



# QUARTERLY STATEMENT

## **As of June 30, 2021**

# PROGRESSIVE GULF INSURANCE COMPANY

NAIC Group Code.....155, 155 (Current Period) (Prior Period)	NAIC Company Code..... 42412	Employer's ID Number..... 34-1374634
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Incorporated/Organized..... April 20, 1982	Commenced Business..... January 1, 1983	
Statutory Home Office	6300 WILSON MILLS ROAD, W33 .. CLEVELAND .. OH .. US .. 44143-2182 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	6300 WILSON MILLS ROAD, W33 .. CLEVELAND .. OH .. US .. 44143-2182 (Street and Number) (City or Town, State, Country and Zip Code)	440-461-5000 (Area Code) (Telephone Number)
Mail Address	P.O. BOX 89490 .. CLEVELAND .. OH .. US .. 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 .. US .. 44143-2182 (Street and Number) (City or Town, State, Country and Zip Code)	440-395-4460 (Area Code) (Telephone Number)
Internet Web Site Address	PROGRESSIVE.COM	
Statutory Statement Contact	MARY BETH ANDREANO (Name) FINANCIAL_REPORTING@PROGRESSIVE.COM (E-Mail Address)	440-395-4460 (Area Code) (Telephone Number) 440-603-5500 (Fax Number)

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

## OFFICERS

<b>Name</b> KATHRYN MARGARET LEMIEUX PATRICK SEAN BRENNAN	<b>Title</b> PRESIDENT TREASURER	<b>Name</b> PETER JAMES ALBERT	<b>Title</b> SECRETARY
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## OTHER

PETER JAMES ALBERT (VICE PRESIDENT) MARY BETH ANDREANO (VICE PRESIDENT)  
CHRISTINA LYNN CREWS (ASST. SECRETARY) HEATHER ELIZABETH DAY (VICE PRESIDENT)  
JAMES LEE KUSMER (ASST. TREASURER)

## **DIRECTORS OR TRUSTEES**

CHARLES ERNEST CONOVER RICHARD RUSSELL CRAWLEY JOHN ALLEN CURTISS, JR. HEATHER ELIZABETH DAY  
KATHRYN MARGARET LEMIEUX

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.

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(Signature)  
KATHRYN MARGARET LEMIEUX  
1. (Printed Name)  
PRESIDENT  
(Title)

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(Signature)  
CHRISTINA LYNN CREWS  
2. (Printed Name)  
ASSISTANT SECRETARY  
(Title)

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(Signature)  
PATRICK SEAN BRENNAN  
3. (Printed Name)  
TREASURER  

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(Title)

Subscribed and sworn to before me  
This 10TH day of AUGUST, 2021

- a. Is this an original filing?
- b. If no:
  - 1. State the amendment number
  - 2. Date filed
  - 3. Number of pages attached

Yes [ X ] No [ ]

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Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	381,215,627		381,215,627	320,616,530
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....0), cash equivalents (\$.....0) and short-term investments (\$.....0).....			0	20,599,516
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	381,215,627	0	381,215,627	341,216,046
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	1,149,647		1,149,647	1,188,798
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	15,584,400	1,366,967	14,217,433	11,047,299
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	95,551,600		95,551,600	90,191,538
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	7,993,533		7,993,533	1,716,607
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....	8,748,373	5,956	8,742,417	7,716,757
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	29,616,406		29,616,406	22,345,561
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	172,106	172,106	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	540,031,692	1,545,029	538,486,663	475,422,606
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	540,031,692	1,545,029	538,486,663	475,422,606

**DETAILS OF WRITE-INS**

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. PREPAID EXPENSES.....	171,096	171,096	0	
2502. MISCELLANEOUS OTHER ASSETS.....	1,010	1,010	0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	172,106	172,106	0	0

**PROGRESSIVE GULF INSURANCE COMPANY**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$....59,978,586).....	147,495,881	130,619,762
2. Reinsurance payable on paid losses and loss adjustment expenses.....	3,350,515	1,295,905
3. Loss adjustment expenses.....	32,335,431	29,147,984
4. Commissions payable, contingent commissions and other similar charges.....	755,583	1,757,290
5. Other expenses (excluding taxes, licenses and fees).....	23,081,093	18,126,789
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	2,736,818	2,919,106
7.1 Current federal and foreign income taxes (including \$....255,184 on realized capital gains (losses)).....	5,660,138	4,061,807
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$....164,572,673 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	142,594,193	124,608,414
10. Advance premium.....	2,741,863	1,536,805
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(6,105)	1,627,376
13. Funds held by company under reinsurance treaties.....		
14. Amounts withheld or retained by company for account of others.....		
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....	19,530,665	19,603,749
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	576,922	571,511
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	380,852,997	335,876,498
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	380,852,997	335,876,498
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	1,500,000	1,500,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	3,188,612	3,188,612
35. Unassigned funds (surplus).....	152,945,054	134,857,496
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36).....	157,633,666	139,546,108
38. Totals (Page 2, Line 28, Col. 3).....	538,486,663	475,422,606

**DETAILS OF WRITE-INS**

2501. STATE PLAN LIABILITY.....	..373,851	317,017
2502. ESCHEATABLE PROPERTY.....	..156,669	205,732
2503. OTHER LIABILITIES.....	..46,402	48,762
2598. Summary of remaining write-ins for Line 25 from overflow page.....	..0	..0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	..576,922	..571,511
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	..0	..0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	..0	..0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	..0	..0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	..0	..0

Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**STATEMENT OF INCOME**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct..... (written \$....246,896,242).....	235,188,448	241,023,094	477,596,904
1.2 Assumed..... (written \$....220,648,713).....	202,662,934	183,793,871	376,474,112
1.3 Ceded..... (written \$....246,896,242).....	235,188,448	241,023,094	477,596,904
1.4 Net..... (written \$....220,648,713).....	202,662,934	183,793,871	376,474,112
DEDUCTIONS:			
2. Losses incurred (current accident year \$....124,114,212):			
2.1 Direct.....	145,546,751	126,516,600	261,012,469
2.2 Assumed.....	125,287,024	91,791,878	203,258,416
2.3 Ceded.....	145,546,751	126,516,600	261,012,469
2.4 Net.....	125,287,024	91,791,878	203,258,416
3. Loss adjustment expenses incurred.....	20,050,998	16,702,850	34,568,076
4. Other underwriting expenses incurred.....	41,633,780	48,991,960	89,637,782
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	186,971,802	157,486,688	327,464,274
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	15,691,132	26,307,183	49,009,838
<b>INVESTMENT INCOME</b>			
9. Net investment income earned.....	2,537,388	3,232,332	6,391,513
10. Net realized capital gains (losses) less capital gains tax of \$....255,184.....	959,979	1,704,480	7,258,785
11. Net investment gain (loss) (Lines 9 + 10).....	3,497,367	4,936,812	13,650,298
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$....309,204 amount charged off \$....2,312,768).....	(2,003,564)	(4,783,436)	(5,395,214)
13. Finance and service charges not included in premiums.....	3,748,753	3,429,169	7,195,678
14. Aggregate write-ins for miscellaneous income.....	466,967	318,476	776,712
15. Total other income (Lines 12 through 14).....	2,212,156	(1,035,791)	2,577,176
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	21,400,655	30,208,204	65,237,312
17. Dividends to policyholders.....			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	21,400,655	30,208,204	65,237,312
19. Federal and foreign income taxes incurred.....	5,405,114	7,087,202	13,238,425
20. Net income (Line 18 minus Line 19) (to Line 22).....	15,995,541	23,121,002	51,998,887
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year.....	139,546,108	123,725,234	123,725,234
22. Net income (from Line 20).....	15,995,541	23,121,002	51,998,887
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....0.....			
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	1,025,660	1,034,158	1,470,884
27. Change in nonadmitted assets.....	1,066,357	977,624	351,103
28. Change in provision for reinsurance.....			
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			(38,000,000)
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	18,087,558	25,132,784	15,820,874
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	157,633,666	148,858,018	139,546,108

