
AMENDED FILING EXPLANATION

PROGRESSIVE MAX INSURANCE COMPANY

Amended Annual Statement Filing No. 1, dated February 28, 2014:

Progressive Max Insurance Company ("Company") identified an error in its December 31, 2013 annual statement on its Schedule P. The Company omitted part O - Reinsurance, this error required the Actuarial Opinion, Schedule P Part 1 Summary (page 33), Part 1-O (page 51), and part 4-O (page 70) to be amended.



ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

PROGRESSIVE MAX INSURANCE COMPANY

NAIC Group Code.....155, 155	NAIC Company Code..... 24279	Employer's ID Number..... 34-0472535
(Current Period) (Prior Period)		
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Incorporated/Organized..... March 12, 1937	Commenced Business..... May 10, 1937	
Statutory Home Office	6300 WILSON MILLS ROAD, W33..... CLEVELAND OH 44143-2182	
	(Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	6300 WILSON MILLS ROAD, W33..... CLEVELAND OH 44143-2182	440-461-5000
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Mail Address	P.O. BOX 89490..... CLEVELAND OH 44101-6490	
	(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	6300 WILSON MILLS ROAD, W33..... CLEVELAND OH 44143-2182	440-395-4460
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	PROGRESSIVE.COM	
Statutory Statement Contact	MARY BETH ANDREANO	440-395-4460
	(Name)	(Area Code) (Telephone Number) (Extension)
	FINANCIAL_REPORTING@PROGRESSIVE.COM	440-446-7168
	(E-Mail Address)	(Fax Number)

POLICYHOLDER SERVICES AND CLAIMS REPORTING -- 1-800-PROGRESSIVE (1-800-776-4737)

OFFICERS

Name	Title	Name	Title
SANJAY MAHESH VYAS	PRESIDENT	MICHAEL ROBERT UTH	SECRETARY
DANIEL JOSEPH WITALEC	TREASURER		

OTHER

PATRICK KEVIN CALLAHAN	(VICE PRESIDENT)	SCOTT EDWARD COLEMAN	(ASST. TREASURER)
JAMES RUSSELL HAAS	(VICE PRESIDENT)	KAREN ANN KOSUDA	(ASST. SECRETARY)
MARIANN WOJTKUN MARSHALL	(VICE PRESIDENT)		

DIRECTORS OR TRUSTEES

TOBY KRAMER ALFRED	JAMES RUSSELL HAAS	CAROLINE MAE KORAN	SANJAY MAHESH VYAS
DANIEL JOSEPH WITALEC			

State of..... OHIO
County of..... CUYAHOGA

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
SANJAY MAHESH VYAS	KAREN ANN KOSUDA	SCOTT EDWARD COLEMAN
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	ASSISTANT SECRETARY	ASSISTANT TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This 13TH day of FEBRUARY, 2014	b. If no	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	318	296	11	.....	.....7	.....	.....13	40	XXX.....
2. 2004.....	141,489	5	141,485	73,447	7	2,238	0	16,171	1	7,243	91,848	XXX.....
3. 2005.....	177,891	884	177,007	101,433	798	2,891	1	21,766	57	10,138	125,233	XXX.....
4. 2006.....	200,476	1,535	198,941	111,816	771	3,030	2	23,917	0	12,295	137,990	XXX.....
5. 2007.....	213,744	1,943	211,801	124,518	912	3,235	2	23,792	.....	.....14,774	150,631	XXX.....
6. 2008.....	224,184	2,029	222,155	133,030	960	3,136	0	25,667	.....	.....15,423	160,873	XXX.....
7. 2009.....	252,204	2,519	249,686	147,596	1,145	3,598	2	25,428	.....	.....17,261	175,475	XXX.....
8. 2010.....	280,182	3,054	277,128	169,780	1,813	3,922	2	28,218	.....	.....19,322	200,104	XXX.....
9. 2011.....	304,197	3,916	300,282	177,845	1,570	3,218	1	28,367	.....	.....21,414	207,860	XXX.....
10. 2012.....	328,548	4,084	324,464	181,645	1,312	1,715	1	27,973	.....	.....22,803	210,020	XXX.....
11. 2013.....	343,213	4,879	338,334	142,980	1,079	433	0	23,243	.....	.....14,498	165,577	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	..1,364,408	10,663	27,427	13	244,550	59	155,185	1,625,650	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1,190	.....	.....2,249	3,369	2	.....	.....	.....	.....1	.....	.....	.....74	XXX.....
2. 2004.....	27	.....	.....8	.....	.....3	.....	.....	.....	.....1	.....	.....	.....38	XXX.....
3. 2005.....	728	683	8	.....	.....6	.....	.....	.....	.....4	.....	.....	.....62	XXX.....
4. 2006.....	131	26	127	119	15	.....	.....	.....	.....12	.....	.....	.....140	XXX.....
5. 2007.....	801	531	157	149	36	.....	.....	.....	.....25	.....	.....	.....340	XXX.....
6. 2008.....	1,441	977	89	81	85	.....	.....	.....	.....38	.....	.....	.....596	XXX.....
7. 2009.....	1,973	543	236	205	238	.....	.....	.....	.....97	.....	.....	.....1,795	XXX.....
8. 2010.....	6,919	2,938	1,532	225	704	.....	.....258	.....	.....443	.....	.....694	6,692	XXX.....
9. 2011.....	10,550	1,039	2,190	579	1,687	.....	.....403	.....	.....979	.....	.....775	14,191	XXX.....
10. 2012.....	25,507	4,809	4,287	112	2,666	.....	.....762	.....	.....2,443	.....	.....1,794	30,746	XXX.....
11. 2013.....	55,048	2,009	16,843	1,754	3,687	.....	.....1,518	0	7,507	.....	.....9,971	80,841	XXX.....
12. Totals...	104,315	13,555	27,727	6,592	9,129	0	2,941	0	11,550	0	13,234	135,515	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....XXX.....	70	3
2. 2004.	91,894	8	91,886	64.9	180.3	64.9	.....	.....	.....6.00	35	3
3. 2005.	126,836	1,540	125,295	71.3	174.3	70.8	.....	.....	.....6.00	53	10
4. 2006.	139,048	918	138,130	69.4	59.8	69.4	.....	.....	.....6.00	113	27
5. 2007.	152,565	1,594	150,971	71.4	82.0	71.3	.....	.....	.....6.00	278	61
6. 2008.	163,487	2,017	161,469	72.9	99.4	72.7	.....	.....	.....6.00	473	123
7. 2009.	179,165	1,895	177,270	71.0	75.2	71.0	.....	.....	.....6.00	1,460	335
8. 2010.	211,775	4,979	206,796	75.6	163.0	74.6	.....	.....	.....6.00	5,287	1,404
9. 2011.	225,241	3,190	222,051	74.0	81.5	73.9	.....	.....	.....6.00	11,122	3,069
10. 2012.	247,000	6,233	240,766	75.2	152.6	74.2	.....	.....	.....6.00	24,875	5,871
11. 2013.	251,259	4,842	246,417	73.2	99.2	72.8	.....	.....	.....6.00	68,128	12,712
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	111,895	23,620

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.