

SERFF Tracking Number: VKNG-125550049 State: Arkansas
Filing Company: Dairyland Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR DAP 2008
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: DIC Auto 2008
Project Name/Number: AR DAP 2008/AR DAP 2008

Filing at a Glance

Company: Dairyland Insurance Company
Product Name: DIC Auto 2008
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate

SERFF Tr Num: VKNG-125550049 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$25
Co Tr Num: AR DAP 2008 State Status: Fees verified and received
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Megan Reynolds Disposition Date: 04/10/2008
Date Submitted: 03/31/2008 Disposition Status: Filed

Effective Date Requested (New): 05/21/2008

Effective Date Requested (Renewal): 07/21/2008

Effective Date (New): 05/21/2008

Effective Date (Renewal):

07/21/2008

State Filing Description:

General Information

Project Name: AR DAP 2008
Project Number: AR DAP 2008
Reference Organization:
Reference Title:
Filing Status Changed: 04/10/2008
State Status Changed: 04/10/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Filing Description:

March 31, 2008

Commissioner of Insurance

Arkansas Insurance Dept.

1200 W. Third Street

Little Rock, AR 72201-1904

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AUTOMOBILE MANUAL REVISION – ARKANSAS
DAIRYLAND INSURANCE COMPANY – NAIC #21164 – 169

Enclosed is a revision of our Arkansas Dairyland Private Passenger Automobile Manual. The revised manual pages are dated effective May 21, 2008. We will be placing these manual pages into effect on this date for new business and July 21, 2008 for renewals. These revised manual pages replace the respective manual pages currently on file with your department.

There is a +3.0% rate level effect from the changes. The attached filing memorandum details the proposed changes.

If you have any questions regarding this filing, please feel free to contact me.

Respectfully,

Megan Reynolds
Actuary Analyst I
715 346-7360
Megan.Reynolds@sentry.com

Company and Contact

Filing Contact Information

Megan Reynolds, Actuarial Analyst
1800 North Point Drive
Stevens Point, WI 54481
megan.reynolds@sentry.com
(715) 346-7360 [Phone]

Filing Company Information

Dairyland Insurance Company CoCode: 21164 State of Domicile: Wisconsin

SERFF Tracking Number: VKNG-125550049 State: Arkansas
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Project Name/Number: AR DAP 2008/AR DAP 2008

1800 North Point Drive
Stevens Point, WI 54481
(608) 836-3000 ext. 8263116[Phone]

Group Code: 169
Group Name: Sentry Insurance
FEIN Number: 39-1047310

Company Type:
State ID Number:

SERFF Tracking Number: VKNG-125550049 *State:* Arkansas
Filing Company: Dairyland Insurance Company *State Tracking Number:* EFT \$25
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Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Dairyland Insurance Company	\$25.00	03/31/2008	19157165
Dairyland Insurance Company	\$75.00	04/08/2008	19363570

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/10/2008	04/10/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/07/2008	04/07/2008	Megan Reynolds	04/08/2008	04/08/2008

SERFF Tracking Number: VKNG-125550049
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State: Arkansas
 State Tracking Number: EFT \$25
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Disposition

Disposition Date: 04/10/2008
 Effective Date (New): 05/21/2008
 Effective Date (Renewal): 07/21/2008
 Status: Filed
 Comment:

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:
Dairyland Insurance Company	3.000%	\$56,626	2,191	\$1,912,420	%	%	-0.600%

SERFF Tracking Number: VKNG-125550049 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Memorandum & Exhibits	Filed	Yes
Rate (revised)	Rate Manual	Filed	Yes
Rate	Rate Manual	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/07/2008
Submitted Date 04/07/2008
Respond By Date

Dear Megan Reynolds,

This will acknowledge receipt of the captioned filing. Please be advised the fee for a rate filing is \$100 in lieu of \$25. Please submit the additional \$75. The At-Fault Accident and Physical Damage Demerit Rules appear to be in conflict with Ark. Code Ann. 23-79-152. The RF-1 abstract must be completed and submitted for all rate filings. Additionally the NA's must be removed from the APCS with zeros.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/08/2008
Submitted Date 04/08/2008

Dear Alexa Grissom,

Comments:

I will answer the questions in the order they were received.

Response 1

Comments: The additional \$75 has been submitted via EFT.

Under the At-fault accident section on page 8 of the rate manual item G was added to comply with Ark. Code Ann. 23-79-152.

Under the Damage Demerit Point Relationships the surcharges are only being applied to BI, PD, PIP, and CL coverages based on the at-fault accidents and violations as defined in the rate manual.

Thank you and if you have any additional questions please to not hesitate to ask.

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Megan Reynolds
715-346-7360

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Please see the attached document.

Satisfied -Name: NAIC loss cost data entry document

Comment: Please see the attached document.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Manual	All	Replacement	
<i>Previous Version</i>			
<i>Rate Manual</i>	<i>All</i>	<i>Replacement</i>	

Sincerely,
Megan Reynolds

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State: Arkansas
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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 06/06/2007
Filing Method of Last Filing: File & 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):
Dairyland Insurance Company	-0.600%	3.000%	\$56,626	2,191	\$1,912,420	%	%

<i>SERFF Tracking Number:</i>	<i>VKNG-125550049</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AR DAP 2008</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>DIC Auto 2008</i>		
<i>Project Name/Number:</i>	<i>AR DAP 2008/AR DAP 2008</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Manual	All	Replacement	Territory Definitions - AR.pdf AR Rate Manual.pdf

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71601	PINE BLUFF	JEFFERSON	6
71602	WHITE HALL	JEFFERSON	6
71603	PINE BLUFF	JEFFERSON	6
71611	PINE BLUFF	JEFFERSON	6
71612	WHITE HALL	JEFFERSON	6
71613	PINE BLUFF	JEFFERSON	6
71630	ARKANSAS CITY	DESHA	11
71631	BANKS	BRADLEY	11
71635	CROSSETT	ASHLEY	11
71638	DERMOTT	CHICOT	11
71639	DUMAS	DESHA	11
71640	EUDORA	CHICOT	11
71642	FOUNTAIN HILL	ASHLEY	11
71643	GOULD	LINCOLN	11
71644	GRADY	LINCOLN	11
71646	HAMBURG	ASHLEY	11
71647	HERMITAGE	BRADLEY	11
71651	JERSEY	BRADLEY	11
71652	KINGSLAND	CLEVELAND	11
71653	LAKE VILLAGE	CHICOT	11
71654	MC GEHEE	DESHA	11
71655	MONTICELLO	DREW	11
71656	MONTICELLO	DREW	11
71657	MONTICELLO	DREW	11
71658	MONTROSE	ASHLEY	11
71659	MOSCOW	JEFFERSON	6
71660	NEW EDINBURG	CLEVELAND	11
71661	PARKDALE	ASHLEY	11
71662	PICKENS	DESHA	11
71663	PORTLAND	ASHLEY	11
71665	RISON	CLEVELAND	11
71666	MC GEHEE	DESHA	11
71667	STAR CITY	LINCOLN	11
71670	TILLAR	DESHA	11
71671	WARREN	BRADLEY	11
71674	WATSON	DESHA	11
71675	WILMAR	DREW	11
71676	WILMOT	ASHLEY	11
71677	WINCHESTER	DREW	11
71678	YORKTOWN	LINCOLN	11
71701	CAMDEN	OUACHITA	11
71711	CAMDEN	OUACHITA	11
71720	BEARDEN	OUACHITA	11
71721	BEIRNE	CLARK	11
71722	BLUFF CITY	NEVADA	11
71724	CALION	UNION	11
71725	CARTHAGE	DALLAS	11
71726	CHIDESTER	OUACHITA	11
71728	CURTIS	CLARK	11
71730	EL DORADO	UNION	11
71731	EL DORADO	UNION	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71740	EMERSON	COLUMBIA	11
71742	FORDYCE	DALLAS	11
71743	GURDON	CLARK	11
71744	HAMPTON	CALHOUN	11
71745	HARRELL	CALHOUN	11
71747	HUTTIG	UNION	11
71748	IVAN	DALLAS	11
71749	JUNCTION CITY	UNION	11
71750	LAWSON	UNION	11
71751	LOUANN	OUACHITA	11
71752	MC NEIL	COLUMBIA	11
71753	MAGNOLIA	COLUMBIA	11
71754	MAGNOLIA	COLUMBIA	11
71758	MOUNT HOLLY	UNION	11
71759	NORPHLET	UNION	11
71762	SMACKOVER	UNION	11
71763	SPARKMAN	DALLAS	11
71764	STEPHENS	OUACHITA	11
71765	STRONG	UNION	11
71766	THORNTON	CALHOUN	11
71768	URBANA	UNION	11
71770	WALDO	COLUMBIA	11
71772	WHELEN SPRINGS	CLARK	11
71801	HOPE	HEMPSTEAD	11
71802	HOPE	HEMPSTEAD	11
71820	ALLEENE	LITTLE RIVER	11
71822	ASHDOWN	LITTLE RIVER	11
71823	BEN LOMOND	SEVIER	11
71825	BLEVINS	HEMPSTEAD	11
71826	BRADLEY	LAFAYETTE	11
71827	BUCKNER	LAFAYETTE	11
71828	CALE	NEVADA	11
71831	COLUMBUS	HEMPSTEAD	11
71832	DE QUEEN	SEVIER	11
71833	DIERKS	HOWARD	11
71834	DODDRIDGE	MILLER	11
71835	EMMET	NEVADA	11
71836	FOREMAN	LITTLE RIVER	11
71837	FOUKE	MILLER	11
71838	FULTON	HEMPSTEAD	11
71839	GARLAND CITY	MILLER	11
71840	GENOA	MILLER	11
71841	GILLHAM	SEVIER	11
71842	HORATIO	SEVIER	11
71844	LANEBURG	NEVADA	11
71845	LEWISVILLE	LAFAYETTE	11
71846	LOCKESBURG	SEVIER	11
71847	MC CASKILL	HEMPSTEAD	11
71851	MINERAL SPRINGS	HOWARD	11
71852	NASHVILLE	HOWARD	11
71853	OGDEN	LITTLE RIVER	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71854	TEXARKANA	MILLER	11
71855	OZAN	HEMPSTEAD	11
71857	PRESCOTT	NEVADA	11
71858	ROSSTON	NEVADA	11
71859	SARATOGA	HOWARD	11
71860	STAMPS	LAFAYETTE	11
71861	TAYLOR	COLUMBIA	11
71862	WASHINGTON	HEMPSTEAD	11
71864	WILLISVILLE	NEVADA	11
71865	WILTON	LITTLE RIVER	11
71866	WINTHROP	LITTLE RIVER	11
71901	HOT SPRINGS NATIONAL	GARLAND	8
71902	HOT SPRINGS NATIONAL	GARLAND	8
71903	HOT SPRINGS NATIONAL	GARLAND	8
71909	HOT SPRINGS VILLAGE	GARLAND	8
71910	HOT SPRINGS VILLAGE	GARLAND	8
71913	HOT SPRINGS NATIONAL	GARLAND	8
71914	HOT SPRINGS NATIONAL	GARLAND	8
71920	ALPINE	CLARK	11
71921	AMITY	CLARK	11
71922	ANTOINE	PIKE	11
71923	ARKADELPHIA	CLARK	11
71929	BISMARCK	HOT SPRING	11
71932	BOARD CAMP	POLK	11
71933	BONNERDALE	HOT SPRING	11
71935	CADDO GAP	MONTGOMERY	11
71937	COVE	POLK	11
71940	DELIGHT	PIKE	11
71941	DONALDSON	HOT SPRING	11
71942	FRIENDSHIP	HOT SPRING	11
71943	GLENWOOD	PIKE	11
71944	GRANNIS	POLK	11
71945	HATFIELD	POLK	11
71949	JESSIEVILLE	GARLAND	8
71950	KIRBY	PIKE	11
71951	HOT SPRINGS NATIONAL	GARLAND	8
71952	LANGLEY	PIKE	11
71953	MENA	POLK	11
71956	MOUNTAIN PINE	GARLAND	8
71957	MOUNT IDA	MONTGOMERY	11
71958	MURFREESBORO	PIKE	11
71959	NEWHOPE	PIKE	11
71960	NORMAN	MONTGOMERY	11
71961	ODEN	MONTGOMERY	11
71962	OKOLONA	CLARK	11
71964	PEARCY	GARLAND	8
71965	PENCIL BLUFF	MONTGOMERY	11
71966	ODEN	MONTGOMERY	11
71968	ROYAL	GARLAND	8
71969	SIMS	MONTGOMERY	11
71970	STORY	MONTGOMERY	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71971	UMPIRE	HOWARD	11
71972	VANDERVOORT	POLK	11
71973	WICKES	POLK	11
71998	ARKADELPHIA	CLARK	11
71999	ARKADELPHIA	CLARK	11
72001	ADONA	PERRY	11
72002	ALEXANDER	SALINE	12
72003	ALMYRA	ARKANSAS	11
72004	ALTHEIMER	JEFFERSON	6
72005	AMAGON	JACKSON	11
72006	AUGUSTA	WOODRUFF	11
72007	AUSTIN	LONOKE	6
72010	BALD KNOB	WHITE	11
72011	BAUXITE	SALINE	6
72012	BEEBE	WHITE	11
72013	BEE BRANCH	VAN BUREN	11
72014	BEEDEVILLE	JACKSON	11
72015	BENTON	SALINE	6
72016	BIGELOW	PERRY	11
72017	BISCOE	PRAIRIE	11
72018	BENTON	SALINE	6
72019	BENTON	SALINE	6
72020	BRADFORD	WHITE	11
72021	BRINKLEY	MONROE	11
72022	BRYANT	SALINE	6
72023	CABOT	LONOKE	6
72024	CARLISLE	LONOKE	6
72025	CASA	PERRY	11
72026	CASSCOE	ARKANSAS	11
72027	CENTER RIDGE	CONWAY	11
72028	CHOCTAW	VAN BUREN	11
72029	CLARENDON	MONROE	11
72030	CLEVELAND	CONWAY	11
72031	CLINTON	VAN BUREN	11
72032	CONWAY	FAULKNER	6
72033	CONWAY	FAULKNER	6
72034	CONWAY	FAULKNER	6
72035	CONWAY	FAULKNER	6
72036	COTTON PLANT	WOODRUFF	11
72037	COY	LONOKE	6
72038	CROCKETTS BLUFF	ARKANSAS	11
72039	DAMASCUS	VAN BUREN	6
72040	DES ARC	PRAIRIE	11
72041	DE VALLS BLUFF	PRAIRIE	11
72042	DE WITT	ARKANSAS	11
72043	DIAZ	JACKSON	11
72044	EDGEMONT	CLEBURNE	11
72045	EL PASO	WHITE	11
72046	ENGLAND	LONOKE	6
72047	ENOLA	FAULKNER	6
72048	ETHEL	ARKANSAS	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72051	FOX	STONE	11
72052	GARNER	WHITE	11
72053	COLLEGE STATION	PULASKI	12
72055	GILLETT	ARKANSAS	11
72057	GRAPEVINE	GRANT	6
72058	GREENBRIER	FAULKNER	6
72059	GREGORY	WOODRUFF	11
72060	GRIFFITHVILLE	WHITE	11
72061	GUY	FAULKNER	6
72063	HATTIEVILLE	CONWAY	11
72064	HAZEN	PRAIRIE	11
72065	HENSLEY	SALINE	12
72066	HICKORY PLAINS	PRAIRIE	11
72067	HIGDEN	CLEBURNE	11
72068	HIGGINSON	WHITE	11
72069	HOLLY GROVE	MONROE	11
72070	HOUSTON	PERRY	11
72072	HUMNOKE	LONOKE	6
72073	HUMPHREY	JEFFERSON	11
72074	HUNTER	WOODRUFF	11
72075	JACKSONPORT	JACKSON	11
72076	JACKSONVILLE	PULASKI	12
72078	JACKSONVILLE	PULASKI	12
72079	JEFFERSON	JEFFERSON	6
72080	JERUSALEM	CONWAY	11
72081	JUDSONIA	WHITE	11
72082	KENSETT	WHITE	11
72083	KEO	LONOKE	6
72084	LEOLA	GRANT	6
72085	LETONA	WHITE	11
72086	LONOKE	LONOKE	6
72087	LONSDALE	GARLAND	8
72088	FAIRFIELD BAY	VAN BUREN	11
72089	BRYANT	SALINE	6
72099	LITTLE ROCK AIR FORC	PULASKI	12
72101	MC CRORY	WOODRUFF	11
72102	MC RAE	WHITE	11
72103	MABELVALE	SALINE	12
72104	MALVERN	HOT SPRING	11
72105	JONES MILL	HOT SPRING	11
72106	MAYFLOWER	FAULKNER	6
72107	MENIFEE	CONWAY	11
72108	MONROE	MONROE	11
72110	MORRILTON	CONWAY	11
72111	MOUNT VERNON	FAULKNER	6
72112	NEWPORT	JACKSON	11
72113	MAUMELLE	PULASKI	12
72114	NORTH LITTLE ROCK	PULASKI	1
72115	NORTH LITTLE ROCK	PULASKI	12
72116	NORTH LITTLE ROCK	PULASKI	12
72117	NORTH LITTLE ROCK	PULASKI	12