**DETAILS OF WRITE-INS**

0501.....			
0502.....			
0503.....			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0	0
1401. MISCELLANEOUS INCOME.....	.462,328	.243,053	.683,748
1402. INTEREST INCOME ON INTERCOMPANY BALANCES.....	4,499	74,685	91,474
1403. SERVICE BUSINESS REVENUE.....	140	738	1,490
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	466,967	318,476	776,712
3701.....			
3702.....			
3703.....			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0	0

Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**CASH FLOW**

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>CASH FROM OPERATIONS</b>			
1. Premiums collected net of reinsurance.....	212,870,203	196,943,640	403,221,731
2. Net investment income.....	3,364,900	3,420,192	9,039,012
3. Miscellaneous income.....	2,028,076	928,061	2,313,601
4. Total (Lines 1 through 3).....	218,263,179	201,291,893	414,574,344
5. Benefit and loss related payments.....	112,633,221	91,566,371	192,201,502
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	54,727,022	61,761,591	118,387,113
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$ 968,114 tax on capital gains (losses).....	4,061,967	2,527,668	13,633,837
10. Total (Lines 5 through 9).....	171,422,210	155,855,630	324,222,452
11. Net cash from operations (Line 4 minus Line 10).....	46,840,969	45,436,263	90,351,892
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	113,728,686	51,460,771	236,136,412
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....		4,999,300	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	113,728,686	56,460,071	236,136,412
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	173,900,981	88,343,360	274,791,466
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....		10,565,897	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	173,900,981	98,909,257	274,791,466
14. Net increase or (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(60,172,295)	(42,449,186)	(38,655,054)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....			38,000,000
16.6 Other cash provided (applied).....	(7,268,190)	(2,987,077)	6,902,679
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(7,268,190)	(2,987,077)	(31,097,321)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(20,599,516)	0	20,599,516
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	20,599,516	0	0
19.2 End of period (Line 18 plus Line 19.1).....	0	0	20,599,516

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.001 .....	.....	.....	.....
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**NOTES TO FINANCIAL STATEMENTS****Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

The accompanying statutory-basis financial statements of Progressive Gulf Insurance Company (the "Company") were prepared on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance ("DOI").

The DOI requires insurance companies domiciled in the state of Ohio to prepare their statutory-basis financial statements in accordance with the National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the DOI. No deviations from NAIC statutory accounting practices ("NAIC SAP") were used in preparing these statutory-basis financial statements as illustrated in the table below:

	SSAP #	F/S Page	F/S Line #	2021	2020
<b>NET INCOME</b>					
(1) PROGRESSIVE GULF INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 15,995,541	\$ 51,998,887
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 15,995,541	\$ 51,998,887
<b>SURPLUS</b>					
(5) PROGRESSIVE GULF INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 157,633,666	\$ 139,546,108
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 157,633,666	\$ 139,546,108

**B. Use of Estimates in the Preparation of the Financial Statement**

No significant changes

**C. Accounting Policy**

## 2. Basis for Bonds, Mandatory Convertible Securities, SVO-Identified Investments and Amortization Method

No significant changes

## 6. Loan-backed securities

Loan-backed and structured securities are accounted for as prescribed by Statement of Statutory Accounting Principles No. 43R, Loan-backed and Structured Securities. These securities are generally stated at amortized cost as determined by the estimated value of future cash flows. Prepayment assumptions for loan-backed and structured debt securities are obtained from available market data, broker/dealers, and/or internal estimates, and are consistent with current interest rate and economic trends. See Note 5.D.

**D. Going Concern**

Management continuously monitors the Company's financial results and compliance with regulatory requirements and found no reason to expect the Company to not continue as a going concern.

**Note 2 – Accounting Changes and Corrections of Errors**

Not applicable

**Note 3 – Business Combinations and Goodwill**

Not applicable

**Note 4 – Discontinued Operations**

Not applicable

**Note 5 – Investments**

## A - C. Not applicable

## D. Loan-Backed Securities

**NOTES TO FINANCIAL STATEMENTS**

1. The sources used to determine prepayment assumptions are derived from updated cash flows from widely utilized reputable industry sources. The Company's portfolio managers review the available cash flow data and prepayment assumptions and make adjustments based on current performance indicators on the underlying assets (e.g., delinquency rates, foreclosure rates, and default rates), credit support (via current levels of subordination), and historical credit ratings.
2. Intent to Sell or Inability to Hold Securities with a Recognized Other-Than-Temporary Impairment  
Not applicable
3. The Company has not recorded an other-than-temporary impairment for loan-backed and structured debt securities during the current year.
4. The Company does not own any loan-backed or structured debt securities in an unrealized loss position
5. Additional information  
  
Under SSAP No. 43R, the Company analyzes its structured debt securities to determine if the Company intends to sell, or if it is more likely than not that the Company will be required to sell, the security prior to recovery and, if so, the Company writes down the security to its current fair market value with the entire amount of the write-down recorded as a realized loss. To the extent that it is more likely than not that the Company will hold the debt security until recovery (which could be maturity), the Company determines if any of the decline in value is due to a credit loss (i.e., where the present value of cash flows expected to be collected is lower than the amortized cost basis of the security) and, if so, the Company recognizes that portion of the impairment as a realized loss.

E - I. Not applicable

J - R. No significant changes

**Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable

**Note 7 – Investment Income**

No significant changes

**Note 8 – Derivative Instruments**

Not applicable

**Note 9 – Income Taxes**

No significant changes

**Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

No significant changes

**Note 11 – Debt**

Not applicable

**Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

Not applicable

**Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations**

No significant changes

**Note 14 – Liabilities, Contingencies and Assessments**

A - F. No significant changes

G. All Other Contingencies

The Company routinely assesses the collectibility of premiums and agents' balances receivable and records a bad debt reserve for amounts exceeding the nonadmitted balance that the Company believes are uncollectible.

All legal actions relating to claims made under insurance policies are considered by the Company in establishing its loss and LAE reserves. The Company also has, on a net basis, potential exposure relating to lawsuits due to its participation in the 100% pooling reinsurance agreement for which it is allocated litigation expenses.

**Note 15 – Leases**

Not applicable

**Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

Not applicable

**Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

Not applicable

**Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans**

Not applicable

**Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

**NOTES TO FINANCIAL STATEMENTS**

No significant changes

**Note 20 – Fair Value Measurements****A. Inputs Used for Assets and Liabilities Measured at Fair Value****1. Fair Value Measurements by Levels 1, 2 and 3**

The Company categorizes its financial instruments, based on the degree of subjectivity inherent in the method by which they are valued, into a fair value hierarchy of three levels, as follows:

Level 1 - Inputs are unadjusted, quoted prices in active markets for identical instruments at the measurement date (e.g., U.S. government obligations, which are continually priced on a daily basis, active exchange-traded equity securities, and certain short-term securities).

