

**STATE OF MAINE  
BUREAU OF INSURANCE**

<i>In re:</i>	)	
	)	
APPEAL OF DISAPPROVED RATE	)	
FILINGS BY PROGRESSIVE	)	THE STAFF ADVOCACY PANEL'S
CASUALTY INSURANCE	)	FIRST INQUIRY UNDER BUREAU
COMPANY, PROGRESSIVE	)	OF INSURANCE RULE 350(10)(A)
NORTHWESTERN INSURANCE	)	
COMPANY, PROGRESSIVE	)	
NORTHERN INSURANCE	)	
COMPANY, AND UNITED	)	
FINANCIAL CASUALTY COMPANY	)	
	)	
Docket No. INS-15-1001	)	
	)	

Pursuant to Bureau of Insurance Rules, Chapter 350, § 10(A), the Bureau of Insurance Staff Advocacy Panel serves the following inquiry on Progressive Casualty Insurance Company, Progressive Northwestern Insurance Company, Progressive Northern Insurance Company, and Unity Financial Casualty Company (collectively "Progressive").

INSTRUCTIONS

1. Please respond to each numbered inquiry on separate sheets of paper.
2. For each response, please state:
  - (a) The name(s) and title(s) of the person(s) responsible for preparing the response; and
  - (b) The name(s) and title(s) of the person(s) identified above who are competent to give testimony concerning the response and all documents produced as part of the response.
3. If any of the information sought hereby is not known by or available to Progressive but is known by or available to other persons and is obtainable by reasonable means, then Progressive must obtain and provide that information.

4. Should additional responsive information become available after Progressive's initial response to any inquiry, Progressive must supplement the response immediately.
5. Where information requested is not available in the precise form described in the inquiry, please provide all information with respect to the subject matter of the inquiry that can be identified in Progressive's work papers and files or that is otherwise available.
6. As used in this information inquiry and in these instructions, "available" means within Progressive's knowledge, possession, or control, or within Progressive's power, capacity, or ability to retrieve or obtain from an affiliate, agent, contractor, or any other source.
7. If information responsive to any inquiry is not provided, please explain what efforts Progressive made to obtain that information and why those efforts were unsuccessful.
8. If any of the inquiries are unclear, or if Progressive has any objection to any inquiry, please contact undersigned counsel for possible clarification of the inquiry.
9. Responses to these inquiries are due 14 days after service of the inquiries.

#### INQUIRIES

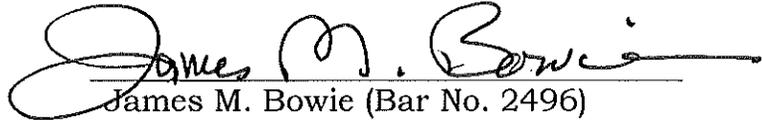
1. Please provide a list of all persons who reviewed or contributed to development of the rate filing that is the subject of this proceeding. For each person:
  - (a) State his or her name, job duties, and title; and
  - (b) Describe what he or she did to develop the rate filing.
2. Please explain Progressive's position that the rate filing is not in violation of 24-A M.R.S. § 2916 as interpreted by Bureau of Insurance Bulletin 334. For example, would a single female currently aged 64 with a liability only policy have her premium increase at age 65 at the next renewal, if all other rating factors remain fixed as in the expiring policy?
3. Please provide a copy of all documents and notes that the staff of Progressive or its affiliates reviewed or consulted in preparing the rate filing.

4. Please provide a list of all persons who will testify in this proceeding. For each person:

(a) State his or her name, job duties, title, and subject matter expertise; and

(b) Summarize his or her anticipated testimony.

Dated at Augusta, Maine this 20<sup>th</sup> day of October 2015.

A handwritten signature in black ink that reads "James M. Bowie". The signature is written in a cursive style with a long horizontal line extending to the right.

James M. Bowie (Bar No. 2496)  
Assistant Attorney General  
Office of the Attorney General  
6 State House Station  
Augusta, ME 04333  
207.626.8800  
*jim.bowie@maine.gov*

Attorney for the Staff Advocacy  
Panel