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72118	NORTH LITTLE ROCK	PULASKI	12
72119	NORTH LITTLE ROCK	PULASKI	12
72120	SHERWOOD	PULASKI	12
72121	PANGBURN	WHITE	11
72122	PARON	SALINE	6
72123	PATTERSON	WOODRUFF	11
72124	NORTH LITTLE ROCK	PULASKI	12
72125	PERRY	PERRY	11
72126	PERRYVILLE	PERRY	11
72127	PLUMERVILLE	CONWAY	11
72128	POYEN	GRANT	6
72129	PRATTSVILLE	GRANT	6
72130	PRIM	CLEBURNE	11
72131	QUITMAN	CLEBURNE	11
72132	REDFIELD	JEFFERSON	6
72133	REYDELL	JEFFERSON	6
72134	ROE	MONROE	11
72135	ROLAND	PULASKI	12
72136	ROMANCE	WHITE	11
72137	ROSE BUD	WHITE	11
72139	RUSSELL	WHITE	11
72140	SAINT CHARLES	ARKANSAS	11
72141	SCOTLAND	VAN BUREN	11
72142	SCOTT	PULASKI	6
72143	SEARCY	WHITE	11
72145	SEARCY	WHITE	11
72149	SEARCY	WHITE	11
72150	SHERIDAN	GRANT	6
72152	SHERRILL	JEFFERSON	6
72153	SHIRLEY	VAN BUREN	11
72156	SOLGOHACHIA	CONWAY	11
72157	SPRINGFIELD	CONWAY	11
72158	BENTON	SALINE	6
72160	STUTTGART	ARKANSAS	11
72164	SWEET HOME	PULASKI	1
72165	THIDA	INDEPENDENCE	11
72166	TICHNOR	ARKANSAS	11
72167	TRASKWOOD	SALINE	6
72168	TUCKER	JEFFERSON	6
72169	TUPELO	JACKSON	11
72170	ULM	PRAIRIE	11
72173	VILONIA	FAULKNER	6
72175	WABBASEKA	JEFFERSON	6
72176	WARD	LONOKE	6
72178	WEST POINT	WHITE	11
72179	WILBURN	CLEBURNE	11
72180	WOODSON	PULASKI	12
72181	WOOSTER	FAULKNER	6
72182	WRIGHT	JEFFERSON	6
72183	WRIGHTSVILLE	PULASKI	12
72189	MC CRORY	WOODRUFF	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72190	NORTH LITTLE ROCK	PULASKI	12
72198	NORTH LITTLE ROCK	PULASKI	1
72199	NORTH LITTLE ROCK	PULASKI	12
72201	LITTLE ROCK	PULASKI	1
72202	LITTLE ROCK	PULASKI	1
72203	LITTLE ROCK	PULASKI	12
72204	LITTLE ROCK	PULASKI	1
72205	LITTLE ROCK	PULASKI	12
72206	LITTLE ROCK	PULASKI	1
72207	LITTLE ROCK	PULASKI	12
72209	LITTLE ROCK	PULASKI	1
72210	LITTLE ROCK	PULASKI	12
72211	LITTLE ROCK	PULASKI	12
72212	LITTLE ROCK	PULASKI	12
72214	LITTLE ROCK	PULASKI	12
72215	LITTLE ROCK	PULASKI	12
72216	LITTLE ROCK	PULASKI	12
72217	LITTLE ROCK	PULASKI	12
72219	LITTLE ROCK	PULASKI	12
72221	LITTLE ROCK	PULASKI	12
72222	LITTLE ROCK	PULASKI	12
72223	LITTLE ROCK	PULASKI	12
72225	LITTLE ROCK	PULASKI	12
72227	LITTLE ROCK	PULASKI	12
72231	LITTLE ROCK	PULASKI	12
72260	LITTLE ROCK	PULASKI	12
72295	LITTLE ROCK	PULASKI	12
72301	WEST MEMPHIS	CRITTENDEN	5
72303	WEST MEMPHIS	CRITTENDEN	5
72310	ARMOREL	MISSISSIPPI	5
72311	AUBREY	LEE	11
72312	BARTON	PHILLIPS	11
72313	BASSETT	MISSISSIPPI	5
72315	BLYTHEVILLE	MISSISSIPPI	5
72316	BLYTHEVILLE	MISSISSIPPI	5
72319	GOSNELL	MISSISSIPPI	5
72320	BRICKEYS	LEE	11
72321	BURDETTE	MISSISSIPPI	5
72322	CALDWELL	SAINT FRANCIS	11
72324	CHERRY VALLEY	CROSS	11
72325	CLARKEDALE	CRITTENDEN	5
72326	COLT	SAINT FRANCIS	11
72327	CRAWFORDSVILLE	CRITTENDEN	5
72328	CRUMROD	PHILLIPS	11
72329	DRIVER	MISSISSIPPI	5
72330	DYESS	MISSISSIPPI	5
72331	EARLE	CRITTENDEN	5
72332	EDMONDSON	CRITTENDEN	5
72333	ELAINE	PHILLIPS	11
72335	FORREST CITY	SAINT FRANCIS	11
72336	FORREST CITY	SAINT FRANCIS	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72338	FRENCHMANS BAYOU	MISSISSIPPI	5
72339	GILMORE	CRITTENDEN	5
72340	GOODWIN	SAINT FRANCIS	11
72341	HAYNES	LEE	11
72342	HELENA	PHILLIPS	11
72346	HETH	SAINT FRANCIS	11
72347	HICKORY RIDGE	CROSS	11
72348	HUGHES	SAINT FRANCIS	11
72350	JOINER	MISSISSIPPI	5
72351	KEISER	MISSISSIPPI	5
72352	LA GRANGE	LEE	11
72353	LAMBROOK	PHILLIPS	11
72354	LEPANTO	POINSETT	11
72355	LEXA	PHILLIPS	11
72358	LUXORA	MISSISSIPPI	5
72359	MADISON	SAINT FRANCIS	11
72360	MARIANNA	LEE	11
72364	MARION	CRITTENDEN	5
72365	MARKED TREE	POINSETT	11
72366	MARVELL	PHILLIPS	11
72367	MELLWOOD	PHILLIPS	11
72368	MORO	LEE	11
72369	ONEIDA	PHILLIPS	11
72370	OSCEOLA	MISSISSIPPI	5
72372	PALESTINE	SAINT FRANCIS	11
72373	PARKIN	CROSS	11
72374	POPLAR GROVE	PHILLIPS	11
72376	PROCTOR	CRITTENDEN	5
72377	RIVERVALE	POINSETT	11
72379	SNOW LAKE	DESHA	11
72383	TURNER	PHILLIPS	11
72384	TURRELL	CRITTENDEN	5
72386	TYRONZA	POINSETT	11
72387	VANNDALE	CROSS	11
72389	WABASH	PHILLIPS	11
72390	WEST HELENA	PHILLIPS	11
72391	WEST RIDGE	MISSISSIPPI	5
72392	WHEATLEY	SAINT FRANCIS	11
72394	WIDENER	SAINT FRANCIS	11
72395	WILSON	MISSISSIPPI	5
72396	WYNNE	CROSS	11
72401	JONESBORO	CRAIGHEAD	9
72402	JONESBORO	CRAIGHEAD	9
72403	JONESBORO	CRAIGHEAD	9
72404	JONESBORO	CRAIGHEAD	9
72410	ALICIA	LAWRENCE	11
72411	BAY	CRAIGHEAD	9
72412	BEECH GROVE	GREENE	11
72413	BIGGERS	RANDOLPH	11
72414	BLACK OAK	CRAIGHEAD	9
72415	BLACK ROCK	LAWRENCE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72416	BONO	CRAIGHEAD	9
72417	BROOKLAND	CRAIGHEAD	9
72419	CARAWAY	CRAIGHEAD	9
72421	CASH	CRAIGHEAD	9
72422	CORNING	CLAY	11
72424	DATTO	CLAY	11
72425	DELAPLAINE	GREENE	11
72426	DELL	MISSISSIPPI	5
72427	EGYPT	CRAIGHEAD	9
72428	ETOWAH	MISSISSIPPI	5
72429	FISHER	POINSETT	11
72430	GREENWAY	CLAY	11
72431	GRUBBS	JACKSON	11
72432	HARRISBURG	POINSETT	11
72433	HOXIE	LAWRENCE	11
72434	IMBODEN	LAWRENCE	11
72435	KNOBEL	CLAY	11
72436	LAFE	GREENE	11
72437	LAKE CITY	CRAIGHEAD	9
72438	LEACHVILLE	MISSISSIPPI	5
72439	LIGHT	GREENE	11
72440	LYNN	LAWRENCE	11
72441	MC DOUGAL	CLAY	11
72442	MANILA	MISSISSIPPI	5
72443	MARMADUKE	GREENE	11
72444	MAYNARD	RANDOLPH	11
72445	MINTURN	LAWRENCE	11
72447	MONETTE	CRAIGHEAD	9
72449	O KEAN	RANDOLPH	11
72450	PARAGOULD	GREENE	11
72451	PARAGOULD	GREENE	11
72453	PEACH ORCHARD	CLAY	11
72454	PIGGOTT	CLAY	11
72455	POCAHONTAS	RANDOLPH	11
72456	POLLARD	CLAY	11
72457	PORTIA	LAWRENCE	11
72458	POWHATAN	LAWRENCE	11
72459	RAVENDEN	LAWRENCE	11
72460	RAVENDEN SPRINGS	RANDOLPH	11
72461	RECTOR	CLAY	11
72462	REYNO	RANDOLPH	11
72464	SAINT FRANCIS	CLAY	11
72465	SEDGWICK	LAWRENCE	11
72466	SMITHVILLE	LAWRENCE	11
72467	STATE UNIVERSITY	CRAIGHEAD	9
72469	STRAWBERRY	LAWRENCE	11
72470	SUCCESS	CLAY	11
72471	SWIFTON	JACKSON	11
72472	TRUMANN	POINSETT	11
72473	TUCKERMAN	JACKSON	11
72474	WALCOTT	GREENE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72475	WALDENBURG	POINSETT	11
72476	WALNUT RIDGE	LAWRENCE	11
72478	WARM SPRINGS	RANDOLPH	11
72479	WEINER	POINSETT	11
72482	WILLIFORD	SHARP	11
72501	BATESVILLE	INDEPENDENCE	11
72503	BATESVILLE	INDEPENDENCE	11
72512	HORSESHOE BEND	IZARD	11
72513	ASH FLAT	SHARP	11
72515	BEXAR	FULTON	11
72517	BROCKWELL	IZARD	11
72519	CALICO ROCK	IZARD	11
72520	CAMP	FULTON	11
72521	CAVE CITY	SHARP	11
72522	CHARLOTTE	INDEPENDENCE	11
72523	CONCORD	CLEBURNE	11
72524	CORD	INDEPENDENCE	11
72525	CHEROKEE VILLAGE	SHARP	11
72526	CUSHMAN	INDEPENDENCE	11
72527	DESHA	INDEPENDENCE	11
72528	DOLPH	IZARD	11
72529	CHEROKEE VILLAGE	SHARP	11
72530	DRASCO	CLEBURNE	11
72531	ELIZABETH	FULTON	11
72532	EVENING SHADE	SHARP	11
72533	FIFTY SIX	STONE	11
72534	FLORAL	INDEPENDENCE	11
72536	FRANKLIN	IZARD	11
72537	GAMALIEL	BAXTER	11
72538	GEPP	FULTON	11
72539	GLENCOE	FULTON	11
72540	GUION	IZARD	11
72542	HARDY	SHARP	11
72543	HEBER SPRINGS	CLEBURNE	11
72544	HENDERSON	BAXTER	11
72545	HEBER SPRINGS	CLEBURNE	11
72546	IDA	CLEBURNE	11
72550	LOCUST GROVE	INDEPENDENCE	11
72553	MAGNESS	INDEPENDENCE	11
72554	MAMMOTH SPRING	FULTON	11
72555	MARCELLA	STONE	11
72556	MELBOURNE	IZARD	11
72560	MOUNTAIN VIEW	STONE	11
72561	MOUNT PLEASANT	IZARD	11
72562	NEWARK	INDEPENDENCE	11
72564	OIL TROUGH	INDEPENDENCE	11
72565	OXFORD	IZARD	11
72566	PINEVILLE	IZARD	11
72567	PLEASANT GROVE	STONE	11
72568	PLEASANT PLAINS	INDEPENDENCE	11
72569	POUGHKEEPSIE	SHARP	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72571	ROSIE	INDEPENDENCE	11
72572	SAFFELL	LAWRENCE	11
72573	SAGE	IZARD	11
72575	SALADO	INDEPENDENCE	11
72576	SALEM	FULTON	11
72577	SIDNEY	SHARP	11
72578	STURKIE	FULTON	11
72579	SULPHUR ROCK	INDEPENDENCE	11
72581	TUMBLING SHOALS	CLEBURNE	11
72583	VIOLA	FULTON	11
72584	VIOLET HILL	IZARD	11
72585	WIDEMAN	IZARD	11
72587	WISEMAN	IZARD	11
72601	HARRISON	BOONE	11
72602	HARRISON	BOONE	11
72611	ALPENA	BOONE	11
72613	BEAVER	CARROLL	11
72615	BERGMAN	BOONE	11
72616	BERRYVILLE	CARROLL	11
72617	BIG FLAT	BAXTER	11
72619	BULL SHOALS	MARION	11
72623	CLARKRIDGE	BAXTER	11
72624	COMPTON	NEWTON	11
72626	COTTER	BAXTER	11
72628	DEER	NEWTON	11
72629	DENNARD	VAN BUREN	11
72630	DIAMOND CITY	BOONE	11
72631	EUREKA SPRINGS	CARROLL	11
72632	EUREKA SPRINGS	CARROLL	11
72633	EVERTON	BOONE	11
72634	FLIPPIN	MARION	11
72635	GASSVILLE	BAXTER	11
72636	GILBERT	SEARCY	11
72638	GREEN FOREST	CARROLL	11
72639	HARRIET	SEARCY	11
72640	HASTY	NEWTON	11
72641	JASPER	NEWTON	11
72642	LAKEVIEW	BAXTER	11
72644	LEAD HILL	BOONE	11
72645	LESLIE	SEARCY	11
72648	MARBLE FALLS	NEWTON	11
72650	MARSHALL	SEARCY	11
72651	MIDWAY	BAXTER	11
72653	MOUNTAIN HOME	BAXTER	11
72654	MOUNTAIN HOME	BAXTER	11
72655	MOUNT JUDEA	NEWTON	11
72657	TIMBO	STONE	11
72658	NORFORK	BAXTER	11
72659	NORFORK	BAXTER	11
72660	OAK GROVE	CARROLL	11
72661	OAKLAND	MARION	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72662	OMAHA	BOONE	11
72663	ONIA	STONE	11
72666	PARTHENON	NEWTON	11
72668	PEEL	MARION	11
72669	PINDALL	SEARCY	11
72670	PONCA	NEWTON	11
72672	PYATT	MARION	11
72675	SAINT JOE	SEARCY	11
72677	SUMMIT	MARION	11
72679	TILLY	POPE	11
72680	TIMBO	STONE	11
72682	VALLEY SPRINGS	BOONE	11
72683	VENDOR	NEWTON	11
72685	WESTERN GROVE	NEWTON	11
72686	WITTS SPRINGS	SEARCY	11
72687	YELLVILLE	MARION	11
72701	FAYETTEVILLE	WASHINGTON	3
72702	FAYETTEVILLE	WASHINGTON	3
72703	FAYETTEVILLE	WASHINGTON	3
72704	FAYETTEVILLE	WASHINGTON	3
72711	AVOCA	BENTON	3
72712	BENTONVILLE	BENTON	3
72714	BELLA VISTA	BENTON	3
72715	BELLA VISTA	BENTON	3
72716	BENTONVILLE	BENTON	3
72717	CANEHILL	WASHINGTON	3
72718	CAVE SPRINGS	BENTON	3
72719	CENTERTON	BENTON	3
72721	COMBS	MADISON	11
72722	DECATUR	BENTON	3
72727	ELKINS	WASHINGTON	3
72728	ELM SPRINGS	WASHINGTON	3
72729	EVANSVILLE	WASHINGTON	3
72730	FARMINGTON	WASHINGTON	3
72732	GARFIELD	BENTON	3
72733	GATEWAY	BENTON	3
72734	GENTRY	BENTON	3
72735	GOSHEN	WASHINGTON	3
72736	GRAVETTE	BENTON	3
72737	GREENLAND	WASHINGTON	3
72738	HINDSVILLE	MADISON	11
72739	HIWASSE	BENTON	3
72740	HUNTSVILLE	MADISON	11
72741	JOHNSON	WASHINGTON	3
72742	KINGSTON	MADISON	11
72744	LINCOLN	WASHINGTON	3
72745	LOWELL	BENTON	3
72747	MAYSVILLE	BENTON	3
72749	MORROW	WASHINGTON	3
72751	PEA RIDGE	BENTON	3
72752	PETTIGREW	MADISON	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72753	PRAIRIE GROVE	WASHINGTON	3
72756	ROGERS	BENTON	3
72757	ROGERS	BENTON	3
72758	ROGERS	BENTON	3
72760	SAINT PAUL	MADISON	11
72761	SILOAM SPRINGS	BENTON	3
72762	SPRINGDALE	WASHINGTON	3
72764	SPRINGDALE	WASHINGTON	3
72765	SPRINGDALE	WASHINGTON	3
72766	SPRINGDALE	WASHINGTON	3
72768	SULPHUR SPRINGS	BENTON	3
72769	SUMMERS	WASHINGTON	3
72770	TONTITOWN	WASHINGTON	3
72773	WESLEY	MADISON	11
72774	WEST FORK	WASHINGTON	3
72776	WITTER	MADISON	11
72801	RUSSELLVILLE	POPE	11
72802	RUSSELLVILLE	POPE	11
72811	RUSSELLVILLE	POPE	11
72812	RUSSELLVILLE	POPE	11
72820	ALIX	FRANKLIN	11
72821	ALTUS	FRANKLIN	11
72823	ATKINS	POPE	11
72824	BELLEVILLE	YELL	11
72826	BLUE MOUNTAIN	LOGAN	11
72827	BLUFFTON	YELL	11
72828	BRIGGSVILLE	YELL	11
72829	CENTERVILLE	YELL	11
72830	CLARKSVILLE	JOHNSON	11
72832	COAL HILL	JOHNSON	11
72833	DANVILLE	YELL	11
72834	DARDANELLE	YELL	11
72835	DELAWARE	LOGAN	11
72837	DOVER	POPE	11
72838	GRAVELLY	YELL	11
72839	HAGARVILLE	JOHNSON	11
72840	HARTMAN	JOHNSON	11
72841	HARVEY	SCOTT	11
72842	HAVANA	YELL	11
72843	HECTOR	POPE	11
72845	KNOXVILLE	JOHNSON	11
72846	LAMAR	JOHNSON	11
72847	LONDON	POPE	11
72851	NEW BLAINE	LOGAN	11
72852	OARK	JOHNSON	11
72853	OLA	YELL	11
72854	OZONE	JOHNSON	11
72855	PARIS	LOGAN	11
72856	PELSOR	NEWTON	11
72857	PLAINVIEW	YELL	11
72858	POTTSVILLE	POPE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72860	ROVER	YELL	11
72863	SCRANTON	LOGAN	11
72865	SUBIACO	LOGAN	11
72901	FORT SMITH	SEBASTIAN	10
72902	FORT SMITH	SEBASTIAN	10
72903	FORT SMITH	SEBASTIAN	10
72904	FORT SMITH	SEBASTIAN	10
72905	FORT SMITH	SEBASTIAN	10
72906	FORT SMITH	SEBASTIAN	10
72908	FORT SMITH	SEBASTIAN	10
72913	FORT SMITH	SEBASTIAN	10
72914	FORT SMITH	SEBASTIAN	10
72916	FORT SMITH	SEBASTIAN	10
72917	FORT SMITH	SEBASTIAN	10
72918	FORT SMITH	SEBASTIAN	10
72919	FORT SMITH	SEBASTIAN	10
72921	ALMA	CRAWFORD	10
72923	BARLING	SEBASTIAN	10
72926	BOLES	SCOTT	11
72927	BOONEVILLE	LOGAN	11
72928	BRANCH	FRANKLIN	11
72930	CECIL	FRANKLIN	11
72932	CEDARVILLE	CRAWFORD	10
72933	CHARLESTON	FRANKLIN	11
72934	CHESTER	CRAWFORD	10
72935	DYER	CRAWFORD	10
72936	GREENWOOD	SEBASTIAN	10
72937	HACKETT	SEBASTIAN	10
72938	HARTFORD	SEBASTIAN	10
72940	HUNTINGTON	SEBASTIAN	10
72941	LAVACA	SEBASTIAN	10
72943	MAGAZINE	LOGAN	11
72944	MANSFIELD	SCOTT	11
72945	MIDLAND	SEBASTIAN	10
72946	MOUNTAINBURG	CRAWFORD	10
72947	MULBERRY	CRAWFORD	10
72948	NATURAL DAM	CRAWFORD	10
72949	OZARK	FRANKLIN	11
72950	PARKS	SCOTT	11
72951	RATCLIFF	LOGAN	11
72952	RUDY	CRAWFORD	10
72955	UNIONTOWN	CRAWFORD	10
72956	VAN BUREN	CRAWFORD	10
72957	VAN BUREN	CRAWFORD	10
72958	WALDRON	SCOTT	11
72959	WINSLOW	WASHINGTON	3