Level 2 - Inputs (other than quoted prices included within Level 1) that are observable for the instrument either directly or indirectly (e.g., certain corporate and municipal bonds and certain preferred stocks). This includes: (i) quoted prices for similar instruments in active markets, (ii) quoted prices for identical or similar instruments in markets that are not active, (iii) inputs other than quoted prices that are observable for the instruments, and (iv) inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 - Inputs that are unobservable. Unobservable inputs reflect our subjective evaluation about the assumptions market participants would use in pricing the financial instrument (e.g., certain structured securities and privately held investments).

Determining the fair value of the investment portfolio is the responsibility of management. As part of the responsibility, management evaluates whether a market is distressed or inactive in determining the fair value for our portfolio. Management reviews certain market level inputs to evaluate whether sufficient activity, volume, and new issuances exist to create an active market. Based on this evaluation, management concluded that there was sufficient activity related to the sectors and securities for which we obtained valuations.

As of the reporting date, the Company did not measure and report any securities at fair value on the balance sheet. All bonds were carried at amortized cost.

**2. Rollforward of Level 3 Items**

Not applicable

**3. Policy on Transfers Into and Out of Level 3**

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3.

**4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values**

See Note 20.A.1 above.

**5. Derivative Fair Values**

Not applicable

**B. Other Fair Value Disclosures**

Not applicable

**C. Fair Values for all Financial Instruments by Levels 1, 2, and 3**

The table below represents the fair value of all financial instruments at the reporting date, however, not all financial instruments are reported at fair value in the Company's financial statements.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 387,633,789	\$ 381,215,627	\$ 150,296,890	\$ 237,336,899	\$	\$	\$
Cash equivalents	\$	\$	\$	\$	\$	\$	\$
Common stock	\$	\$	\$	\$	\$	\$	\$
Preferred stock	\$	\$	\$	\$	\$	\$	\$
Short-term investments	\$	\$	\$	\$	\$	\$	\$

**D. Not Practicable to Estimate Fair Value**

Not applicable

**E. NAV Practical Expedient Investments**

Not applicable

**Note 21 – Other Items**

No significant changes

**Note 22 – Events Subsequent**

The Company was not impacted by any material subsequent events. Subsequent events have been considered through August 10, 2021 for the statutory statements that were available for issuance by August 16, 2021.

**Note 23 – Reinsurance**

**NOTES TO FINANCIAL STATEMENTS**

No significant changes

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

A - E. Not applicable

F. Risk Sharing Provisions of the Affordable Care Act

1. Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?

Yes [ ] No [X]

2 - 5. Not applicable

**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

A. Change in Incurred Losses and Loss Adjustment Expenses

Incurred losses and LAE attributable to insured events of prior accident years increased by \$1,476,203 in 2021, which is less than 1.0% of the total prior year net unpaid losses and LAE of \$159,767,746. The unfavorable development is primarily due to higher than anticipated private passenger auto liability severity.

B. Information about Significant Changes in Methodologies and Assumptions

Not applicable

**Note 26 – Intercompany Pooling Arrangements**

No significant changes

**Note 27 – Structured Settlements**

Not applicable

**Note 28 – Health Care Receivables**

Not applicable

**Note 29 – Participating Policies**

Not applicable

**Note 30 – Premium Deficiency Reserves**

No significant changes

**Note 31 – High Deductibles**

Not applicable

**Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not applicable

**Note 33 – Asbestos/Environmental Reserves**

No significant changes

**Note 34 – Subscriber Savings Accounts**

Not applicable

**Note 35 – Multiple Peril Crop Insurance**

Not applicable

**Note 36 – Financial Guaranty Insurance**

Not applicable

# PROGRESSIVE GULF INSURANCE COMPANY

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

#### GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A. Yes [X] No [ ]

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No [ ]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

Effective June 1, 2021 The Progressive Corporation purchased 100% ownership in Protective Insurance Corporation and Carnation Merger Sub, Inc. merged with Protective Insurance Corporation. Carnation Merger Sub, Inc. was a non-surviving entity of the merger. Protective Insurance Corporation, a non-insurance affiliate has 7 subsidiaries: B&L Brokerage Services, Inc., a non-insurance affiliate, B&L Management, Inc., a non-insurance affiliate, Transport Specialty Insurance Agency, Inc., a non-insurance affiliate, B&L Insurance Ltd., an insurance affiliate, Protective Insurance Company, an insurance affiliate, Protective Specialty Insurance Company, an insurance affiliate, and Sagamore Insurance Company, an insurance affiliate.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No [ ]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000080661

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? If yes, complete and file the merger history data file with the NAIC for the annual filing corresponding to this period. Yes [ ] No [X]

4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2 NAIC Company Code	3 State of Domicile
Name of Entity		

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes [ ] No [X] N/A [ ]

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2017

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/08/2019

6.4 By what department or departments?  
OHIO

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

**PROGRESSIVE GULF INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

9.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

**FINANCIAL**

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 29,616,406

**INVESTMENT**

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [ ] No [X]

11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$ 0

13. Amount of real estate and mortgages held in short-term investments:

\$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [ ] No [X]

14.2 If yes, please complete the following:

- 14.21 Bonds
- 14.22 Preferred Stock
- 14.23 Common Stock
- 14.24 Short-Term Investments
- 14.25 Mortgage Loans on Real Estate
- 14.26 All Other
- 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)
- 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above

1	2
Prior Year End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
\$ 0	\$ 0
0	0
0	0
0	0
0	0
0	0
\$ 0	\$ 0
\$ 0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [ ] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [ ] No [ ] N/A [X]

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

16.3 Total payable for securities lending reported on the liability page:

\$ 0

17. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No [ ]

17.1 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian Address
CITIBANK, N.A.	338 GREENWICH STREET NEW YORK, NY 10013

17.2 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [ ] No [X]

17.4 If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such "...that have access to the investment accounts", "handle securities".

1	2
Name of Firm or Individual	Affiliation
PROGRESSIVE CAPITAL MANAGEMENT CORP.	A

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?

Yes [ ] No [ ]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes [ ] No [ ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
N/A	PROGRESSIVE CAPITAL		N/A	DS

**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES**

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
	MANAGEMENT CORP			

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No [ ]

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes [ ] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes [ ] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- The security was purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- The fund only or predominantly holds bonds in its portfolio.
- The current reporting NAIC designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [ ] No [X]

**GENERAL INTERROGATORIES (continued)****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]  
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]  
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]  
3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [ ] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Disc. Rate	Total Discount				Discount Taken During Period			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 Total	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 Total
	0.000	0.000	0	0	0	0	0	0	0	
Total	XXX	XXX	0	0	0	0	0	0	0	

5. Operating Percentages:

5.1 A&H loss percent	0.000%
5.2 A&H cost containment percent	0.000%
5.3 A&H expense percent excluding cost containment expenses	0.000%

6.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

6.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

6.4 If yes, please provide the amount of funds administered as of the reporting date. \$ 0

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No [ ]

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

**PROGRESSIVE GULF INSURANCE COMPANY**  
**SCHEDULE F - CEDED REINSURANCE**

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
<b>U.S. Insurers</b>						
26921.....	22-2005057.....	Everest Reinsurance Company.....	DE.....	Authorized.....	.....	.....

