the previous year.	n/a
La. R.S. 22:§1335 B	The notice of nonrenewal shall not be required if the insurer or a company within the same insurance group has offered to issue a renewal policy, or if the named insured has provided written notification to the insurer of the intention of the insured not to renew.	n/a
La. R.S. 22:§1336*	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	
La. R.S. 22:§887 G	No insurer shall fail to renew a policy providing property or casualty insurance unless a notice of intention to not renew is mailed or delivered to the named insured at least thirty days prior to the effective date of nonrenewal. This Subsection shall not apply: to policies regulated by §887.1 and §887.4; if the insurer offers to renew through another company; in the case of nonpayment; written notification of change of insurer by insured; or in cases of fraud.	n/a

Premium Rating Requirements	Description	Form - Section / Page #
La. R.S. 22:§1464	Rate Filing requirements	In compliance
La. R.S. 22:§1482.1	Military personnel premium discount for homeowner's insurance	In compliance

Premium Rate Adjustment	Description	Form - Section / Page #
La. R.S. 22:\$1336**	No insurer shall cancel, fail to renew, or increase the amount of the premium on a homeowner's policy of insurance based solely upon a loss caused by an "Act of God".	In compliance
La. R.S. 22:\$1484 A (1)	Limitations on additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been no material change.	In compliance
La. R.S. 22:\$1484 A (2)	Notice requirements for additional premium for commercial and noncommercial property, casualty or liability insurance policy where there has been a material change.	In compliance
La. R.S. 22:\$1484 C	Rate changes at renewal	In compliance

General / Standard Provisions	Description	Form - Section / Page #
La. R.S. 22:\$1314	No policy of fire insurance shall be declared void by the insurer for the breach of any representation, warranty or condition contained in the said policy or in the application therefor. Such breach shall not avail the insurer to avoid liability unless such breach (1) shall exist at the time of the loss, and be either such a breach as would increase either the moral or physical hazard under the policy, or (2) shall be such a breach as would be a violation of a warranty or condition requiring the insurer to take and keep inventories and books showing a record of his business.	n/a
La. R.S. 22:1311.F***	Appraisal - on the written demand of either the company or insured, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The time frame cannot be less than twenty days.	n/a

Claim Filing Provisions	Description	Form - Section / Page #
La. R.S. 22:\$ 1264	Extension of proof of loss requirements in regards to a catastrophic event.	n/a
La. R.S. 22:\$1312	Upon receiving notice of loss from the insured, the insurer shall furnish within thirty days to the insured a form suitable for filing a proof of loss and shall advise the insured that he is required under the terms of the policy to submit a proof of loss.	n/a

La. R.S. 22:§1892 A(1)	Payment required within 30 days after satisfactory proof of loss.	n/a
La. R.S. 22:§1892 A(2)	Third party claims must be paid within 30 days, after written agreement of settlement.	n/a
La. R.S. 22:§1892 A(4)	All insurers shall make written offer to settle property damage claims within 30 days of receipt of proofs of loss.	n/a
La. R.S. 22:§1892 B(6)	An insurance policy covering damaged property shall provide notice that depreciation may be deducted or withheld, in a form approved by the commissioner.	n/a
La. R.S. 22:§1892 F	(1) In the adjustment or settlement of first-party losses under fire and extended coverage policies, an insurer is required to include general contractor's overhead and profit in payments for losses when the services of a general contractor are reasonably foreseeable. This requirement applies to policies that provide for the adjustment and settlement of losses on a replacement cost basis and to policies that provide for the adjustment and settlement of losses on an actual cash value basis. (2) The deduction of prospective contractor overhead, prospective contractor profit, and sales tax in determining the actual cash value of an adjustment or settlement is not allowed on replacement cost policies or on actual cash value policies.	n/a
La. R.S. 22:§1892 G	Residential property insurance policies shall contain the appraisal provision as specifically stated in this subsection of the Insurance Code (with permission to substitute the word "company" with a more accurate descriptive term for the insurer).	n/a

Application / Enrollment Form	Description	Form - Section / Page #
La. R.S. 40:1424(B)	Required Fraud Statement. "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."	n/a

<b>Disclosure / Notice Requirements</b>	<b>Description</b>	<b>Form - Section / Page #</b>
La. R.S. 22:§ 1319	Promulgated Disclosure Notice Required. All fire insurance contracts providing coverage for damage to property delivered in this state must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	n/a
La. R.S. 22:§ 1332	Promulgated Disclosure Notice Required. All homeowners' insurance policies issued or delivered in this state which provide coverage for damage to property must provide a disclosure of coverage; disclosure of coverage for damages due to flood and mold; and disclosure of separate hurricane, wind or named-storm deductibles, including a standardized example of how deductible will be applied.	n/a

<b>Administration</b>	<b>Description</b>	<b>Form - Section / Page #</b>
LIRC Bltn 94-01:94-01	Installment plans for personal lines	n/a

## Disposition for AMSI-133759921

### Filing at a Glance

<b>State:</b>	<b>SERFF Tracking Number:</b>
Louisiana	AMSI-133759921
<b>TOI:</b>	<b>State Tracking Number:</b>
04.0 Homeowners	912883
<b>Sub-TOI:</b>	<b>Company Tracking Number:</b>
04.0003 Owner Occupied Homeowners	LA HOH RATE 2024-04
<b>Filing Type:</b>	<b>Product Name:</b>
Rate	Homeowners
<b>Filing Company:</b>	<b>Project Name:</b>
Progressive Property Insurance Company	LA HOH RATE 2024-04
	<b>Destruction Date:</b>

**Disposition Date:**

12/19/2023

**Effective Date (New):**

04/05/2024

**Effective Date (Renewal):**

06/05/2024

**Status: \***

Approved

**Comments:**

RE: Homeowners (HOH, HOS & HOR) Program  
Revision to the HOH product

Dear Mr. Stoll,

Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division approves LDI Rate Tracking Number 912883.

This approval is effective April 5, 2024 for new business and June 5, 2024 for renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.

Sincerely,

Taylor Termini  
Insurance Compliance Specialist, Rating Division  
Office of Property and Casualty  
(225) 219-1698, fax (225) 342-6057  
Taylor.Termini@ldi.la.gov

**Company Rate Information**

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Progressive Property Insurance Company	20.600 %	9.900 %	\$ 15646844	39840	\$ 157556451	41.400 %	1.600 %

**Change Period for Approved Rate:****Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	HOH Rate Pages, [No rule/page number]		Yes
Rate	<i>HOH Rate Pages, [No rule/page number]</i>		Yes
Rate	HOH ROC, [No rule/page number]		Yes
Rate	<i>HOH ROC, [No rule/page number]</i>		Yes
Supporting Document	Explanatory Memorandum (Rates and Rules)		Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum (Rates and Rules)</i>		Yes
Supporting Document	Justification (Rates and Rules)		Yes
Supporting Document	Last Action Letter		Yes
Supporting Document	Manual Pages (Rates and Rules)		Yes
<i>Supporting Document</i>	<i>Manual Pages (Rates and Rules)</i>		Yes
Supporting Document	Rate Revisions Exhibits for Home Owners		Yes
<i>Supporting Document</i>	<i>Rate Revisions Exhibits for Home Owners</i>		Yes
Supporting Document	Statement of Compliance (Rates and Rules)		Yes
<i>Supporting Document</i>	<i>Statement of Compliance (Rates and Rules)</i>		Yes

Sincerely,  
Taylor Termini

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 1 of 3

### 1. Important notes

- (a) This checklist is required to be submitted with all property/casualty personal lines rate filings in Louisiana. It is optional for other situations.
- (b) Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible.
- (c) It is not acceptable to adopt a rating organization's loss costs without due consideration being given to the company's own experience.
- (d) Additional important information can be found in the LDOI's Rate and Rule Filing Handbook. The Handbook is located at:  
[www.ldi.state.la.us/Documents/Property\\_Casualty/Rating/RateFilingHandbook.pdf](http://www.ldi.state.la.us/Documents/Property_Casualty/Rating/RateFilingHandbook.pdf)

### 2. Overall info

Company Reference Number: LA HOH HOS 2025-01 RATE  
Lead Company: Progressive Property Insurance Company  
Line of Business: Owner Occupied Homeowners  
Program Name: HOS  
Annual Direct Written Premium (DWP): 23,312,365  
Annual Time Period Corresponding to DWP: Begins: 6/1/2023 Ends: 5/31/2024

### 3. New vs. old filings (Check one)

- New filing (none of the below)
- Refile of disapproved filing (LDOI # \_\_\_\_\_)
- Refile of withdrawn filing (LDOI # \_\_\_\_\_)
- Correction to previously approved filing (LDOI # \_\_\_\_\_)
- Manual editorial/clarification changes only (e.g., policy form reference numbers)