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

PRIVATE PASSENGER AUTOMOBILE

Any 4-wheel private passenger automobile. This includes vehicles of the pickup, panel, van and truck type with a load capacity of two tons or less used for pleasure, driving to and from work, or farm use. Driving to and from work shall include the transportation of the insured's tools, equipment and incidental supplies to and from a job location, provided the vehicle is principally parked at the job location for the majority of the working day.

DRIVER CLASSIFICATIONS

Married operators applies to any person, whether primary or occasional operator. Any married person not residing with their spouse, rate as single person. Widows and widowers are to be rated as married.

Operators under the age of 16 will be rated in the same age classification as 16-year-olds.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

BODILY INJURY LIABILITY

Monthly Term Factors

BASE RATE	\$ 26.42
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CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-54		30-54		1.00
55-69		24-29		1.06
		55-74		1.06
	50-64		50-64	1.19
		20-23		1.30
	30-49		25-49	1.33
23-29		75+		1.35
70-74				1.35
			65-74	1.48
	23-29		23-24	1.65
	65-74			1.65
		16-19	75+	1.75
75+			21-22	1.75
19-22				1.85
	75+			2.00
	21-22		16-20	2.30
16-18				2.50
	19-20			2.75
	16-18			4.00

TERRITORIES	
Code:	Factor:
001	1.32
003	1.00
005	1.00
006	0.93
008	0.93
009	1.07
010	1.00
011	1.00
012	1.12

INCREASED LIMIT FACTORS		
Limits	Factor	Minimum Adj.
25/50	1.00	\$ 0
50/100	1.22	\$ 1
100/300	1.46	\$ 3

Increased Limit Factors applied to the basic limits rate subject to a minimum additional premium charge of \$1.00 per month for each increase over the basic limit.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

PROPERTY DAMAGE LIABILITY

Monthly Term Factors

BASE RATE	\$ 21.15
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CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-54		30-54		1.00
55-69		24-29		1.06
		55-74		1.06
	50-64		50-64	1.19
		20-23		1.30
	30-49		25-49	1.33
23-29		75+		1.35
70-74				1.35
			65-74	1.48
	23-29		23-24	1.65
	65-74			1.65
		16-19	75+	1.75
75+			21-22	1.75
19-22				1.85
	75+			2.00
	21-22		16-20	2.30
16-18				2.50
	19-20			2.75
	16-18			4.00

TERRITORIES	
Code:	Factor:
001	1.32
003	1.00
005	1.00
006	0.93
008	0.93
009	1.07
010	1.00
011	1.00
012	1.12

INCREASED LIMIT FACTORS		
Limits	Factor	Minimum Adj.
\$ 25,000	1.00	\$ 0
\$ 50,000	1.05	\$ 1

Increased Limit Factors applied to the basic limits rate subject to a minimum additional premium charge of \$1.00 per month for each increase over the basic limit.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

**UNINSURED MOTORIST COVERAGE – UMBI & UMPD –
All Territories and All Classes**

UMBI – UMBI limit cannot exceed the BI limits.
Signed rejection required.

25/50	\$12 per month
50/100	\$17 per month
100/300	\$23 per month

UMPD – UMPD not written without UMBI.
Signed rejection required.

\$25,000	\$ 9 per month, subject to \$200 deductible
\$50,000	\$14 per month, subject to \$200 deductible

UNDERINSURED MOTORIST COVERAGE - All Territories and All Classes

25/50	\$ 2 per month	UIM limit may not exceed the BI limit on the policy.
50/100	\$ 3 per month	UIM not written without UM
100/300	\$ 5 per month	Signed rejection required

MEDICAL EXPENSE - ALL TERRITORIES AND ALL CLASSES

<u>Limits per Person</u>	<u>Monthly Rate</u>
\$ 250 per person	\$ 2 per month
\$ 500 per person	\$ 3 per month
\$ 1,000 per person	\$ 4 per month
\$ 2,000 per person	\$ 5 per month

**NO-FAULT PERSONAL INJURY PROTECTION COVERAGES
(STATUTORY LIMITS)**

\$5,000 Medical and Hospital Benefits
All Territories \$12 per month

Income Disability Benefits – All Territories
\$3 per month

\$5,000 Accidental Death Benefits – All Territories
\$1 per month

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

COMPREHENSIVE
Monthly Term Factors

BASE RATE	\$ 23.41
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CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-69		20+		1.00
	30-64		21+	1.14
25-29				1.16
70+				1.16
16-24		16-19		1.26
	16-29		16-20	1.56
	65+			1.56

TERRITORIES	
Code:	Factor:
001	0.80
003	0.73
005	1.03
006	1.00
008	0.80
009	0.80
010	0.80
011	1.03
012	0.80

DEDUCTIBLE FACTORS	
Deductible	Factor
100	1.45
250	1.00
500	0.84
1,000	0.60

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

COLLISION
Monthly Term Factors

BASE RATE	\$87.38
------------------	----------------

CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-69		20+		1.00
	40-64		30-64	1.07
25-29				1.24
70+				1.24
	30-39		25-29	1.34
			65+	1.34
19-24		16-19	21-24	1.47
	25-29			1.67
	65+			1.67
	22-24		16-20	2.10
16-18				2.28
	20-21			2.44
	16-19			3.02

TERRITORIES	
Code:	Factor:
001	0.90
003	1.00
005	0.90
006	1.25
008	1.25
009	1.40
010	1.25
011	1.00
012	0.90

DEDUCTIBLE FACTORS	
Deductible	Factor
100	1.50
250	1.00
500	0.84
1,000	0.67

DAIRYLAND INSURANCE COMPANY
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2. AT-FAULT ACCIDENTS

Accidents are considered AT-FAULT ACCIDENTS unless it is demonstrated that the accident involved the following:

- A. Vehicle was legally parked; or
- B. Vehicle was struck in rear while legally stopped for traffic or traffic control device; or
- C. Vehicle collided with a bird or animal; or
- D. Accident involved hit-and-run driver and reported to proper authorities within 24 hours; or
- E. Accident in which judgment or reimbursement is obtained from other party, provided the Company makes no liability payment on behalf of the insured. One vehicle accidents shall be considered at-fault accidents; or
- F. Involvement in an accident solely on the basis of payments under the Uninsured Motorist coverage unless the applicant or operator is convicted of a moving traffic violation; or
- G. Accident involved an insured who is innocent of any negligent or intentional act that was the proximate cause of an accident or injury.

3. LIABILITY DEMERIT POINT RELATIONSHIPS - applicable to BI, PD and PIP

For 0 - 3 points, charge.....	100%	of base rate
For 4 - 6 points, charge.....	120%	of base rate
For 7 - 9 points, charge.....	145%	of base rate
For 10 - 13 points, charge.....	170%	of base rate
For 14 - 18 points, charge.....	200%	of base rate
For 19 - 25 points, charge.....	235%	of base rate
For 26 - 33 points, charge.....	325%	of base rate
For 34 and Over , charge.....	10%	additional for each point over 33

PHYSICAL DAMAGE DEMERIT POINT RELATIONSHIPS - applicable to Collision

For 0 - 3 points, charge.....	100%	of base rate
For 4 - 6 points, charge.....	115%	of base rate
For 7 - 9 points, charge.....	125%	of base rate
For 10 - 13 points, charge.....	140%	of base rate
For 14 - 18 points, charge.....	160%	of base rate
For 19 - 25 points, charge.....	200%	of base rate
For 26 - 33 points, charge.....	250%	of base rate
For 34 and Over , charge.....	8%	additional for each point over 33

4. ADDITIONAL DEMERIT RATING RULES

If a policyholder uses the insured vehicle for business, add the following surcharge points for Liability, PIP, Collision and Comprehensive Coverages.

Business Use: 4 points.

- BUSINESS USE means that the use of the auto is required by, or customarily involved in the duties of the applicant or any other person customarily operating the vehicle in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- Self employed tradesmen with truck type vehicles used to transport tools, equipment and incidental supplies to or from a job location will be considered business use.

5. DROPPING SURCHARGES

Surcharges are dropped on the first renewal following the 36th month - not once a year. (NOT APPLICABLE TO VEHICLE OR UNVERIFIABLE DRIVING RECORD SURCHARGES.)

6. UNVERIFIABLE DRIVING RECORD SURCHARGE - 12 POINTS

A surcharge will be assessed on any operator whose driving record cannot be verified by a state's Bureau of Motor Vehicles. The surcharge will be removed when the Company receives a valid MVR.

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PREMIUM DISCOUNTS

TRANSFER DISCOUNT - 10%

Applies to all coverages on new business.

All Operators may have no more than one at-fault loss during the past 12 months.

All Operators must be licensed at least two years.

Proof of continuous insurance during prior six months must be submitted to the Company. Proof may consist of the following:

- Current Renewal Notice
- Declaration Page
- If Proof of Prior is received in the name of a business, we will only accept if the Insured was listed as a driver on the prior business policy and if the vehicle that is listed on our application is listed on the prior business policy.
- Screen prints from other companies
- ID Cards as long as they are for 6 months.
- Prior insurance includes being named on a Parent's or guardian's policy.

Previous Dairyland Insurance Company policies or policies from affiliated companies do not qualify for the transfer discount. For renewal business, policies will maintain the same level of discount without any changes.

MULTIPLE CAR DISCOUNT - 15%

A 15% discount applies to all vehicles of a multiple vehicle policy. This discount applies to all coverages.

A maximum of three cars per policy. Only vehicles owned by the named insured and resident spouse may be combined on a multi-car policy. All vehicles must have the same coverages and limits with the exception of physical damage, which may vary by vehicle. Any earned safe driver premium discount applies to all vehicles on policy. Also, all vehicles are subject to the loss of discounts in the event of an at-fault accident.

HOME OWNERSHIP DISCOUNT - 10%

Applies to all coverages.

Home ownership includes condominiums, town homes, modular and mobile homes.

Proof of home ownership must be submitted to the Company to apply discount to new business or if insured changes address during the policy term. Proof of homeownership may consist of the following:

- Homeownership Declarations Page
- Property Tax Assessment or other Government issued form demonstrating homeownership.
- Mortgage payment Coupon
- Application for Homeowners Insurance
- Tribal Agreement for Native American Reservations

The insured's name and property address on the document showing ownership must be the same as the insured's name and mailing address on our policy. The insured must reside in the home and be a declared driver. Renewal customers can apply for this discount by submitting any of the above documentation.

SAFE DRIVER PREMIUM CREDIT PLAN – Discontinued for new business

A renewal premium credit will no longer be added to any previously earned premium credits.

In the event of an at-fault accident within one year of the inception of the policy, all previously earned credits will be removed. In the event that an at-fault accident occurs after the first year, any previously earned premium credits will be reduced by one for the first at-fault accident and by two for each additional at-fault accident within any 6 month review period until the total of policy credits reach zero.

Reinstatement offers are void 60 days after policy expiration date. All payments postmarked more than 60 days after expiration date will be returned. After that time, all Safe Driver Premium credits are forfeited, and a new application and new business minimum rules will be applied.

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COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

A 5% College Graduate Scholastic Achievement Discount applies to the premiums for Bodily Injury and Property Damage Liability, Comprehensive, and Collision coverage for each named driver of each motor vehicle covered by the policy, provided:

1. the driver is:
 - A. under 25 years of age; and
 - B. a college or university graduate
2. A certified transcript or other official document from the college or university, or copy thereof, must be submitted with the application showing that the cumulative scholastic records of the graduate meet one of the following:
 - A. if letter grades are used, had a grade average of "B" or higher;
 - B. had at least a 3 point average on a 4 point scale (or equivalent).

THE TOTAL OF ALL ABOVE DISCOUNTS MAY NOT EXCEED 30%

AGE 55 OR OLDER MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT (Excluded from 30% Maximum)

A 10% premium credit will be applied to the otherwise applicable private passenger automobile bodily injury and property damage liability, comprehensive and collision premium when evidence is submitted that the principal operator of the automobile insured is age 55 or older and has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles.

The following rules apply:

1. The Motor Vehicle Accident Prevention Course completion certificate, or copy thereof, will be accepted as evidence of course completion.
2. The Motor Vehicle Accident Prevention Course credit is only applicable to private passenger automobiles principally operated by the graduate.
3. The Motor Vehicle Accident Prevention Course credit will apply to new and renewal policies, effective for three years from the date the course is completed. After this three-year period, the Motor Vehicle Accident Prevention Course must be repeated and successfully completed in order to have the credit applied.

PAID-IN-FULL DISCOUNT - 10% (excluded from 30% maximum)

Customers electing to pay the six-month term in advance will receive a 10% discount in rates for all coverages. This discount is in addition to all other applicable discounts. Since this discount is given in consideration of the insured paying in advance, any refund will be computed without the Paid-in-full Discount and short rate if the insured cancels the policy.

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ARKANSAS AUTOMOBILE MANUAL**

LIABILITY RULES

EXTENDED PROTECTION FOR THE OPERATION OF NON-OWNED CARS COVERAGE

This coverage can be added to an owner's policy for an additional premium of 25% of the liability premium.

BROAD FORM NAMED DRIVER COVERAGE POLICY

1. Definition: Under this policy the named driver has Bodily Injury and Property Damage liability protection for the use of owned and non-owned vehicles with Uninsured and Underinsured Motorists coverage offered. Medical Expense and Personal Injury Protection coverages are available upon request. Comprehensive and Collision coverages are not available.
2. Premium: The premium for Broad Form Named Driver Coverage is 100% of otherwise applicable Bodily Injury/Property Damage premium. The full rates for Uninsured Motorists, Underinsured Motorists, Medical Expense and Personal Injury Protection coverages apply.
3. Safe Driver Credits: Dairyland's Safe Driver Premium Credit Plan applies to Broad Form Named Driver Coverage.

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ARKANSAS AUTOMOBILE MANUAL**

PHYSICAL DAMAGE RULES

1. Use standard industry physical damage symbols for determining rates.

2. **MODEL YEAR FACTORS**

The following factors will apply for calculating the comprehensive and collision premiums for all model years.