**PROGRESSIVE GULF INSURANCE COMPANY**  
**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama.....	.AL	N.....					
2. Alaska.....	AK	N.....					
3. Arizona.....	.AZ	N.....					
4. Arkansas.....	AR	N.....					
5. California.....	CA	N.....					
6. Colorado.....	CO	N.....					
7. Connecticut.....	CT	N.....					
8. Delaware.....	DE	N.....					
9. District of Columbia.....	DC	N.....					
10. Florida.....	FL	N.....					
11. Georgia.....	GA	L.....		(1,573)	(753)	(835)	
12. Hawaii.....	HI	N.....					
13. Idaho.....	ID	N.....					
14. Illinois.....	.IL	N.....					
15. Indiana.....	.IN	N.....					
16. Iowa.....	.IA	N.....					
17. Kansas.....	KS	N.....					
18. Kentucky.....	KY	N.....					
19. Louisiana.....	.LA	N.....					
20. Maine.....	ME	N.....					
21. Maryland.....	MD	N.....					
22. Massachusetts.....	MA	N.....					
23. Michigan.....	.MI	Q.....					
24. Minnesota.....	MN	N.....					
25. Mississippi.....	MS	L.....	109,013,216	96,580,493	63,569,060	57,110,538	78,617,398
26. Missouri.....	MO	N.....					
27. Montana.....	MT	N.....					
28. Nebraska.....	NE	N.....					
29. Nevada.....	NV	N.....					
30. New Hampshire.....	NH	N.....					
31. New Jersey.....	NJ	N.....					
32. New Mexico.....	NM	N.....					
33. New York.....	NY	N.....					
34. North Carolina.....	NC	N.....					
35. North Dakota.....	ND	N.....					
36. Ohio.....	OH	L.....					
37. Oklahoma.....	OK	N.....					
38. Oregon.....	OR	E.....					
39. Pennsylvania.....	PA	N.....					
40. Rhode Island.....	RI	N.....					
41. South Carolina.....	SC	N.....					
42. South Dakota.....	SD	N.....					
43. Tennessee.....	TN	N.....					
44. Texas.....	TX	N.....					
45. Utah.....	UT	N.....					
46. Vermont.....	VT	N.....					
47. Virginia.....	VA	L.....	137,883,026	138,939,048	74,991,441	69,199,220	85,936,735
48. Washington.....	WA	N.....					
49. West Virginia.....	WV	N.....					
50. Wisconsin.....	.WI	N.....					
51. Wyoming.....	WY	N.....					
52. American Samoa.....	AS	N.....					
53. Guam.....	GU	N.....					
54. Puerto Rico.....	.PR	N.....					
55. US Virgin Islands.....	.VI	N.....					
56. Northern Mariana Islands.....	MP	N.....					
57. Canada.....	CAN	N.....					
58. Aggregate Other Alien.....	OT	XXX.....	0	0	0	0	0
59. Totals.....		XXX.....	246,896,242	235,517,969	138,559,749	126,308,923	164,554,134
							152,224,643

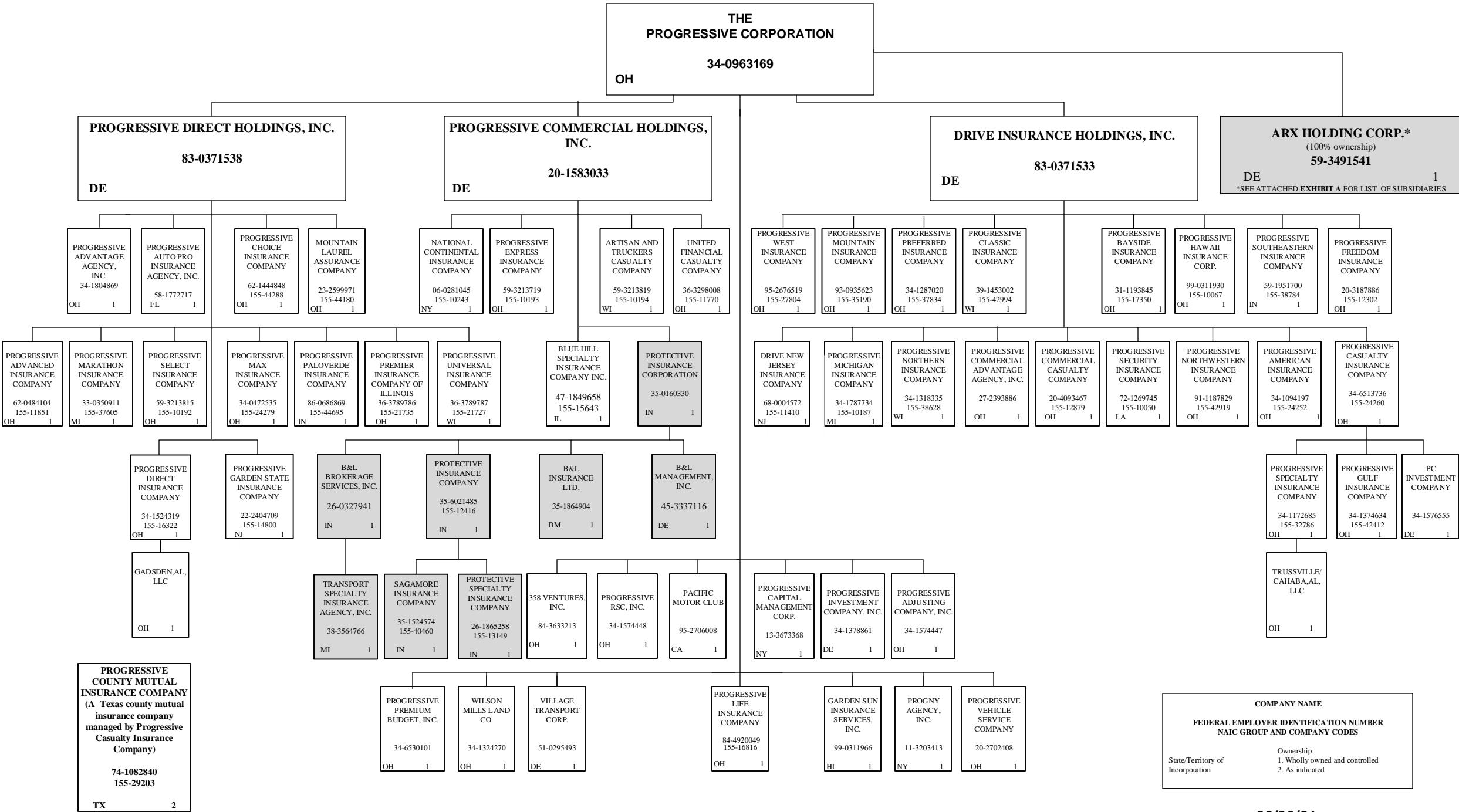
**DETAILS OF WRITE-INS**

58001.....	...XXX.....						
58002.....	...XXX.....						
58003.....	...XXX.....						
58998. Summary of remaining write-ins for Line 58 from overflow page.....	...XXX.....	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above).....	...XXX.....	0	0	0	0	0	0

