

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
 Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

## Filing at a Glance

Company: Sentry Select Insurance Company

Product Name: Commercial Property

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

SERFF Tr Num: SEPX-125939706

SERFF Status: Closed

Co Tr Num: CF AR08140DOR01

Co Status:

Author: SPI SentryInsurancePC

Date Submitted: 12/10/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Disposition Date: 12/10/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date (Renewal):  
01/01/2009

State Filing Description:

## General Information

Project Name: 2008 C/L Property

Project Number: CF AR08140DOR01

Reference Organization: ISO

Reference Title:

Filing Status Changed: 12/10/2008

State Status Changed: 12/10/2008

Corresponding Filing Tracking Number:

Filing Description:

ISO made the following filings on our behalf:

" CF-2008-RLA1 LOSS COSTS REVISION

" CF-2008-RTERU RULE REVISION

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number: CF-2008-RLA1; CF-2008-RTERU; ML-2007-RLA1; ML-2005-RLA1

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
 Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

" ML-2007-RLA1 REVISED PACKAGE MODIFICATION FACTORS  
 " ML-2005-RLA1 REVISED PACKAGE MODIFICATION FACTORS

We are filing to adopt these changes with one modification to the published ISO Package Modification Factors. We have submitted an exception page, MLCP-PMF-1-AR, that changes the Mercantile Liability Factor from .99 to .89.

In addition we are filing to revise our Loss Cost Multiplier (LCM). As a result the following manual page is being revised:

CF-RLC-1 1/1/2009 replaces CF-RLC-1 10/1/2007

We are filing for approval for all policies written 1/1/2009 and after.

## Company and Contact

### Filing Contact Information

Douglas Krueger, Compliance/Development Sr. doug.krueger@sentry.com  
 Analyst

1800 North Point Drive (715) 346-8614 [Phone]  
 Stevens Point, WI 54481 (715) 346-6044[FAX]

### Filing Company Information

Sentry Select Insurance Company	CoCode: 21180	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance	State ID Number:
	Group	
(715) 346-6000 ext. [Phone]	FEIN Number: 36-2674180	
	-----	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:

*SERFF Tracking Number:*      *SEPX-125939706*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sentry Select Insurance Company*              *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *CF AR08140DOR01*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
*Product Name:*                      *Commercial Property*  
*Project Name/Number:*              *2008 C/L Property/CF AR08140DOR01*  
  
*Per Company:*                      *No*



SERFF Tracking Number: SEPX-125939706 State: Arkansas  
Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: CF AR08140DOR01  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: 2008 C/L Property/CF AR08140DOR01

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	12/10/2008	12/10/2008

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
 Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

## Disposition

Disposition Date: 12/10/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Sentry Select Insurance Company	0.000%	\$0	46	\$273,897	%	%	-3.200%

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
 Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Filing Memorandum	Accepted for Informational Purposes	Yes
Supporting Document	AR - RATE FILING ABSTRACT RF-1	Accepted for Informational Purposes	Yes
Supporting Document	AR - REFERENCE FILING ABSTRACT RF-2	Accepted for Informational Purposes	Yes
Supporting Document	AR - NAIC P&C TRANSMITTAL DOCUMENT	Accepted for Informational Purposes	Yes
Supporting Document	AR - NAIC RATE RULE FILING SCHEDULE	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Five - Fire and Allied Lines Dealer Operations Program Loss Cost Multiplier Page	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Manual Division Nine - Multiple Line Commercial Package Policy Package Modification Factors	Accepted for Informational Purposes	Yes

SERFF Tracking Number: SEPX-125939706  
 Filing Company: Sentry Select Insurance Company  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** -5.400%  
**Effective Date of Last Rate Revision:** 10/01/2007  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Sentry Select Insurance Company	-3.200%	0.000%	\$0	46	\$273,897	%	%

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
 Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: CF AR08140DOR01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: 2008 C/L Property/CF AR08140DOR01

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Commercial Lines Manual Division Five - Fire and Allied Lines Dealer Operations Program Loss Cost Multiplier Page	CF-RLC-1	Replacement	CF-RLC-1.PDF
Accepted for Informational Purposes	Commercial Lines Manual Division Nine - AR Multiple Line Commercial Package Policy Package Modification Factors	MLCP-PMF-1-	New	MLCP-PMF-1-AR.PDF

**COMMERCIAL LINES MANUAL  
DIVISION FIVE - FIRE AND ALLIED LINES  
DEALER OPERATIONS PROGRAM  
LOSS COST MULTIPLIER PAGE**

---

---

**Arkansas (3)**

---

Multiply Loss Costs from countrywide or state pages (or obtained from ISO Commercial Risk Services) by the appropriate Multiplier found below to obtain the correct rate.

---

Coverage	Territory/Multiplier
	<u>Entire State</u>
<b><u>Basic Group I</u></b>	1.542
<b><u>Basic Group II</u></b>	1.542
<b><u>Special Form</u></b>	1.542
<b><u>All Other</u></b>	1.542

---

**SENTRY SELECT INSURANCE COMPANY**

**CF-RLC-1**

**COMMERCIAL LINES MANUAL  
DIVISION NINE - MULTIPLE LINE  
COMMERCIAL PACKAGE POLICY  
PACKAGE MODIFICATION FACTORS**

**ARKANSAS (03)**

\* The Package Modification Factors table below replaces Table 1. on MLCP-PMF-1, 4th Edition 1-08 for Arkansas.

**PACKAGE MODIFICATION FACTORS**

<b>Package Modification Assignment (PMA)</b>	<b>Premium From CLM Division</b>			
	<b>Two</b>	<b>Three, Four, Five, Eight Property</b>	<b>Four, Six Liability</b>	<b>All Other Divisions</b>
Apartment House	.90	1.00	1.00	1.00
Contractors	.90	1.00	.87	1.00
Industrial & Processing	.90	.76	.73	1.00
Institutional	.90	.87	.94	1.00
Mercantile	.90	.99	.89	1.00
Motel/Hotel	.90	1.00	1.00	1.00
Office	.90	.73	1.00	1.00
Service	.90	1.00	1.00	1.00

**Table 1. Package Modification Factors**

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: CF AR08140DOR01  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: 2008 C/L Property/CF AR08140DOR01

## Supporting Document Schedules

**Satisfied -Name:** Cover Letter **Review Status:** Accepted for Informational 12/10/2008 Purposes

**Comments:**  
**Attachment:**  
Cover Letter.PDF

**Satisfied -Name:** Filing Memorandum **Review Status:** Accepted for Informational 12/10/2008 Purposes

**Comments:**  
**Attachment:**  
Filing Memorandum.PDF

**Satisfied -Name:** AR - RATE FILING ABSTRACT RF-1 **Review Status:** Accepted for Informational 12/10/2008 Purposes

**Comments:**  
**Attachment:**  
AR - RATE FILING ABSTRACT RF-1.PDF

**Satisfied -Name:** AR - REFERENCE FILING ABSTRACT RF-2 **Review Status:** Accepted for Informational 12/10/2008 Purposes