<u>Model Year</u>	<u>Comprehensive Relativity</u>	<u>Collision Relativity</u>
Y + 3	1.16	1.16
Y + 2	1.10	1.10
Y + 1	1.05	1.05
Y	1.00	1.00
Y - 1	0.95	0.94
Y - 2	0.90	0.88
Y - 3	0.86	0.83
Y - 4	0.81	0.76
Y - 5	0.77	0.70
Y - 6	0.74	0.66
Y - 7	0.70	0.62
Y - 8	0.66	0.58
Y - 9	0.63	0.55
Y - 10	0.60	0.51
Y - 11 and prior	0.57	0.48

1. Base Year, Y, is 2004.
2. The model year of the vehicle is the year assigned by the vehicle manufacturer.
3. For rebuilt or structurally altered vehicles, the year of the chassis determines the model year.
4. When rating a later model year than shown on the rate pages, apply a 5% increase, per model year, to the factor for the latest model year shown.

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3. SPECIAL EQUIPMENT

We define special equipment as any equipment that has been added on and any equipment or accessories that are not normally available as standard options from the manufacturer and are not installed by the manufacturer or as the manufacturer would have installed them.

This coverage may be written only when comprehensive and collision coverages have been selected.

Coverage for these items may be obtained by declaring them on the application and paying a premium charge of \$1.00 per \$100 of value per month.

Do not bind if the total amount of all special equipment exceeds \$2,500 - call or submit for approval.
Do not bind any stereo equipment in excess of \$1,000 – call or submit for approval.

The following are examples of what is meant by special equipment:

- A. Permanently installed telephones.
- B. All stereo type equipment, including those installed in the factory designed opening with a value in excess of the original factory equipment.
- C. Custom chroming or interior work.
- D. Special accessory wheels or rims.
- E. Lift kits up to four inches.
- F. Decals.
- G. A detachable pickup cover, cap, shell, or portable camper.
- H. Custom furnishings (excluding conversion vans). Custom furnishings include, but are not limited to, such items as: special carpeting, insulation, furniture, paneling, swivel chairs, couches, beds, window curtains, blinds, shades, interior lighting, control panels or consoles, trimwork, running boards, woodwork, windows with screens, bars, or height extending roofs.

When Comprehensive and Collision coverages are requested on pickups, vans, mini-vans, and sport utility vehicles, a checklist must accompany the application or change form.

For custom furnishings on a conversion vehicle see VAN GUIDELINES and CONVERSION VEHICLE RATING.

4. PICKUPS/VANS/MINI-VANS (EXCLUDING CONVERSION VEHICLES)

Use the standard industry symbols or, when not available, use the following new cost chart to determine the appropriate symbol:

Original New List Price	1989 and Prior Symbol
\$ 5,001 - 6,500	6
6,501 - 8,000	7
8,001 - 10,000	8
10,001 - 12,500	10
12,501 - 15,000	11
15,001 - 17,500	12
17,501 - 20,000	13
20,001 - 24,000	14
24,001 - 28,000	15
28,001 - 33,000	16
33,001 - 39,000	17
39,001 - 46,000	18
46,001 - 55,000	19

NOTE: 1990 and newer pickups and vans have standard industry symbols available.

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When Comprehensive and Collision coverages are requested on pickups, vans, mini-vans, and sport utility vehicles, a checklist must accompany the application or change form.

5. VAN GUIDELINES

We will provide coverage for vans provided the vehicle is used primarily for pleasure activities or back and forth to work, subject to the following guidelines:

- A. Recreational vans are unacceptable. Such vans will contain any of the following equipment: stoves, toilets, refrigerators, electrical hookups, generators, propane systems or pressurized water systems.
- B. Vans used for wholesale or retail delivery are unacceptable.

6. CONVERSION VEHICLE RATING (INCL. VANS, MINI-VANS, PICK-UPS AND SPORT UTILITY VEHICLES)

1990 and newer vehicles: increase the ISO RATING symbol by 4.

1989 and prior vehicles: use the following to determine the appropriate symbol:

Original New List Price	1989 and Prior Symbol
\$15,000 or less	11
15,001 - 17,500	12
17,501 - 20,000	13
20,001 - 24,000	14
24,001 - 28,000	15
28,001 - 33,000	16
33,001 - 39,000	17
39,001 - 46,000	18
46,001 - 55,000	19

Special equipment not included in the conversion package as listed on the checklist, must be declared as special equipment and appropriate premium paid. A vehicle checklist (form 5480.00-157) must accompany the application or change form when comprehensive and collision coverages are requested.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

7. PREMIUMS FOR VEHICLES OTHER THAN THE BASE SYMBOL

The following factors will apply for calculating the comprehensive and collision premiums for all symbols.

Original Cost New, Symbol Is Not	1990 and	1990 and Later	1990 and Later	Original Cost New, if Symbol Is Not Known	1989 and	1989 and Prior	1989 and Prior
	Later Symbol	Comprehensive Factor	Collision Factor		Prior Symbol	Comprehensive Factor	Collision Factor
\$ 1 - 2,750	1	.67	.97	\$ 1 - 2,750	1-3	.22	.53
\$ 2,751 - 3,700	1	.67	.97	\$ 2,751 - 3,700	4	.30	.64
\$ 3,701 - 5,000	1	.67	.97	\$ 3,701 - 5,000	5	.42	.79
\$ 5,001 - 6,500	1	.67	.97	\$ 5,001 - 6,500	6	.67	.97
\$ 6,501 - 8,000	2	1.00	1.00	\$ 6,501 - 8,000	7	1.00	1.00
\$ 8,001 - 9,000	3	1.20	1.15	\$ 8,001 - 9,000	8	1.20	1.15
\$ 9,001 - 10,000	4	1.20	1.15	\$ 9,001 - 10,000	8	1.20	1.15
\$10,001 - 11,250	5	1.50	1.25	\$10,001 - 11,250	10	1.50	1.25
\$11,251 - 12,500	6	1.50	1.25	\$11,251 - 12,500	10	1.50	1.25
\$12,501 - 13,750	7	1.80	1.40	\$12,501 - 13,750	11	1.80	1.40
\$13,751 - 15,000	8	1.80	1.40	\$13,751 - 15,000	11	1.80	1.40
\$15,001 - 16,250	10	2.10	1.55	\$15,001 - 16,250	12	2.10	1.55
\$16,251 - 17,500	11	2.10	1.55	\$16,251 - 17,500	12	2.10	1.55
\$17,501 - 18,750	12	2.45	1.65	\$17,501 - 18,750	13	2.45	1.65
\$18,751 - 20,000	13	2.45	1.65	\$18,751 - 20,000	13	2.45	1.65
\$20,001 - 22,000	14	3.15	2.15	\$20,001 - 22,000	14	3.15	2.15
\$22,001 - 24,000	15	3.15	2.15	\$22,001 - 24,000	14	3.15	2.15
\$24,001 - 26,000	16	4.05	2.45	\$24,001 - 26,000	15	4.05	2.45
\$26,001 - 28,000	17	4.05	2.45	\$26,001 - 28,000	15	4.05	2.45
\$28,001 - 30,000	18	4.73	2.68	\$28,001 - 30,000	16	4.73	2.68
\$30,001 - 33,000	19	4.73	2.68	\$30,001 - 33,000	16	4.73	2.68
\$33,001 - 36,000	20	5.32	2.88	\$33,001 - 36,000	17	5.55	2.95
\$36,001 - 39,000	21	5.85	3.05	\$36,001 - 39,000	17	5.55	2.95
\$39,001 - 40,000	21	5.85	3.05	\$39,001 - 40,000	18	6.53	3.28
\$40,001 - 45,000	22	6.53	3.28	\$40,001 - 45,000	18	6.53	3.28
\$45,001 - 46,000	23	7.28	3.53	\$45,001 - 46,000	18	6.53	3.28
\$46,001 - 50,000	23	7.28	3.53	\$46,001 - 50,000	19	7.73	3.68
\$50,001 - 55,000	24	8.40	3.90	\$50,001 - 55,000	19	7.73	3.68
\$55,001 - 60,000	24	8.40	3.90	\$55,001 - 60,000	20	9.15	4.15
\$60,001 - 65,000	25	9.90	4.40	\$60,001 - 65,000	20	9.15	4.15
\$65,001 - 70,000	25	9.90	4.40	\$65,001 - 70,000	21	10.65	4.65
\$70,001 - 80,000	26	17.10	7.35	\$70,001 - 80,000	21	10.65	4.65
\$80,001 & above	27	(a)	(b)	\$80,001 - 90,000	22	18.22	7.72
				\$90,001 & above	23	(c)	(d)

- a) Add 2.25 for each \$10,000 above \$80,000
- b) Add .75 for each \$10,000 above \$80,000
- c) Add 2.25 for each \$10,000 above \$90,000
- d) Add .75 for each \$10,000 above \$90,000

Note: For current insureds who purchase a vehicle where the original cost new does not exceed symbol 25 (1990 and later) or symbol 21 (1989 and prior) and where the vehicle does not meet our underwriting criterion, a +50% of the applicable symbol rate will be charged.

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MISCELLANEOUS RULES

COMMERCIAL VEHICLES - Coverage not available for Commercial use.

A commercial vehicle is a motor vehicle of the "truck type", including vehicles of the pickup, delivery sedan or panel delivery type and including truck tractors, trailers and semi-trailers, used for the transportation or delivery of goods or merchandise. A vehicle cannot be registered or titled to a business, partnership, or corporation.

PUBLIC VEHICLES - Not Written.

TERM RULE

Policies are issued for six-month terms. All rates are shown as one-month rates and must be multiplied by six.

CANCELLATIONS

If a policy, vehicle or form of coverage is canceled:

1. By the company: Compute return premium pro rata.
2. By the insured: Compute return premium at 90% of the pro rata unearned premium for the policy.

Exceptions:

Compute return premium on a pro rata basis if one vehicle is canceled from the policy and the policy remains in force on other vehicles.

TOWING COVERAGE

Towing coverage is available on current model years through ten prior years at a \$1.00 per month additional charge. There is a \$40 limit per occurrence. Vehicles must carry Comprehensive to qualify for this coverage.

LIENHOLDER ENDORSEMENT

When the insured selects \$500 deductible Collision and Comprehensive, this endorsement amends the policy so that the lienholder's interest on repossessions is \$250 deductible Comprehensive and \$250 deductible Collision. An additional monthly charge of \$1.00 per vehicle will be added to the premium. Also available is a \$1,000 deductible amending the lienholder's interest to \$500 for \$2.00.

SERVICE FEE

A service fee of \$7.00 shall apply to all offers on a one, two, or three-month basis and to installments on a pay plan policy. Payroll Deduct business is excluded from this rule.

MINIMUM EARNED PREMIUM: \$50.00

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

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AUTOMOBILE RATING FORMULA

To calculate the premium for any coverage, use the following steps. If a particular factor is not applicable, use a factor of 1.00 instead.

Rate calculations are carried out to two decimal positions and penny rounded.
Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Surcharge
2. Add Expense amount (if applicable) and dollar round.
3. Compare this amount to the Minimum Coverage Premium and use higher amount.
4. Multiply by Symbol factor. Dollar Round.
5. Multiply by Model Year factor.
6. Dollar round. Save this amount for later comparison (A).
7. Multiply by Limit/Deductible factor.
8. Dollar round. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A + Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount) and dollar round.
11. Calculate amount C by totaling all the discounts/policy adjustments included in the cap + the credit percentage. If this amount is greater than the cap percentage, set it equal to the cap percentage.
12. Calculate amount D by totaling all the discounts/policy adjustments excluded from the cap.
13. Multiply by (1 - (C + D))

SERFF Tracking Number: VKNG-125550049 State: Arkansas
Filing Company: Dairyland Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR DAP 2008
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: DIC Auto 2008
Project Name/Number: AR DAP 2008/AR DAP 2008

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract
Review Status: Filed 04/10/2008

Comments:

Please see the attached document.

Attachment:

Form A-1.do.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey
Review Status: Filed 04/10/2008

Comments:

Please see the attached document.

Attachment:

PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 04/10/2008

Comments:

Please see the attached document.

Attachment:

FORM RF-1 Rate Filing Abstract.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp
Review Status: Filed 04/10/2008

Bypass Reason: N/A

Comments:

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty
Review Status: Filed 04/10/2008

Comments:

SERFF Tracking Number: VKNG-125550049 *State:* Arkansas
Filing Company: Dairyland Insurance Company *State Tracking Number:* EFT \$25
Company Tracking Number: AR DAP 2008
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: DIC Auto 2008
Project Name/Number: AR DAP 2008/AR DAP 2008

Attachment:
Transmittal.pdf

SERFF Tracking Number: VKNG-125550049 State: Arkansas
Filing Company: Dairyland Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR DAP 2008
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: DIC Auto 2008
Project Name/Number: AR DAP 2008/AR DAP 2008

Review Status:

Satisfied -Name: Filing Memorandum & Exhibits

Filed

04/10/2008

Comments:

Attachments:

AR Filing Memorandum.pdf

Q407 Exhibits - Auto.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Dairyland Insurance Company
 NAIC # (including group #) 169-21164

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

Yes No

If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- | | | |
|----------------------------|--------------|---|
| a. Driver over 55 | 10 | % |
| b. Good Student Discount | 5 | % |
| c. Multi-car Discount | 15 | % |
| d. Accident Free Discount* | Discontinued | % |

Please Specify Qualification for Discount: _____

e. Anti-Theft Discount _____ %

f. Other (specify) _____ %

Homeowner 10 %

Transfer 10 %

Paid-in-Full 10 %

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

\$7

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Megan Reynolds

Signature

Megan Reynolds

Printed Name

Actuarial Analyst I

Title

715-346-7360

Telephone Number

Megan.reynolds@sentry.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 169-21164
Company Name: Dairyland Insurance Company
Contact Person: Megan Reynolds
Telephone No.: 715-346-7360
Email Address: megan_reynolds@sentv.com
Effective Date: 5/21/2008

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 501-371-2800
Telephone:
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	0	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356
	Minimum Liability with Comprehensive and Collision			\$4,464	\$6,396	\$2,676	\$3,636	\$4,632	\$6,564	\$2,820	\$3,804	\$4,680	\$6,864	\$2,856	\$3,780	\$4,632	\$6,564	\$2,820	\$3,804	\$5,064	\$7,164	\$3,048	\$4,164
	100/300/50 Liability with Comprehensive and Collision			\$5,508	\$7,860	\$3,360	\$4,512	\$5,760	\$8,112	\$3,540	\$4,764	\$5,808	\$8,484	\$3,564	\$4,728	\$5,760	\$8,112	\$3,540	\$4,764	\$6,240	\$8,796	\$3,792	\$5,148
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356	\$1,740	\$2,664	\$1,212	\$1,392
	Minimum Liability with Comprehensive and Collision			\$5,700	\$8,088	\$3,360	\$4,656	\$5,964	\$8,352	\$3,552	\$4,920	\$5,844	\$8,448	\$3,480	\$4,752	\$5,700	\$8,088	\$3,360	\$4,656	\$6,636	\$9,324	\$3,900	\$5,460
	100/300/50 Liability with Comprehensive and Collision			\$6,204	\$8,844	\$3,720	\$5,064	\$6,468	\$9,108	\$3,912	\$5,328	\$6,456	\$9,348	\$3,900	\$5,244	\$6,468	\$9,108	\$3,912	\$5,328	\$7,116	\$10,032	\$4,248	\$5,856
2003 Honda Odyssey "EX"	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356	\$1,740	\$2,664	\$1,212	\$1,392
	Minimum Liability with Comprehensive and Collision			\$5,700	\$8,088	\$3,360	\$4,656	\$5,964	\$8,352	\$3,552	\$4,920	\$5,844	\$8,448	\$3,480	\$4,752	\$5,700	\$8,088	\$3,360	\$4,656	\$6,636	\$9,324	\$3,900	\$5,460
	100/300/50 Liability with Comprehensive and Collision			\$6,204	\$8,844	\$3,720	\$5,064	\$6,468	\$9,108	\$3,912	\$5,328	\$6,456	\$9,348	\$3,900	\$5,244	\$6,468	\$9,108	\$3,912	\$5,328	\$7,116	\$10,032	\$4,248	\$5,856
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356	\$1,740	\$2,664	\$1,212	\$1,392
	Minimum Liability with Comprehensive and Collision			\$6,492	\$9,156	\$3,804	\$5,328	\$6,840	\$9,504	\$4,044	\$5,676	\$6,588	\$9,444	\$3,912	\$5,388	\$6,840	\$9,504	\$4,044	\$5,676	\$7,656	\$10,680	\$4,476	\$6,324
	100/300/50 Liability with Comprehensive and Collision			\$6,996	\$9,912	\$4,164	\$5,736	\$7,344	\$10,260	\$4,404	\$6,084	\$7,200	\$10,380	\$4,332	\$5,880	\$7,344	\$10,260	\$4,404	\$6,084	\$8,136	\$11,388	\$4,824	\$6,720
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356	\$1,740	\$2,664	\$1,212	\$1,392
	Minimum Liability with Comprehensive and Collision			\$8,172	\$11,376	\$4,728	\$6,756	\$8,676	\$11,880	\$5,100	\$7,260	\$8,148	\$11,496	\$4,812	\$6,720	\$8,676	\$11,880	\$5,100	\$7,260	\$9,780	\$13,500	\$5,700	\$8,136
	100/300/50 Liability with Comprehensive and Collision			\$8,676	\$12,132	\$5,088	\$7,164	\$9,180	\$12,636	\$5,460	\$7,668	\$8,760	\$12,432	\$5,232	\$7,212	\$9,180	\$12,636	\$5,460	\$7,668	\$10,260	\$14,208	\$6,048	\$8,532
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,836	\$2,832	\$1,260	\$1,356	\$1,836	\$2,832	\$1,260	\$1,356	\$2,256	\$3,588	\$1,512	\$1,764	\$1,836	\$2,832	\$1,260	\$1,356	\$1,740	\$2,664	\$1,212	\$1,392
	Minimum Liability with Comprehensive and Collision			\$4,836	\$6,876	\$2,904	\$3,960	\$5,076	\$7,116	\$3,072	\$4,200	\$5,052	\$7,332	\$3,072	\$4,116	\$5,076	\$7,116	\$3,072	\$4,200	\$5,532	\$7,788	\$3,324	\$4,572
	100/300/50 Liability with Comprehensive and Collision			\$5,340	\$7,632	\$3,264	\$4,368	\$5,580	\$7,872	\$3,432	\$4,608	\$5,664	\$8,268	\$3,492	\$4,608	\$5,580	\$7,872	\$3,432	\$4,608	\$6,012	\$8,496	\$3,672	\$4,968

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR DAP 2008
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
3.	A.	Dairyland Insurance Company	B. 21164

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.	19.0 Personal Auto	B. 19.0001 Private Passenger Auto

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
BI	5.8	6.0					
PD	-3.4	0.3					
CL	0.0	-1.3					
CP	0.0	-1.1					
PIP	-9.0	0.0					
UM	27.4	0.0					
TOTAL OVERALL EFFECT	2.3	3.0					

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	3170	0.0	6/6/07	2465857	1051547	42.6	41.2
2004	4914	0.0	1/28/04	5071742	2828506	55.8	54.5

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

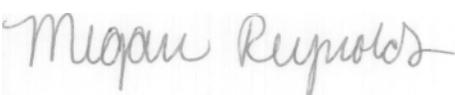
3. Group Name	Group NAIC #
Sentry Insurance Group	169

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Dairyland Insurance Company	WI	21164	39-1047310	

5. Company Tracking Number	AR DAP 2008
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Megan Reynolds 1800 North Point Drive Stevens Point WI 54481	Actuarial Analyst	715-346-7360	715-346-6044	megan.reynolds@sentry.com

7. Signature of authorized filer	
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8. Please print name of authorized filer	Megan Reynolds
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Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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)
14.	Effective Date(s) Requested	New: 5/21/2008 Renewal: 7/21/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	3/31/2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AR DAP 2008
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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22.	Filing Fees (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]
Check #: Amount:	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

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

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
AUTOMOBILE MANUAL REVISION**

In this revision, we are proposing rate changes which will increase our ARKANSAS automobile rate level by 3.0%.