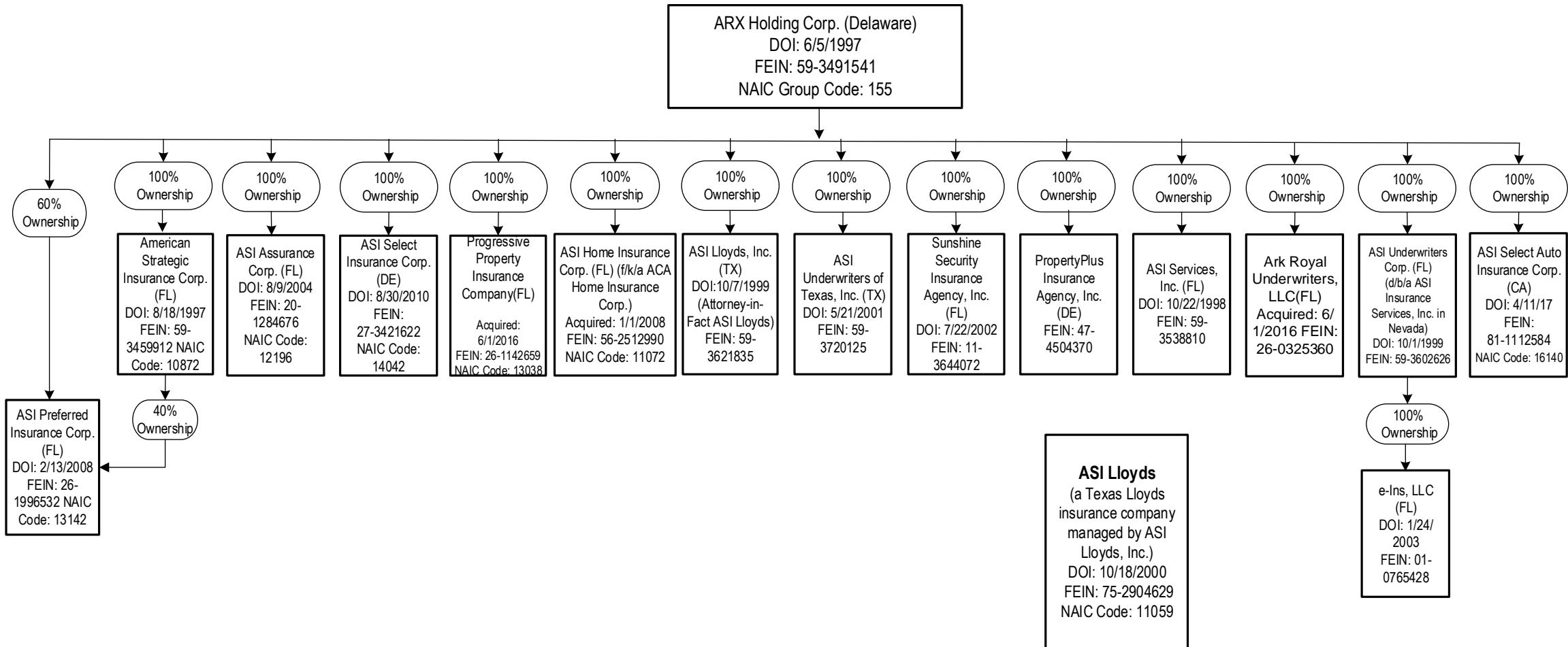
(a) Active Status Count

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	4	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	1	Q - Qualified - Qualified or accredited reinsurer.....	1
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	51

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP -- PART 1 – ORGANIZATIONAL CHART



## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP -- PART 1 – ORGANIZATIONAL CHART

**EXHIBIT A**

**SCHEDULE Y****PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required?	(Y/N)
<b>Members</b>															
0155	Progressive Insurance Group.	11410...	34-0963169...	68-0004572...	0000080661	NYSE	The Progressive Corporation.....	OH	UIP	Board, Management.....	Board.....	.....	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	12879...	83-0371533...	20-4093467...	.....	.....	Drive Insurance Holdings, Inc.....	DE	UIP	The Progressive Corporation.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	24252...	34-1094197...	31-1193845...	.....	.....	Drive New Jersey Insurance Company.....	NJ	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	24260...	34-6513736...	34-1576555...	.....	.....	Progressive Commercial Casualty Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	24290...	34-1082840...	34-1374634...	.....	.....	Progressive American Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	24294...	34-1453002...	34-1172685...	.....	.....	Progressive Bayside Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	32786...	34-1576555...	34-1172685...	.....	.....	Progressive Casualty Insurance Company.....	OH	UDP	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	32786...	34-1172685...	34-1576555...	.....	.....	PC Investment Company.....	DE	NIA	Progressive Casualty Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	Y	1, 3.....
0155	Progressive Insurance Group.	32786...	34-1172685...	34-1576555...	.....	.....	Progressive County Mutual Insurance Company.....	TX	IA	Progressive Casualty Insurance Company.....	Management.....	.....	The Progressive Corporation.....	N	2, 3.....
0155	Progressive Insurance Group.	32786...	34-1172685...	34-1576555...	.....	.....	Progressive Gulf Insurance Company.....	OH	RE	Progressive Casualty Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	Y	1, 3.....
0155	Progressive Insurance Group.	32786...	34-1172685...	34-1576555...	.....	.....	Progressive Specialty Insurance Company.....	OH	IA	Progressive Casualty Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	Y	1, 3.....
0155	Progressive Insurance Group.	32786...	34-1172685...	34-1576555...	.....	.....	Trussville/Cahaba, AL , LLC.....	OH	NIA	Progressive Specialty Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	42994...	99-0311930...	39-1453002...	.....	.....	Progressive Classic Insurance Company.....	WI	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	42994...	99-0311930...	39-1453002...	.....	.....	Progressive Hawaii Insurance Corp.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	42994...	99-0311930...	39-1453002...	.....	.....	Progressive Michigan Insurance Company.....	MI	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	35190...	34-1787734...	99-0311930...	.....	.....	Progressive Mountain Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	38628...	34-1318335...	34-1787734...	.....	.....	Progressive Northern Insurance Company.....	WI	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	42919...	34-1287020...	34-1318335...	.....	.....	Progressive Northwestern Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	37834...	59-1951700...	34-1287020...	.....	.....	Progressive Preferred Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	37834...	59-1951700...	34-1287020...	.....	.....	Progressive Security Insurance Company.....	LA	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	38784...	95-2676519...	34-1287020...	.....	.....	Progressive Southeastern Insurance Company.....	IN	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	27804...	95-2676519...	34-1287020...	.....	.....	Progressive West Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	12302...	20-3187886...	34-1287020...	.....	.....	Progressive Freedom Insurance Company.....	OH	IA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	12302...	20-3187886...	34-1287020...	.....	.....	Progressive Commercial Advantage Agency, Inc	OH	NIA	Drive Insurance Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	12302...	20-3187886...	34-1287020...	.....	.....	Progressive Commercial Holdings, Inc.....	DE	NIA	The Progressive Corporation.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	10194...	59-3213819...	34-1287020...	.....	.....	Artisan and Truckers Casualty Company.....	WI	IA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	10243...	06-0281045...	59-3213819...	.....	.....	National Continental Insurance Company.....	NY	IA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	10193...	35-0160330...	59-3213819...	.....	.....	Progressive Express Insurance Company.....	OH	IA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	11770...	36-3298008...	59-3213819...	.....	.....	United Financial Casualty Company.....	OH	IA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	15643...	47-1849658...	36-3298008...	.....	.....	Blue Hill Specialty Insurance Company, Inc.....	IL	IA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3.....
0155	Progressive Insurance Group.	00000...	35-0160330...	47-1849658...	.....	.....	Protective Insurance Corporation.....	IN	NIA	Progressive Commercial Holdings, Inc.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...
0155	Progressive Insurance Group.	12416...	35-6021485...	47-1849658...	.....	.....	Protective Insurance Company.....	IN	IA	Protective Insurance Corporation.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...
0155	Progressive Insurance Group.	40460...	35-1524574...	47-1849658...	.....	.....	Sagamore Insurance Company.....	IN	IA	Protective Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...
0155	Progressive Insurance Group.	13149...	26-1865258...	47-1849658...	.....	.....	Protective Specialty Insurance Company.....	IN	IA	Protective Insurance Company.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...
0155	Progressive Insurance Group.	00000...	26-0327941...	26-1865258...	.....	.....	B&L Brokerage Services, Inc.....	IN	NIA	Protective Insurance Corporation.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...
0155	Progressive Insurance Group.	00000...	45-3337116...	26-1865258...	.....	.....	B&L Management Inc.....	DE	NIA	Protective Insurance Corporation.....	Ownership.....	100.000	The Progressive Corporation.....	N	1, 3, 6...