**Comments:**  
**Attachment:**  
AR - REFERENCE FILING ABSTRACT RF-2.PDF

**Satisfied -Name:** AR - NAIC P&C TRANSMITTAL DOCUMENT **Review Status:** Accepted for Informational 12/10/2008 Purposes

**Comments:**

*SERFF Tracking Number:*      *SEPX-125939706*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sentry Select Insurance Company*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *CF AR08140DOR01*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
*Product Name:*                      *Commercial Property*  
*Project Name/Number:*              *2008 C/L Property/CF AR08140DOR01*

**Attachment:**

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

SERFF Tracking Number: SEPX-125939706 State: Arkansas  
Filing Company: Sentry Select Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: CF AR08140DOR01  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: 2008 C/L Property/CF AR08140DOR01

**Satisfied -Name:** AR - NAIC RATE RULE FILING SCHEDULE  
**Review Status:** Accepted for Informational Purposes 12/10/2008

**Comments:**

**Attachment:**

AR - NAIC RATE RULE FILING SCHEDULE.PDF

Sentry Insurance a Mutual Company  
1800 North Point Drive  
P.O. Box 8020  
Stevens Point, WI 54481-8020



**SENTRY**<sup>®</sup>  
INSURANCE  
A MUTUAL COMPANY

December 10, 2008

Commissioner Julie Benafield Bowman  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

SENTRY SELECT INSURANCE COMPNY, NAIC#169-21180, FEID#36-2674180  
DEALER OPERATIONS PROGRAM  
COMMERCIAL LINES FIRE - DIVISION FIVE  
RATE AND RULE FILING  
ADOPT FILINGS: CF-2008-RLA1; CF-2008-RTERU; ML-2007-RLA1; and ML-2005-RLA1  
COMPANY FILING #CF AR08140DOR01  
PROPOSED WRITTEN DATE: 1/1/2009

ISO made the following filings on our behalf:

- CF-2008-RLA1            LOSS COSTS REVISION
- CF-2008-RTERU        RULE REVISION
- ML-2007-RLA1        REVISED PACKAGE MODIFICATION FACTORS
- ML-2005-RLA1        REVISED PACKAGE MODIFICATION FACTORS

We are filing to adopt these changes with one modification to the published ISO Package Modification Factors. We have submitted an exception page, MLCP-PMF-1-AR, that changes the Mercantile Liability Factor from .99 to .89.

In addition we are filing to revise our Loss Cost Multiplier (LCM). As a result the following manual page is being revised:

CF-RLC-1 1/1/2009 replaces CF-RLC-1 10/1/2007

We are filing for approval for all policies written 1/1/2009 and after.

Sincerely,

Douglas D. Krueger  
Compliance/Development Analyst  
715 346-8614  
715 346-6044(fax)  
Doug.Krueger@sentry.com

---

---

SENTRY SELECT INSURANCE COMPANY

---

---

COMMERCIAL FIRE AND ALLIED LINES  
In conjunction with ISO's COMMERCIAL PACKAGE POLICY  
REVISED PACKAGE MODIFICATION FACTORS

**ARKANSAS**

---

---

FILING MEMORANDUM FOR 1-1-2009

---

---

**I. PURPOSE**

The purpose of this filing is to adopt (ISO's) loss costs for Fire and Allied Lines (ISO Reference CF-2008-RLA1) and revise our Loss Cost Multiplier (LCM) to 1.542. With this change, we are also implementing ISO's revised Package Modification Factors (PMF's) (ISO Reference ML-2007-RLA1). In conjunction with the ISO Package modification adoption, we will be filing an exception to the Program Code 4 Package Modification Factor for General Liability. The impact from adopting ISO's General Liability PMF for program code 4 would be quite large; therefore, we would like to moderate the impact on our insureds by taking half of ISO's PMF increase. We will review this PMF with our next rate filing.

The impacts are shown on Exhibit I, Pages 1 and 2. The rate level impact, including Loss Costs, LCM and PMF changes is 0.0% for Fire and Allied Lines.

**II. INDICATED RATE CHANGE**

Sentry Select experience and expense illustrations for the indicated rate change can be found on Exhibit II Page 1. The statewide experience is shown on Exhibit II Page 2 that includes accident years 2004 through 2008 as of 6/31/2008. Premiums are adjusted to current premium level using current rate level factors (CRLF's) derived by the parallelogram method. The current rate level factors can be found on Exhibit II Page 3.

**III. LOSS COST MULTIPLIER**

Sentry Select Expense information can be found on Exhibit III. The calculation of the investment income offset is on Exhibit IV Pages 1 through 5.

Loss Cost Modification	1.214
Commission & Brokerage	0.5%
Other Expenses	17.1%
Taxes, Lic & Fees	3.3%
Profit	5.0%
Investment Income	-4.7%
Total Underwriting Expenses	21.2%
Permissible Loss Ratio	78.8%
Formula Loss Cost Multiplier	1.542
Selected Average Loss Cost Multiplier	1.542

**IV. SUMMARY OF CHANGES**

A summary of the proposed statewide changes are as follows:

Rate Group	% Change
Basic Group I	1.1%
Basic Group II	-0.2%
Special Causes of Loss	-3.7%
Miscellaneous	2.0%
Total Fire & Allied Lines	0.0%
Total Package Change	4.4%
PMF & all Fire Changes	3.4%

**V. IMPACT OF CHANGES**

Exhibit V Page 1 details the changes by coverage and rate group.

SENTRY SELECT INSURANCE COMPANY DEALER OPERATIONS  
Commercial Property  
Arkansas

Rate Group	InForce Premium	Loss Cost % Change	Current Average LCM	Proposed Average LCM	LCM % Change	Loss Cost & LCM % Change	PMF % Change	Deviation % Change	PMF & Deviation % Change	Total % Change
BG I	82,977	-3.3%	1.514	1.542	1.8%	-1.5%	2.6%	0.0%	2.6%	1.1%
BG II	106,916	-4.4%	1.514	1.542	1.8%	-2.6%	2.5%	0.0%	2.5%	-0.2%
<b>BG1 &amp; BG2 Sub - Total</b>	<b>189,893</b>	<b>-3.9%</b>	<b>1.514</b>	<b>1.542</b>	<b>1.8%</b>	<b>-2.1%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>0.4%</b>
SCL										
01 Buildings	18,884	-11.7%	1.514	1.542	1.8%	-10.1%	2.6%	0.0%	2.6%	-7.8%
02 Apartment Contents	0	0.0%	1.514	1.542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
03 Office Contents	0	0.0%	1.514	1.542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
04 Merc/Motel-Hotel/Inst Cnts	0	0.0%	1.514	1.542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
05 Serv/Indust-Proc/Contr Cnts	5,272	-1.2%	1.514	1.542	1.8%	0.6%	2.0%	0.0%	2.0%	2.7%
06 Pers/Prop (Ex Theft)	0	0.0%	1.514	1.542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
Time Element	5,205	0.0%	1.514	1.542	1.8%	1.8%	2.4%	0.0%	2.4%	4.3%
<b>SCL Sub - Total</b>	<b>29,361</b>	<b>-7.7%</b>	<b>1.514</b>	<b>1.542</b>	<b>1.8%</b>	<b>-6.0%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>2.4%</b>	<b>-3.7%</b>
<b>Sub - Total</b>	<b>219,254</b>	<b>-4.4%</b>	<b>1.514</b>	<b>1.542</b>	<b>1.8%</b>	<b>-2.6%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>-0.2%</b>
Misc	24,618	0.0%	1.000	1.000	0.0%	0.0%	2.1%	0.0%	2.1%	2.1%
Earthquake	683	0.0%	1.567	1.567	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Misc Coverage Sub - Total</b>	<b>25,301</b>						<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>2.0%</b>
<b>Total</b>	<b>244,555</b>	<b>-4.0%</b>	<b>1.437</b>	<b>1.460</b>	<b>1.7%</b>	<b>-2.4%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>0.0%</b>