### 4. Overall purpose (Check one)

- Revision(s) to existing insurance program
- Introduction of insurance program (not replacing an existing one)
- Introduction of insurance program (replacing an existing one)
- Individual risk filing
- Consent-to-rate policy filing
- Insurance score / credit model informational filing
- Other informational filing
- Notification of program termination

### 5. Rating vs. rules (Check one)

- Proposed changes affect rates only
- Proposed changes affect rules only
- Proposed changes affect rates as well as rules
- Other (Describe\*) \_\_\_\_\_

### 6. Confidentiality / trade secret status (Check one)

- Not applicable
- Part of filing is considered confidential / trade secret (Describe\*) \_\_\_\_\_

### 7. "Statutory" filings (Check one)

- Not applicable
- Filing is solely in response to a new statute/regulation (Describe\*) \_\_\_\_\_
- Filing includes, among other things, a response to a new statute/regulation (Describe\*) \_\_\_\_\_  
Compliance with Fortified for Safer Living \_\_\_\_\_

### 8. Other information (Check all that apply)

- Filing represents a material change in actuarial methodology since last filing (Describe\*) \_\_\_\_\_
- Material coverage changes apply, rendering different impacts for premium vs. rate (Describe\*) \_\_\_\_\_
- Other important facts about filing (Describe\*) \_\_\_\_\_

### 9. Manual pages (Check all that apply)

- Filing includes clean version (Required)
- Filing includes redline, mocked-up, or side-by-side versions or otherwise makes proposed changes clear (Required)
- Filing includes complete electronic/PDF manual with clear disclosure of rating algorithm (Required after filing approval)
- Company requests deferral for manual pages (however, pages must be submitted within two weeks of filing approval)
- Other (Describe\*) \_\_\_\_\_

### 10. Supporting exhibits attached (Check all that apply) \*\*

- Explanatory Memorandum
- Last LDOI rate action letter for program
- Statement of Compliance
- Computer Model Interrogatories
- Exhibits A.1 and A.2
- Exhibit C (Non-WC)
- Exhibit C-WC (Workers' Compensation only)
- Exhibit D and D.1 (Private Passenger Auto only)
- Exhibit E and E.1 (Homeowners only)
- Exhibit F
- Exhibit H
- Exhibit I
- Exhibit J (Medical Malpractice only)
- Other (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

\*\* - Exhibits are located at: [www.ldi.state.la.us/Property\\_Casualty/Rating/FilingExhibits.htm](http://www.ldi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm)

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 2 of 3

### 11. Nature of proposed changes (Check all that apply)

- Base rates and/or rating relativities \_\_\_\_\_
- Schedule rating / experience rating / etc. (Describe\*) \_\_\_\_\_
- Billing / installment payment plan(s) \_\_\_\_\_

### 12. Basis of changes (Check all that apply)

- Company's actuarial indications
- Company's historical premium and loss experience
- Company's historical expense experience
- Competitor rate comparison
- Bureau loss costs, rates, or rules
- "Me-too" of competitor filing
- Other support (Describe\*) \_\_\_\_\_

### 13. Support for changes (Check all that apply)

- Support is provided for each item changing (Required)
- Support includes sufficient documentation / audit trail (Required)
- Rationale is presented for important selections/assumptions (Required)

### 14. Rate impact (Check one)

- Calculated precisely (reflecting a policy-by-policy average)
- Estimated assuming company business mix
- Estimated assuming bureau business mix (Acceptable only if company has \$0 premium volume)
- Considered to be zero for this filing
- Considered to be negligible for this filing
- Other (Describe\*) \_\_\_\_\_

### 15. Risk load / reinsurance cost (Check all that apply)

- Risk load reflected in filing (Describe\*) \_\_\_\_\_
- Net cost of reinsurance reflected in filing (Describe\*) \_\_\_\_\_

### 16. Salvage/subrogation recoveries (Check one)

- Reflected in experience as an offset to losses
- Other (Describe\*) \_\_\_\_\_

### 17. Predictive modeling (Check all that apply)

- Credit/insurance scoring is part of the rating system (Identify model/version) \_\_\_\_\_  
Choicepoint Attract
- Credit/insurance scoring modeler has filed the model/version with LDOI
- Catastrophe modeling is/has been used in the ratemaking process (Identify model/version) \_\_\_\_\_  
Air v7 and KCC v2
- Catastrophe modeler has filed the model/version with LDOI
- Generalized linear modeling (GLM) is used to determine rate relativities (Describe\*) \_\_\_\_\_  
\_\_\_\_\_
- Other (Describe\*) \_\_\_\_\_

7/31/2023

### 18. Policy renewal capping (Check all that apply)

- Capping is being introduced in this filing (Describe\*) \_\_\_\_\_
- Capping continues from a previous filing (Describe\*) \_\_\_\_\_
- Actuarial indications properly reflect previous capping (i.e., difference between charged vs. approved premium level)

### 19. Book-of-business info (Check all that apply)

- Business is in runoff
- Business is being transferred to / absorbed from another company (Describe\*) \_\_\_\_\_

### 20. Louisiana Citizens info (Check all that apply) \*\*

- Take-out program participant
- Incentive program participant
- Regular/emergency assessment info provided in filing (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

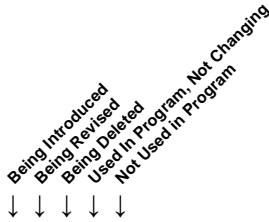
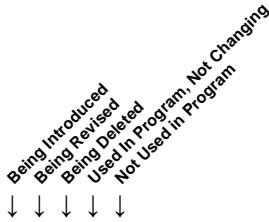
\*\* - More info regarding Louisiana Citizens can be found at: [www.lacitizens.com](http://www.lacitizens.com)

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 3 of 3

### Actuarial Checklist

(Check one box for each line item)  
 (All rating variables should be clearly identified,  
 whether used inside or outside of tiering)



#### **21. Base rates**

- Base rate(s) / overall rate level
- Loss cost multiplier

#### **22. Traditional rating variables**

- Territorial relativities / relationships
- Territory definitions
- Classification relativities
- Classification definitions
- # Limit relativities
- Deductible relativities (not wind-related)

#### **23. Non-traditional rating variables**

- Tiering (within a company)
- Tiering (among a group of companies)
- Credit/insurance scoring
- Advance quote
- Education level attained
- Occupation
- Vehicle/driver monitoring system (e.g., GPS)
- Premium payment mode
- Affinity group rating (Group names must be disclosed)

#### **24. Residential Property specific**

- Amount of insurance (AOI) relativities
- Fire protection relativities/definitions
- Construction relativities/definitions
- Claim history
- Wind exclusion relativities
- Wind deductible relativities
- Wind mitigation discounts
- Contents exclusion relativities
- "Reinsurance charge" rates

#### **25. Private Passenger Automobile specific**

- Claim/violation history
- Model year / symbol relativities
- Symbol mapping / definitions

#### **26. Professional Liability specific**

- Claims-made / tail step relativities
- Size-of-firm relativities

#### **27. Other Commercial Lines specific**

- Loss cost multiplier
- Expense constant
- Minimum premium
- Hazard groups
- Class deviation factors
- Miscellaneous values
- Waiver of subrogation
- Large deductible

#### **28. Miscellaneous charges**

- Minimum premium
- Policy fee
- MGA fee
- Billing / installment payment plan(s)
- Charges / rules for ancillary coverages
- TRIA charges / rules

#### **29. Other**

- Other1 (Describe\*) \_\_\_\_\_
- Other2 (Describe\*) \_\_\_\_\_
- Other3 (Describe\*) \_\_\_\_\_
- Other4 (Describe\*) \_\_\_\_\_
- Other5 (Describe\*) \_\_\_\_\_
- Other6 (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

## Disposition for AMSI-133717785

### Filing at a Glance

<b>State:</b>	<b>SERFF Tracking Number:</b>
Louisiana	AMSI-133717785
<b>TOI:</b>	<b>State Tracking Number:</b>
04.0 Homeowners	903516
<b>Sub-TOI:</b>	<b>Company Tracking Number:</b>
04.0003 Owner Occupied Homeowners	LA HOH HOS 2024-01
<b>Filing Type:</b>	<b>Product Name:</b>
Rate/Rule	Homeowners
<b>Filing Company:</b>	<b>Project Name:</b>
Progressive Property Insurance Company	LA HOH HOS 2024-01
	<b>Destruction Date:</b>

**Disposition Date:**

08/08/2023

**Effective Date (New):**

01/01/2024

**Effective Date (Renewal):**

01/01/2024

**Status: \***

Approved

**Comments:**

RE: Homeowners (HOH, HOS & HOR) Program  
Revision to HOS and HOH products

Dear Mr. Mason:

Pursuant to La.R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division approves LDI Rate Tracking Number 903516.

This approval is effective January 1, 2024 for both new and renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.

