SERFF Tracking #: PRGS-129215190   State Tracking #: PRGS-129215190   Company Tracking #:

State: Kentucky   Filing Company: Progressive Direct Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: KY Direct 201309
Project Name/Number: /

Filing at a Glance

Company:	Progressive Direct Insurance Company
Product Name:	KY Direct 201309
State:	Kentucky
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate
Date Submitted:	09/24/2013
SERFF Tr Num:	PRGS-129215190
SERFF Status:	Closed-Acknowledged
State Tr Num:	PRGS-129215190
State Status:	Filing Closed
Co Tr Num:	
Effective Date Requested (New):	09/27/2013
Effective Date Requested (Renewal):	11/06/2013
Author(s):	KY Filer
Reviewer(s):	Sandra Stumbo (primary)
Disposition Date:	10/07/2013
Disposition Status:	Acknowledged
Effective Date (New):	09/27/2013
Effective Date (Renewal):	11/06/2013

State Filing Description:
FAD: 10/23/2013

State:	Kentucky		**Filing Company:**	Progressive Direct Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)			
Product Name:	KY Direct 201309			
Project Name/Number:	/			

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/07/2013	
State Status Changed: 10/07/2013	Deemer Date: 10/24/2013
Created By: KY Filer	Submitted By: KY Filer
Corresponding Filing Tracking Number:	

Filing Description:

Subject: File and Use Rate Filing:

Effective Dates: September 27, 2013 – New Business;

November 6, 2013 – Renewal Business

Enclosed you will find updated rates. This filing is being made as a "file and use" filing pursuant to Kentucky Revised Statutes, Title XXV, Chapter 304, Section 304.13-051.

We are enclosing only the rate pages that have changed with this revision. If you have questions regarding this filing, please contact me directly at (804) 887-5789 or by e-mail at Omar_Parvaiz@progressive.com.

Thank you for your timely review of the filing.

Sincerely,

Omar Parvaiz
Product Manager
804-887-5789

Company and Contact

Filing Contact Information

Omar Parvaiz, Product Manager	omar_parvaiz@progressive.com
200 Westgate Parkway	804-887-5789 [Phone]
Suite 300	804-360-4531 [FAX]
Richmond, VA 23233	

Filing Company Information

Progressive Direct Insurance Company	CoCode: 16322	State of Domicile: Ohio
6300 Wilson Mills Rd	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name: Progressive Grp. of Cos.	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1524319	

Filing Fees

Fee Required?	Yes
Fee Amount:	$5.00
Retaliatory?	Yes
Fee Explanation:	1 Company X $5 File and Use Filing Fee = $5
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
Progressive Direct Insurance Company	$5.00	09/24/2013	74428867

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Acknowledged	Sandra Stumbo	10/07/2013	10/07/2013

SERFF Tracking #:	PRGS-129215190	State Tracking #:	PRGS-129215190	Company Tracking #:

State:	*Kentucky*		**Filing Company:**	*Progressive Direct Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*			
Product Name:	*KY Direct 201309*			
Project Name/Number:	/			

Disposition

Disposition Date: 10/07/2013

Effective Date (New): 09/27/2013

Effective Date (Renewal): 11/06/2013

Status: Acknowledged

Comment: thank you.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Direct Insurance Company	-5.000%	-0.200%	$-71,995	41,102	$35,997,490	1.807%	-1.163%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum (if applicable)		Yes
Supporting Document	Histogram (if applicable)		Yes
Supporting Document	Filing Fee		Yes
Supporting Document	LC-1 P&C (8/00) Calculation of Loss Cost Multiplier (if applicable)		Yes
Supporting Document	LC-2 P&C (8/00) Expense Constant Supplement (if applicable)		Yes
Supporting Document	SG-1 Synopsis for Personal Auto-Rate Comparisons		Yes
Supporting Document	Third Party Authorization (if applicable)		Yes
Rate	Factor Pages		Yes

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: -3.700%

Effective Date of Last Rate Revision: 06/28/2013

Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Direct Insurance Company	-5.000%	-0.200%	$-71,995	41,102	$35,997,490	1.807%	-1.163%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Factor Pages		Replacement		KY 2013-09 Direct Factor Pages Exhibit 9_9-23-2013.pdf