Commercial Package Modification Factors

Arkansas

Coverage	Program Code	1	2	3	4	5	6	7	8	M	Total
<b><u>Property</u></b>											
Current PMF - Actual		1.00	0.97	0.67	0.96	0.83	0.98	0.61	1.00	0.96	
Proposed PMF - Actual		1.00	1.00	0.73	0.99	0.87	1.00	0.76	1.00	1.00	
PMF Change			3.1%	9.0%	3.1%	4.8%	2.0%	24.6%		4.2%	
Fire & Allied (reflects LC & LCM change)	Inforce	0	0	0	97,893	0	140,169	0	0	683	238,745
	Impact	0.0%	0.0%	0.0%	3.1%	0.0%	2.0%	0.0%	0.0%	0.0%	2.5%
Crime	Inforce	0	0	0	4,127	0	5,178	0	0	0	9,305
	Impact	0.0%	0.0%	0.0%	3.1%	0.0%	2.0%	0.0%	0.0%	0.0%	2.5%
Fidelity	Inforce	0	0	0	4,774	0	7,443	0	0	400	12,617
	Impact	0.0%	0.0%	0.0%	3.1%	0.0%	2.0%	0.0%	0.0%	0.0%	2.4%
Inland Marine (reflects LC & LCM due to Fire)	Inforce	0	0	0	115,648	0	5,371	0	874	19,621	141,515
	Impact	0.0%	0.0%	0.0%	3.1%	0.0%	2.0%	0.0%	0.0%	0.0%	2.6%
<b><u>Liability</u></b>											
Current PMF - Actual		1.00	1.00	1.00	0.80	0.92	0.89	0.68	0.91	1.00	
Proposed PMF - Actual		1.00	1.00	1.00	0.89	0.94	1.00	0.73	0.87	1.00	
PMF Change					11.3%	2.2%	12.4%	7.4%	-4.4%		
Other Liability - without PMF	Inforce	0	0	0	11	0	50,392	0	0	21,113	71,516
	Impact	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Liability - with PMF	Inforce	0	0	0	33,384	0	415	0	0	0	33,799
	Impact	0.0%	0.0%	0.0%	11.3%	0.0%	12.4%	0.0%	0.0%	0.0%	11.3%
Other Liability Total	Inforce	0	0	0	33,395	0	50,807	0	0	21,113	105,315
	Impact	0.0%	0.0%	0.0%	11.2%	0.0%	0.1%	0.0%	0.0%	0.0%	3.6%
Product Liability - without PMF	Inforce	0	0	0	326	0	0	0	0	0	326
	Impact	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Product Liability - with PMF	Inforce	0	0	0	121,553	0	0	0	0	0	121,553
	Impact	0.0%	0.0%	0.0%	11.3%	0.0%	0.0%	0.0%	0.0%	0.0%	11.3%
Product Liability Total	Inforce	0	0	0	121,879	0	0	0	0	0	121,879
	Impact	0.0%	0.0%	0.0%	11.2%	0.0%	0.0%	0.0%	0.0%	0.0%	11.2%
Liability Total	Inforce	0	0	0	155,274	0	50,807	0	0	21,113	227,194
	Impact	0.0%	0.0%	0.0%	11.2%	0.0%	0.1%	0.0%	0.0%	0.0%	7.7%
<b><u>Other</u></b>											
Commercial Auto	Inforce	0	0	0	215,735	0	672,251	0	0	0	887,986
	Impact	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Boiler & Machinery	Inforce	0	0	0	0	0	0	0	0	0	0
	Impact	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total Package excl. Auto and B&amp;M</b>	<b>Inforce</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>411,112</b>	<b>0</b>	<b>259,775</b>	<b>0</b>	<b>874</b>	<b>62,930</b>	<b>629,376</b>
	<b>Impact</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>6.8%</b>	<b>0.0%</b>	<b>1.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>4.4%</b>
<b>Total Package excl. Auto and B&amp;M</b>	<b>Inforce</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>414,184</b>	<b>0</b>	<b>262,888</b>	<b>0</b>	<b>876</b>	<b>63,004</b>	<b>635,637</b>
<b>PMF and all Fire Changes</b>	<b>Impact</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>6.1%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-0.2%</b>	<b>-0.1%</b>	<b>3.4%</b>

Program Cd	Program Description
1	Motel/Hotel
2	Apartment
3	Office
4	Mercantile
5	Institution
6	Services
7	Industrial Processing
8	Contractors

**Note:**

1. Fire & Allied Inforce Premiums and all impacts on this exhibit include Miscellaneous Coverages and Earthquake Coverage.
2. Please see Target Market codes above and corresponding default program code for the Actual PMF & Actual PDF selected for Impacts, when Target Market premium is zero.
3. Other Liability with PMFs includes: Manual Rated Classes and General Liability Employment Related Practices. Other Liability without PMFs includes: A-rated Classes, Non-Medical Practices Liability, Pollution and Auto Employment Related Practices Liability.
4. Product Liability with PMFs includes: Manual Rated Classes, Broad Form Products, Broad Form Completed Operations, and Operation Suit. Products Liability without PMFs include A-rated Classes.
5. Commercial Auto is part of the package policy, therefore included, even though PMF is 1.000.
6. Total Package change shows the impact of the PMF changes on the total package book including Property, Other and Product Liability.
7. Crime, Fidelity and Inland Marine factors are based on the Fire and Allied Lines.