Sincerely,

Dayna Poche  
Insurance Compliance Specialist, Rating Division  
Office of Property and Casualty  
(225) 219-1697, fax (225) 342-6057  
dpoche@ldi.la.gov

**Company Rate Information**

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Progressive Property Insurance Company	43.900 %	31.310 %	\$ 39302845	45460	\$ 125529278	87.300 %	-21.800 %

**Change Period for Approved Rate:****Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	HOH Rate Pages, Complete Manual		Yes
Rate	HOS Rate Pages, Base Rates, ROC		Yes
Rate	HOS Rate Pages, ERR,FFSL		Yes
Rate	HOH Manual, [No rule/page number]		Yes
Rate	HOS Manual , [No rule/page number]		Yes
Supporting Document	Explanatory Memorandum (Rates and Rules)		Yes
Supporting Document	Justification (Rates and Rules)		Yes
Supporting Document	Last Action Letter		Yes
Supporting Document	Manual Pages (Rates and Rules)		Yes
Supporting Document	Rate Revisions Exhibits for Home Owners		Yes
Supporting Document	Statement of Compliance (Rates and Rules)		Yes
Supporting Document	Marked Manuals		Yes

Sincerely,  
 Dayna Poche  
 Insurance Specialist  
 Louisiana Department of Insurance  
 Office of Property and Casualty / Insurance Rating  
 (225) 219-1697 - Phone  
 (225) 342-6057 - Fax  
 dpoche@ldi.la.gov

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 1 of 3

### 1. Important notes

- (a) This checklist is required to be submitted with all property/casualty personal lines rate filings in Louisiana. It is optional for other situations.
- (b) Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible.
- (c) It is not acceptable to adopt a rating organization's loss costs without due consideration being given to the company's own experience.
- (d) Additional important information can be found in the LDOI's Rate and Rule Filing Handbook. The Handbook is located at:  
[www.ldi.state.la.us/Documents/Property\\_Casualty/Rating/RateFilingHandbook.pdf](http://www.ldi.state.la.us/Documents/Property_Casualty/Rating/RateFilingHandbook.pdf)

### 2. Overall info

Company Reference Number: LA HOH HOS 2025-01  
Lead Company: Progressive Property Insurance Company  
Line of Business: Owner Occupied Homeowners  
Program Name: HOH  
Annual Direct Written Premium (DWP): 153,829,146  
Annual Time Period Corresponding to DWP: Begins: 6/1/2023 Ends: 5/31/2024

### 3. New vs. old filings (Check one)

- New filing (none of the below)
- Refile of disapproved filing (LDOI # \_\_\_\_\_)
- Refile of withdrawn filing (LDOI # \_\_\_\_\_)
- Correction to previously approved filing (LDOI # \_\_\_\_\_)
- Manual editorial/clarification changes only (e.g., policy form reference numbers)

### 4. Overall purpose (Check one)

- Revision(s) to existing insurance program
- Introduction of insurance program (not replacing an existing one)
- Introduction of insurance program (replacing an existing one)
- Individual risk filing
- Consent-to-rate policy filing
- Insurance score / credit model informational filing
- Other informational filing
- Notification of program termination

### 5. Rating vs. rules (Check one)

- Proposed changes affect rates only
- Proposed changes affect rules only
- Proposed changes affect rates as well as rules
- Other (Describe\*) \_\_\_\_\_

### 6. Confidentiality / trade secret status (Check one)

- Not applicable
- Part of filing is considered confidential / trade secret (Describe\*) \_\_\_\_\_

### 7. "Statutory" filings (Check one)

- Not applicable
- Filing is solely in response to a new statute/regulation (Describe\*) \_\_\_\_\_
- Filing includes, among other things, a response to a new statute/regulation (Describe\*) \_\_\_\_\_  
Compliance with Fortified for Safer Living \_\_\_\_\_

### 8. Other information (Check all that apply)

- Filing represents a material change in actuarial methodology since last filing (Describe\*) \_\_\_\_\_
- Material coverage changes apply, rendering different impacts for premium vs. rate (Describe\*) \_\_\_\_\_
- Other important facts about filing (Describe\*) \_\_\_\_\_

### 9. Manual pages (Check all that apply)

- Filing includes clean version (Required)
- Filing includes redline, mocked-up, or side-by-side versions or otherwise makes proposed changes clear (Required)
- Filing includes complete electronic/PDF manual with clear disclosure of rating algorithm (Required after filing approval)
- Company requests deferral for manual pages (however, pages must be submitted within two weeks of filing approval)
- Other (Describe\*) \_\_\_\_\_

### 10. Supporting exhibits attached (Check all that apply) \*\*

- Explanatory Memorandum
- Last LDOI rate action letter for program
- Statement of Compliance
- Computer Model Interrogatories
- Exhibits A.1 and A.2
- Exhibit C (Non-WC)
- Exhibit C-WC (Workers' Compensation only)
- Exhibit D and D.1 (Private Passenger Auto only)
- Exhibit E and E.1 (Homeowners only)
- Exhibit F
- Exhibit H
- Exhibit I
- Exhibit J (Medical Malpractice only)
- Other (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

\*\* - Exhibits are located at: [www.ldi.state.la.us/Property\\_Casualty/Rating/FilingExhibits.htm](http://www.ldi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm)

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 2 of 3

### **11. Nature of proposed changes (Check all that apply)**

- Base rates and/or rating relativities \_\_\_\_\_
- Schedule rating / experience rating / etc. (Describe\*) \_\_\_\_\_
- Billing / installment payment plan(s) \_\_\_\_\_

### **12. Basis of changes (Check all that apply)**

- Company's actuarial indications
- Company's historical premium and loss experience
- Company's historical expense experience
- Competitor rate comparison
- Bureau loss costs, rates, or rules
- "Me-too" of competitor filing
- Other support (Describe\*) \_\_\_\_\_

### **13. Support for changes (Check all that apply)**

- Support is provided for each item changing (Required)
- Support includes sufficient documentation / audit trail (Required)
- Rationale is presented for important selections/assumptions (Required)

### **14. Rate impact (Check one)**

- Calculated precisely (reflecting a policy-by-policy average)
- Estimated assuming company business mix
- Estimated assuming bureau business mix (Acceptable only if company has \$0 premium volume)
- Considered to be zero for this filing
- Considered to be negligible for this filing
- Other (Describe\*) \_\_\_\_\_

### **15. Risk load / reinsurance cost (Check all that apply)**

- Risk load reflected in filing (Describe\*) \_\_\_\_\_
- Net cost of reinsurance reflected in filing (Describe\*) \_\_\_\_\_

### **16. Salvage/subrogation recoveries (Check one)**

- Reflected in experience as an offset to losses
- Other (Describe\*) \_\_\_\_\_

### **17. Predictive modeling (Check all that apply)**

- Credit/insurance scoring is part of the rating system (Identify model/version) \_\_\_\_\_  
Choicepoint Attract
- Credit/insurance scoring modeler has filed the model/version with LDOI
- Catastrophe modeling is/has been used in the ratemaking process (Identify model/version) \_\_\_\_\_  
Air v7 and KCC v2
- Catastrophe modeler has filed the model/version with LDOI
- Generalized linear modeling (GLM) is used to determine rate relativities (Describe\*) \_\_\_\_\_  
\_\_\_\_\_
- Other (Describe\*) \_\_\_\_\_  
\_\_\_\_\_

### **18. Policy renewal capping (Check all that apply)**

- Capping is being introduced in this filing (Describe\*) \_\_\_\_\_
- Capping continues from a previous filing (Describe\*) \_\_\_\_\_
- Actuarial indications properly reflect previous capping (i.e., difference between charged vs. approved premium level)

### **19. Book-of-business info (Check all that apply)**

- Business is in runoff
- Business is being transferred to / absorbed from another company (Describe\*) \_\_\_\_\_

### **20. Louisiana Citizens info (Check all that apply) \*\***

- Take-out program participant
- Incentive program participant
- Regular/emergency assessment info provided in filing (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

\*\* - More info regarding Louisiana Citizens can be found at: [www.lacitizens.com](http://www.lacitizens.com)

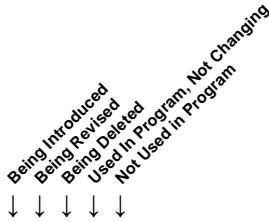
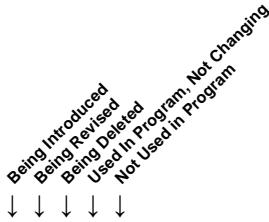
## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 3 of 3

### Actuarial Checklist

(Check one box for each line item)

(All rating variables should be clearly identified,  
whether used inside or outside of tiering)



#### **21. Base rates**

- Base rate(s) / overall rate level
- Loss cost multiplier

#### **22. Traditional rating variables**

- Territorial relativities / relationships
- Territory definitions
- Classification relativities
- Classification definitions
- # Limit relativities
- Deductible relativities (not wind-related)

#### **23. Non-traditional rating variables**

- Tiering (within a company)
- Tiering (among a group of companies)
- Credit/insurance scoring
- Advance quote
- Education level attained
- Occupation
- Vehicle/driver monitoring system (e.g., GPS)
- Premium payment mode
- Affinity group rating (Group names must be disclosed)