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Violation Point Assignment Table

VIOLATION CODE	BI/RBI/PD FIRST	BI/RBI/PD SECOND	BI/RBI/PD ADDTL	COMP/LOAN FIRST	COMP/LOAN SECOND	COMP/LOAN ADDTL	COLL/RENT/ROADSIDE FIRST	COLL/RENT/ROADSIDE SECOND	COLL/RENT/ROADSIDE ADDTL	MED/PIP/OPT PIP FIRST	MED/PIP/OPT PIP SECOND	MED/PIP/OPT PIP ADDTL
AAF	4	6	9	2	1	1	3	4	9	3	4	4
AFS	0	0	0	0	0	0	0	0	0	0	0	0
AFM	0	0	0	0	0	0	0	0	0	0	0	0
ANC	0	0	0	0	0	0	0	0	0	0	0	0
ANO	0	0	0	0	0	0	0	0	0	0	0	0
APC	0	0	0	0	0	0	0	0	0	0	0	0
ASW	0	0	0	0	0	0	0	0	0	0	0	0
BOT	1	2	5	1	2	3	1	5	4	1	3	1
CMP	0	0	0	0	0	0	0	0	0	0	0	0
CMU	0	0	0	0	0	0	0	0	0	0	0	0
CRD	4	4	4	4	4	4	4	4	4	4	4	4
DEQ	0	0	0	0	0	0	0	0	0	0	0	0
DEV	2	3	2	3	3	5	3	2	2	3	3	3
DR	4	4	4	4	4	4	4	4	4	4	4	4
DWI	1	2	5	1	2	3	1	5	4	1	3	1
FDL	2	2	2	2	2	2	2	2	2	2	2	2
FEL	4	4	4	4	4	4	4	4	4	4	4	4
FLE	4	4	4	4	4	4	4	4	4	4	4	4
FTC	2	3	2	3	3	5	3	2	2	3	3	3
FTY	2	3	2	3	3	5	3	2	2	3	3	3
HOM	4	4	4	4	4	4	4	4	4	4	4	4
IBK	2	3	2	3	3	5	3	2	2	3	3	3
IP	2	3	2	3	3	5	3	2	2	3	3	3
IT	2	3	2	3	3	5	3	2	2	3	3	3
LDL	4	4	4	4	4	4	4	4	4	4	4	4
LIC	2	3	2	3	3	5	3	2	2	3	3	3
LTS	4	4	4	4	4	4	4	4	4	4	4	4
MAJ	4	4	4	4	4	4	4	4	4	4	4	4
MMV	2	3	2	3	3	5	3	2	2	3	3	3
NAF	0	0	0	0	0	0	0	0	0	0	0	0
NCL	0	0	0	0	0	0	0	0	0	0	0	0
NFX	0	0	0	0	0	0	0	0	0	0	0	0
REF	1	2	5	1	2	3	1	5	4	1	3	1
RKD	4	4	4	4	4	4	4	4	4	4	4	4
SAF	2	3	2	3	3	5	3	2	2	3	3	3
SCH	2	3	2	3	3	5	3	2	2	3	3	3
SLV	4	4	4	4	4	4	4	4	4	4	4	4
SPD	2	1	1	2	3	3	2	2	2	2	1	1
SUS	4	4	4	4	4	4	4	4	4	4	4	4
TMP	0	0	0	0	0	0	0	0	0	0	0	0
UDR	4	4	4	4	4	4	4	4	4	4	4	4
WSR	2	3	2	3	3	5	3	2	2	3	3	3
XPT	0	0	0	0	0	0	0	0	0	0	0	0

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

BI Base Rate Table

BI BASE
RATE
153.43

Note: The Rate Cap is +/-9%

RBI Base Rate Table

RBI BASE
RATE
118.02

Note: The Rate Cap is +/-9%

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Base Rate Table

PD	UM	UIM	MED	COMP	COLL	LOAN	OPT PIP	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
117.70	27.70	19.46	6.57	159.81	328.32	19.86	8.01	94.85	14.42	3.40	2.06	20.91	30.42	180.47