**RATE LEVEL INDICATIONS**

<b><i>I. INDICATION BASED ON SENTRY EXPERIENCE</i></b>		
1) Adjusted Loss & LAE Ratio	Exhibit: II, Page 2	60.1%
2) Permissible Loss & LAE Ratio		
	<u>U/W Expenses &amp; Profit:</u>	
	a) Commission & Brokerage	0.5%
	b) Other Expense	17.1%
	c) Tax, License & Fees	3.3%
	<u>d) Profit and Contingencies</u>	<u>0.3%</u>
	e) Total U/W Expenses & Profit	21.2%
	f) Permissible Loss & LAE Ratio 1.0 - (e)	78.8%
3) Indicated Need Based on Loss Experience	(1) / (2) - 1.0	<b>-23.6%</b>
4) Credibility	P / (P + K)	12.2%
	K = 10,000,000 Credibility Constant	
	P = 1,393,536 Adjusted Earned Premium	
<b><i>II. INDICATION BASED ON ISO'S ONE-YEAR LOSS RATIO TREND</i></b>		
5) Expected Loss Ratio		78.8%
6) Trend		-0.3%
7) Trended ELR	(5) * [1.0 + (6)]	78.5%
8) Permissible Loss Ratio		78.8%
9) Indicated Need Based on Trended ELR	(7) / (8) - 1.0	-0.3%
10) Complement of Credibility	1.0 - (4)	0.878
<b><i>III. OVERALL INDICATION</i></b>		
11) Credibility Weighted Indication	(3) * (4) + (9) * (10)	-3.2%
12) Selected Rate Change		0.0%
13) Impact Due To:		
	a) Change in Bureau Loss Costs	-4.4%
	b) Change in Average Loss Cost Multiplier (LCM)	1.8%
	c) Package Modification Changes	2.5%
	d) Sub-total of Impact prior to Miscellaneous Coverages	-0.2%
	e) Impact to Miscellaneous Coverages (10.3% of total premium)	2.0%
	f) Total Impact (including Miscellaneous Coverages)	0.0%
14) Average Loss Cost Multiplier (LCM)		
	a) Current Average LCM	1.514
	b) Revised Average LCM	1.542
	c) Indicated Average LCM Based on Expenses 1 / 2f	1.270
15) Indicated Loss Cost Modification	(14b) / (14c)	1.214

**RATE EXPERIENCE AS OF:**

**06/30/08**

**I. PREMIUM DEVELOPMENT**

	(1)	(2)	(3)	(4)	(5)
Acct Year	Earned Premium	CRLF	Mod Adjustment	Premium Trend	Adjusted Earn Prem
2004	537,864	0.764	0.733	1.154	347,651
2005	453,218	0.826	0.889	1.121	373,327
2006	313,729	0.906	0.971	1.090	300,582
2007	258,129	0.929	0.988	1.059	250,871
2008	118,762	0.972	1.012	1.036	121,104
Total	1,681,702				1,393,536

**II. LOSS DEVELOPMENT**

	(6)	(7)	(8)	(9)	(10)	(11)
Acct Year	Case I/L	Case I/L Excl Excess & CAT*	LDF	Expected CAT Losses*	Loss Trend	Adjusted I/L Excl Excess
2004	25,283	25,283	1.002	1,690	1.192	32,219
2005	107,215	107,215	1.000	1,739	1.153	125,631
2006	37,207	37,207	0.999	1,789	1.115	43,445
2007	17,134	17,134	0.998	1,841	1.078	20,427
2008	210,442	210,442	1.102	921	1.052	244,882
Total	397,281	397,281				466,604

**III. LOSS & LAE RATIO**

	(12)	(13)	(14)	(15)	(16)
Acct Year	Adjusted Earn Prem	Adjusted Inc Loss	Loss Ratio	Loss Ratio w/ Excess	Loss & LAE Ratio
2004	347,651	32,219	9.3%	30.5%	<b>33.5%</b>
2005	373,327	125,631	33.7%	54.9%	<b>60.3%</b>
2006	300,582	43,445	14.5%	35.7%	<b>39.2%</b>
2007	250,871	20,427	8.1%	29.4%	<b>32.3%</b>
2008	121,104	244,882	202.2%	223.5%	<b>245.5%</b>
Total	1,393,536	466,604	33.5%	54.7%	<b>60.1%</b>

$(5) = (1) \times (2) \times (3) \times (4)$

$(11) = [(7) \times (8) + (9)] \times (10)$

$(14) = (13) / (12)$

$(15) = (14) + XS \text{ Load}$

$(16) = (15) \times [1 + LAE]$

\* CAT Losses = Hurricane, Tropical Storm & Earthquake Losses

XS Load = 21.26% of Adjusted Earn Prem

ALAE/Loss = 0.040

ULAE/(Loss+ALAE) = 0.056



## SENTRY SELECT INSURANCE COMPANY

### EXPENSE INFORMATION WORKSHEET (000's omitted)

#### COMMERCIAL PROPERTY: FIRE & ALLIED LINES

	2003	2004	2005	2006	2007	3-Yr Total	5-Yr Total
1. Direct Written Premium	42,094	35,171	32,204	29,221	28,830	90,255	167,520
2. Direct Earned Premium	38,349	38,153	33,881	29,975	29,098	92,954	169,456
3. Direct Losses Incurred	21,357	24,085	41,290	24,034	12,482	77,806	123,248
4.a. Direct LAE Incurred	1,765	1,325	2,700	2,708	2,216	7,624	10,714
4.b. Direct ALAE Incurred	1,210	(2)	885	1,383	862	3,130	4,338
4.c. Direct ULAE Incurred	555	1,327	1,815	1,325	1,354	4,494	6,376
5. Direct Commission & Brokerage Inc	175	122	164	135	134	433	730
6. Other Expenses Incurred	3,598	2,398	2,343	2,651	2,900	7,894	13,890
7. General Expenses	3,154	2,443	2,236	2,722	2,779	7,737	13,334
8. Taxes, Lic & Fees Incurred	1,074	926	746	737	718	2,201	4,201
9. Dividends to Policyholders	0	0	0	0	0	0	0
10. Total Underwriting Expenses [(5) + (6) + (7) + (8) + (9)]	8,001	5,889	5,489	6,245	6,531	18,265	32,155

	2003	2004	2005	2006	2007	3-Yr Avg	5-Yr Avg	Selected
11.a. LAE as % of Earned Premium [(4a) / (2)]	4.6%	3.5%	8.0%	9.0%	7.6%	8.2%	6.3%	
11.b. LAE as % of Incurred Losses [(4a) / (3)]	8.3%	5.5%	6.5%	11.3%	17.8%	9.8%	8.7%	
11.c. ULAE as % of Incurred Loss+ALAE [(4c) / {(3)+(4b)}]	2.5%	5.5%	4.3%	5.2%	10.1%	5.6%	5.0%	
12. Commission & Brokerage [(5) / (1)]	0.4%	0.3%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%
13. Other Expenses [(6) / (1)]	8.5%	6.8%	7.3%	9.1%	10.1%	8.7%	8.3%	17.1%
14. General Expenses [(7) / (2)]	8.2%	6.4%	6.6%	9.1%	9.6%	8.3%	7.9%	Incl
15. Taxes, Lic & Fees [(8) / (1)]	2.6%	2.6%	2.3%	2.5%	2.5%	2.4%	2.5%	3.3%
16. Dividends [(9) / (2)]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17. FAIR Plan						0.23%	0.23%	0.00%
18. Total Underwriting Expenses [(12)+(13)+(14)+(15)+(16)+(17)]						20.2%	19.3%	20.9%
19. Profit & Contingency Provision [5.0% less - 4.7% investment income]						0.3%	0.3%	0.3%
20. Total Expense, Profit & Contingency [(18) + (19)]						20.5%	19.6%	21.2%
21. Expected Loss & LAE Ratio [100% - (20)]						79.5%	80.4%	78.8%

\* Tax selection based on ISO Circular AS-CF-2007-035, Expense and Tax Analysis - Commercial Fire and Allied Lines.

