

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

In re:)
) Exam No. 0610-37-TGT
Progressive Insurance Group (NAIC Group #0155))
Including: Progressive Northwestern Insurance Co. (NAIC #42919))
Progressive Preferred Insurance Co. (NAIC # 37834))
Progressive Specialty Insurance Co. (NAIC #32786))
Progressive Casualty Insurance Co. (NAIC #24260))
Progressive Classic Insurance Co. (NAIC #42994))
Progressive Direct Insurance Co. (NAIC #16322))
Progressive Max Insurance Co. (NAIC #24279))

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 11th day of February, 2008, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Progressive Insurance Group (NAIC Group #0155), and including the above-referenced subsidiary companies, report number 0610-37-TGT, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, does hereby adopt such report as filed. After consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be the Director's findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

This order, issued pursuant to §374.205.3, RSMo and §374.046.15. RSMo (Cum. Supp. 2006), is in the public interest.

IT IS THEREFORE ORDERED that the Company shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Company into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times, including, but not limited to, taking the following actions:

1. The Company shall take any needed steps to assure that its commercial auto filings contain the correct deductible factor table and that its mobile home filings contain the correct market factor and county factor tables.


2. The Company shall take action to ensure that it takes the appropriate action on and properly calculates payment on all claims received.

3. Documentation of all remedial actions taken by the Company to implement compliance with the terms of this Order and to assure that the errors noted in the examination report do not recur, including explaining the steps taken and the results of such actions, shall be filed with the Director within 60 days of the entry of this Order.

It is further ORDERED that a Missouri market conduct examination of the Company is not necessary until three years from the date of this Order, unless the Director has cause to believe the Company has failed to comply with the terms of this Order or has otherwise violated Missouri laws or regulations.

So Adopted, Found, Concluded and Ordered.

February 11, 2008
Date



Douglas M. Ommen
Director