Note: The Rate Cap is +/-9%

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Monthly Rate Factor Table

TREND MONTHS	BI/RBI	PD	MED	COMP	COLL	LOAN	OPT PIP	PIP	RENT	ROADSIDE	ACPE	GUEST PIP
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
28	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
29	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
30	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
34	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
35	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
36	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
46	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
47	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
48	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
49 ... 99	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Base Model Year Table

BASE MODEL
YEAR
2014

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Anti-Theft Discount Table

ACTIVE ALARM	PASSIVE ALARM	THEFT DETERRENT	FACTOR
Y	N	N	0.05
N	Y	N	0.15
N	N	Y	0.20
N	N	N	0.00

ACTIVE ALARM	PASSIVE ALARM	THEFT DETERRENT	FACTOR
Y	N	N	0.05
N	Y	N	0.15
N	N	Y	0.20
N	N	N	0.00

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Initial Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	0	0.56	0.56	0.96	0.56	0.96	0.56	0.56	0.96	0.96	0.56	1.00	1.00
201309	1	0.61	0.61	0.96	0.61	0.96	0.61	0.61	0.96	0.96	0.61	1.00	1.00
201309	2	0.65	0.65	0.97	0.65	0.97	0.65	0.65	0.97	0.97	0.65	1.00	1.00
201309	3	0.69	0.69	0.97	0.69	0.97	0.69	0.69	0.97	0.97	0.69	1.00	1.00
201309	4	0.72	0.72	0.97	0.72	0.97	0.72	0.72	0.97	0.97	0.72	1.00	1.00
201309	5	0.75	0.75	0.97	0.75	0.97	0.75	0.75	0.97	0.97	0.75	1.00	1.00
201309	6	0.78	0.78	0.97	0.78	0.97	0.78	0.78	0.97	0.97	0.78	1.00	1.00
201309	7	0.80	0.80	0.97	0.80	0.97	0.80	0.80	0.97	0.97	0.80	1.00	1.00
201309	8	0.82	0.82	0.97	0.82	0.97	0.82	0.82	0.97	0.97	0.82	1.00	1.00
201309	9	0.84	0.84	0.97	0.84	0.97	0.84	0.84	0.97	0.97	0.84	1.00	1.00
201309	10	0.85	0.85	0.97	0.85	0.97	0.85	0.85	0.97	0.97	0.85	1.00	1.00
201309	11	0.86	0.86	0.97	0.86	0.97	0.86	0.86	0.97	0.97	0.86	1.00	1.00
201309	12	0.88	0.88	0.98	0.88	0.98	0.88	0.88	0.98	0.98	0.88	1.00	1.00
201309	13	0.88	0.88	0.98	0.88	0.98	0.88	0.88	0.98	0.98	0.88	1.00	1.00
201309	14	0.89	0.89	0.98	0.89	0.98	0.89	0.89	0.98	0.98	0.89	1.00	1.00
201309	15	0.90	0.90	0.98	0.90	0.98	0.90	0.90	0.98	0.98	0.90	1.00	1.00
201309	16	0.90	0.90	0.98	0.90	0.98	0.90	0.90	0.98	0.98	0.90	1.00	1.00
201309	17	0.91	0.91	0.98	0.91	0.98	0.91	0.91	0.98	0.98	0.91	1.00	1.00
201309	18	0.91	0.91	0.98	0.91	0.98	0.91	0.91	0.98	0.98	0.91	1.00	1.00
201309	19	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	20	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	21	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	22	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	23	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	24	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	25	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	26	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	27	0.93	0.93	0.99	0.93	0.99	0.93	0.93	0.99	0.99	0.93	1.00	1.00
201309	28	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	29	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	30	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	31	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	32	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	33	0.94	0.94	0.99	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	34	0.95	0.95	0.99	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	35	0.95	0.95	0.99	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	36	0.95	0.95	0.99	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	37	0.95	0.95	0.99	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	38	0.95	0.95	0.99	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	39	0.96	0.96	0.99	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	40	0.96	0.96	0.99	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	41	0.96	0.96	0.99	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	42	0.96	0.96	0.99	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	43	0.97	0.97	0.99	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	44	0.97	0.97	0.99	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	45	0.97	0.97	0.99	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	46	0.97	0.97	1.00	0.97	1.00	0.97	0.97	1.00	1.00	0.97	1.00	1.00
201309	47	0.98	0.98	1.00	0.98	1.00	0.98	0.98	1.00	1.00	0.98	1.00	1.00
201309	48	0.98	0.98	1.00	0.98	1.00	0.98	0.98	1.00	1.00	0.98	1.00	1.00
201309	49	0.98	0.98	1.00	0.98	1.00	0.98	0.98	1.00	1.00	0.98	1.00	1.00
201309	50	0.99	0.99	1.00	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	51	0.99	0.99	1.00	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	52	0.99	0.99	1.00	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	56	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	57	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	58	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	60	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	61	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	63	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	65	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	66	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	67	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	70	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	71	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	72	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	73	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	75	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	76	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	77	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	78	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Initial Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Initial Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table - UBI Initial Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing
    applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount
    factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount
    in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount
    determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Initial Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Renewal Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	0	0.50	0.50	0.95	0.50	0.95	0.50	0.50	0.95	0.95	0.50	1.00	1.00
201309	1	0.55	0.55	0.95	0.55	0.95	0.55	0.55	0.95	0.95	0.55	1.00	1.00
201309	2	0.59	0.59	0.95	0.59	0.95	0.59	0.59	0.95	0.95	0.59	1.00	1.00
201309	3	0.63	0.63	0.96	0.63	0.96	0.63	0.63	0.96	0.96	0.63	1.00	1.00
201309	4	0.66	0.66	0.96	0.66	0.96	0.66	0.66	0.96	0.96	0.66	1.00	1.00
201309	5	0.69	0.69	0.96	0.69	0.96	0.69	0.69	0.96	0.96	0.69	1.00	1.00
201309	6	0.72	0.72	0.96	0.72	0.96	0.72	0.72	0.96	0.96	0.72	1.00	1.00
201309	7	0.75	0.75	0.96	0.75	0.96	0.75	0.75	0.96	0.96	0.75	1.00	1.00
201309	8	0.78	0.78	0.96	0.78	0.96	0.78	0.78	0.96	0.96	0.78	1.00	1.00
201309	9	0.80	0.80	0.96	0.80	0.96	0.80	0.80	0.96	0.96	0.80	1.00	1.00
201309	10	0.82	0.82	0.97	0.82	0.97	0.82	0.82	0.97	0.97	0.82	1.00	1.00
201309	11	0.83	0.83	0.97	0.83	0.97	0.83	0.83	0.97	0.97	0.83	1.00	1.00
201309	12	0.85	0.85	0.97	0.85	0.97	0.85	0.85	0.97	0.97	0.85	1.00	1.00
201309	13	0.86	0.86	0.97	0.86	0.97	0.86	0.86	0.97	0.97	0.86	1.00	1.00
201309	14	0.88	0.88	0.97	0.88	0.97	0.88	0.88	0.97	0.97	0.88	1.00	1.00
201309	15	0.88	0.88	0.97	0.88	0.97	0.88	0.88	0.97	0.97	0.88	1.00	1.00
201309	16	0.89	0.89	0.97	0.89	0.97	0.89	0.89	0.97	0.97	0.89	1.00	1.00
201309	17	0.90	0.90	0.97	0.90	0.97	0.90	0.90	0.97	0.97	0.90	1.00	1.00
201309	18	0.90	0.90	0.97	0.90	0.97	0.90	0.90	0.97	0.97	0.90	1.00	1.00
201309	19	0.91	0.91	0.97	0.91	0.97	0.91	0.91	0.97	0.97	0.91	1.00	1.00
201309	20	0.91	0.91	0.97	0.91	0.97	0.91	0.91	0.97	0.97	0.91	1.00	1.00
201309	21	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	22	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	23	0.92	0.92	0.98	0.92	0.98	0.92	0.92	0.98	0.98	0.92	1.00	1.00
201309	24	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	25	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	26	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	27	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	28	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	29	0.93	0.93	0.98	0.93	0.98	0.93	0.93	0.98	0.98	0.93	1.00	1.00
201309	30	0.94	0.94	0.98	0.94	0.98	0.94	0.94	0.98	0.98	0.94	1.00	1.00
201309	31	0.94	0.94	0.98	0.94	0.98	0.94	0.94	0.98	0.98	0.94	1.00	1.00
201309	32	0.94	0.94	0.98	0.94	0.98	0.94	0.94	0.98	0.98	0.94	1.00	1.00
201309	33	0.94	0.94	0.98	0.94	0.98	0.94	0.94	0.98	0.98	0.94	1.00	1.00
201309	34	0.94	0.94	0.94	0.94	0.99	0.94	0.94	0.99	0.99	0.94	1.00	1.00
201309	35	0.95	0.95	0.95	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	36	0.95	0.95	0.95	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	37	0.95	0.95	0.95	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	38	0.95	0.95	0.95	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	39	0.95	0.95	0.95	0.95	0.99	0.95	0.95	0.99	0.99	0.95	1.00	1.00
201309	40	0.96	0.96	0.96	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	41	0.96	0.96	0.96	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	42	0.96	0.96	0.96	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	43	0.96	0.96	0.96	0.96	0.99	0.96	0.96	0.99	0.99	0.96	1.00	1.00
201309	44	0.97	0.97	0.97	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	45	0.97	0.97	0.97	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	46	0.97	0.97	0.97	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	47	0.97	0.97	0.97	0.97	0.99	0.97	0.97	0.99	0.99	0.97	1.00	1.00
201309	48	0.98	0.98	0.98	0.98	1.00	0.98	0.98	1.00	1.00	0.98	1.00	1.00
201309	49	0.98	0.98	0.98	0.98	1.00	0.98	0.98	1.00	1.00	0.98	1.00	1.00
201309	50	0.99	0.99	0.99	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	51	0.99	0.99	0.99	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	52	0.99	0.99	0.99	0.99	1.00	0.99	0.99	1.00	1.00	0.99	1.00	1.00
201309	53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	56	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	57	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	58	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	60	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	61	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	63	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	65	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	66	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	67	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	70	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	71	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	72	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	73	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	75	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	76	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	77	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	78	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Renewal Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
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f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Usage-Based Insurance Factor Table - UBI Renewal Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Renewal Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
c.) In determining the UBI discount for vehicles that have previously received a discount, refer to the applicable UBI Renewal discount factor in the rate revision filing applicable to the policy term prior to the term to which the discount is being applied.
d.) If a UBI discount is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.
e.) The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile
Rating Factor Pages