\*\*\*\*\* source: Insurance Expense Exhibit \*\*\*\*\*

**SENTRY SELECT INSURANCE COMPANY**

***FIRE AND ALLIED***

COUNTRYWIDE

Estimated Investment Earnings on Unearned  
Premium Reserves and on Loss Reserves

**A. Unearned Premium Reserve**

1. Direct Earned Premium for Calendar Year 2007	29,097,785
2. a. Unearned to Earned Premium Ratio	0.491
b. Mean Unearned Premium Reserve (1)*(2.a)	14,283,612
3. Deduction for Prepaid Expenses	
a. Commission and Brokerage Expense	6.0%
b. Taxes, Licenses and Fees	2.2%
c. 50% of General & Other Acquisition Expense	<u>6.4%</u>
d. Total	14.5%
4. Deduction for Federal Taxes Payable	7.0%
5. Total Deduction (2.b)*[(3.d)+(4)]	3,073,357
6. Net Subject to Investment (2.b)-(5)	11,210,255

**B. Delayed Remission of Premiums (Agent's Balances)**

1. Average Agent's Balances	0.118
2. Delayed Remission (A.1)*(B.1)	3,424,345

**C. Loss Reserve**

1. Expected Incurred Loss and LAE Ratio	0.741
2. Expected Ratio of Loss and LAE Reserve to Incurred Losses	1.138
3. Expected Mean Loss Reserves (A.1)*(C.1)*(C.2)	24,534,346

**D. Investment Return**

1. Net Subject to Investment (A.6)-(B.2)+(C.3)	32,320,256	
2. Average Rate of Return	5.29%	
3. Investment Earnings on Net Subject to Investment (1)*(2)	1,709,672	
4. Ratio of Investment Earnings to Earned Premium (D.3)/(A.1)	5.88%	
5. Adjustment for Federal Income Taxes	0.808	
6. Investment Income After Federal Income Tax (4)*(5)	<table border="1"><tr><td>4.7%</td></tr></table>	4.7%
4.7%		

**SENTRY SELECT INSURANCE COMPANY**

***FIRE AND ALLIED***

COUNTRYWIDE

Estimated Investment Earnings on Unearned  
Premium Reserves and on Loss Reserves

EXPLANATORY NOTES

Line A.1

Direct earned premiums are the total limits earned premiums for Fire and Allied Lines for the latest year are found on Page 14 of the Annual Statement, Line 1.

Line A.2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A.1 by the countrywide ratio of the mean unearned premium reserve to the net earned premium for the latest year for Fire and Allied Lines Insurance.

2007 Ratio

1. Net Earned Premium for 2007, [ A.S., p.6, Part 1, col 4, line (1) ]	6,781,057
2. Unearned Premium Reserve @ 12/31/2006, [ 2007 A.S. p.6, Part 1, col 2, line (1) ]	3,365,218
3. Unearned Premium Reserve @ 12/31/2007, [ 2007 A.S. p.6, Part 1, col 3, line (1) ]	<u>3,286,912</u>
4. Mean Unearned Premium Reserve. (1/2 * [(2) + (3)])	3,326,065
5. Ratio. ((4) / (1))	0.490

2006 Ratio

1. Net Earned Premium for 2006, [ A.S., p.6, Part 1, col 4, line (1) ]	6,889,146
2. Unearned Premium Reserve @ 12/31/2005, [ 2006 A.S. p.6, Part 1, col 2, line (1) ]	3,450,610
3. Unearned Premium Reserve @ 12/31/2006, [ 2006 A.S. p.6, Part 1, col 3, line (1) ]	<u>3,365,218</u>
4. Mean Unearned Premium Reserve. (1/2 * [(2) + (3)])	3,407,914
5. Ratio. ((4) / (1))	0.495

2005 Ratio

1. Net Earned Premium for 2005, [ A.S., p.6, Part 1, col 4, line (1) ]	6,988,577
2. Unearned Premium Reserve @ 12/31/2004, [ 2005 A.S. p.6, Part 2, col 2, line (1) ]	3,363,526
3. Unearned Premium Reserve @ 12/31/2005, [ 2005 A.S. p.6, Part 2, col 3, line (1) ]	<u>3,450,610</u>
4. Mean Unearned Premium Reserve. (1/2 * [(2) + (3)])	3,407,068
5. Ratio. ((4) / (1))	0.488

Three Year Average Ratio (2005 - 2007): Sum of (4)'s / Sum of (1)'s	0.491
---	-------

Line A.3

Production costs and a large part of the other company expenses in connection with the writing and handling of Fire and Allied Lines Insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>3-year Average</u>	<u>Prospective Provisions</u>
a. Commission & Brokerage Expense	5.6%	5.9%	6.4%	6.0%	6.0%
b. Taxes, Licenses and Fees	2.0%	2.2%	2.3%	2.2%	2.2%
c. Other Expenses	<u>12.8%</u>	<u>13.9%</u>	<u>11.6%</u>	<u>12.8%</u>	<u>12.8%</u>
d. Total Prepaid Expenses	20.4%	22.0%	20.3%	20.9%	20.9%

Line A.4

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate tax rate of 35%, this tax equals (.20 \* .35) = 7.00%

## SENTRY SELECT INSURANCE COMPANY

## FIRE AND ALLIED

## COUNTRYWIDE

Estimated Investment Earnings on Unearned  
Premium Reserves and on Loss Reserves

## EXPLANATORY NOTES

Line B.1

The deduction for delayed remission of premium is necessary because of delayed collection and remission of premium to the companies beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

2007 Ratio

a. Net Earned Premium for 2007 - (A.S., p.6, Part 1, col 4, line 34)	192,313,694
Agents' Balances Admitted:	
b. Net Agents' Balances @12/31/2006 - [ 2007 A.S., p.2, col 4, line 13.1 ]	20,695,173
c. Net Agents' Balances @12/31/2007 - [ 2007 A.S., p.2, col 4, line 13.1 ]	<u>17,189,070</u>
d. Mean Agents' Balances [(b) + (c)] / 2	18,942,122
e. Ratio to Net Earned Premiums	<u>0.098</u>
Agents' Balances Non-Admitted:	
f. Net Agents' Balances @12/31/2006 - [ 2006 A.S., p.2, col 3, line 12.1 ]	869,874
g. Net Agents' Balances @12/31/2007 - [ 2007 A.S., p.2, col 3, line 13.1 ]	<u>0</u>
h. Mean Agents' Balances [(f) + (g)] / 2	434,937
i. Ratio to Net Earned Premiums	<u>0.002</u>
j. Total Agents' Balances: Ratio to Earned Premium.	<u>0.101</u>

