

Progressive Southeastern Insurance Company Businessowners Program

Revised Program Filing-Forms State of North Carolina

Explanatory Memorandum

Progressive Southeastern Insurance Company ("Progressive" or "the Company") is filing to both add additional forms and modify previously approved forms used under to its Businessowners program in the state. These forms will generally allow us to: 1) expand our appetite for risks, 2) clarify our policy language, or 3) ensures that the classification listed on the application is appropriate for the operations insured.