In support of our proposed changes, we are enclosing the following exhibits:

- Exhibit I** Development of Credibility-Weighted Statewide Rate Level Changes by coverage.
- Exhibit II** Loss Development Factors by Coverage. Used on Line 5, Exhibit I.
- Exhibit III** Internal Rate of Return Model Trend Factors. Used on Line 10, Exhibit I.
- Exhibit IV** Automobile Permissible Loss and Loss Expense Ratio used on Line 12 and 13, Exhibit I.
- Exhibit V** Trend Factors. Used on Line 10, Exhibit I.

Exhibit I shows the development of our indicated rate level changes and are credibility weighted. Lines 14 through 16 show the determination of the weighting. The most current rate level adjustment factors are used. Data is rolling accident year.

Exhibit II summarizes our company's Automobile case loss experience through the most recent quarter and substantiates the loss development factors used in Exhibit I.

Exhibit III provides detailed supporting information used in the development of the profit and contingencies provision used in Exhibit IV.

Exhibit IV provides detailed supporting information used in the development of our permissible loss ratios.

Exhibit V provides detailed supporting information used in the development of our trend factors.
provides detailed supporting information used in the development of the profit and contingencies provision used in Exhibit I.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
AUTOMOBILE MANUAL REVISION**

The following is an index and a summary of the changes in our revised manual.

Pages	Description
1-14	Territory Definitions. No changes.
1	Definitions of Private Passenger Automobile and Married Driver. No changes.
2	Bodily Injury Rates. Adjusted base rate.
3	Property Damage Rates. Adjusted base rate.
4	Uninsured Motorist, Underinsured Motorist, Medical Expense, & Personal Injury Protection Rates. No changes.
5	Comprehensive rates. No changes
6	Collision rates. No changes.
7-8	Dairyland Demerit Rating. No changes.
9-10	Premium Discounts. No changes.
1	Liability Rules. No changes.
12-15	Physical Damage Rules. No changes.
16	Miscellaneous Rules. No changes.
17	Automobile Rating Formula. No changes.

RATE LEVEL INDICATION
DAIRYLAND AUTOMOBILE

SPLIT TREND INDICATIONS

EXHIBIT I

As of 12/31/2007
Trended to 12/31/2008

Credibility Weighted Indications

ARKANSAS

		Rolling Accident Year (Q#-Quarter#)	BI	PD	UM	MP	PI	Total Liability	CP	CL	Physical Damage	TOTAL
1 Earned Premium Excluding fees	Q104-Q404	2,182,097	1,837,935	173,053	1,418	39,958	4,234,461	187,103	426,684	613,787	4,848,248	
	Q105-Q405	2,257,746	1,902,903	186,802	1,196	42,149	4,390,796	164,133	359,732	523,865	4,914,661	
	Q106-Q406	1,609,713	1,355,518	139,558	891	31,610	3,137,289	118,654	253,879	372,533	3,509,822	
	Q107-Q407	1,072,181	901,929	102,741	505	26,739	2,104,096	77,216	159,644	236,860	2,340,956	
	Total	7,121,737	5,998,285	602,154	4,010	140,455	13,866,642	547,105	1,199,939	1,747,045	15,613,686	
2 Model Year and Symbol Drift	Q104-Q404	1.000	1.000	1.000	1.000	1.000		1.319	1.311			
	Q105-Q405	1.000	1.000	1.000	1.000	1.000		1.231	1.225			
	Q106-Q406	1.000	1.000	1.000	1.000	1.000		1.148	1.145			
	Q107-Q407	1.000	1.000	1.000	1.000	1.000		1.072	1.070			
	Total	1.000	1.000	1.000	1.000	1.000		1.072	1.070			
3 Fees Policy, Rein., or Service	Q104-Q404	100,590	84,725	7,977	65	1,842	195,200	8,625	19,669	28,294	223,494	
	Q105-Q405	106,008	89,347	8,771	56	1,979	206,160	7,706	16,890	24,597	230,757	
	Q106-Q406	81,903	68,970	7,101	45	1,608	159,628	6,037	12,918	18,955	178,582	
	Q107-Q407	57,206	48,122	5,482	27	1,427	112,263	4,120	8,518	12,638	124,901	
	Total	345,707	281,164	29,331	193	6,856	672,648	26,488	56,367	80,484	737,933	
4 Case Incurred Losses and ALAE	Q104-Q404	1,457,118	1,040,283	119,559	1,193	10,737	2,628,889	105,864	200,415	306,278	2,935,168	
	Q105-Q405	1,474,373	1,219,804	161,283	0	17,218	2,872,679	81,945	148,505	230,450	3,103,128	
	Q106-Q406	973,808	655,902	52,912	0	8,524	1,691,146	64,670	126,793	191,463	1,882,609	
	Q107-Q407	437,039	438,445	97,116	0	3,269	975,869	41,972	62,227	104,199	1,080,067	
	Total	4,282,338	3,354,434	330,850	1,193	31,548	8,172,583	193,451	538,238	832,380	9,117,203	
5 Loss Develop. Factors CASE State BI,PD,CL,CP ldf's	Q104-Q404	1.017	0.998	1.022	0.997	1.000		1.000	1.000	1.000		
	Q105-Q405	1.021	0.998	1.050	0.986	0.955		1.001	0.999	1.000		
	Q106-Q406	1.092	1.005	1.172	0.982	0.903		1.001	0.999	1.000		
	Q107-Q407	1.625	1.110	1.836	0.983	1.023		0.987	1.033	1.015		
	Total	1.284	1.028	1.270	0.991	0.973		1.000	0.999	1.000		
6 Projected L/R before trend (4x5)/(1+3)	Q104-Q404	64.9%	54.0%	67.5%	80.3%	25.7%	59.9%	54.1%	44.9%	47.7%	58.4%	
	Q105-Q405	63.7%	61.1%	86.6%	0.0%	37.2%	63.3%	47.7%	39.4%	42.0%	61.0%	
	Q106-Q406	62.9%	46.3%	42.3%	0.0%	23.2%	54.4%	51.9%	47.5%	48.9%	53.8%	
	Q107-Q407	62.9%	51.2%	164.8%	0.0%	11.9%	62.2%	50.9%	38.2%	42.4%	60.2%	
	Total	62.9%	54.1%	84.3%	0.0%	18.1%	58.0%	51.4%	40.1%	42.8%	55.9%	
7a Rate level adjustment factors (Premium Factors)	Q104-Q404	1.004	1.005	0.998	1.003	0.998		0.998	0.998	1.297		
	Q105-Q405	1.003	1.003	1.003	1.003	1.003		1.003	1.003	1.220		
	Q106-Q406	1.003	1.003	1.003	1.003	1.003		1.003	1.003	1.142		
	Q107-Q407	1.002	1.002	1.002	1.002	1.002		1.002	1.002	1.069		
	Total	1.003	1.003	1.003	1.003	1.003		1.003	1.003	1.134		
7b (Service Fee Factors)	Q104-Q404	1.000	1.000	1.000	1.000	1.000		1.000	1.000	1.000		
	Q105-Q405	1.000	1.000	1.000	1.000	1.000		1.000	1.000	1.000		
	Q106-Q406	1.000	1.000	1.000	1.000	1.000		1.000	1.000	1.000		
	Q107-Q407	1.000	1.000	1.000	1.000	1.000		1.000	1.000	1.000		
	Total	1.000	1.000	1.000	1.000	1.000		1.000	1.000	1.000		
8 Earned Premiums at current rate levels (1x2x7a)+(3x7b)	Q104-Q404	2,290,652	1,931,156	180,754	1,487	41,736	4,445,785	254,817	578,134	832,951	5,278,736	
	Q105-Q405	2,370,527	1,997,958	196,133	1,256	44,254	4,610,129	210,302	458,939	669,241	5,279,369	
	Q106-Q406	1,696,445	1,428,555	147,077	939	33,313	3,306,329	142,707	304,473	447,180	3,753,509	
	Q107-Q407	1,131,571	951,888	108,432	533	28,220	2,220,644	87,036	179,689	266,725	2,487,369	
	Total	7,489,195	6,309,557	632,396	4,215	147,523	14,582,887	694,862	1,521,235	2,216,097	16,798,983	
9 ULAE Factors	Q104-Q404	1.151	1.151	1.151	1.151	1.151		1.151	1.151	1.151		
	Q105-Q405	1.151	1.151	1.151	1.151	1.151		1.151	1.151	1.151		
	Q106-Q406	1.151	1.151	1.151	1.151	1.151		1.151	1.151	1.151		
	Q107-Q407	1.151	1.151	1.151	1.151	1.151		1.151	1.151	1.151		
	Total	1.151	1.151	1.151	1.151	1.151		1.151	1.151	1.151		
10 Trend Factors	Q104-Q404	1.046	1.030	1.046	1.000	1.000		0.926	1.038			
	Q105-Q405	1.040	1.030	1.040	1.000	1.000		0.955	1.038			
	Q106-Q406	1.035	1.030	1.035	1.000	1.000		0.985	1.038			
	Q107-Q407	1.030	1.030	1.030	1.000	1.000		1.015	1.038			
	Total	1.038	1.030	1.038	1.000	1.000		0.979	1.038			
11 Projected Loss and LAE ratio - using on-level premiums [(4x5x9x10)/8]	Q104-Q404	77.9%	63.7%	81.4%	92.2%	29.6%	71.4%	44.3%	41.4%	42.3%	66.8%	
	Q105-Q405	76.1%	72.2%	103.4%	0.0%	42.8%	75.2%	42.9%	38.6%	40.0%	70.8%	
	Q106-Q406	74.7%	54.7%	50.2%	0.0%	26.6%	64.5%	51.4%	49.7%	50.3%	62.8%	
	Q107-Q407	74.4%	60.6%	195.0%	0.0%	13.6%	73.6%	55.6%	42.7%	46.9%	70.8%	
	Q104-Q406	76.4%	64.5%	80.9%	37.2%	33.7%	71.0%	45.5%	42.3%	43.3%	67.2%	
	Q105-Q407	75.3%	64.0%	108.1%	0.0%	29.9%	71.4%	48.2%	43.0%	44.6%	68.2%	
	Q106-Q407	74.6%	57.1%	111.7%	0.0%	20.7%	68.2%	53.0%	47.1%	49.0%	66.0%	
	Q107-Q407	74.4%	60.6%	195.0%	0.0%	13.6%	73.6%	55.6%	42.7%	46.9%	70.8%	
	Total	75.4%	64.1%	80.4%	37.2%	33.7%	71.0%	45.5%	42.3%	43.3%	67.2%	
	Q104-Q407	76.4%	64.5%	80.9%	37.2%	33.7%	71.0%	45.5%	42.3%	43.3%	67.2%	
Q105-Q407	75.3%	64.0%	108.1%	0.0%	29.9%	71.4%	48.2%	43.0%	44.6%	68.2%		
Q106-Q407	74.6%	57.1%	111.7%	0.0%	20.7%	68.2%	53.0%	47.1%	49.0%	66.0%		
Q107-Q407	74.4%	60.6%	195.0%	0.0%	13.6%	73.6%	55.6%	42.7%	46.9%	70.8%		
Total	75.4%	64.1%	80.4%	37.2%	33.7%	71.0%	45.5%	42.3%	43.3%	67.2%		
12 Permissible Loss and LAE ratio		66.1%	66.1%	66.1%	66.1%	66.1%		68.0%	68.0%			
13 Trend Permissible		68.1%	68.1%	68.1%	66.1%	66.1%		69.0%	70.6%			
14 Earned Exposure Months	Q104-Q404	71,108	71,105	9,524	426	8,102	160,265	5,494	5,145	10,639	170,904	
	Q105-Q405	72,385	72,385	10,108	303	8,248	163,429	4,292	3,832	8,124	171,553	
	Q106-Q406	55,034	55,034	8,507	239	6,271	125,085	3,149	2,735	5,884	130,969	
	Q107-Q407	39,150	39,150	5,808	144	4,461	88,713	2,096	1,698	3,794	92,507	
	Total	237,677	237,677	34,043	1,112	27,082	537,832	15,031	12,412	28,441	575,937	
15 Full Credibility	Q104-Q406	250,000	100,000	250,000	250,000	250,000		100,000	100,000			
	Q105-Q407											
	Q106-Q407											
	Q107-Q407											
	Total	250,000	100,000	250,000	250,000	250,000		100,000	100,000			
16 Credibility - using Square root rule and full credibility above	Q104-Q406	0.891	1.000	0.335	0.062	0.301		0.360	0.342			
	Q105-Q407	0.816	1.000	0.313	0.052	0.276		0.309	0.287			
	Q106-Q407	0.614	0.970	0.239	0.039	0.207		0.229	0.211			
	Q107-Q407	0.396	0.626	0.152	0.024	0.134		0.145	0.130			
	Total	0.681	0.993	0.239	0.039	0.207		0.229	0.211			

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	1,230,426	1,327,851	1,370,556	1,373,770	1,376,429	1,381,718
Q102-Q402	845,644	1,215,216	1,286,713	1,292,069	1,292,526	1,318,079	
Q103-Q403	760,827	1,282,378	1,419,237	1,422,540	1,428,304		
Q104-Q404	863,725	1,374,031	1,447,878	1,457,118			
Q105-Q405	1,004,184	1,408,890	1,474,373				
Q106-Q406	661,789	973,808					
Q107-Q407	437,039						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	1.079	1.032	1.002	1.002	1.004	
Q102-Q402	1.437	1.059	1.004	1.000	1.020		
Q103-Q403	1.686	1.107	1.002	1.004			
Q104-Q404	1.591	1.054	1.006				
Q105-Q405	1.403	1.046					
Q106-Q406	1.471						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	1.488	1.069	1.004	1.002	1.011	1.004	
2 YR AVG	1.437	1.050	1.004	1.002	1.011	1.004	
4 YR AVG - H/L	1.531	1.056	1.005				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.625	1.092	1.021	1.017	1.015	1.004	
2 YR CUM	1.542	1.073	1.021	1.017	1.015	1.004	
1 YR CUM	1.593	1.082	1.034	1.028	1.024	1.004	

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	857,521	872,278	878,870	872,807	872,807	872,807
Q102-Q402	782,814	884,902	891,706	891,799	891,799	891,799	
Q103-Q403	766,345	850,610	855,786	855,786	855,726		
Q104-Q404	875,659	1,042,053	1,042,368	1,042,368			
Q105-Q405	1,134,137	1,202,469	1,219,804				
Q106-Q406	616,015	655,902					
Q107-Q407	438,445						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	1.017	1.008	0.993	1.000	1.000	
Q102-Q402	1.130	1.008	1.000	1.000	1.000		
Q103-Q403	1.110	1.006	1.000	1.000			
Q104-Q404	1.190	1.000	1.000				
Q105-Q405	1.060	1.014					
Q106-Q406	1.065						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	1.105	1.007	1.000	0.998	1.000	1.000	
2 YR AVG	1.062	1.007	1.000	1.000	1.000	1.000	
4 YR AVG - H/L	1.087	1.007	1.000				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.110	1.005	0.998	0.998	1.000	1.000	
2 YR CUM	1.070	1.007	1.000	1.000	1.000	1.000	
1 YR CUM	1.080	1.014	1.000	1.000	1.000	1.000	