2006 Ratio

a. Net Earned Premium for 2006 - (A.S., p.6, Part 1, col 4, line 34)	201,363,439
Agents' Balances Admitted:	
b. Net Agents' Balances @12/31/2005 - [ 2006 A.S., p.2, col 4, line 12.1 ]	22,768,261
c. Net Agents' Balances @12/31/2006 - [ 2006 A.S., p.2, col 4, line 12.1 ]	<u>20,695,173</u>
d. Mean Agents' Balances [(b) + (c)] / 2	21,731,717
e. Ratio to Net Earned Premiums	<u>0.108</u>
Agents' Balances Non-Admitted:	
f. Net Agents' Balances @12/31/2005 - [ 2005 A.S., p.2, col 3, line 10.1 ]	0
g. Net Agents' Balances @12/31/2006 - [ 2006 A.S., p.2, col 3, line 12.1 ]	<u>869,874</u>
h. Mean Agents' Balances [(f) + (g)] / 2	434,937
i. Ratio to Net Earned Premiums	<u>0.002</u>
j. Total Agents' Balances: Ratio to Earned Premium.	<u>0.110</u>

2005 Ratio

a. Net Earned Premium for 2005 - (A.S., p.6, Part 1, col 4, line 34)	175,688,141
Agents' Balances Admitted:	
b. Net Agents' Balances @12/31/2004 - [ 2005 A.S., p.2, col 4, line 10.1 ]	25,421,521
c. Net Agents' Balances @12/31/2005 - [ 2005 A.S., p.2, col 4, line 10.1 ]	<u>22,768,261</u>
d. Mean Agents' Balances [(b) + (c)] / 2	24,094,891
e. Ratio to Net Earned Premiums	<u>0.137</u>
Agents' Balances Non-Admitted:	
f. Net Agents' Balances @12/31/2004 - [ 2004 A.S., p.2, col 3, line 10.1 ]	1,780,042
g. Net Agents' Balances @12/31/2005 - [ 2005 A.S., p.2, col 3, line 10.1 ]	<u>0</u>
h. Mean Agents' Balances [(f) + (g)] / 2	890,021
i. Ratio to Net Earned Premiums	<u>0.005</u>
j. Total Agents' Balances: Ratio to Earned Premium.	<u>0.142</u>

Three Year Average of Agents' Balances Admitted (2005 - 2007)	0.115
Three Year Average of Agents' Balances Non-Admitted (2005 - 2007)	<u>0.003</u>
Three Year Average of Total Agents' Balances (2005 - 2007)	<u>0.118</u>

## SENTRY SELECT INSURANCE COMPANY

## FIRE AND ALLIED

## COUNTRYWIDE

Estimated Investment Earnings on Unearned  
Premium Reserves and on Loss Reserves

## EXPLANATORY NOTES

Line C.1

The expected loss and loss adjustment ratio reflects the expense provisions and profit used in the filing.

Line C.2

The expected mean loss reserve is equal to the product of the direct earned premium, the expected incurred loss and LAE ratio, and the average countrywide ratio of the mean loss and loss adjustment reserves to the incurred losses and loss adjustment expenses for the two most recent calendar year for Fire and Allied Lines Insurance.

This ratio includes an adjustment for the estimated Federal Income Taxes payable due to discounting for loss reserves.

2007 Ratio

1. Incurred Losses and LAE for 2006 - [ A.S., p.9, col 7 + IEE, c.9+11 - line (1) ]	4,469,633
2. Incurred Losses and LAE for 2007 - [ A.S., p.9, col 7 + IEE, c.9+11 - line (1) ]	3,133,412
3. Loss and LAE Reserves @ 12/31/2005 - [A.S., p.10, col 8 + col 9, line (1) ]	5,657,113
4. Loss and LAE Reserves @ 12/31/2006 - [A.S., p.10, col 8 + col 9, line (1) ]	5,982,108
5. Loss and LAE Reserves @ 12/31/2007 - [A.S., p.10, col 8 + col 9, line (1) ]	<u>5,113,844</u>
6. Mean Loss and LAE Reserve for 2006: [ (3) + (4) ] / 2	5,819,611
7. Mean Loss and LAE Reserve for 2007: [ (4) + (5) ] / 2	5,547,976
8. Ratio of Mean Loss Reserve for 2006: (6) / (1)	1.302
9. Ratio of Mean Loss Reserve for 2007: (7) / (2)	1.771
10. Average Ratio of Mean Loss Reserve. ((8)+(9))/2	1.537
11. Estimated Reserve Discount.	3.29%
12. Federal Taxes Payable. (11) * .35	0.012
13. Expected Ratio of Loss and LAE Reserve to Incurred Losses (10) * (1.0 - (12))	1.519

2006 Ratio

1. Incurred Losses and LAE for 2005 - [ A.S., p.10, col 7 + IEE, c5+6 - line (1) ]	5,597,820
2. Incurred Losses and LAE for 2006 - [ A.S., p.9, col 7 + IEE, c.9+11 - line (1) ]	4,469,633
3. Loss and LAE Reserves @ 12/31/2004 - [A.S., p.10, col 8 + col 9, line (1) ]	4,856,726
4. Loss and LAE Reserves @ 12/31/2005 - [A.S., p.10, col 8 + col 9, line (1) ]	5,657,113
5. Loss and LAE Reserves @ 12/31/2006 - [A.S., p.10, col 8 + col 9, line (1) ]	<u>5,982,108</u>
6. Mean Loss and LAE Reserve for 2005: [ (3) + (4) ] / 2	5,256,920
7. Mean Loss and LAE Reserve for 2006: [ (4) + (5) ] / 2	5,819,611
8. Ratio of Mean Loss Reserve for 2005: (6) / (1)	0.939
9. Ratio of Mean Loss Reserve for 2006: (7) / (2)	1.302
10. Average Ratio of Mean Loss Reserve. ((8)+(9))/2	1.121
11. Estimated Reserve Discount.	3.66%
12. Federal Taxes Payable. (11) * .35	0.013
13. Expected Ratio of Loss and LAE Reserve to Incurred Losses (10) * (1.0 - (12))	1.106

2005 Ratio

1. Incurred Losses and LAE for 2004 - [ A.S., p.10, col 7 + IEE, c.5+6 - line (1) ]	4,371,445
2. Incurred Losses and LAE for 2005 - [ A.S., p.10, col 7 + IEE, c5+6 - line (1) ]	5,597,820
3. Loss and LAE Reserves @ 12/31/2003 - [A.S., p.10, col 8 + col 9, line (1) ]	3,761,577
4. Loss and LAE Reserves @ 12/31/2004 - [A.S., p.10, col 8 + col 9, line (1) ]	4,856,726
5. Loss and LAE Reserves @ 12/31/2005 - [A.S., p.10, col 8 + col 9, line (1) ]	<u>5,657,113</u>
6. Mean Loss and LAE Reserve for 2004: [ (3) + (4) ] / 2	4,309,152
7. Mean Loss and LAE Reserve for 2005: [ (4) + (5) ] / 2	5,256,920
8. Ratio of Mean Loss Reserve for 2004: (6) / (1)	0.986
9. Ratio of Mean Loss Reserve for 2005: (7) / (2)	0.939
10. Average Ratio of Mean Loss Reserve. ((8)+(9))/2	0.963
11. Estimated Reserve Discount.	4.06%
12. Federal Taxes Payable. (11) * .35	0.014
13. Expected Ratio of Loss and LAE Reserve to Incurred Losses (10) * (1.0 - (12))	0.950

Three Year Average Ratio (2005 - 2007)

1.138

SENTRY SELECT INSURANCE COMPANY

**FIRE AND ALLIED**

COUNTRYWIDE

Estimated Investment Earnings on Unearned  
Premium Reserves and on Loss Reserves

EXPLANATORY NOTES

Line D.2

The rate of return is the ratio of net investment income earned to mean cash and invested assets.