**SCHEDULE Y****PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
		00000...	35-1864904...			B&L Insurance, LTD.		BMU.....	IA.....	Protective Insurance Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3, 6....
		00000...	38-3564766...			Transport Specialty Insurance Agency, Inc.		MI.....	NIA.....	B&L Brokerage Services, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3, 6....
		00000...	83-0371538...			Progressive Direct Holdings, Inc.		DE.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	44180...	23-2599971...			Mountain Laurel Assurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	11851...	62-0484104...			Progressive Advanced Insurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	58-1772717...			Progressive Auto Pro Insurance Agency, Inc.		FL.....	NIA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	44288...	62-1444848...			Progressive Choice Insurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	16322...	34-1524319...			Progressive Direct Insurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...				Gadsden, AL, LLC.		OH.....	NIA.....	Progressive Direct Insurance Company	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	14800...	22-2404709...			Progressive Garden State Insurance Company		NJ.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	37605...	33-0350911...			Progressive Marathon Insurance Company		MI.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	24279...	34-0472535...			Progressive Max Insurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	44695...	86-0686869...			Progressive Paloverde Insurance Company		IN.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	21735...	36-3789786...			Progressive Premier Insurance Company of Illinois		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	10192...	59-3213815...			Progressive Select Insurance Company		OH.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-1804869...			Progressive Advantage Agency, Inc.		OH.....	NIA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	21727...	36-3789787...			Progressive Universal Insurance Company		WI.....	IA.....	Progressive Direct Holdings, Inc.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
0155	Progressive Insurance Group.	16816...	84-4920049...			Progressive Life Insurance Company		OH.....	IA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	99-0311966...			Garden Sun Insurance Services, Inc.		HI.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	95-2706008...			Pacific Motor Club		CA.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	11-3203413...			PROGNY Agency, Inc.		NY.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-1574447...			Progressive Adjusting Company, Inc.		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	13-3673368...			Progressive Capital Management Corp.		NY.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-1378861...			Progressive Investment Company, Inc.		DE.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-6530101...			Progressive Premium Budget, Inc.		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-1574448...			Progressive RSC, Inc.		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	84-3633213...			358 Ventures, Inc.		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	20-2702408...			Progressive Vehicle Service Company		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	51-0295493...			Village Transport Corp.		DE.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	34-1324270...			Wilson Mills Land Co.		OH.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3....
		00000...	59-3491541...			ARX Holding Corp.		DE.....	NIA.....	The Progressive Corporation.....	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3, 4....
0155	Progressive Insurance Group.	11072...	56-2512990...			ASI Home Insurance Corp.		FL.....	IA.....	ARX Holding Corp.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3, 4....
0155	Progressive Insurance Group.	13142...	26-1996532...			ASI Preferred Insurance Corp.		FL.....	IA.....	American Strategic Insurance Corp.	Ownership.....	...40.000	The Progressive Corporation.....	N.....	1, 3, 4....
0155	Progressive Insurance Group.	13142...	26-1996532...			ASI Preferred Insurance Corp.		FL.....	IA.....	ARX Holding Corp.	Ownership.....	...60.000	The Progressive Corporation.....	N.....	1, 3, 4....
0155	Progressive Insurance Group.	10872...	59-3459912...			American Strategic Insurance Corp.		FL.....	IA.....	ARX Holding Corp.	Ownership.....	...100.000	The Progressive Corporation.....	N.....	1, 3, 4....
0155	Progressive Insurance Group.	11059...	75-2904629...			ASI Lloyds		TX.....	IA.....	ASI Lloyds, Inc.	Management.....		The Progressive Corporation.....	N.....	1, 3, 4, 5..

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**SCHEDULE Y****PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 * .....
0155	Progressive Insurance Group.	12196...	20-1284676...	.....	.....	ASI Assurance Corp.....	FL.....	IA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
0155	Progressive Insurance Group.	14042...	27-3421622...	.....	.....	ASI Select Insurance Corp.....	DE.....	IA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	59-3538810...	.....	.....	ASI Services Inc.....	FL.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	59-3621835...	.....	.....	ASI Lloyds, Inc.....	TX.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	59-3720125...	.....	.....	ASI Underwriters of Texas, Inc.....	TX.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	11-3644072...	.....	.....	Sunshine Security Insurance Agency, Inc.....	FL.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	59-3602626...	.....	.....	ASI Underwriters Corp.....	FL.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	01-0765428...	.....	.....	e-Ins, LLC.....	FL.....	NIA.....	ASI Underwriters Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
0155	Progressive Insurance Group.	13038...	26-1142659...	.....	.....	Progressive Property Insurance Company.....	FL.....	IA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
0155	Progressive Insurance Group.	16140...	81-1112584...	.....	.....	ASI Select Auto Insurance Corp.....	CA.....	IA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	26-0325360...	.....	.....	Ark Royal Underwriters, LLC.....	FL.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	
.....	.....	00000...	47-4504370...	.....	.....	PropertyPlus Insurance Agency, Inc.....	DE.....	NIA.....	ARX Holding Corp.....	Ownership.....	....100.000	The Progressive Corporation.....	N.....	1, 3, 4....	

**Q Aster** **Explanation**

1	Schedule Y Part 1A is a common schedule for all companies of The Progressive Corporation, however column 10 requires specific relationship information relative to the reporting entity.
2	Progressive County Mutual Insurance Company is a Texas county mutual insurance company that is managed, but not owned by Progressive Casualty Insurance Company.
3	None of the companies that are part of The Progressive Corporation are Federally chartered or insured institutions and therefore, do not have Federal RSSD numbers.
4	Effective April 1, 2020, The Progressive Corporation purchased 100% ownership in the ARX Holding Corp.
5	ASI Lloyds is a Texas Lloyds insurance company that is managed, but not owned by ASI Lloyds, Inc.
6	Effective June 1, 2021 The Progressive Corporation purchased 100% ownership in the Protective Insurance Corporation.

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Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**PART 1 - LOSS EXPERIENCE**

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....			.000	
2. Allied lines.....			.000	
3. Farmowners multiple peril.....			.000	
4. Homeowners multiple peril.....	213,852	120,400	.56.300	13.724
5. Commercial multiple peril.....			.000	
6. Mortgage guaranty.....			.000	
8. Ocean marine.....			.000	
9. Inland marine.....	3,177,504	1,472,794	.46.351	36.391
10. Financial guaranty.....			.000	
11.1 Medical professional liability - occurrence.....			.000	
11.2 Medical professional liability - claims-made.....			.000	
12. Earthquake.....			.000	
13. Group accident and health.....			.000	
14. Credit accident and health.....			.000	
15. Other accident and health.....			.000	
16. Workers' compensation.....			.000	
17.1 Other liability-occurrence.....	1,549,328	465,005	.30.013	9.887
17.2 Other liability-claims made.....			.000	
17.3 Excess workers' compensation.....			.000	
18.1 Products liability-occurrence.....			.000	
18.2 Products liability-claims made.....			.000	
19.1, 19.2 Private passenger auto liability.....	136,851,191	79,535,775	.58.118	50.441
19.3, 19.4 Commercial auto liability.....	6,899,340	5,058,659	.73.321	72.571
21. Auto physical damage.....	86,497,234	58,894,118	.68.088	52.584
22. Aircraft (all perils).....			.000	
23. Fidelity.....			.000	
24. Surety.....			.000	
26. Burglary and theft.....			.000	
27. Boiler and machinery.....			.000	
28. Credit.....			.000	
29. International.....			.000	
30. Warranty.....			.000	
31. Reinsurance-nonproportional assumed property.....	XXX.....	XXX.....	XXX.....	XXX.....
32. Reinsurance-nonproportional assumed liability.....	XXX.....	XXX.....	XXX.....	XXX.....
33. Reinsurance-nonproportional assumed financial lines.....	XXX.....	XXX.....	XXX.....	XXX.....
34. Aggregate write-ins for other lines of business.....	0	0	.000	
35. Totals.....	235,188,448	145,546,751	.61.885	52.491