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	11,169,734	12,114,438	12,699,627	12,903,557	13,004,980	13,088,103
Q102-Q402	6,589,202	10,209,259	11,379,966	11,661,826	11,856,919	11,778,151	
Q103-Q403	6,203,098	10,751,324	12,054,233	12,526,691	12,680,289		
Q104-Q404	5,744,478	9,223,945	10,262,226	10,430,989			
Q105-Q405	4,690,722	7,462,895	8,326,328				
Q106-Q406	4,000,487	6,017,700					
Q107-Q407	3,771,254						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	1.085	1.048	1.016	1.008	1.006	
Q102-Q402	1.549	1.115	1.025	1.017	0.993		
Q103-Q403	1.733	1.121	1.039	1.012			
Q104-Q404	1.606	1.113	1.016				
Q105-Q405	1.591	1.116					
Q106-Q406	1.504						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	1.567	1.116	1.027	1.015	1.001	1.006	
2 YR AVG	1.548	1.114	1.028	1.014	1.001	1.006	
4 YR AVG -	1.598	1.115	1.032				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.836	1.172	1.050	1.022	1.007	1.006	
2 YR CUM	1.810	1.170	1.050	1.022	1.007	1.006	
1 YR CUM	1.726	1.148	1.029	1.012	1.000	1.006	

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	2,548,697	2,523,200	2,512,467	2,507,638	2,504,145	2,499,307
Q102-Q402	2,837,806	2,547,882	2,505,371	2,469,034	2,476,025	2,468,403	
Q103-Q403	2,637,174	2,587,899	2,598,468	2,561,167	2,571,655		
Q104-Q404	2,464,452	2,545,096	2,543,172	2,530,756			
Q105-Q405	2,209,049	2,126,955	2,090,798				
Q106-Q406	1,803,920	1,819,000					
Q107-Q407	1,807,882						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	0.990	0.996	0.998	0.999	0.998	
Q102-Q402	0.898	0.983	0.985	1.003	0.997		
Q103-Q403	0.981	1.004	0.986	1.004			
Q104-Q404	1.033	0.999	0.995				
Q105-Q405	0.963	0.983					
Q106-Q406	1.008						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	1.001	0.995	0.989	1.002	0.998	0.998	
2 YR AVG	0.986	0.991	0.990	1.003	0.998	0.998	
4 YR AVG -	0.995	0.991	0.990				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	0.983	0.982	0.986	0.997	0.996	0.998	
2 YR CUM	0.967	0.981	0.990	0.999	0.996	0.998	
1 YR CUM	0.985	0.977	0.994	0.999	0.995	0.998	

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	154,496	154,496	154,496	154,496	154,496	154,496
Q102-Q402	114,265	119,351	119,351	119,351	119,351	119,351	
Q103-Q403	101,775	104,629	104,629	104,961	104,961		
Q104-Q404	106,935	105,864	105,864	105,864			
Q105-Q405	81,412	81,945	81,945				
Q106-Q406	67,285	64,670					
Q107-Q407	41,972						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	1.000	1.000	1.000	1.000	1.000	
Q102-Q402	1.045	1.000	1.000	1.000	1.000		
Q103-Q403	1.028	1.000	1.003	1.000			
Q104-Q404	0.990	1.000	1.000				
Q105-Q405	1.007	1.000					
Q106-Q406	0.961						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	0.986	1.000	1.001	1.000	1.000	1.000	
2 YR AVG	0.984	1.000	1.002	1.000	1.000	1.000	
4 YR AVG - H/L	0.998	1.000	1.000				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	0.987	1.001	1.001	1.000	1.000	1.000	
2 YR CUM	0.985	1.002	1.002	1.000	1.000	1.000	
1 YR CUM	0.961	1.000	1.000	1.000	1.000	1.000	

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ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q101-Q401	---	357,554	357,224	361,889	361,889	361,889	361,889
Q102-Q402	212,056	233,729	232,337	232,337	232,337	232,337	
Q103-Q403	132,708	143,507	140,974	140,874	140,874		
Q104-Q404	191,456	197,115	200,865	200,415			
Q105-Q405	138,789	148,505	148,505				
Q106-Q406	126,611	126,793					
Q107-Q407	62,227						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q101-Q401	---	0.999	1.013	1.000	1.000	1.000	
Q102-Q402	1.102	0.994	1.000	1.000	1.000		
Q103-Q403	1.081	0.982	0.999	1.000			
Q104-Q404	1.030	1.019	0.998				
Q105-Q405	1.070	1.000					
Q106-Q406	1.001						
				SELECTED TAIL FACTOR:		1.000	
3 YR AVG	1.034	1.000	0.999	1.000	1.000	1.000	
2 YR AVG	1.036	1.010	0.999	1.000	1.000	1.000	
4 YR AVG - H/L	1.050	0.997	1.000				
	12-84	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.033	0.999	0.999	1.000	1.000	1.000	
2 YR CUM	1.044	1.008	0.999	1.000	1.000	1.000	
1 YR CUM	0.999	0.998	0.998	1.000	1.000	1.000	

INTERNAL RATE of RETURN MODEL: INPUTS and IRR**Dairyland Insurance Company****Dairyland Auto Liability**

Underlying Assumptions

(1)	Expected Loss Ratio	54.93%		
(2)	Expected Losses	\$54,930		
(3)	Written Premium	\$100,000		
(4)	Combined Ratio	94.52%		
(5)	Premium to Surplus	2.80		
(6)	After-Tax Investment Rate	2.02%		
(6a)	After-Tax Portfolio Yield	3.62%		
(7)	Federal Income Tax	35.0%		
(8)	Effective Federal Tax Rate	19.8%		
	Expenses as a % of Premium			
(9)	General Expense	12.0%	Profit & Cont Provision	5.48%
(10)	Premium Taxes	2.3%		
(11)	Commission and O/A	14.3%		
(12)	Dividends	0.0%		
(13)	Residual Market	0.0%		
	Total Expense To Premium	28.6%		
	Loss Based Expenses	% of Loss	% of Prem	
(14)	ULAE	17.8%	9.8%	
(15)	ALAE	2.3%	1.2%	
(16)	Loss Based Taxes	0.0%	0.0%	
	Total Expense To Loss	20.1%	11.0%	
(17)	Internal Rate of Return	15.0%		

Month	(1) Premium	(2) Cumulative Premiums	(3) General & Taxes	(4) Commission & O/Acq	(5) Residual Market	(6) Expected Loss	(7) Dividends	(8) Loss Based Taxes	(9) ULAE	(10) ALAE
0	0.0%	0.0%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	8.3%	8.3%	5.6%	8.3%	0.0%	0.7%	0.0%	0.7%	2.8%	0.0%
2	8.3%	16.7%	8.3%	8.3%	0.0%	1.8%	0.0%	1.8%	4.2%	0.2%
3	8.3%	25.0%	8.3%	8.3%	0.0%	3.0%	0.0%	3.0%	5.6%	0.5%
4	8.3%	33.3%	8.3%	8.3%	0.0%	3.4%	0.0%	3.4%	5.8%	0.7%
5	8.3%	41.7%	8.3%	8.3%	0.0%	3.9%	0.0%	3.9%	6.1%	1.6%
6	8.3%	50.0%	8.3%	8.3%	0.0%	4.5%	0.0%	4.5%	6.4%	0.5%
7	8.3%	58.3%	8.3%	8.3%	0.0%	4.7%	0.0%	4.7%	6.3%	1.8%
8	8.3%	66.7%	8.3%	8.3%	0.0%	5.3%	0.0%	5.3%	6.8%	6.7%
9	8.3%	75.0%	8.3%	8.3%	0.0%	5.0%	0.0%	5.0%	6.3%	2.3%
10	8.3%	83.3%	8.3%	8.3%	0.0%	5.8%	0.0%	5.8%	6.9%	8.6%
11	8.3%	91.7%	8.3%	8.3%	0.0%	5.5%	0.0%	5.5%	6.5%	2.6%
12	8.3%	100.0%	5.6%	8.3%	0.0%	6.2%	0.0%	6.2%	7.0%	4.8%
13	0.0%	100.0%	2.8%	0.0%	0.0%	5.8%	0.0%	5.8%	4.6%	0.7%
14	0.0%	100.0%	0.0%	0.0%	0.0%	4.3%	0.0%	4.3%	2.9%	3.5%
15	0.0%	100.0%	0.0%	0.0%	0.0%	4.2%	0.0%	4.2%	2.5%	4.4%
16	0.0%	100.0%	0.0%	0.0%	0.0%	3.5%	0.0%	3.5%	2.0%	2.3%
17	0.0%	100.0%	0.0%	0.0%	0.0%	3.0%	0.0%	3.0%	1.7%	4.0%
18	0.0%	100.0%	0.0%	0.0%	100.0%	2.6%	100.0%	2.6%	1.4%	3.1%
19	0.0%	100.0%	0.0%	0.0%	0.0%	2.3%	0.0%	2.3%	1.3%	2.0%
20	0.0%	100.0%	0.0%	0.0%	0.0%	2.2%	0.0%	2.2%	1.2%	1.4%
21	0.0%	100.0%	0.0%	0.0%	0.0%	1.9%	0.0%	1.9%	1.0%	1.8%
22	0.0%	100.0%	0.0%	0.0%	0.0%	1.7%	0.0%	1.7%	0.9%	3.3%
23	0.0%	100.0%	0.0%	0.0%	0.0%	1.6%	0.0%	1.6%	0.8%	3.7%
24	0.0%	100.0%	0.0%	0.0%	0.0%	1.4%	0.0%	1.4%	0.8%	2.0%
25	0.0%	100.0%	0.0%	0.0%	0.0%	1.2%	0.0%	1.2%	0.7%	1.3%
26	0.0%	100.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.1%	0.6%	2.5%
27	0.0%	100.0%	0.0%	0.0%	0.0%	1.5%	0.0%	1.5%	0.8%	3.6%
28	0.0%	100.0%	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%	0.5%	0.9%
29	0.0%	100.0%	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%	0.5%	3.8%
30	0.0%	100.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.8%	0.4%	3.0%
31	0.0%	100.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%	0.4%	0.7%
32	0.0%	100.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%	0.4%	2.4%
33	0.0%	100.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%	0.3%	1.0%
34	0.0%	100.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.3%	0.3%
35	0.0%	100.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%	0.3%	1.1%
36	0.0%	100.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%	0.3%	0.8%
37	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	0.4%
38	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	1.6%
39	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	0.0%
40	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.2%	0.9%
41	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.2%	1.3%
42	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.2%	0.4%
43	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.7%
44	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.2%	1.6%
45	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.4%
46	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.5%
47	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.0%
48	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.6%
49	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.5%
50	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%
51	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.6%
52	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%
53	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.0%
54	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	1.4%
55	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
56	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
57	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.5%
58	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
59	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	1.0%
60	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	1.0%
61	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
62	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
63	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%
64	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
66	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
71	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	100.0%		100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

Sheet 3
SUMMARY of UNDERWRITING CASH FLOWS
 Dairyland Insurance Company

Month	(1) Premium	(2) General & Taxes	(3) Commission & O/Acq	(4) Residual Market	(5) Expected Loss	(6) Dividends	(7) Loss Based Taxes	(8) ULAE	(9) ALAE	(10) U/W Flow excl FIT	(11) FIT on Underwriting	(12) Total U/W Flow	(13) Cumulative Flow
0	\$0	-\$396	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$396	\$0	-\$396	-\$396
1	\$8,333	-\$792	-\$1,193	\$0	-\$405	\$0	-\$275	\$0	\$5,668	-\$406	-\$275	\$5,262	\$4,866
2	\$8,333	-\$1,188	-\$1,193	\$0	-\$1,011	\$0	-\$415	-\$3	\$4,524	-\$251	-\$415	\$4,273	\$9,139
3	\$8,333	-\$1,188	-\$1,193	\$0	-\$1,673	\$0	-\$547	-\$6	\$3,726	-\$233	-\$547	\$3,494	\$12,632
4	\$8,333	-\$1,188	-\$1,193	\$0	-\$1,884	\$0	-\$568	-\$8	\$3,492	-\$228	-\$568	\$3,265	\$15,897
5	\$8,333	-\$1,188	-\$1,193	\$0	-\$2,155	\$0	-\$595	-\$19	\$3,183	-\$221	-\$595	\$2,962	\$18,859
6	\$8,333	-\$1,188	-\$1,193	\$0	-\$2,468	\$0	-\$625	-\$7	\$2,853	-\$213	-\$625	\$2,639	\$21,498
7	\$8,333	-\$1,188	-\$1,193	\$0	-\$2,588	\$0	-\$620	-\$23	\$2,722	-\$210	-\$620	\$2,511	\$24,009
8	\$8,333	-\$1,188	-\$1,193	\$0	-\$2,892	\$0	-\$662	-\$83	\$2,315	-\$201	-\$662	\$2,114	\$26,124
9	\$8,333	-\$1,188	-\$1,193	\$0	-\$2,745	\$0	-\$613	-\$28	\$2,566	-\$207	-\$613	\$2,359	\$28,483
10	\$8,333	-\$1,188	-\$1,193	\$0	-\$3,173	\$0	-\$671	-\$107	\$2,001	-\$194	-\$671	\$1,807	\$30,289
11	\$8,333	-\$1,188	-\$1,193	\$0	-\$3,024	\$0	-\$636	-\$32	\$2,260	-\$200	-\$636	\$2,060	\$32,349
12	\$8,333	-\$792	-\$1,193	\$0	-\$3,391	\$0	-\$686	-\$60	\$2,212	-\$329	-\$686	\$1,883	\$34,232
13	\$0	-\$396	\$0	\$0	-\$3,161	\$0	-\$451	-\$9	-\$4,018	\$175	-\$396	-\$3,843	\$30,389
14	\$0	\$0	\$0	\$0	-\$2,381	\$0	-\$279	-\$43	-\$2,703	\$65	-\$396	-\$2,638	\$27,751
15	\$0	\$0	\$0	\$0	-\$2,286	\$0	-\$244	-\$54	-\$2,584	\$62	-\$396	-\$2,522	\$25,229
16	\$0	\$0	\$0	\$0	-\$1,918	\$0	-\$195	-\$29	-\$2,143	\$51	-\$396	-\$2,091	\$23,138
17	\$0	\$0	\$0	\$0	-\$1,667	\$0	-\$166	-\$49	-\$1,883	\$45	-\$396	-\$1,837	\$21,300
18	\$0	\$0	\$0	\$0	-\$1,426	\$0	-\$141	-\$39	-\$1,606	\$39	-\$396	-\$1,567	\$19,733
19	\$0	\$0	\$0	\$0	-\$1,290	\$0	-\$124	-\$25	-\$1,439	\$35	-\$396	-\$1,405	\$18,328
20	\$0	\$0	\$0	\$0	-\$1,212	\$0	-\$118	-\$17	-\$1,347	\$32	-\$396	-\$1,315	\$17,013
21	\$0	\$0	\$0	\$0	-\$1,022	\$0	-\$98	-\$22	-\$1,142	\$27	-\$396	-\$1,115	\$15,898
22	\$0	\$0	\$0	\$0	-\$957	\$0	-\$91	-\$41	-\$1,090	\$26	-\$396	-\$1,064	\$14,835
23	\$0	\$0	\$0	\$0	-\$878	\$0	-\$83	-\$46	-\$1,006	\$24	-\$396	-\$982	\$13,853
24	\$0	\$0	\$0	\$0	-\$787	\$0	-\$74	-\$25	-\$886	\$21	-\$396	-\$865	\$12,988
25	\$0	\$0	\$0	\$0	-\$667	\$0	-\$64	-\$16	-\$746	\$24	-\$396	-\$722	\$12,266
26	\$0	\$0	\$0	\$0	-\$582	\$0	-\$55	-\$31	-\$668	\$16	-\$396	-\$652	\$11,613
27	\$0	\$0	\$0	\$0	-\$803	\$0	-\$75	-\$45	-\$923	\$21	-\$396	-\$902	\$10,711
28	\$0	\$0	\$0	\$0	-\$547	\$0	-\$51	-\$11	-\$610	\$14	-\$396	-\$595	\$10,116
29	\$0	\$0	\$0	\$0	-\$535	\$0	-\$50	-\$48	-\$632	\$15	-\$396	-\$618	\$9,498
30	\$0	\$0	\$0	\$0	-\$456	\$0	-\$43	-\$37	-\$535	\$12	-\$396	-\$523	\$8,975
31	\$0	\$0	\$0	\$0	-\$405	\$0	-\$38	-\$8	-\$452	\$11	-\$396	-\$441	\$8,534
32	\$0	\$0	\$0	\$0	-\$377	\$0	-\$35	-\$30	-\$442	\$10	-\$396	-\$432	\$8,102
33	\$0	\$0	\$0	\$0	-\$362	\$0	-\$34	-\$13	-\$408	\$10	-\$396	-\$399	\$7,703
34	\$0	\$0	\$0	\$0	-\$308	\$0	-\$29	-\$4	-\$340	\$8	-\$396	-\$332	\$7,371
35	\$0	\$0	\$0	\$0	-\$302	\$0	-\$28	-\$13	-\$343	\$8	-\$396	-\$335	\$7,036
36	\$0	\$0	\$0	\$0	-\$271	\$0	-\$25	-\$10	-\$306	\$7	-\$396	-\$299	\$6,737
37	\$0	\$0	\$0	\$0	-\$221	\$0	-\$21	-\$5	-\$246	\$6	-\$396	-\$241	\$6,497
38	\$0	\$0	\$0	\$0	-\$209	\$0	-\$19	-\$20	-\$249	\$6	-\$396	-\$243	\$6,254
39	\$0	\$0	\$0	\$0	-\$222	\$0	-\$21	\$0	-\$243	\$6	-\$396	-\$237	\$6,016
40	\$0	\$0	\$0	\$0	-\$187	\$0	-\$17	-\$11	-\$215	\$5	-\$396	-\$210	\$5,806
41	\$0	\$0	\$0	\$0	-\$163	\$0	-\$15	-\$16	-\$194	\$5	-\$396	-\$190	\$5,616
42	\$0	\$0	\$0	\$0	-\$187	\$0	-\$17	-\$5	-\$209	\$5	-\$396	-\$204	\$5,413
43	\$0	\$0	\$0	\$0	-\$123	\$0	-\$12	-\$8	-\$143	\$3	-\$396	-\$140	\$5,273
44	\$0	\$0	\$0	\$0	-\$166	\$0	-\$15	-\$20	-\$201	\$5	-\$396	-\$197	\$5,076
45	\$0	\$0	\$0	\$0	-\$125	\$0	-\$12	-\$17	-\$154	\$4	-\$396	-\$151	\$4,925
46	\$0	\$0	\$0	\$0	-\$132	\$0	-\$12	-\$7	-\$151	\$4	-\$396	-\$147	\$4,778
47	\$0	\$0	\$0	\$0	-\$95	\$0	-\$9	-\$12	-\$116	\$3	-\$396	-\$113	\$4,665
48	\$0	\$0	\$0	\$0	-\$101	\$0	-\$9	-\$8	-\$118	\$3	-\$396	-\$115	\$4,550
49	\$0	\$0	\$0	\$0	-\$58	\$0	-\$5	-\$6	-\$69	\$2	-\$396	-\$67	\$4,482
50	\$0	\$0	\$0	\$0	-\$69	\$0	-\$6	-\$3	-\$78	\$2	-\$396	-\$77	\$4,406
51	\$0	\$0	\$0	\$0	-\$81	\$0	-\$7	-\$8	-\$97	\$2	-\$396	-\$94	\$4,311
52	\$0	\$0	\$0	\$0	-\$56	\$0	-\$5	\$0	-\$61	\$1	-\$396	-\$59	\$4,252
53	\$0	\$0	\$0	\$0	-\$84	\$0	-\$8	\$0	-\$91	\$2	-\$396	-\$89	\$4,163
54	\$0	\$0	\$0	\$0	-\$56	\$0	-\$5	-\$18	-\$79	\$2	-\$396	-\$77	\$4,085
55	\$0	\$0	\$0	\$0	-\$36	\$0	-\$3	\$0	-\$39	\$1	-\$396	-\$39	\$4,047
56	\$0	\$0	\$0	\$0	-\$53	\$0	-\$5	\$0	-\$58	\$1	-\$396	-\$56	\$3,991
57	\$0	\$0	\$0	\$0	-\$54	\$0	-\$5	-\$7	-\$66	\$2	-\$396	-\$64	\$3,926
58	\$0	\$0	\$0	\$0	-\$53	\$0	-\$5	-\$1	-\$59	\$1	-\$396	-\$58	\$3,868
59	\$0	\$0	\$0	\$0	-\$48	\$0	-\$4	-\$12	-\$64	\$1	-\$396	-\$63	\$3,806
60	\$0	\$0	\$0	\$0	-\$51	\$0	-\$5	-\$13	-\$68	\$2	-\$396	-\$67	\$3,739
61	\$0	\$0	\$0	\$0	-\$36	\$0	-\$3	-\$1	-\$40	\$1	-\$396	-\$40	\$3,700
62	\$0	\$0	\$0	\$0	-\$30	\$0	-\$3	\$0	-\$33	\$1	-\$396	-\$32	\$3,668
63	\$0	\$0	\$0	\$0	-\$54	\$0	-\$5	-\$2	-\$61	\$1	-\$396	-\$60	\$3,608
64	\$0	\$0	\$0	\$0	-\$22	\$0	-\$2	\$0	-\$24	\$1	-\$396	-\$23	\$3,585
65	\$0	\$0	\$0	\$0	-\$39	\$0	-\$4	\$0	-\$43	\$1	-\$396	-\$42	\$3,543
66	\$0	\$0	\$0	\$0	-\$20	\$0	-\$2	-\$1	-\$23	\$1	-\$396	-\$22	\$3,521
67	\$0	\$0	\$0	\$0	-\$25	\$0	-\$2	\$0	-\$27	\$1	-\$396	-\$26	\$3,494
68	\$0	\$0	\$0	\$0	-\$14	\$0	-\$1	\$0	-\$15	\$0	-\$396	-\$15	\$3,479
69	\$0	\$0	\$0	\$0	-\$7	\$0	-\$1	\$0	-\$7	\$0	-\$396	-\$7	\$3,472
70	\$0	\$0	\$0	\$0	-\$10	\$0	-\$1	-\$1	-\$12	\$0	-\$396	-\$12	\$3,460
71	\$0	\$0	\$0	\$0	-\$15	\$0	-\$1	\$0	-\$16	\$0	-\$396	-\$16	\$3,444
72	\$0	\$0	\$0	\$0	-\$19	\$0	-\$2	\$0	-\$21	\$0	-\$396	-\$21	\$3,424
	\$100,000	-\$14,260	-\$14,312	\$0	-\$54,930	\$0	\$0	-\$9,774	-\$1,243	\$5,480	-\$2,057	\$3,424	