#### **24. Residential Property specific**

- Amount of insurance (AOI) relativities
- Fire protection relativities/definitions
- Construction relativities/definitions
- Claim history
- Wind exclusion relativities
- Wind deductible relativities
- Wind mitigation discounts
- Contents exclusion relativities
- "Reinsurance charge" rates

#### **25. Private Passenger Automobile specific**

- Claim/violation history
- Model year / symbol relativities
- Symbol mapping / definitions

#### **26. Professional Liability specific**

- Claims-made / tail step relativities
- Size-of-firm relativities

#### **27. Other Commercial Lines specific**

- Loss cost multiplier
- Expense constant
- Minimum premium
- Hazard groups
- Class deviation factors
- Miscellaneous values
- Waiver of subrogation
- Large deductible

#### **28. Miscellaneous charges**

- Minimum premium
- Policy fee
- MGA fee
- Billing / installment payment plan(s)
- Charges / rules for ancillary coverages
- TRIA charges / rules

#### **29. Other**

- Other1 (Describe\*) \_\_\_\_\_
- Other2 (Describe\*) \_\_\_\_\_
- Other3 (Describe\*) \_\_\_\_\_
- Other4 (Describe\*) \_\_\_\_\_
- Other5 (Describe\*) \_\_\_\_\_
- Other6 (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

**Progressive Property Insurance Company (PPIC)**  
**Louisiana Homeowners HOH**

**Fortified for Safer Living Discount**

<b>Building Code</b>	<b>Roof Age</b>	Current		Proposed	
		Tornado/Hail	Hurricane	Tornado/Hail	Hurricane
N	<=5	1.000	1.000	1.000	1.000
N	>5	1.000	1.000	1.000	1.000
Code	<=5	0.850	0.850	0.850	0.850
Code	>5	0.850	0.850	0.850	0.850
Level 1	<=5	0.950	0.950	0.940	0.900
Level 1	>5	0.950	0.950	0.940	0.900
Level 2	<=5	0.900	0.900	0.880	0.800
Level 2	>5	0.900	0.900	0.880	0.800
Level 3	<=5	0.800	0.800	0.850	0.750
Level 3	>5	0.800	0.800	0.850	0.750
FFSLS	<=5	0.800	0.800	0.850	0.750
FFSLS	>5	0.800	0.800	0.850	0.750

## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 1 of 3

### 1. Important notes

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### 2. Overall info

Company Reference Number: LA HOH HOS 2025-01  
Lead Company: Progressive Property Insurance Company  
Line of Business: Owner Occupied Homeowners  
Program Name: HOS  
Annual Direct Written Premium (DWP): 23,312,365  
Annual Time Period Corresponding to DWP: Begins: 6/1/2023 Ends: 5/31/2024

### 3. New vs. old filings (Check one)

- New filing (none of the below)
- Refile of disapproved filing (LDOI # \_\_\_\_\_)
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## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 2 of 3

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7/31/2023

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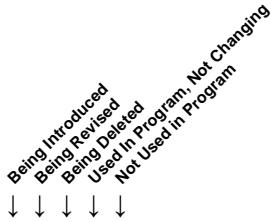
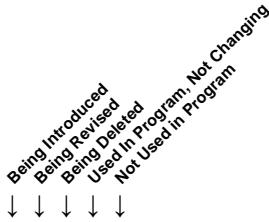
## EXHIBIT B - ACTUARIAL CHECKLIST

Company Portion - Page 3 of 3

### Actuarial Checklist

(Check one box for each line item)

(All rating variables should be clearly identified,  
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- Loss cost multiplier

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- Affinity group rating (Group names must be disclosed)

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- Fire protection relativities/definitions
- Construction relativities/definitions
- Claim history
- Wind exclusion relativities
- Wind deductible relativities
- Wind mitigation discounts
- Contents exclusion relativities
- "Reinsurance charge" rates

#### **25. Private Passenger Automobile specific**

- Claim/violation history
- Model year / symbol relativities
- Symbol mapping / definitions

#### **26. Professional Liability specific**

- Claims-made / tail step relativities
- Size-of-firm relativities

#### **27. Other Commercial Lines specific**

- Loss cost multiplier
- Expense constant
- Minimum premium
- Hazard groups
- Class deviation factors
- Miscellaneous values
- Waiver of subrogation
- Large deductible

#### **28. Miscellaneous charges**

- Minimum premium
- Policy fee
- MGA fee
- Billing / installment payment plan(s)
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#### **29. Other**

- Other1 (Describe\*) \_\_\_\_\_
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- Other3 (Describe\*) \_\_\_\_\_
- Other4 (Describe\*) \_\_\_\_\_
- Other5 (Describe\*) \_\_\_\_\_
- Other6 (Describe\*) \_\_\_\_\_

\* - Briefly describe here (using an additional sheet as necessary), or refer to the appropriate location in the filing.

**Progressive Property Insurance Company**  
**Louisiana HOS (HO5)**

<b>Base Rate</b>	Other Perils	Tornado/Hail	Hurricane
Current	<b>456.60</b>	<b>390.44</b>	<b>1877.51</b>
Proposed	<b>488.56</b>	<b>409.96</b>	<b>1971.39</b>

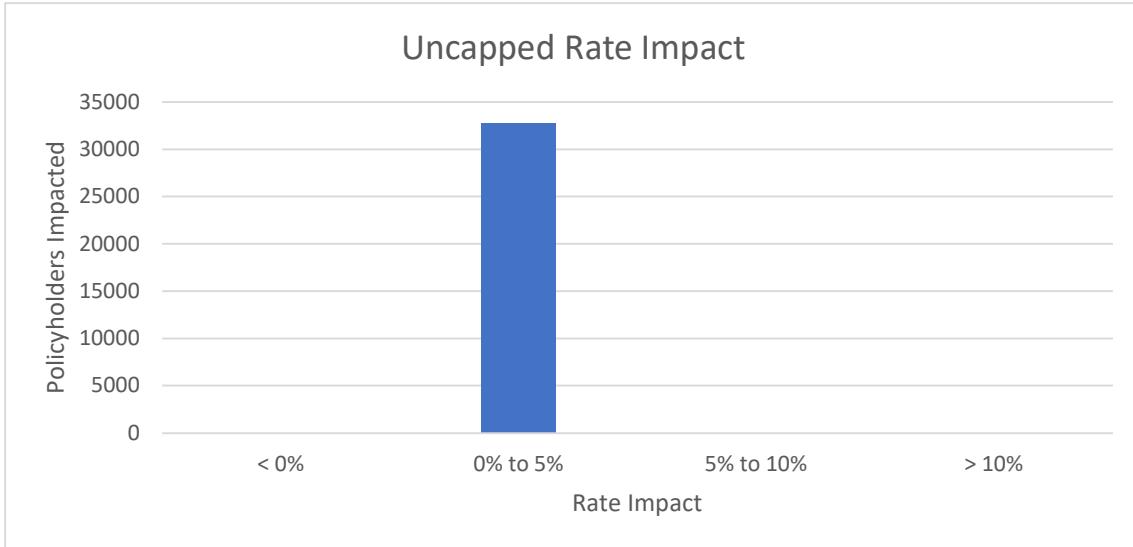
**Progressive Property Insurance Company**  
**Louisiana HOS (H05)**

**Fortified for Safer Living Discount**

<b>Building Code</b>	<b>Roof Age</b>	Current		Proposed	
		Tornado/Hail	Hurricane	Tornado/Hail	Hurricane
N	<=5	1.000	1.000	1.000	1.000
N	>5	1.000	1.000	1.000	1.000
Code	<=5	0.850	0.850	0.850	0.850
Code	>5	0.850	0.850	0.850	0.850
Level 1	<=5	0.950	0.950	0.940	0.900
Level 1	>5	0.950	0.950	0.940	0.900
Level 2	<=5	0.900	0.900	0.880	0.800
Level 2	>5	0.900	0.900	0.880	0.800
Level 3	<=5	0.800	0.800	0.850	0.750
Level 3	>5	0.800	0.800	0.850	0.750
FFSLS	<=5	0.800	0.800	0.850	0.750
FFSLS	>5	0.800	0.800	0.850	0.750

Louisiana Exhibit H  
Louisiana Rate Revision Questionnaire

1. Provide a histogram depicting the percentage (%) of policyholders statewide that will receive a rate change by 5-point increments. A sample is provided below. If you are unable to provide an exact distribution of policyholders by increment, then an estimate will be acceptable.