**DETAILS OF WRITE-INS**

3401. ....			.000	
3402. ....			.000	
3403. ....			.000	
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	.000	XXX.....
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	.000	

**PART 2 - DIRECT PREMIUMS WRITTEN**

Lines of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
			4 Current Year to Date
1. Fire.....			
2. Allied lines.....			
3. Farmowners multiple peril.....			
4. Homeowners multiple peril.....		118,228	224,974
5. Commercial multiple peril.....			191,039
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	2,934,221	4,267,158	3,716,021
10. Financial guaranty.....			
11.1 Medical professional liability - occurrence.....			
11.2 Medical professional liability - claims made.....			
12. Earthquake.....			
13. Group accident and health.....			
14. Credit accident and health.....			
15. Other accident and health.....			
16. Workers' compensation.....			
17.1 Other liability-occurrence.....	1,271,474	1,934,893	1,780,841
17.2 Other liability-claims made.....			
17.3 Excess workers' compensation.....			
18.1 Products liability-occurrence.....			
18.2 Products liability-claims made.....			
19.1, 19.2 Private passenger auto liability.....	67,579,783	140,901,776	136,746,135
19.3, 19.4 Commercial auto liability.....	4,035,950	7,844,044	7,137,849
21. Auto physical damage.....	45,156,946	91,723,397	85,946,083
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....			
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-nonproportional assumed property.....	XXX.....	XXX.....	XXX.....
32. Reinsurance-nonproportional assumed liability.....	XXX.....	XXX.....	XXX.....
33. Reinsurance-nonproportional assumed financial lines.....	XXX.....	XXX.....	XXX.....
34. Aggregate write-ins for other lines of business.....	0	0	0
35. Totals.....	121,096,602	246,896,242	235,517,969

**DETAILS OF WRITE-INS**

3401. ....			
3402. ....			
3403. ....			
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0

## LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

**PROGRESSIVE GULF INSURANCE COMPANY**  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO _____
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO _____
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO _____
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO _____

**Explanation:**

1. The data for this supplement is not required to be filed.
2. The data for this supplement is not required to be filed.
3. The data for this supplement is not required to be filed.
4. The data for this supplement is not required to be filed.

**Bar Code:**

**NONE**

Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	.....0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	.....	
2.2 Additional investment made after acquisition.....	.....	
3. Current year change in encumbrances.....	.....	
4. Total gain (loss) on disposals.....	.....	
5. Deduct amounts received on disposals.....	.....	
6. Total foreign exchange change in book/adjusted carrying value.....	.....	
7. Deduct current year's other-than-temporary impairment recognized.....	.....	
8. Deduct current year's depreciation.....	.....	
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	.....0	.....0
10. Deduct total nonadmitted amounts.....	.....	
11. Statement value at end of current period (Line 9 minus Line 10).....	.....0	.....0

**NONE**

**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	.....0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	.....	
2.2 Additional investment made after acquisition.....	.....	
3. Capitalized deferred interest and other.....	.....	
4. Accrual of discount.....	.....	
5. Unrealized valuation increase (decrease).....	.....	
6. Total gain (loss) on disposals.....	.....	
7. Deduct amounts received on disposals.....	.....	
8. Deduct amortization of premium and mortgage interest points and commitment fees.....	.....	
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....	.....	
10. Deduct current year's other-than-temporary impairment recognized.....	.....	
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	.....0	.....0
12. Total valuation allowance.....	.....	
13. Subtotal (Line 11 plus Line 12).....	.....0	.....0
14. Deduct total nonadmitted amounts.....	.....	
15. Statement value at end of current period (Line 13 minus Line 14).....	.....0	.....0

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	.....0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	.....	
2.2 Additional investment made after acquisition.....	.....	
3. Capitalized deferred interest and other.....	.....	
4. Accrual of discount.....	.....	
5. Unrealized valuation increase (decrease).....	.....	
6. Total gain (loss) on disposals.....	.....	
7. Deduct amounts received on disposals.....	.....	
8. Deduct amortization of premium and depreciation.....	.....	
9. Total foreign exchange change in book/adjusted carrying value.....	.....	
10. Deduct current year's other-than-temporary impairment recognized.....	.....	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	.....0	.....0
12. Deduct total nonadmitted amounts.....	.....	
13. Statement value at end of current period (Line 11 minus Line 12).....	.....0	.....0

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	320,616,530	275,163,836
2. Cost of bonds and stocks acquired.....	173,900,980	274,791,466
3. Accrual of discount.....	92,614	86,830
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....	1,215,163	9,188,336
6. Deduct consideration for bonds and stocks disposed of.....	113,728,685	236,136,412
7. Deduct amortization of premium.....	880,975	2,477,526
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10).....	381,215,627	320,616,530
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	381,215,627	320,616,530

## SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a).....	357,332,418	36,417,094	31,215,766	(303,174)	357,332,418	362,230,572		322,232,893
2. NAIC 2 (a).....	18,984,135			920	18,984,135	18,985,055		18,983,153
3. NAIC 3 (a).....						0		
4. NAIC 4 (a).....						0		
5. NAIC 5 (a).....						0		
6. NAIC 6 (a).....						0		
7. Total Bonds.....	376,316,553	36,417,094	31,215,766	(302,254)	376,316,553	381,215,627	0	341,216,046
<b>PREFERRED STOCK</b>								
8. NAIC 1.....						0		
9. NAIC 2.....						0		
10. NAIC 3.....						0		
11. NAIC 4.....						0		
12. NAIC 5.....						0		
13. NAIC 6.....						0		
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	376,316,553	36,417,094	31,215,766	(302,254)	376,316,553	381,215,627	0	341,216,046

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

**Sch. DA - Pt. 1**  
**NONE**

**Sch. DA - Verification**  
**NONE**

**Sch. DB - Pt. A - Verification**  
**NONE**

**Sch. DB - Pt. B - Verification**  
**NONE**

**Sch. DB - Pt. C - Sn. 1**  
**NONE**

**Sch. DB - Pt. C - Sn. 2**  
**NONE**

**Sch. DB - Verification**  
**NONE**

**SCHEDULE E - PART 2 - VERIFICATION**

## Cash Equivalents

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	20,599,516	
2. Cost of cash equivalents acquired.....	13,999,470	28,994,466
3. Accrual of discount.....	1,014	5,050
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	34,600,000	8,400,000
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/ adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	0	20,599,516
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	0	20,599,516