Sheet 4
SUMMARY of FIT on UNDERWRITING
 Dairyland Insurance Company

Exhibit III
 Page 4

Month	(1) Incremental Loss & LAE Paid	(2) Cumulative Loss & LAE Paid	(3) IRS Discount Factor	(4) Undiscounted Loss & LAE Reserves	(5) Discounted Loss & LAE Reserves	(6) Incurred Loss & LAE for Taxes	(7) Taxable Underwriting Gain or Loss	(8) FIT on Underwriting
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$680	-\$680	0.936121	-\$4,815	-\$4,508	-\$5,188	\$1,160	-\$406
2	-\$1,429	-\$2,109	0.936121	-\$8,882	-\$8,315	-\$9,236	\$716	-\$251
3	-\$2,226	-\$4,335	0.936121	-\$12,152	-\$11,376	-\$12,287	\$666	-\$233
4	-\$2,460	-\$6,795	0.936121	-\$15,188	-\$14,218	-\$15,302	\$651	-\$228
5	-\$2,769	-\$9,564	0.936121	-\$17,914	-\$16,770	-\$17,322	\$631	-\$221
6	-\$3,100	-\$12,664	0.936121	-\$20,310	-\$19,013	-\$19,343	\$610	-\$213
7	-\$3,231	-\$15,895	0.936121	-\$22,575	-\$21,133	-\$21,351	\$601	-\$210
8	-\$3,637	-\$19,532	0.936121	-\$24,434	-\$22,873	-\$23,377	\$575	-\$201
9	-\$3,386	-\$22,918	0.936121	-\$26,543	-\$24,848	-\$25,361	\$591	-\$207
10	-\$3,951	-\$26,869	0.936121	-\$28,087	-\$26,293	-\$26,397	\$555	-\$194
11	-\$3,693	-\$30,562	0.936121	-\$29,890	-\$27,981	-\$28,380	\$572	-\$200
12	-\$4,137	-\$34,699	0.936121	-\$31,249	-\$29,253	-\$29,409	\$940	-\$329
13	-\$3,621	-\$38,320	0.931486	-\$27,628	-\$25,735	-\$103	-\$499	\$175
14	-\$2,703	-\$41,023	0.931486	-\$24,925	-\$23,217	-\$185	-\$185	\$65
15	-\$2,584	-\$43,607	0.931486	-\$22,341	-\$20,810	-\$177	-\$177	\$62
16	-\$2,143	-\$45,749	0.931486	-\$20,199	-\$18,815	-\$147	-\$147	\$51
17	-\$1,883	-\$47,632	0.931486	-\$18,316	-\$17,061	-\$129	-\$129	\$45
18	-\$1,606	-\$49,238	0.931486	-\$16,710	-\$15,565	-\$110	-\$110	\$39
19	-\$1,439	-\$50,677	0.931486	-\$15,271	-\$14,224	-\$99	-\$99	\$35
20	-\$1,347	-\$52,025	0.931486	-\$13,923	-\$12,969	-\$92	-\$92	\$32
21	-\$1,142	-\$53,167	0.931486	-\$12,781	-\$11,906	-\$78	-\$78	\$27
22	-\$1,090	-\$54,256	0.931486	-\$11,692	-\$10,891	-\$75	-\$75	\$26
23	-\$1,006	-\$55,263	0.931486	-\$10,685	-\$9,953	-\$69	-\$69	\$24
24	-\$886	-\$56,149	0.931486	-\$9,799	-\$9,128	-\$61	-\$61	\$21
25	-\$746	-\$56,895	0.933510	-\$9,053	-\$8,451	-\$69	-\$69	\$24
26	-\$668	-\$57,563	0.933510	-\$8,385	-\$7,827	-\$44	-\$44	\$16
27	-\$923	-\$58,487	0.933510	-\$7,461	-\$6,965	-\$61	-\$61	\$21
28	-\$610	-\$59,096	0.933510	-\$6,852	-\$6,396	-\$41	-\$41	\$14
29	-\$632	-\$59,729	0.933510	-\$6,219	-\$5,806	-\$42	-\$42	\$15
30	-\$535	-\$60,264	0.933510	-\$5,684	-\$5,306	-\$36	-\$36	\$12
31	-\$452	-\$60,716	0.933510	-\$5,232	-\$4,884	-\$30	-\$30	\$11
32	-\$442	-\$61,158	0.933510	-\$4,790	-\$4,472	-\$29	-\$29	\$10
33	-\$408	-\$61,566	0.933510	-\$4,382	-\$4,090	-\$27	-\$27	\$10
34	-\$340	-\$61,906	0.933510	-\$4,042	-\$3,773	-\$23	-\$23	\$8
35	-\$343	-\$62,249	0.933510	-\$3,699	-\$3,453	-\$23	-\$23	\$8
36	-\$306	-\$62,555	0.933510	-\$3,393	-\$3,167	-\$20	-\$20	\$7
37	-\$246	-\$62,802	0.933510	-\$3,146	-\$2,937	-\$16	-\$16	\$6
38	-\$249	-\$63,051	0.933510	-\$2,897	-\$2,705	-\$17	-\$17	\$6
39	-\$243	-\$63,294	0.933510	-\$2,654	-\$2,478	-\$16	-\$16	\$6
40	-\$215	-\$63,509	0.933510	-\$2,439	-\$2,277	-\$14	-\$14	\$5
41	-\$194	-\$63,703	0.933510	-\$2,245	-\$2,096	-\$13	-\$13	\$5
42	-\$209	-\$63,912	0.933510	-\$2,036	-\$1,901	-\$14	-\$14	\$5
43	-\$143	-\$64,055	0.933510	-\$1,893	-\$1,767	-\$10	-\$10	\$3
44	-\$201	-\$64,256	0.933510	-\$1,692	-\$1,579	-\$13	-\$13	\$5
45	-\$154	-\$64,411	0.933510	-\$1,537	-\$1,435	-\$10	-\$10	\$4
46	-\$151	-\$64,562	0.933510	-\$1,386	-\$1,294	-\$10	-\$10	\$4
47	-\$116	-\$64,677	0.933510	-\$1,271	-\$1,186	-\$8	-\$8	\$3
48	-\$118	-\$64,795	0.933510	-\$1,153	-\$1,076	-\$8	-\$8	\$3
49	-\$69	-\$64,864	0.933510	-\$1,084	-\$1,012	-\$5	-\$5	\$2
50	-\$78	-\$64,942	0.933510	-\$1,006	-\$939	-\$5	-\$5	\$2
51	-\$97	-\$65,039	0.933510	-\$909	-\$849	-\$6	-\$6	\$2
52	-\$61	-\$65,100	0.933510	-\$848	-\$792	-\$4	-\$4	\$1
53	-\$91	-\$65,191	0.933510	-\$757	-\$706	-\$6	-\$6	\$2
54	-\$79	-\$65,270	0.933510	-\$678	-\$633	-\$5	-\$5	\$2
55	-\$39	-\$65,310	0.933510	-\$638	-\$596	-\$3	-\$3	\$1
56	-\$58	-\$65,367	0.933510	-\$581	-\$542	-\$4	-\$4	\$1
57	-\$66	-\$65,433	0.933510	-\$515	-\$480	-\$4	-\$4	\$2
58	-\$59	-\$65,493	0.933510	-\$455	-\$425	-\$4	-\$4	\$1
59	-\$64	-\$65,557	0.933510	-\$391	-\$365	-\$4	-\$4	\$1
60	-\$68	-\$65,625	0.933510	-\$323	-\$302	-\$5	-\$5	\$2
61	-\$40	-\$65,665	0.933510	-\$283	-\$264	-\$3	-\$3	\$1
62	-\$33	-\$65,698	0.933510	-\$250	-\$233	-\$2	-\$2	\$1
63	-\$61	-\$65,759	0.933510	-\$189	-\$176	-\$4	-\$4	\$1
64	-\$24	-\$65,783	0.933510	-\$165	-\$154	-\$2	-\$2	\$1
65	-\$43	-\$65,826	0.933510	-\$122	-\$114	-\$3	-\$3	\$1
66	-\$23	-\$65,849	0.933510	-\$99	-\$93	-\$2	-\$2	\$1
67	-\$27	-\$65,876	0.933510	-\$72	-\$68	-\$2	-\$2	\$1
68	-\$15	-\$65,891	0.933510	-\$57	-\$53	-\$1	-\$1	\$0
69	-\$7	-\$65,898	0.933510	-\$50	-\$46	\$0	\$0	\$0
70	-\$12	-\$65,911	0.933510	-\$37	-\$35	-\$1	-\$1	\$0
71	-\$16	-\$65,927	0.933510	-\$21	-\$20	-\$1	-\$1	\$0
72	-\$21	-\$65,948	0.933510	\$0	\$0	-\$1	-\$1	\$0
	-\$65,948					-\$65,948	\$5,877	-\$2,057

Sheet 5
CALCULATION of SURPLUS
 Dairyland Insurance Company

Exhibit III
 Page 5

Month	SURPLUS added (-) or reduced (+) to support:			Total SURPLUS
	(1) PREMIUM	(2) Loss&LAE&expe payments	(3) Underwriting Profit	
0	-\$35,714	\$30	\$0	-\$35,684
1	\$0	\$497	\$285	\$783
2	\$0	\$908	\$285	\$1,193
3	\$0	\$1,313	\$285	\$1,599
4	\$0	\$1,433	\$285	\$1,718
5	\$0	\$1,590	\$285	\$1,875
6	\$0	\$1,758	\$285	\$2,043
7	\$0	\$1,825	\$285	\$2,110
8	\$0	\$2,031	\$285	\$2,316
9	\$0	\$1,904	\$285	\$2,189
10	\$0	\$2,191	\$285	\$2,476
11	\$0	\$2,059	\$285	\$2,345
12	\$0	\$2,255	\$285	\$2,540
13	\$0	\$1,872	\$0	\$1,872
14	\$0	\$1,374	\$0	\$1,374
15	\$0	\$1,314	\$0	\$1,314
16	\$0	\$1,090	\$0	\$1,090
17	\$0	\$957	\$0	\$957
18	\$0	\$817	\$0	\$817
19	\$0	\$732	\$0	\$732
20	\$0	\$685	\$0	\$685
21	\$0	\$581	\$0	\$581
22	\$0	\$554	\$0	\$554
23	\$0	\$512	\$0	\$512
24	\$0	\$451	\$0	\$451
25	\$0	\$380	\$0	\$380
26	\$0	\$340	\$0	\$340
27	\$0	\$470	\$0	\$470
28	\$0	\$310	\$0	\$310
29	\$0	\$322	\$0	\$322
30	\$0	\$272	\$0	\$272
31	\$0	\$230	\$0	\$230
32	\$0	\$225	\$0	\$225
33	\$0	\$208	\$0	\$208
34	\$0	\$173	\$0	\$173
35	\$0	\$174	\$0	\$174
36	\$0	\$156	\$0	\$156
37	\$0	\$125	\$0	\$125
38	\$0	\$127	\$0	\$127
39	\$0	\$124	\$0	\$124
40	\$0	\$110	\$0	\$110
41	\$0	\$99	\$0	\$99
42	\$0	\$106	\$0	\$106
43	\$0	\$73	\$0	\$73
44	\$0	\$102	\$0	\$102
45	\$0	\$78	\$0	\$78
46	\$0	\$77	\$0	\$77
47	\$0	\$59	\$0	\$59
48	\$0	\$60	\$0	\$60
49	\$0	\$35	\$0	\$35
50	\$0	\$40	\$0	\$40
51	\$0	\$49	\$0	\$49
52	\$0	\$31	\$0	\$31
53	\$0	\$47	\$0	\$47
54	\$0	\$40	\$0	\$40
55	\$0	\$20	\$0	\$20
56	\$0	\$29	\$0	\$29
57	\$0	\$34	\$0	\$34
58	\$0	\$30	\$0	\$30
59	\$0	\$33	\$0	\$33
60	\$0	\$35	\$0	\$35
61	\$0	\$21	\$0	\$21
62	\$0	\$17	\$0	\$17
63	\$0	\$31	\$0	\$31
64	\$0	\$12	\$0	\$12
65	\$0	\$22	\$0	\$22
66	\$0	\$12	\$0	\$12
67	\$0	\$14	\$0	\$14
68	\$0	\$8	\$0	\$8
69	\$0	\$4	\$0	\$4
70	\$0	\$6	\$0	\$6
71	\$0	\$8	\$0	\$8
72	\$0	\$11	\$0	\$11
	-\$35,714	\$35,714	\$3,424	\$3,424