2. Please provide a brief description of the risks that are at or near the maximum estimated rate change.

N/A

3. What is the number of policyholders at the statewide minimum and maximum percentage rate change?

	Percent Change	Number of Policyholders
Max:	0.00%	32795
Min:	0.00%	32795

**EXHIBIT A.1**  
**LOUISIANA EXPERIENCE ONLY**

Filing Company(ies): Progressive Property Insurance Company  
 Line of Business and program: Owner Occupied Homeowners  
 Coverage(s): All

**EXPERIENCE UNDERLYING RATE REVISION FILING**

"Latest Accident Year" is 12/31 ending: 2023  
 Accident Year Data Evaluated as of: 12/31/23

**INSTRUCTIONS:**

1. Only enter data in the cells highlighted in green.
2. Data should be on a Direct Basis Net of Salvage and Subrogation.
3. Data MUST be given for a full 12 Month Accident Year ending 12/31.
4. Enter appropriate values in ALL green data entry cells.

	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 4)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 2)	Calendar Accident Year 1/1 through 12/31 of (Latest Year - 1)	Calendar Accident Year 1/1 through 12/31 of (Latest Year)	ALL YEARS COMBINED
<b>PREMIUM</b>						
(1) WRITTEN PREMIUM	\$ 75,517,581	\$ 80,542,459	\$ 105,831,838	\$ 111,661,942	\$ 124,906,019	\$ 498,459,839
(2) EARNED PREMIUM	\$ 74,693,372	\$ 77,263,569	\$ 93,953,606	\$ 109,791,578	\$ 115,513,192	\$ 471,215,317
(3) CURRENT RATE LEVEL FACTOR ("CL")	2.048	2.058	2.060	1.964	1.657	1.937
(4) EARNED PREMIUM AT CL [ 2 x 3 ]	\$ 152,995,282	\$ 159,012,019	\$ 193,514,764	\$ 215,648,299	\$ 191,416,497	\$ 912,586,862
(5) PREMIUM TREND FACTOR ( Trend through the latest calendar year end )	1.197	1.162	1.129	1.096	1.064	1.125
(6) TRENDED EARNED PREMIUM AT CL [ 4 x 5 ]	\$ 183,174,752	\$ 184,833,335	\$ 218,387,224	\$ 236,277,266	\$ 203,618,877	\$ 1,026,291,454
<b>OTHER CHARGES</b>						
(7) POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(8) INSTALLMENT FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(9) OTHER FEES AND CHARGES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(10) TOTAL FEES AND CHARGES [ 7 + 8 + 9 ]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(11) CURRENT FEE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(12) TOTAL FEES AND CHARGES AT CL [ 10 x 11 ]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PREMIUM AND OTHER CHARGES</b>						
(13) EARNED PREMIUM AND OTHER CHARGES [ 2 + 10 ]	\$ 74,693,372	\$ 77,263,569	\$ 93,953,606	\$ 109,791,578	\$ 115,513,192	\$ 471,215,317
(14) TRENDED EARNED PREMIUM AND OTHER CHARGES AT CL [ 6 + 12 ]	\$ 183,174,752	\$ 184,833,335	\$ 218,387,224	\$ 236,277,266	\$ 203,618,877	\$ 1,026,291,454
<b>LOSS ADJUSTMENT EXPENSE, OTHER EXPENSE, AND INVESTMENT INCOME</b>						
(15) INCURRED UNALLOCATED LOSS ADJUSTMENT EXPENSES ( LAE OR AAOE )	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(16) INCURRED ALLOCATED LOSS ADJUSTMENT EXPENSES ( ALAE OR DACCE )	\$ 911,770	\$ 2,284,744	\$ 2,790,963	\$ 2,042,258	\$ 3,218,983	\$ 11,248,718
(17) UNDERWRITING EXPENSE RATIO <sup>A</sup> ( Represent as a percentage )	18.9%	19.5%	21.2%	19.3%	19.4%	19.7%
(18) INVESTMENT INCOME RATIO <sup>B</sup> ( Represent as a percentage )	2.2%	1.9%	1.8%	2.3%	2.9%	2.3%
<b>LOSSES</b>						
(19) PAID LOSS ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 26,433,485	\$ 105,687,087	\$ 264,435,728	\$ 141,238,302	\$ 72,294,489	\$ 610,089,091
(20) CASE RESERVES ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 573,619	\$ 6,968,008	\$ 6,708,174	\$ 2,254,329	\$ 14,315,800	\$ 30,819,930
(21) CATASTROPHE PAID LOSS ( EXCLUDING LAE )	\$ 12,055,267	\$ 90,984,264	\$ 348,840,726	\$ 15,150,454	\$ 45,558,333	\$ 512,589,044
(22) CATASTROPHE CASE RESERVES ( EXCLUDING LAE )	\$ 129,400	\$ 5,787,092	\$ 6,134,226	\$ 361,739	\$ 9,140,388	\$ 21,552,845
(23) INCURRED LOSS ( EXCLUDING LAE ) [ 19 + 20 ]	\$ 27,007,104	\$ 112,655,095	\$ 271,143,902	\$ 143,492,631	\$ 86,610,290	\$ 640,909,021
(24) INCURRED LOSS DEVELOPMENT FACTOR	1.000	1.000	0.999	1.007	1.117	1.035
(25) DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ ( 23 + 16 ) x 24 ]	\$ 27,913,309	\$ 114,892,241	\$ 273,676,572	\$ 146,498,387	\$ 100,315,809	\$ 663,296,318
(26) LOSS TREND FACTOR ( Trend through the latest calendar year end )	2.693	2.289	1.945	1.653	1.405	1.890
(27) TRENDED AND DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ 25 x 26 ]	\$ 75,179,982	\$ 262,987,008	\$ 532,394,933	\$ 242,204,293	\$ 140,951,945	\$ 1,253,718,161
<b>EXPERIENCE RATIOS</b>						
(28) INCURRED LOSS RATIO INCLUDING ALAE [ ( 23 + 16 ) / 13 ]	37.4%	148.8%	291.6%	132.6%	77.8%	138.4%
(29) ULTIMATE INCURRED LOSS RATIO INCLUDING ALAE [ 25 / 13 ]	37.4%	148.7%	291.3%	133.4%	86.8%	140.8%
(30) PROJECTED LOSS AND LAE [ ( 27 + 15 x 26 ) / 14 ]	41.0%	142.3%	243.8%	102.5%	69.2%	122.2%
(31) ULTIMATE COMBINED RATIO [ 29 + ( 15 / 13 ) + 17 ]	56.3%	168.2%	312.5%	152.7%	106.3%	160.5%
(32) ADJUSTED AND TRENDED OPERATING RATIO [ ( ( 27 + 15 x 26 ) / 14 ) + 17 - 18 ]	57.8%	159.9%	263.2%	119.5%	85.8%	139.6%

A: Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

B: Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.

**EXHIBIT A.2**  
**COUNTRYWIDE EXPERIENCE ONLY**

Filing Company(ies): Progressive Property Insurance Company  
 Line of Business and program: Owner Occupied Homeowners  
 Coverage(s): All

**EXPERIENCE UNDERLYING RATE REVISION FILING**

"Latest Accident Year" is 12/31 ending: 2023  
 Accident Year Data Evaluated as of: 12/31/23

**INSTRUCTIONS:**

1. Only enter data in the cells highlighted in green.
2. Data should be on a Direct Basis Net of Salvage and Subrogation.
3. Data MUST be given for a full 12 Month Accident Year ending 12/31.
4. Enter appropriate values in ALL green data entry cells.