**Sch. A Pt. 2**  
**NONE**

**Sch. A Pt. 3**  
**NONE**

**Sch. B - Pt. 2**  
**NONE**

**Sch. B - Pt. 3**  
**NONE**

**Sch. BA - Pt. 2**  
**NONE**

**Sch. BA - Pt. 3**  
**NONE**

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
<b>Bonds - U.S. Government</b>									
91282C BW 0	US TREASURY NOTE 0.750% 04/30/26.....		05/25/2021.....	Citigroup.....		9,977,344	10,000,000	5,299	1.A .....
91282C BX 8	US TREASURY NOTE 0.125% 04/30/23.....		05/04/2021.....	JP Morgan Securities Inc.....		14,989,453	15,000,000	255	1.A .....
91282C CG 4	US TREASURY NOTE 0.250% 06/15/24.....		06/28/2021.....	Barclays Capital.....		5,961,797	6,000,000	574	1.A .....
0599999.	Total - Bonds - U.S. Government.....					30,928,594	31,000,000	6,128	XXX
<b>Bonds - U.S. States, Territories and Possessions</b>									
605581 GG 6	MISSISSIPPI ST 2.979% 10/01/26.....		06/22/2021.....	Morgan Stanley.....		5,488,500	5,000,000	34,341	1.C FE.....
1799999.	Total - Bonds - U.S. States, Territories & Possessions.....					5,488,500	5,000,000	34,341	XXX
8399997.	Total - Bonds - Part 3.....					36,417,094	36,000,000	40,469	XXX
8399999.	Total - Bonds.....					36,417,094	36,000,000	40,469	XXX
9999999.	Total - Bonds, Preferred and Common Stocks.....					36,417,094	XXX	40,469	XXX

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## SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1 CUSIP Identification	2 Description	3 F o r eig n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Total Foreign Exchange Change in B./A.C.V.	17 Book/Adjusted Carrying Value at Disposal Date	18 Foreign Exchange Gain (Loss) on Disposal	19 Realized Gain (Loss) on Disposal	20 Total Gain (Loss) on Disposal	21 Bond Interest / Stock Dividends Received During Year	22 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol			
										11 Unrealized Valuation Increase (Decrease)	12 Current Year's Amortization / Accretion	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15										
<b>Bonds - U.S. Government</b>																								
91282C BR 1	US TREASURY NOTE 0.250% 03/15/24.....		04/15/2021.	Morgan Stanley.....			3,493,711	3,500,000	3,493,848				95		95		3,493,943		(232)	(232)	761	03/15/2024.	1.A .....	
91282C BW 0	US TREASURY NOTE 0.750% 04/30/26.....		06/22/2021.	Morgan Stanley.....			4,977,344	5,000,000	4,988,672				168		168		4,988,840		(11,496)	(11,496)	5,503	04/30/2026.	1.A .....	
0599999.	Total - Bonds - U.S. Government.....						8,471,055	8,500,000	8,482,520		0	0	263	0	263	0	8,482,783		0	(11,728)	(11,728)	6,264	XXX	XXX
<b>Bonds - U.S. Special Revenue and Special Assessment</b>																								
3137BF DR 9	FHMS 2014-K717 X1 IO 0.414% 09/25/21.....		06/01/2021.	Paydown.....					2,318,679	118,626			(118,626)		(118,626)						0	163,158	09/25/2021.	1.A FE.....
59333P 5H 7	MIAMI-DADE CNTY FL 2.599% 10/01/31.....		06/28/2021.	Morgan Stanley.....			7,051,532	6,800,000	6,840,868	6,839,658			(2,035)		(2,035)		6,837,623			213,909	213,909	132,058	10/01/2031.	1.G FE.....
60535G BX 9	MISSISSIPPI HOME CORP 4.500% 06/01/25.....		05/01/2021.	Redemption 100.0000.....			35,000	35,000	37,401		35,243		(243)		(243)			35,000			0	581	06/01/2021.	1.A FE.....
60535Q ND 8	MISSISSIPPI HOME CORP 3.500% 12/01/38.....		06/01/2021.	Redemption 100.0000.....			125,000	125,000	131,457	129,182			(4,182)		(4,182)		125,000			0	1,940	12/01/2025.	1.A FE.....	
60535Q RN 2	MISSISSIPPI HOME CORP 4.000% 12/01/44.....		06/01/2021.	Redemption 100.0000.....			125,000	125,000	131,566	129,609			(4,609)		(4,609)		125,000			0	2,117	12/01/2028.	1.A FE.....	
60535Q SR 2	MISSISSIPPI HOME CORP 4.000% 12/01/48.....		06/01/2021.	Redemption 100.0000.....			305,000	305,000	326,819	320,267			(15,267)		(15,267)		305,000			0	5,183	12/01/2027.	1.A FE.....	
60535Q TX 8	MISSISSIPPI HOME CORP 3.500% 12/01/49.....		06/01/2021.	Redemption 100.0000.....			325,000	325,000	349,281	344,300			(19,300)		(19,300)		325,000			0	5,308	12/01/2028.	1.A FE.....	
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments.....						7,966,532	7,715,000	10,136,071	7,916,885	0	(164,262)	0	(164,262)	0	7,752,623		0	213,909	213,909	310,345	XXX	XXX	
<b>Bonds - Industrial and Miscellaneous</b>																								
50117P AC 3	KCOT 2018-1A A3 3.100% 08/15/22.....		06/15/2021.	Paydown.....			946,545	946,545	957,156	949,791			(3,246)		(3,246)		946,545			0	12,095	08/15/2022.	1.A FE.....	
855541 AB 4	STARM 2007-S1 2A1 2.762% 01/25/37.....		06/01/2021.	Paydown.....			33,815	33,815	29,698	29,698			4,117		4,117		33,815			0	398	01/25/2037.	1.D FM.....	
3899999.	Total - Bonds - Industrial and Miscellaneous.....						980,360	980,360	986,854	979,489	0	871	0	871	0	980,360		0	0	0	12,493	XXX	XXX	
8399997.	Total - Bonds - Part 4.....						17,417,947	17,195,360	19,605,445	8,896,374	0	(163,128)	0	(163,128)	0	17,215,766		0	202,181	202,181	329,102	XXX	XXX	
8399999.	Total - Bonds.....						17,417,947	17,195,360	19,605,445	8,896,374	0	(163,128)	0	(163,128)	0	17,215,766		0	202,181	202,181	329,102	XXX	XXX	
9999999.	Total - Bonds, Preferred and Common Stocks.....						17,417,947	XXX	19,605,445	8,896,374	0	(163,128)	0	(163,128)	0	17,215,766		0	202,181	202,181	329,102	XXX	XXX	

**Sch. DB - Pt. A - Sn. 1**  
**NONE**

**Sch. DB - Pt. B - Sn. 1**  
**NONE**

**Sch. DB - Pt. D - Sn. 1**  
**NONE**

**Sch. DB - Pt. D - Sn. 2**  
**NONE**

**Sch. DB - Pt. E**  
**NONE**

**Sch. DL - Pt. 1**  
**NONE**

**Sch. DL - Pt. 2**  
**NONE**

Statement for June 30, 2021 of the **PROGRESSIVE GULF INSURANCE COMPANY**  
**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount or interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	

**Open Depositories**

CITIBANK.....	NEW YORK, NY.....	.....	.....	.....	.....	.....	.....	XXX
0199999. Total Open Depositories.....		XXX	XXX	.....0	.....0	.....0	.....0	XXX
0399999. Total Cash on Deposit.....		XXX	XXX	.....0	.....0	.....0	.....0	XXX
0599999. Total Cash.....		XXX	XXX	.....0	.....0	.....0	.....0	XXX

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
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**NONE**