Usage-Based Insurance Factor Table – UBI Renewal Discount

RATE REVISION	UBI GROUP	BI/RBI/PD	MED	COMP	COLL	LOAN	PIP	RENT	ROADSIDE	ACPE	GUEST PIP	OPERATIONS EXPENSE	ACQUISITION EXPENSE
201309	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201309	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Notes:
a.) If a vehicle does not participate in the usage-based insurance program they are assigned a factor of 1.0.
b.) In determining a vehicle's initial UBI discount, refer to the applicable UBI initial discount factor in the rate revision filing applicable to the policy term to which the discount is being applied.
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f.) If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
g.) The average factor is applied to all coverages for the vehicle indicated In the Rate Order of Calculation.
h.) The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum (if applicable)
Comments:	
Attachment(s):	KY 2013-09 Direct TOC and Exhibits 1 to 7_9-23-2013.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Histogram (if applicable)
Comments:	
Attachment(s):	KY 2013-09 Direct Exhibit 8_9-23-2013.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Filing Fee
Bypass Reason:	The Rate Filing Fee has been submitted Via SERFF EFT.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	LC-1 P&C (8/00) Calculation of Loss Cost Multiplier (if applicable)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	LC-2 P&C (8/00) Expense Constant Supplement (if applicable)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	SG-1 Synopsis for Personal Auto-Rate Comparisons

Comments:	Form SG-1 is being submitted separately on the KY DOI Website.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Authorization (if applicable)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Introduction

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

Table of Contents

Exhibit 1

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Proposed Rate Changes

We measured the rate changes by calculating rates for in-force policies under the current rating plans, including application of monthly rating factors as of the new business effective date, and determined the percent change in the rate totals for each coverage.