	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 3)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 2)	Calendar Accident Year 1/1 through 12/31 (of Latest Year - 1)	Calendar Accident Year 1/1 through 12/31 (of Latest Year)	ALL YEARS COMBINED
<b>PREMIUM</b>						
(1) WRITTEN PREMIUM	\$ 1,646,585,214	\$ 1,897,224,858	\$ 2,217,188,357	\$ 2,444,270,448	\$ 2,952,598,315	\$ 11,157,867,192
(2) EARNED PREMIUM	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(3) CURRENT RATE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(4) EARNED PREMIUM AT CL [2 x 3]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(5) PREMIUM TREND FACTOR ( Trend through the latest calendar year end )	1.000	1.000	1.000	1.000	1.000	1.000
(6) TRENDED EARNED PREMIUM AT CL [4 x 5]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
<b>OTHER CHARGES</b>						
(7) POLICY FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(8) INSTALLMENT FEES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(9) OTHER FEES AND CHARGES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(10) TOTAL FEES AND CHARGES [7 + 8 + 9]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(11) CURRENT FEE LEVEL FACTOR ("CL")	1.000	1.000	1.000	1.000	1.000	1.000
(12) TOTAL FEES AND CHARGES AT CL [10 x 11]	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PREMIUM AND OTHER CHARGES</b>						
(13) EARNED PREMIUM AND OTHER CHARGES [2 + 10]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
(14) TRENDED EARNED PREMIUM AND OTHER CHARGES AT CL [6 + 12]	\$ 1,522,992,874	\$ 1,763,134,376	\$ 2,053,865,597	\$ 2,316,783,487	\$ 2,685,978,254	\$ 10,342,754,588
<b>LOSS ADJUSTMENT EXPENSE, OTHER EXPENSE, AND INVESTMENT INCOME</b>						
(15) INCURRED UNALLOCATED LOSS ADJUSTMENT EXPENSES ( LAE OR AAOE )	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(16) INCURRED ALLOCATED LOSS ADJUSTMENT EXPENSES ( ALAE OR DACCE )	\$ 44,452,793	\$ 53,561,866	\$ 43,786,765	\$ 96,930,501	\$ 7,080,893	\$ 245,812,818
(17) UNDERWRITING EXPENSE RATIO <sup>A</sup> ( Represent as a percentage )	19.0%	18.5%	18.7%	18.3%	19.3%	18.8%
(18) INVESTMENT INCOME RATIO <sup>B</sup> ( Represent as a percentage )	2.6%	2.2%	1.8%	2.3%	2.9%	2.4%
<b>LOSSES</b>						
(19) PAID LOSS ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 950,471,686	\$ 1,136,991,544	\$ 1,400,278,495	\$ 1,443,333,211	\$ 1,823,030,773	\$ 6,754,105,709
(20) CASE RESERVES ( EXCLUDING LAE and INCLUDING CATASTROPHE LOSS )	\$ 13,263,026	\$ 50,718,636	\$ 36,460,615	\$ 133,537,953	\$ 352,028,445	\$ 586,008,675
(21) CATASTROPHE PAID LOSS ( EXCLUDING LAE )	\$ 405,972,215	\$ 563,419,316	\$ 1,065,111,894	\$ 1,051,929,558	\$ 928,950,665	\$ 4,015,383,648
(22) CATASTROPHE CASE RESERVES ( EXCLUDING LAE )	\$ 1,539,002	\$ 13,873,666	\$ 14,111,846	\$ 71,505,090	\$ 109,162,734	\$ 210,192,338
(23) INCURRED LOSS ( EXCLUDING LAE ) [19 + 20]	\$ 963,734,712	\$ 1,187,710,180	\$ 1,436,739,110	\$ 1,576,871,164	\$ 2,175,059,216	\$ 7,340,114,384
(24) INCURRED LOSS DEVELOPMENT FACTOR	1.000	1.000	0.999	1.007	1.117	1.069
(25) DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ ( 23 + 16 ) x 24 ]	\$ 1,007,986,549	\$ 1,240,758,025	\$ 1,479,129,888	\$ 1,684,882,894	\$ 2,436,879,914	\$ 7,849,637,270
(26) LOSS TREND FACTOR ( Trend through the latest calendar year end )	2.693	2.289	1.945	1.653	1.405	1.865
(27) TRENDED AND DEVELOPED INCURRED LOSS ( INCLUDING ALAE ) [ 25 x 26 ]	\$ 2,714,848,678	\$ 2,840,080,726	\$ 2,877,415,676	\$ 2,785,599,747	\$ 3,424,016,292	\$ 14,641,961,119
<b>EXPERIENCE RATIOS</b>						
(28) INCURRED LOSS RATIO INCLUDING ALAE [ ( 23 + 16 ) / 13 ]	66.2%	70.4%	72.1%	72.2%	81.2%	73.3%
(29) ULTIMATE INCURRED LOSS RATIO INCLUDING ALAE [ 25 / 13 ]	66.2%	70.4%	72.0%	72.7%	90.7%	75.9%
(30) PROJECTED LOSS AND LAE [ ( 27 + 15 x 26 ) / 14 ]	178.3%	161.1%	140.1%	120.2%	127.5%	141.6%
(31) ULTIMATE COMBINED RATIO [ 29 + ( 15 / 13 ) + 17 ]	85.2%	88.9%	90.7%	91.0%	110.0%	94.7%
(32) ADJUSTED AND TRENDED OPERATING RATIO [ ( 27 + 15 x 26 ) / 14 ] + 17 - 18 ]	194.7%	177.4%	157.0%	136.2%	143.9%	158.0%

A: Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

B: Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.

RATING EXAMPLES  
BASIC INFORMATION

COMPANY INFO

Company Name:	<u>Progressive Property Insurance Company</u>
NAIC Company No.:	<u>13038</u>

CONTACT INFO

	<u>Preparer</u>	<u>Add'l Contact (Optional)</u>
Name:	<u>Joseph Walton</u>	_____
Title:	<u>Product Manager</u>	_____
Telephone:	_____	_____
E-Mail:	<u>Joseph_Walton@progressive.com</u>	_____

CERTIFICATION (MANDATORY)

<input checked="" type="checkbox"/> (Check box to certify)	<i>I certify that I have executed and read this submission; that to the best of my knowledge and belief, the data provided in the submission is true and correct.</i>
Printed Name:	<u>Joseph Walton</u>
Date:	<u>8/14/2024</u>

RATING EXAMPLES  
RATING CRITERIA

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
<b>EXAMPLE TYPE--&gt;</b>	"Base Line Scenario"	"Frame Construction"	"One Prior Claim"	"Low Credit Score"	"High Credit Score"	"High Deductible"	"Multiline Discount"	"Wind Mitigated"	"Older \$100K Home"	"Older \$150K Home"	"New \$300K Home"	"New \$400K Home"
Coverage A Amount	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$150,000	\$300,000	\$400,000
Age of Home (Years)	10	10	10	10	10	10	10	10	25	20	Less than 1	Less than 1
Construction Type	Brick Veneer	Wood Frame	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer
Claims History	Clean	Clean	One Claim*	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean
Credit Score	FICO 710**	FICO 710**	FICO 580**	FICO 780**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**
Deductibles (Hurricane / All Other)	2% / \$500	2% / \$500	2% / \$500	2% / \$500	5% / \$1,000	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500
Multiline Discount (Home/Auto)	No	No	No	No	No	No	Yes	No	No	No	No	No
Wind Mitigation Features	None	None	None	None	None	None	None	Fully Mitigated	None	None	None***	None***
Square Footage	1800	1800	1800	1800	1800	1800	1800	1800	1200	1500	2400	2800
<b>POLICY</b>												
Policy Form	HO-3 (or equivalent)											
New / Renewal Business	New Business											
Policy Term	12 months											
Policy Lapses (with Previous Carrier)	None											
Coverage C Amount	50% of Cov. A											
Coverage B, D, E, F Amounts	10%, 30%, 100K, 1K											
Replacement Cost - Dwelling	Yes											
Replacement Cost - Contents	Yes											
Inflation Guard	Yes											
<b>PROTECTIVE DEVICES</b>												
Fire Extinguishers	Yes											
Smoke Detectors	Yes											
Deadbolts on All Doors	Yes											
Other Protective Devices	None											
<b>MISCELLANEOUS</b>												
Primary/Secondary Residence	Primary											
Significant Remodeling of Home	No											
Number of Stories	1											
Number of Families	1											
Age of Homeowner	40											
Smoker/Non-Smoker	Non-Smoker											
Additional Structures	None											
Additional Coverages/Limits	None											
Scheduled Property	None											
Premium Payment	Paid-in-Full											
Policy Fees	Include in Calc.											
Citizens Assessments/Surcharges	Exclude from Calc.											

\* - For the one claim, assume a \$10,000 fire loss occurred 18 months ago.

\*\* - Average credit is represented by a Fair Isaac score of 710; poor credit by 580; high credit by 780. If FICO is not used for credit scoring, an approximately equivalent credit score should be assumed.

\*\*\* - For Examples 11 and 12, assume no wind mitigation features beyond the Louisiana building code requirements for homes built after 01/01/07.

NOTE: If your rating system uses a rating characteristic not specified above, please make a reasonable assumption.

A reasonable assumption would be the average or most prevalent value based upon your book of business.

Then, document the assumption in the "Additional Assumptions" section of Sheet 5 of this exhibit.