	Net Investment Income Earned <u>(A.S., p.4, 1.8)</u>	Cash and Invested Assets <u>(A.S., p.2, 1.9)</u>	Mean Cash and <u>Invested Assets</u>	Rate of <u>Return</u>
2002	18,107,303	370,369,203	185,184,602	9.78%
2003	22,180,782	411,729,914	391,049,559	5.67%
2004	22,638,523	442,456,812	427,093,363	5.30%
2005	22,899,791	447,465,165	444,960,989	5.15%
2006	25,626,839	520,633,204	484,049,185	5.29%
2007	27,164,547	541,406,843	531,020,024	5.12%
Comb.	120,510,482		2,278,173,118	5.29%
			Selected ROR	5.29%

Line D.5

The average rate of Federal Income Tax was determined by applying the appropriate tax rates to the distribution of investment income earned. (Source: A.S., p.12, Part 1, col.2.)

<u>Type of Investment Income</u>	<u>Investment Income Earned</u>	<u>Investment Inc. Subj. to Tax</u>	<u>Tax Rate</u>	<u>Federal Income Tax</u>
Bonds exempt from U.S. tax (line 1.1)	13,628,815	1,974,823	35.0%	691,188
Stocks (unaffiliated) (lines 2.1+2.2)	0	0	35.0%	0
Sub-Total	13,628,815	1,974,823		691,188
Bonds of affiliates (line 1.3)	0	0	35.0%	0
Total subject to proration	13,628,815	1,974,823		691,188
U.S. Government Bonds (line 1)	2,377,226	2,248,501	35.0%	786,975
Other Bonds (unaffiliated) (line 1.2)	10,575,979	10,003,295	35.0%	3,501,153
Stocks of Affiliates (lines 2.11+2.21)	0	0	35.0%	0
Mortgage Loans (line 3)	0	0	35.0%	0
Real Estate (line 4)	0	0	35.0%	0
Short Term Investments (line 6.2)	809,732	809,732	35.0%	283,406
All other (Aggr write-in Misc Income)	50,744	50,744	35.0%	17,760
Total *	27,442,496	15,087,095		5,280,483
a. Federal Income Tax on Investment Income				5,280,483
b. Investment Income Earned				27,442,496
c. Federal Income Tax Rate (a./b.)				19.24%

\* Reconciliation to Annual Statement

Investment income earned per A.S.	27,442,496
Add interest expense included in aggregate write-ins	0
Less affiliated dividends	0
Rounding	0
Total investment income	27,442,496

**SENTRY SELECT INSURANCE COMPANY**  
**DEALER OPERATIONS**  
**Commercial Property**  
**Arkansas**

Entire State

Rate Group	InForce Premium	Loss Cost % Change	Current LCM	Proposed LCM	LCM % Change	LC & LCM % Change	PMF % Change	Deviation % Change	PMF & Dev. % Change	Total % Change
<b>Specific Rated</b>										
1 Apartments	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
2 Other Habitational	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
3 Restaurants & Bars	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
4 Other Mercantile	6,898	-4.6%	1,514	1,542	1.8%	-2.9%	2.9%	0.0%	2.9%	-0.1%
5 Public Buildings	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
6 Churches	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
7 Schools	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
8 Offices And Banks	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
9 Recreational Facilities	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
10 Hotels & Motels	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
11 Hospitals & Nursing Homes	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
12 Bldgs Under Const	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
13 Motor Vehicle Risks	24,116	-3.9%	1,514	1,542	1.8%	-2.2%	2.5%	0.0%	2.5%	0.3%
14 Other Non-Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
15 Storage	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
17 Food Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
18 Wood Manufact	807	-3.4%	1,514	1,542	1.8%	-1.6%	3.1%	0.0%	3.1%	1.4%
19 Wearing Apparel	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
20 Chemical Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
21 Metal Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
22 Other Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
99 Miscellaneous	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
<b>BGI--Specific Rated</b>	<b>31,821</b>	<b>-4.1%</b>	<b>1,514</b>	<b>1,542</b>	<b>1.8%</b>	<b>-2.3%</b>	<b>2.6%</b>	<b>0.0%</b>	<b>2.6%</b>	<b>0.2%</b>
<b>Class Rated</b>										
01 Apartments	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
02 Other Habitational	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
03 Restaurants & Bars	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
04 Other Mercantile	9,389	-3.3%	1,514	1,542	1.8%	-1.5%	2.6%	0.0%	2.6%	1.1%
05 Public Buildings	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
06 Churches	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
07 Schools	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
08 Offices And Banks	274	-2.9%	1,514	1,542	1.8%	-1.1%	2.7%	0.0%	2.7%	1.5%
09 Recreational Facilities	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
10 Hotels & Motels	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
11 Hospitals & Nursing Homes	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
12 Bldgs Under Const	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
13 Motor Vehicle Risks	41,376	-2.6%	1,514	1,542	1.8%	-0.8%	2.6%	0.0%	2.6%	1.8%
14 Other Non-Manufact	117	-2.3%	1,514	1,542	1.8%	-0.5%	2.1%	0.0%	2.1%	1.6%
15 Storage	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
17 Food Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
19 Wearing Apparel	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
22 Other Manufact	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
99 Miscellaneous	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
<b>BGI--Class Rated</b>	<b>51,156</b>	<b>-2.8%</b>	<b>1,514</b>	<b>1,542</b>	<b>1.8%</b>	<b>-1.0%</b>	<b>2.6%</b>	<b>0.0%</b>	<b>2.6%</b>	<b>1.6%</b>
<b>BGII</b>	<b>106,916</b>	<b>-4.4%</b>	<b>1,514</b>	<b>1,542</b>	<b>1.8%</b>	<b>-2.6%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>-0.2%</b>
<b>Special Cause of Loss</b>										
1 Buildings	18,884	-11.7%	1,514	1,542	1.8%	-10.1%	2.6%	0.0%	2.6%	-7.8%
2 Apartment Contents	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
3 Office Contents	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
4 Merc/Motel-Hotel/Inst Cnts	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
5 Serv/Indust-Proc/Contr Cnts	5,272	-1.2%	1,514	1,542	1.8%	0.6%	2.0%	0.0%	2.0%	2.7%
6 Pers/Prop (Ex Theft)	0	0.0%	1,514	1,542	1.8%	1.8%	0.0%	0.0%	0.0%	1.8%
Time Element	5,205	0.0%	1,514	1,542	1.8%	1.8%	2.4%	0.0%	2.4%	4.3%
<b>SCL</b>	<b>29,361</b>	<b>-7.7%</b>	<b>1,514</b>	<b>1,542</b>	<b>1.8%</b>	<b>-6.0%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>2.4%</b>	<b>-3.7%</b>
<b>Sub-Total prior to Misc Cov</b>	<b>219,254</b>	<b>-4.4%</b>	<b>1,514</b>	<b>1,542</b>	<b>1.8%</b>	<b>-2.6%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>-0.2%</b>
Miscellaneous	24,618	0.0%	1,000	1,000	0.0%	0.0%	2.1%	0.0%	2.1%	2.1%
Earthquake	683	0.0%	1,567	1,567	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Misc. Coverage Sub-Total</b>	<b>25,301</b>	<b>0.0%</b>	<b>1,010</b>	<b>1,010</b>	<b>0.0%</b>	<b>0.0%</b>	<b>2.0%</b>	<b>0.0%</b>	<b>2.0%</b>	<b>2.0%</b>
<b>Total--Entire State</b>	<b>244,555</b>	<b>-4.0%</b>	<b>1,437</b>	<b>1,460</b>	<b>1.7%</b>	<b>-2.4%</b>	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>0.0%</b>