Coverage	Rate Change
BI/RBI	-0.7%
PD	-1.0%
UM	0.0%
UIM	10.0%
MED	-0.1%
PIP/Guest PIP/Optional (Opt.) PIP*	0.0%
COMP	0.0%
COLL	0.0%
LOAN	0.0%
RENT	0.0%
ROADSIDE	0.1%
ACPE	0.0%
Acquisition Expense	0.0%
Operations Expense	0.0%
All Coverages Combined	-0.2%

*Future references of PIP include Guest PIP and Optional (Opt.) PIP data

Exhibit 2

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Determination of Statewide Rate Level Changes

Coverage	Accident Year Ending	Earned Premium	Trended EP @ CRL	Trended & Developed Loss & LAE	Ultimate Loss & LAE Ratio	Budgetary Loss & LAE Ratio	Indicated Change	Selected Weights	Credibility Percent	Cred Wtd Indicated Change
BI/RBI	Jul-12	18,794,250	18,110,268	14,748,428	81.4%	90.2%	-9.7%	51.8%		
	Jul-13	17,352,280	16,826,190	15,310,907	91.0%	90.2%	0.9%	48.2%		
	TOTAL	36,146,530	34,936,458	30,059,335	86.0%	90.2%	-4.6%		83.0%	-4.3%
PD	Jul-13	12,160,897	12,045,566	9,592,824	79.6%	90.2%	-11.7%	100.0%		
	TOTAL	12,160,897	12,045,566	9,592,824	79.6%	90.2%	-11.7%		100.0%	-11.7%
UM	Jul-12	2,077,813	2,253,277	1,108,621	49.2%	90.2%	-45.5%	51.8%		
	Jul-13	2,188,474	2,102,999	695,800	33.1%	90.2%	-63.3%	48.2%		
	TOTAL	4,266,287	4,356,276	1,804,421	41.4%	90.2%	-54.1%		20.3%	-9.7%
UIM	Jul-12	1,064,978	1,298,825	3,823,817	294.4%	90.2%	226.3%	51.8%		
	Jul-13	1,109,169	1,198,616	3,891,174	324.6%	90.2%	259.8%	48.2%		
	TOTAL	2,174,147	2,497,441	7,714,991	309.0%	90.2%	242.4%		16.0%	40.2%
MED	Jul-13	110,700	102,617	48,768	47.5%	90.2%	-47.3%	100.0%		
	TOTAL	110,700	102,617	48,768	47.5%	90.2%	-47.3%		10.8%	-5.1%
PIP	Jul-13	7,679,350	7,398,121	6,605,078	89.3%	90.2%	-1.0%	100.0%		
	TOTAL	7,679,350	7,398,121	6,605,078	89.3%	90.2%	-1.0%		85.5%	-0.9%
COMP	Jul-12	4,820,286	5,956,538	4,872,712	81.8%	88.9%	-7.9%	51.8%		
	Jul-13	5,244,899	5,548,249	3,727,905	67.2%	88.9%	-24.4%	48.2%		
	TOTAL	10,065,185	11,504,787	8,600,617	74.8%	88.9%	-15.9%		100.0%	-15.9%
COLL	Jul-13	13,155,397	12,339,995	9,846,936	79.8%	88.9%	-10.2%	100.0%		
	TOTAL	13,155,397	12,339,995	9,846,936	79.8%	88.9%	-10.2%		100.0%	-10.2%
ROADSIDE	Jul-13	199,085	199,297	201,886	101.3%	88.9%	14.0%	100.0%		
	TOTAL	199,085	199,297	201,886	101.3%	88.9%	14.0%		100.0%	14.0%
All Coverages Combined*	Jul-12	73,241,810								
	Jul-13	73,574,714								
	TOTAL	146,816,524								-5.0%

*Note: All Coverages Combined includes RENT, ACPE, LOAN, ACQUISITION EXPENSE, and OPERATIONS EXPENSE

Exhibit 3

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Expenses

Expense Category	Liability % of Written Premium	Physical Damage % of Written Premium
Operating Expense	2.0%	2.0%
Product & Pricing Expense	0.3%	0.3%
Taxes, Licenses, and Fees	4.2%	4.2%
Revenue Adjustments	1.0%	1.0%
Profit	4.0%	4.0%
Investment Income*	1.6%	0.2%
Total Budgeted Expenses	9.8%	11.1%
Budgetary Loss and LAE Ratio	90.2%	88.9%

*Investment Income is a negative expense and is subtracted when determining Total Budgeted Expenses.
**Advertising and call center expenses are considered separately.