**RATING EXAMPLES  
LOCATION CRITERIA**

Location	Parish	Street*	City/State/Zip	
1. Abbeville	Vermilion	Todd Road	Abbeville, LA 70510	70510
2. Alexandria	Rapides	Tennyson Oaks Drive	Alexandria, LA 71301	71301
3. Batchelor	Pointe Coupee	Highway 417	Batchelor, LA 70715	70715
4. Baton Rouge	East Baton Rouge	Woodwick Avenue	Baton Rouge, LA 70816	70816
5. Bogalusa	Washington	Borgne Avenue	Bogalusa, LA 70427	70427
6. Cameron ("South Rural Example")	Cameron	Brant Street	Cameron, LA 70631	70631
7. Chalmette	St. Bernard	Dauterive Drive	Chalmette, LA 70043	70043
8. Denham Springs	Livingston	Cottonwood Drive	Denham Springs, LA 70726	70726
9. DeRidder	Beauregard	Allison Drive	DeRidder, LA 70634	70634
10. Hammond	Tangipahoa	Simpson Place	Hammond, LA 70403	70403
11. Houma	Terrebonne	Baker Drive	Houma, LA 70363	70363
12. Jennings	Jefferson Davis	Comfort Lane	Jennings, LA 70546	70546
13. Kenner	Jefferson	Kentucky Avenue	Kenner, LA 70065	70065
14. Lafayette	Lafayette	Curtis Street	Lafayette, LA 70506	70506
15. Lake Charles	Calcasieu	Carriage Lane	Lake Charles, LA 70605	70605
16. LaPlace	St. John The Baptist	Portrush Drive	LaPlace, LA 70068	70068
17. Mandeville	St. Tammany	Marquette Street	Mandeville, LA 70471	70471
18. Metairie	Jefferson	Trudeau Drive	Metairie, LA 70003	70003
19. Monroe	Ouachita	North 4th Street	Monroe, LA 71201	71201
20. Morgan City	St. Mary	Maple Street	Morgan City, LA 70380	70380
21. Natchitoches	Natchitoches	Whiffield Drive	Natchitoches, LA 71457	71457
22. New Iberia	Iberia	Belaire Drive	New Iberia, LA 70563	70563
23. New Orleans	Orleans	Harrison Avenue	New Orleans, LA 70124	70124
24. Opelousas	St. Landry	Andrepong Road	Opelousas, LA 70570	70570
25. Prairieville	Ascension	Perkins Road	Prairieville, LA 70769	70769
26. Ruston	Lincoln	Woods Road	Ruston, LA 71270	71270
27. Shreveport	Caddo	Savanna Drive	Shreveport, LA 71118	71118
28. Slidell	St. Tammany	Carr Drive	Slidell, LA 70458	70458
29. Thibodaux	Lafourche	Ashland Drive	Thibodaux, LA 70301	70301
30. Transylvania ("North Rural Example")	East Carroll	Hwy 65 South	Transylvania, LA 71286	71286

Total: 30 Locations

\* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

**RATING EXAMPLES  
COMPANY-CALCULATED RESULTS**

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
1. Abbeville	8,125	8,134	11,276	9,333	7,325	7,014	8,077	4,727	6,114	8,717	2,905	3,516
2. Alexandria	3,978	3,989	5,252	4,517	3,662	3,567	3,922	2,610	2,576	4,182	1,265	1,570
3. Batchelor	6,366	6,378	8,320	7,179	5,868	5,647	6,303	4,005	4,153	6,729	1,921	2,380
4. Baton Rouge	5,712	5,730	8,047	6,651	5,145	4,930	5,618	3,674	4,081	6,044	2,107	2,579
5. Bogalusa	5,798	5,810	7,990	6,672	5,253	4,987	5,730	3,606	4,125	6,158	2,034	2,478
6. Cameron	12,032	12,041	16,546	13,756	10,874	10,379	11,984	6,878	9,005	12,931	4,162	5,040
7. Chalmette	7,496	7,505	10,618	8,679	6,710	6,413	7,448	4,330	5,834	8,061	2,834	3,412
8. Denham Springs	5,771	5,786	7,965	6,658	5,231	5,012	5,689	3,678	4,035	6,107	2,023	2,481
9. DeRidder	5,502	5,513	7,170	6,203	5,079	4,909	5,443	3,504	3,550	5,805	1,657	2,058
10. Hammond	5,719	5,732	7,842	6,571	5,191	4,942	5,652	3,574	4,027	6,069	1,980	2,417
11. Houma	8,871	8,880	12,555	10,260	7,940	7,570	8,823	5,065	6,931	9,553	3,334	4,011
12. Jennings	6,328	6,336	8,673	7,239	5,733	5,508	6,287	3,745	4,647	6,769	2,207	2,678
13. Kenner	9,876	9,894	14,276	11,549	8,785	8,427	9,784	5,798	7,774	10,607	3,878	4,683
14. Lafayette	6,107	6,117	8,537	7,048	5,499	5,293	6,055	3,648	4,578	6,532	2,241	2,715
15. Lake Charles	7,439	7,453	10,337	8,579	6,716	6,496	7,362	4,531	5,428	7,929	2,655	3,242
16. LaPlace	7,692	7,703	10,926	8,926	6,883	6,599	7,630	4,510	5,944	8,255	2,918	3,524
17. Mandeville	6,158	6,170	8,657	7,133	5,537	5,351	6,092	3,745	4,590	6,570	2,283	2,776
18. Metairie	8,634	8,651	12,515	10,117	7,677	7,384	8,541	5,137	6,772	9,257	3,419	4,134
19. Monroe	4,055	4,070	5,387	4,635	3,733	3,707	3,975	2,789	2,536	4,231	1,297	1,632
20. Morgan City	7,619	7,628	10,736	8,804	6,833	6,534	7,571	4,411	5,878	8,188	2,840	3,424
21. Natchitoches	4,266	4,278	5,557	4,824	3,945	3,882	4,203	2,834	2,679	4,473	1,296	1,625
22. New Iberia	7,685	7,696	10,768	8,873	6,911	6,640	7,623	4,546	5,793	8,230	2,813	3,409
23. New Orleans	8,899	8,919	12,924	10,445	7,911	7,627	8,794	5,349	6,943	9,528	3,530	4,277
24. Opelousas	6,286	6,299	8,578	7,209	5,714	5,446	6,212	3,928	4,386	6,668	2,139	2,618
25. Prairieville	5,698	5,711	7,930	6,583	5,145	4,872	5,629	3,536	4,118	6,058	2,053	2,494
26. Ruston	5,055	5,067	6,386	5,646	4,716	4,641	4,992	3,331	3,028	5,296	1,388	1,758
27. Shreveport	3,924	3,936	5,106	4,442	3,633	3,594	3,858	2,656	2,419	4,101	1,193	1,501
28. Slidell	6,876	6,890	9,847	8,020	6,142	5,917	6,803	4,126	5,295	7,359	2,662	3,223
29. Thibodaux	7,831	7,840	10,995	9,036	7,032	6,725	7,783	4,534	6,009	8,413	2,890	3,487
30. Transylvania	5,250	5,262	6,671	5,873	4,888	4,798	5,187	3,432	3,198	5,510	1,466	1,850

RATING EXAMPLES  
COMPANY-CALCULATED RESULTS

*If the rating criteria specified herein cannot be matched exactly, please assume the closest possible criteria and describe the differences here:*

Made DTC Adjustments for each zipcode based on our exposure within a zipcode.

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*Additional Assumptions (pursuant to footnote in Sheet 2 of this exhibit):*

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**STATE OF LOUISIANA  
HOMEOWNERS**