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	CF AR08140DOR01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	CF-2008-RLA1

Company Name		Company NAIC Number	
3.	A. Sentry Select Insurance Company	B.	169-21180

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Fire and Allied Lines	B.	01.0001

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Fire and Allied</b>	<b>-3.2</b>	<b>0.0</b>	<b>78.8</b>	<b>1.214</b>	<b>1.542</b>	<b>NA</b>	<b>1.514</b>
<b>TOTAL OVERALL EFFECT</b>	<b>-3.2</b>	<b>0.0</b>	<b>78.8</b>	<b>1.214</b>	<b>1.542</b>	<b>NA</b>	<b>1.514</b>

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	53	-5.4	10-1	274	-105		
2007		-0.5	3-1				
2007		-3.3	1-1				
2005	82	-12.2	4-1	504	239		
2004	93	-0.5	10-1	580	-81		
2004		-6.0	3-1				

7.

Expense Constants	Selected Provisions
A. Total Production Expense	0.5
B. General Expense	17.1
C. Taxes, License & Fees	3.3
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)	-4.7
F. TOTAL	21.2

8. Y Apply Lost Cost Factors to Future filings? (Y or N)
9. \_\_\_\_\_ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. \_\_\_\_\_ Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_

**FORM RF2- Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN  
WORKERS' COMPENSATION**

**CALCULATION OF COMPANY LOSS COST MULTIPLIER**

<b>This filing transmittal is part of Company Tracking #</b>	CF AR08140DOR01
<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	NA

- Loss Cost Reference Filing** CF-2008-RLA1  **Independent Rate Filing**  
(Advisory Org. & Reference filing #)

**If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.**

**1. Check one of the following:**

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. <b>Note: Some states have statutes that prohibit this option for some lines of business.</b>
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

**2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:** Fire and Allied Lines

**3. Loss cost modification:**

**A.** The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

Without Modification (factor = 1.000)

With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) See Exhibit II, Pg 1

**B.** Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.214

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

**NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.**

**4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.**

		Selected Provisions	
<b>A.</b>	<b>Total Production Expense</b>	0.5	%
<b>B.</b>	<b>General Expense</b>	17.1	%
<b>C.</b>	<b>Taxes, Licenses &amp; Fee</b>	3.3	%
<b>D.</b>	<b>Underwriting profit &amp; Contingencies (explain how investment income is taken into account)</b>	5.0	%
<b>E.</b>	<b>Other (explain)</b>	-4.7	%
<b>F.</b>	<b>Total</b>	21.2	%

<b>5.</b>	<b>A.</b>	<b>Expected Loss Ratio: ELR = 100% - 4F = A</b>	78.8	%
	<b>B.</b>	<b>ELR in Decimal Form =</b>	.788	
<b>6.</b>		<b>Company Formula Loss Cost Multiplier (3B/5B)</b>	1.542	
<b>7.</b>		<b>Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)</b>	1.542	
<b>8.</b>		<b>Rate Level Change for the coverage(s) to which this page applies</b>	0.0%	

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>
---

<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>	<b>Group NAIC #</b>
Sentry Insurance Group	169

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Sentry Select Insurance Company	WI	21180	36-2674180	

<b>5. Company Tracking Number</b>	CF AR08140DOR01
-----------------------------------	-----------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Douglas D. Krueger 1800 North Point Drive Stevens Point WI 54481	Compliance/Development Sr. Analyst	715-346-8614 Ext. 8614	715-346-6044	doug.krueger@sentry.com

<b>7.</b>	Signature of authorized filer	
<b>8.</b>	Please print name of authorized filer	Douglas D. Krueger

**Filing Information** (see General Instructions for descriptions of these fields)

<b>9.</b>	<b>Type of Insurance (TOI)</b>	01.0 Property
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	01.0002 Personal Property (Fire and Allied Lines)
<b>11.</b>	<b>State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>	
<b>12.</b>	<b>Company Program Title (Marketing Title)</b>	Commercial Fire and Allied Lines
<b>13.</b>	<b>Filing Type</b>	<input checked="" type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New: 1-1-2009      Renewal: 1-1-2009
<b>15.</b>	<b>Reference Filing?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	CF-2008-RLA1, CF-2008-RTERU; ML-2007-RLA1, ML-2005-RLA1
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	Insurance Services Office (ISO)
<b>18.</b>	<b>Company's Date of Filing</b>	12-10-08
<b>19.</b>	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CF AR08140DOR01
------------	--	-----------------

<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

ISO made the following filings on our behalf:

- " CF-2008-RLA1                      LOSS COSTS REVISION
- " CF-2008-RTERU                    RULE REVISION
- " ML-2007-RLA1      REVISED PACKAGE MODIFICATION FACTORS
- " ML-2005-RLA1      REVISED PACKAGE MODIFICATION FACTORS

We are filing to adopt these changes with one modification to the published ISO Package Modification Factors. We have submitted an exception page, MLCP-PMF-1-AR, that changes the Mercantile Liability Factor from .99 to .89.

In addition we are filing to revise our Loss Cost Multiplier (LCM). As a result the following manual page is being revised:

CF-RLC-1 1/1/2009 replaces CF-RLC-1 10/1/2007

We are filing for approval for all policies written 1/1/2009 and after.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b>      NA</p> <p><b>Amount:</b>     \$100.00</p> <p style="padding-left: 40px;">\$100.00 Filing Fee sent via EFT</p> <p style="text-align: center; margin-top: 20px;"><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

## PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

**(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CF AR08140DOR01
-----------	--	-----------------

<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
-----------	---	--

Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File and Use
-----------	--	--------------

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Sentry Select Insurance Company	-3.2	0.0	0	46	273,897	0	0

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

### 5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
<b>5a.</b>	Overall percentage rate indication(when applicable)		
<b>5b.</b>	Overall percentage rate impact for this filing		
<b>5c.</b>	Effect of Rate Filing – Written premium change for this program		
<b>5d.</b>	Effect of Rate Filing - Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision	-5.4%
<b>7.</b>	Effective Date of last rate revision	10-1-2007
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	CF-RLC-1 1/1/2009	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	MLCP-PMF-1-AR	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	