Exhibit 4

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Determination of General Trends

The selected annual trend percentages for individual coverage severity and frequency were determined by examining
Progressive 12-month moving average data through 07/31/2013.
Actuarial judgment was used to make the selects.

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

Coverage	Progressive 2 Year Annualized Trend	Progressive 1 Year Annualized Trend	Historic to Present Trend Selected	Present to Future Avg Date of Loss Selected
BI/RBI	7.2%	2.2%	5.8%	2.2%
PD		1.9%	1.9%	1.9%
PIP		0.0%	1.3%	0.0%
COMP	-3.5%	-11.9%	-3.2%	-3.2%
COLL		-2.5%	-0.5%	0.0%

TREND PERIOD

Accident Year Ending	Midpoint of Accident Year	Average Effective Date of Rate Revision	Duration between Rate Revisions	Policy Term	Trend-to-Date* (Future Avg Date of Loss)
Jul-12	Jan-12	30-Oct-13	6	6.08	2-May-14
Jul-13	Jan-13	30-Oct-13	6	6.08	2-May-14

Accident Year Ending	Historic Months in Span**	Historic Trend Period	Future Months in Span***	Future Trend Period
Jul-12	18	1.5	9.03	0.75
Jul-13	6	0.5	9.03	0.75

* Effective Date + 1/2 (Projected Duration) + 1/2 (Policy Term)
** Number of months between Midpoint of Accident Year (Average Date of Loss) and the Present-Trend-to-Date
*** Number of months between Present-Trend-to-Date and the Future-Trend-to-Date (Future Average Date of Loss)

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

Exhibit 7

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Effect of Investment Income

In setting the provision for profit, in the BLR, the other income from investment earnings attributable to unearned premium and loss reserves was considered as follows:

	Auto Liability	Auto Physical Damage
1. Loss & Loss Expense Reserves at 12/31/11	$5,114,513,485	$40,345,381
2. Loss & Loss Expense Reserves at 12/31/12	$5,518,702,720	$79,206,433
3. Mean Loss & Loss Expense Reserves	$5,316,608,103	$59,775,907
4. Unearned Premium Reserves at 12/31/11	$2,325,875,044	$1,448,543,936
5. Unearned Premium Reserves at 12/31/12	$2,490,494,218	$1,569,459,681
6. Mean Unearned Premium Reserves	$2,408,184,631	$1,509,001,809
7. Deduction for Prepaid Expenses	$355,448,052	$222,728,667
8. Gross Investment Reserve	$7,369,344,682	$1,346,049,049
9. Deduction for Agent Balances	$1,434,416,681	$898,825,338
10. Net Investment Reserve	$5,934,928,001	$447,223,711
11. Net Investment Income	$509,313,220	$509,313,220
12. Cash & Invested Assets	$15,514,160,993	$15,514,160,993
13. Rate of Investment Income	3.3%	3.3%
14. Investment Income on All Reserves	$194,665,638	$14,668,938
15. Earned Premium	$9,141,555,673	$5,261,888,034
16. Investment Income as a % of EP Before Federal Income Tax	2.1%	0.3%
17. Investment Income as a % of EP After Federal Income Tax	1.6%	0.2%

Source: All Progressive Companies Combined 2012 Annual Statement

Exhibit 8

Progressive Direct Insurance Company
Kentucky Private Passenger Automobile

Histogram of Rate Changes Over Past 12 Month Period - All Markets Combined
Based on 31,800 policies

Percent Change - Renewal Policies Only

				Freq	Cum. Freq	Percent	Cum. Percent
-19.73%	TO	-10.01%		46	46	0%	0%
-10.00%	TO	-0.01%	**	13,143	13,189	41%	41%
0.00%	TO	0.00%		20	13,209	0%	42%
0.01%	TO	10.00%	***	12,719	25,928	40%	82%
10.01%	TO	22.23%	***	5,872	31,800	18%	100%