**EXHIBIT E.1**

**HOMEOWNERS (HOS) RATING ILLUSTRATION**

	Abbeville	Other Perils Premium			Tornado/Hail Premium			Hurricane Premium			Combined Premium		
		Factor	Rate	Total	Factor	Rate	Total	Factor	Rate	Total	Factor	Rate	Total
Base Rate		648.54	0.00	648.54	1075.02	0.00	1,075.02	2880.10	0.00	2,880.10	0.00	4,603.66	
Territory Factor		0.724	0.00	0.00	0.819	0.00	0.00	1.680	0.00	0.00	0.00	0.00	
Territory Base Rate		0.000	0.00	469.54	0.000	0.00	880.44	0.000	0.00	4,838.57	0.000	6,188.55	
Dwelling Coverage	200000	1,233	109.40	578.94	1,271	238.60	1,119.04	1,022	106.45	4,945.02	454.45	6,643.00	
Protection Class	3	0.967	(19.11)	559.84	0.000	0.00	1,119.04	0.000	0.00	4,945.02	(19.11)	6,623.90	
Type of Construction	Masonry Veneer	0.000	0.00	559.84	1,087	97.36	1,216.40	1,111	548.90	5,493.92	646.25	7,370.15	
Roofing Material	Composite Shingle	1,000	0.00	559.84	1,219	266.39	1,482.79	1,080	439.51	5,933.43	705.90	7,976.05	
Square Feet	1800	1,058	32.47	592.31	0.987	(19.28)	1,463.51	0.939	(361.94)	5,571.49	(348.74)	7,627.31	
Number of Stories	1	0.958	(24.88)	567.43	1,045	65.86	1,329.37	1,000	0.00	5,571.49	40.98	7,668.29	
Limited Water Damage Coverage	N	1,000	0.00	567.43	0.000	0.00	1,329.37	0.000	0.00	5,571.49	0.00	7,668.29	
Increased Replacement Cost on Dwelling	0.25	1,050	28.37	595.80	1,030	45.88	1,575.25	1,050	278.57	5,850.06	352.83	8,021.12	
Ordinance or Law	0.1	1,000	0.00	595.80	1,000	0.00	1,575.25	1,000	0.00	5,850.06	0.00	8,021.12	
Roofing Materials Payment Schedule - Wind/Hail Losses to Roof	N/A	0.000	0.00	595.80	1,000	0.00	1,575.25	1,000	0.00	5,850.06	0.00	8,021.12	
Matching of Undamaged Siding and/or Roofing	N/A	0.000	0.00	595.80	1,000	0.00	1,575.25	1,000	0.00	5,850.06	0.00	8,021.12	
Other Structures	10%	1,000	0.00	595.80	1,000	0.00	1,575.25	1,000	0.00	5,850.06	0.00	8,021.12	
Personal Property	50%	1,000	0.00	595.80	1,000	0.00	1,575.25	1,010	58.50	5,908.56	95.11	8,116.22	
Special Personal Property Coverage	Y	1,035	20.85	616.66	1,010	15.75	1,591.00	1,010	0.00	5,908.56	0.00	8,116.22	
Loss of Use	N	1,000	0.00	616.66	0.000	0.00	1,591.00	0.000	0.00	5,908.56	262.45	8,378.67	
Household Factor	0.3	1,060	37.00	653.66	1,060	95.46	1,686.46	1,022	129.99	6,038.55	(31.33)	8,347.32	
Number of Residents	Age 40, Married, No Children	0.983	(11.11)	642.54	0.988	(20.24)	1,666.22	1,000	0.00	6,038.55	0.00	8,347.32	
Paid-in Full Discount	2	1,000	0.00	642.54	1,000	0.00	1,666.22	1,000	0.00	6,038.55	(129.06)	8,218.26	
Owner Occupancy	Insured Full Pay	0.851	(95.74)	546.80	0.980	(33.32)	1,632.90	1,000	0.00	6,038.55	0.00	8,218.26	
Distance to Coast/Distance to Major Body of Water	Primary	1.000	0.00	546.80	1,000	0.00	1,632.90	1,000	0.00	6,038.55	0.00	8,218.26	
Tier	10-mi	1.000	0.00	546.80	1,000	0.00	1,632.90	1,012	72.46	6,111.02	142.33	8,360.58	
Package Policy Discount	210	1,077	42.10	588.91	1,017	27.76	1,660.66	1,000	0.00	6,111.02	(5.83)	8,348.86	
New Purchase Discount	N	1,000	0.00	588.91	1,000	0.00	1,660.66	1,000	0.00	6,111.02	(28.86)	8,320.00	
Accredited Builder	N	1,000	0.00	588.91	1,000	0.00	1,660.66	1,000	0.00	6,111.02	0.00	8,360.58	
Residents Smoke	N	0.990	(5.89)	583.02	0.000	0.00	1,660.66	0.000	0.00	6,111.02	(5.89)	8,354.69	
Fire Protection	Smoke Detectors	0.990	(5.83)	577.19	0.000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Burglar Protection	Deadbolts on all doors	0.950	(28.86)	548.33	0.000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Water Leak Protection	N	1,000	0.00	548.33	0.000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Secured Subdivision	N	1,000	0.00	548.33	0.000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Advance Quote Discount	N	1,000	0.00	548.33	1,000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Wood Burning Stove	N	1,000	0.00	548.33	0.000	0.00	1,660.66	0.000	0.00	6,111.02	0.00	8,320.00	
Hip Roof Design Credit	N/A	0.000	0.00	548.33	1,000	0.00	1,660.66	1,000	0.00	6,111.02	0.00	8,320.00	
Window & Other Opening Protection	N/A	0.000	0.00	548.33	1,000	0.00	1,660.66	1,000	0.00	6,111.02	0.00	8,320.00	
Flat Tile Roof	N/A	0.000	0.00	548.33	1,000	0.00	1,660.66	1,000	0.00	6,111.02	0.00	8,320.00	
Claim Free Discount	Y	0.910	(49.35)	498.98	0.950	(83.03)	1,577.63	0.910	(549.99)	5,561.02	(682.37)	7,637.63	
Umbrella Discount	N	1,000	0.00	498.98	1,000	0.00	1,577.63	1,000	0.00	5,561.02	0.00	7,637.63	
Claims Surcharge	No	1,000	0.00	498.98	1,000	0.00	1,577.63	1,000	0.00	5,561.02	0.00	7,637.63	
Age of Dwelling	10	0.964	(17.96)	481.02	1,188	296.59	1,874.22	1,076	422.64	5,983.66	701.27	8,538.90	
Home Update Discount	N	1,000	0.00	481.02	0.000	0.00	1,874.22	0.000	0.00	5,983.66	0.00	8,538.90	
Fortified for Safer Living	Code	0.000	0.00	481.02	1,000	0.00	1,874.22	1,000	0.00	5,983.66	0.00	8,538.90	
Deductible	2% Hurricane, \$500 All Other	1,000	0.00	481.02	1,000	0.00	1,874.22	0.945	(329.10)	5,654.56	(329.10)	8,009.80	
Exclude Wind	N	0.000	0.00	481.02	1,000	0.00	1,874.22	1,000	0.00	5,654.56	0.00	8,009.80	
HomeShield Package	N	1,000	0.00	481.02	1,000	0.00	1,874.22	1,000	0.00	5,654.56	0.00	8,009.80	
E Policy	N	0.000	0.00	481.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,009.80	
Liability	100000	0.000	15.00	496.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	15.00	8,024.80	
Medical Payments	1000	0.000	5.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	5.00	8,029.80	
Water Backup & Sump Pump	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Scheduled Personal Property	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Increased Jewelry, Watches & Furs	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Blanket Jewelry	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Loss Assessment Coverage	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Personal Injury Coverage	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Home Computer Coverage	N/A	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Buried Utility Lines Coverage	N	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Equipment Breakdown Endorsement	N	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Enhanced Roof Replacement	N	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Hobby Farming	N	0.000	0.00	501.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,029.80	
Fixed Base Premium	0	0.000	95.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	95.00	8,124.80	
Total Premium	0	0.000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,124.80	
Minimum Premium Adjustment	0	1,000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,124.80	
Premiums & Fees Before Rate Modification	0	0.000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,124.80	
Rate Modification Factor	0	0.000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,124.80	
Total Premium & Fees	0	0.000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,124.80	
Total Premium, Fees & Assessments	0	0.000	0.00	596.02	0.000	0.00	1,874.22	0.000	0.00	5,654.56	0.00	8,125.00	

\* - Address is Too Road, Abbeville, LA 70510 (Vermilion Parish).

If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

Notes:

(A) If a rating factor is already reflected in the base rate, enter 1,000 in Value column and "Included in Base Rate" in Comments column.

(B) If a rating factor is not used by the company, enter 1,000 in Value column and "Not Used" in Comments column.

(C) If a rating factor is used by the company but not listed above, use rows (20) through (22) as needed to accommodate such rating factors (and similarly for row 26).

(D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.

Special Notes:

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SERFF Tracking #: AMSI-134239578

State Tracking #:

941726

Company Tracking #:

LA HOH HOS 2025-01 RATE

**State:** Louisiana**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners**Product Name:** Homeowners**Project Name/Number:** LA HOH HOS 2025-01/**Filing Company:** Progressive Property Insurance Company**Attachment(s):**

Exhibit H HO3\_202411.pdf  
Exhibit A.1 HO3\_202411.pdf  
Exhibit A.2 HO3\_202411.pdf  
Exhibit E HO3\_202411.pdf  
Exhibit E.1 HO3\_202411.pdf  
Exhibit I HO3\_202411.pdf  
Exhibit E.1 HO5\_202411.pdf  
Exhibit A.1 HO5\_202411.pdf  
Exhibit A.2 HO5\_202411.pdf  
Exhibit E HO5\_202411.pdf  
Exhibit B HOH.pdf  
Exhibit H HO5\_202411.pdf  
Exhibit I HO5\_202411.pdf  
Exhibit B HOS.pdf

**Item Status:****Status Date:****Satisfied - Item:**

Statement of Compliance (Rates and Rules)

**Comments:****Attachment(s):**

StatementOfCompliance.pdf

**Item Status:****Status Date:**

**State:** Louisiana  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0003 Owner Occupied Homeowners  
**Product Name:** Homeowners  
**Project Name/Number:** LA HOH HOS 2025-01/

**Filing Company:** Progressive Property Insurance Company

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/06/2024		Supporting Document	Statement of Compliance (Rates and Rules)	09/13/2024	StatementOfCompliance.pdf (Superceded)
09/06/2024		Supporting Document	Explanatory Memorandum (Rates and Rules)	09/13/2024	Explanatory Memo - LA.pdf (Superceded)
09/06/2024		Supporting Document	Rate Revisions Exhibits for Home Owners	09/13/2024	Exhibit B HOH.pdf (Superceded) Exhibit B HOS.pdf (Superceded) Exhibit H HO3_202411.pdf Exhibit A.1 HO3_202411.pdf Exhibit A.2 HO3_202411.pdf Exhibit E HO3_202411.pdf Exhibit E.1 HO3_202411.pdf Exhibit I HO3_202411.pdf Exhibit A.1 HO5_202411.pdf Exhibit A.2 HO5_202411.pdf Exhibit E HO5_202411.pdf Exhibit E.1 HO5_202411.pdf Exhibit H HO5_202411.pdf Exhibit I HO5_202411.pdf