Sheet 6
CALCULATION of NET CASH FLOW
 Dairyland Insurance Company

Exhibit III
 Page 6

Month	(1) Cumulative Supporting Surplus	(2) Average Supporting Surplus	(3) Investment Income on Surplus	(4) Cumulative U/W Flow incl U/W Profit	(5) Average U/W Flow incl U/W Profit	(6) Investment Income on U/W Flow	(7) Total Investment Income	(8) Net Cash Flow
0	-\$35,684	\$17,842	\$53	-\$396	-\$198	\$0	\$53	-\$35,631
1	-\$35,187	\$35,435	\$105	\$4,581	\$2,092	\$3	\$109	\$891
2	-\$34,279	\$34,733	\$103	\$8,568	\$6,574	\$11	\$114	\$1,307
3	-\$32,965	\$33,622	\$100	\$11,776	\$10,172	\$17	\$117	\$1,716
4	-\$31,533	\$32,249	\$96	\$14,756	\$13,266	\$22	\$118	\$1,836
5	-\$29,943	\$30,738	\$91	\$17,433	\$16,094	\$27	\$118	\$1,993
6	-\$28,185	\$29,064	\$86	\$19,787	\$18,610	\$31	\$117	\$2,160
7	-\$26,360	\$27,273	\$81	\$22,012	\$20,899	\$35	\$116	\$2,226
8	-\$24,329	\$25,345	\$75	\$23,841	\$22,927	\$38	\$113	\$2,430
9	-\$22,426	\$23,378	\$69	\$25,915	\$24,878	\$42	\$111	\$2,300
10	-\$20,235	\$21,330	\$63	\$27,436	\$26,676	\$45	\$108	\$2,584
11	-\$18,176	\$19,205	\$57	\$29,211	\$28,323	\$47	\$104	\$2,449
12	-\$15,921	\$17,048	\$51	\$30,808	\$30,009	\$50	\$101	\$2,641
13	-\$14,049	\$14,985	\$44	\$26,965	\$28,887	\$48	\$93	\$1,964
14	-\$12,675	\$13,362	\$40	\$24,327	\$25,646	\$43	\$83	\$1,457
15	-\$11,361	\$12,018	\$36	\$21,805	\$23,066	\$39	\$74	\$1,388
16	-\$10,271	\$10,816	\$32	\$19,714	\$20,760	\$35	\$67	\$1,156
17	-\$9,314	\$9,792	\$29	\$17,877	\$18,796	\$31	\$60	\$1,018
18	-\$8,497	\$8,905	\$26	\$16,309	\$17,093	\$29	\$55	\$872
19	-\$7,765	\$8,131	\$24	\$14,904	\$15,607	\$26	\$50	\$782
20	-\$7,080	\$7,423	\$22	\$13,589	\$14,247	\$24	\$46	\$731
21	-\$6,499	\$6,790	\$20	\$12,475	\$13,032	\$22	\$42	\$623
22	-\$5,945	\$6,222	\$18	\$11,411	\$11,943	\$20	\$38	\$593
23	-\$5,434	\$5,689	\$17	\$10,429	\$10,920	\$18	\$35	\$547
24	-\$4,983	\$5,208	\$15	\$9,564	\$9,997	\$17	\$32	\$483
25	-\$4,603	\$4,793	\$14	\$8,842	\$9,203	\$15	\$30	\$409
26	-\$4,264	\$4,434	\$13	\$8,190	\$8,516	\$14	\$27	\$367
27	-\$3,794	\$4,029	\$12	\$7,288	\$7,739	\$13	\$25	\$494
28	-\$3,484	\$3,639	\$11	\$6,692	\$6,990	\$12	\$22	\$332
29	-\$3,163	\$3,323	\$10	\$6,075	\$6,384	\$11	\$21	\$342
30	-\$2,890	\$3,027	\$9	\$5,552	\$5,813	\$10	\$19	\$291
31	-\$2,661	\$2,776	\$8	\$5,111	\$5,331	\$9	\$17	\$247
32	-\$2,436	\$2,548	\$8	\$4,679	\$4,895	\$8	\$16	\$241
33	-\$2,228	\$2,332	\$7	\$4,280	\$4,479	\$7	\$14	\$222
34	-\$2,055	\$2,142	\$6	\$3,948	\$4,114	\$7	\$13	\$186
35	-\$1,881	\$1,968	\$6	\$3,613	\$3,780	\$6	\$12	\$187
36	-\$1,725	\$1,803	\$5	\$3,314	\$3,463	\$6	\$11	\$167
37	-\$1,600	\$1,663	\$5	\$3,073	\$3,193	\$5	\$10	\$136
38	-\$1,473	\$1,537	\$5	\$2,830	\$2,952	\$5	\$9	\$136
39	-\$1,350	\$1,412	\$4	\$2,593	\$2,711	\$5	\$9	\$132
40	-\$1,240	\$1,295	\$4	\$2,382	\$2,487	\$4	\$8	\$118
41	-\$1,142	\$1,191	\$4	\$2,193	\$2,287	\$4	\$7	\$106
42	-\$1,035	\$1,089	\$3	\$1,989	\$2,091	\$3	\$7	\$113
43	-\$963	\$999	\$3	\$1,849	\$1,919	\$3	\$6	\$79
44	-\$860	\$911	\$3	\$1,652	\$1,751	\$3	\$6	\$108
45	-\$782	\$821	\$2	\$1,502	\$1,577	\$3	\$5	\$84
46	-\$705	\$743	\$2	\$1,354	\$1,428	\$2	\$5	\$81
47	-\$646	\$676	\$2	\$1,241	\$1,298	\$2	\$4	\$63
48	-\$586	\$616	\$2	\$1,126	\$1,184	\$2	\$4	\$64
49	-\$551	\$569	\$2	\$1,059	\$1,092	\$2	\$4	\$39
50	-\$511	\$531	\$2	\$982	\$1,020	\$2	\$3	\$43
51	-\$462	\$487	\$1	\$888	\$935	\$2	\$3	\$52
52	-\$431	\$447	\$1	\$829	\$858	\$1	\$3	\$34
53	-\$385	\$408	\$1	\$739	\$784	\$1	\$3	\$49
54	-\$345	\$365	\$1	\$662	\$701	\$1	\$2	\$42
55	-\$325	\$335	\$1	\$623	\$643	\$1	\$2	\$22
56	-\$295	\$310	\$1	\$567	\$595	\$1	\$2	\$31
57	-\$262	\$278	\$1	\$503	\$535	\$1	\$2	\$35
58	-\$232	\$247	\$1	\$445	\$474	\$1	\$2	\$32
59	-\$199	\$215	\$1	\$382	\$413	\$1	\$1	\$34
60	-\$164	\$182	\$1	\$316	\$349	\$1	\$1	\$36
61	-\$144	\$154	\$0	\$276	\$296	\$0	\$1	\$22
62	-\$127	\$135	\$0	\$244	\$260	\$0	\$1	\$17
63	-\$96	\$112	\$0	\$184	\$214	\$0	\$1	\$32
64	-\$84	\$90	\$0	\$161	\$173	\$0	\$1	\$13
65	-\$62	\$73	\$0	\$120	\$140	\$0	\$0	\$22
66	-\$51	\$56	\$0	\$97	\$108	\$0	\$0	\$12
67	-\$37	\$44	\$0	\$71	\$84	\$0	\$0	\$14
68	-\$29	\$33	\$0	\$56	\$63	\$0	\$0	\$8
69	-\$25	\$27	\$0	\$48	\$52	\$0	\$0	\$4
70	-\$19	\$22	\$0	\$36	\$42	\$0	\$0	\$6
71	-\$11	\$15	\$0	\$21	\$29	\$0	\$0	\$8
72	\$0	\$5	\$0	\$0	\$10	\$0	\$0	\$11
			\$1,517			\$896	\$2,413	\$5,836

IRR: 15.0%

DOCUMENTATION

Sheet 1 INPUTS and IRR

- (1) - (5) Assumptions
- (6) Yield for Prospective Period
- (7) Federal Income Tax Rate
- (8) - (12) Internal Expense and Tax Data
- (13) - (15) Internal Loss Adjustment and Assessment Data
- (16) Target Internal Rate of Return

this model solves for the Expected Loss Ratio, given input assumptions for expenses, payment & cash flow patterns, and target IRR; then reports the implied Profit & Contingencies provision

Sheet 2 SUMMARY of CASH FLOW PATTERNS

- (1) Assumed Premium Collection Pattern
- (2) cumulative sum of Column (1)
- (3) Assumed Pattern for General Expense and Taxes
- (4) Assumed Pattern for Commission and O/A
- (5) Assumed Pattern for Residual Market
- (6) Estimated Paid Loss Pattern Based on Sentry Data
- (7) Assumed Pattern for Dividend payments
- (8) Assumption that Loss-Based Taxes are Paid as Losses are Paid
- (9) Assumption that 50% of ULAE is Paid as Claims are Reported and 50% of ULAE is Paid as LAEs are Paid
- (10) Estimated Paid ALAE Pattern Based on Sentry Data

Sheet 3 SUMMARY of UNDERWRITING CASH FLOWS

- (1) - (9) Dollar Flows Based on Sheet 2 Patterns and Assumptions from Sheet 1
- (10) Sum of Columns (1) - (9)
- (11) Sheet 4, Column (8)
- (12) Sum of Columns (10) and (11)
- (13) cumulative sum of Column (12)

Sheet 4 SUMMARY of FIT on UNDERWRITING

- (1) Sheet 3, Sum of columns (5), (8) and (9)
- (2) Cumulative Sum of Column (1)
- (3) Reserve Discount Factors from the IRS
- (4) Total Column (1) times cumulative Earned Premium factor, less cumulative payments in Column (2)
- (5) Column (4) times Column (3)
- (6) Column (1) plus Change in Discounted Reserves in Column (5)
- (7) Sheet 3 Column (1) total divided by 4 (in 1st 4 quarters only) plus Sheet 4 Column (6), plus Sheet 3 Columns (2) (3) (4) (6) & (7)
- (8) Column (7) times Federal Income Tax Rate of 35% times -1

Sheet 5 CALCULATION of SURPLUS

- (1) Sheet 3 Column (1) divided by Sheet 1 item (5)
- (2) Sheet 4 Column (1) divided by Sheet 4 Column (1) total, times Column (1) total
- (3) Sheet 3, Column (12) Total times cumulative Earned Premium factor
- (4) Column (1) plus Column (2) plus Column (3)

Sheet 6 CALCULATION of NET CASH FLOW

- (1) cumulative sum of Sheet 5 Columns (1) & (2)
- (2) Average of Current and Prior Period of Column (1)
- (3) Column (2) times investment income rate for period
- (4) Sheet 3, Column (13) minus cumulative sum of Sheet 5 Column (3)
- (5) Average of Current and Prior Period of Column (4)
- (6) Column (5) times investment income rate for period
- (7) Column (3) plus Column (6)
- (8) Sheet 5 Column (4) plus Column (7)

PAYMENT FACTORS

Loss, ALAE, and Claim development factors

Sheet 1
INTERNAL RATE of RETURN MODEL: INPUTS and IRR
Dairyland Insurance Company
Dairyland Auto Physical Damage

Underlying Assumptions

(1)	Expected Loss Ratio	57.67%		
(2)	Expected Losses	\$57,671		
(3)	Written Premium	\$100,000		
(4)	Combined Ratio	96.43%		
(5)	Premium to Surplus	2.80		
(6)	After-Tax Investment Rate	2.04%		
(6a)	After-Tax Portfolio Yield	3.62%		
(7)	Federal Income Tax	35.0%		
(8)	Effective Federal Tax Rate	19.8%		
	Expenses as a % of Premium			
(8)	General Expense	12.0%	Profit & Cont Provision	3.57%
(9)	Premium Taxes	2.3%		
(10)	Commission and O/A	14.3%		
(11)	Dividends	0.0%		
(12)	Residual Market	0.0%		
	Total Expense To Premium	28.6%		
	Loss Based Expenses	% of Loss	% of Prem	
(13)	ULAE	17.4%	10.1%	
(14)	ALAE	0.2%	0.1%	
(15)	Loss Based Taxes	0.0%	0.0%	
	Total Expense To Loss	17.7%	10.2%	
(16)	Internal Rate of Return	15.0%		

Month	(1) Premium	(2) Cumulative Premiums	(3) General & Taxes	(4) Commission & O/Acq	(5) Residual Market	(6) Expected Loss	(7) Dividends	(8) Loss Based Taxes	(9) ULAE	(10) ALAE
0	0.0%	0.0%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	8.3%	8.3%	5.6%	8.3%	0.0%	3.1%	0.0%	3.1%	4.5%	0.2%
2	8.3%	16.7%	8.3%	8.3%	0.0%	6.7%	0.0%	6.7%	6.9%	0.7%
3	8.3%	25.0%	8.3%	8.3%	0.0%	8.8%	0.0%	8.8%	8.6%	1.7%
4	8.3%	33.3%	8.3%	8.3%	0.0%	8.8%	0.0%	8.8%	8.8%	3.8%
5	8.3%	41.7%	8.3%	8.3%	0.0%	8.6%	0.0%	8.6%	8.6%	4.5%
6	8.3%	50.0%	8.3%	8.3%	0.0%	8.6%	0.0%	8.6%	8.5%	2.3%
7	8.3%	58.3%	8.3%	8.3%	0.0%	8.1%	0.0%	8.1%	8.1%	5.9%
8	8.3%	66.7%	8.3%	8.3%	0.0%	8.7%	0.0%	8.7%	8.6%	8.3%
9	8.3%	75.0%	8.3%	8.3%	0.0%	7.5%	0.0%	7.5%	7.7%	3.1%
10	8.3%	83.3%	8.3%	8.3%	0.0%	8.6%	0.0%	8.6%	8.2%	4.9%
11	8.3%	91.7%	8.3%	8.3%	0.0%	7.8%	0.0%	7.8%	7.5%	6.5%
12	8.3%	100.0%	5.6%	8.3%	0.0%	8.3%	0.0%	8.3%	7.9%	3.2%
13	0.0%	100.0%	2.8%	0.0%	0.0%	6.5%	0.0%	6.5%	4.4%	5.3%
14	0.0%	100.0%	0.0%	0.0%	0.0%	1.7%	0.0%	1.7%	1.1%	1.6%
15	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.3%	3.8%
16	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	0.0%	1.9%
17	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	0.0%	1.8%
18	0.0%	100.0%	0.0%	0.0%	100.0%	-0.2%	100.0%	-0.2%	-0.1%	4.1%
19	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	0.7%
20	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	1.9%
21	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	1.1%
22	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	2.1%
23	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	0.5%
24	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	5.0%
25	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	1.5%
26	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
27	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	0.5%
28	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	0.7%
29	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	4.1%
30	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
31	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
32	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
33	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
34	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
35	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
36	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
37	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
38	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.6%
39	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.6%
40	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
41	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
42	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
44	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
45	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
49	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
50	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
51	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.7%
52	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
53	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
54	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
55	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
56	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%
57	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%
58	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
59	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
60	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.5%
61	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
63	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%
64	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.3%
65	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
68	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
	100.0%		100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

Sheet 3
SUMMARY of UNDERWRITING CASH FLOWS
 Dairyland Insurance Company

Month	(1) Premium	(2) General & Taxes & O/Acq	(3) Commission	(4) Residual Market	(5) Expected Loss	(6) Dividends	(7) Loss Based Taxes	(8) ULAE	(9) ALAE	(10) U/W Flow excl FIT	(11) FIT on Underwriting	(12) Total U/W Flow	(13) Cumulative Flow
0	\$0	-\$396	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$396	\$0	-\$396	-\$396
1	\$8,333	-\$792	-\$1,193	\$0	-\$1,787	\$0	\$0	-\$457	\$0	\$4,105	-\$271	\$3,834	\$3,438
2	\$8,333	-\$1,188	-\$1,193	\$0	-\$3,875	\$0	\$0	-\$698	-\$1	\$1,378	-\$113	\$1,265	\$4,703
3	\$8,333	-\$1,188	-\$1,193	\$0	-\$5,087	\$0	\$0	-\$865	-\$2	-\$2	-\$102	-\$104	\$4,599
4	\$8,333	-\$1,188	-\$1,193	\$0	-\$5,072	\$0	\$0	-\$885	-\$5	-\$10	-\$102	-\$111	\$4,488
5	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,952	\$0	\$0	-\$866	-\$6	\$129	-\$103	\$26	\$4,514
6	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,932	\$0	\$0	-\$860	-\$3	\$157	-\$103	\$54	\$4,568
7	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,657	\$0	\$0	-\$819	-\$8	\$469	-\$106	\$363	\$4,932
8	\$8,333	-\$1,188	-\$1,193	\$0	-\$5,043	\$0	\$0	-\$861	-\$11	\$38	-\$102	-\$64	\$4,868
9	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,343	\$0	\$0	-\$771	-\$4	\$834	-\$109	\$726	\$5,593
10	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,934	\$0	\$0	-\$828	-\$6	\$184	-\$103	\$81	\$5,675
11	\$8,333	-\$1,188	-\$1,193	\$0	-\$4,480	\$0	\$0	-\$758	-\$8	\$706	-\$107	\$598	\$6,273
12	\$8,333	-\$792	-\$1,193	\$0	-\$4,801	\$0	\$0	-\$798	-\$4	\$745	-\$243	\$502	\$6,775
13	\$0	-\$396	\$0	\$0	-\$3,756	\$0	\$0	-\$440	-\$7	-\$4,599	\$172	-\$4,427	\$2,348
14	\$0	\$0	\$0	\$0	-\$985	\$0	\$0	-\$109	-\$2	-\$1,096	\$16	-\$1,079	\$1,268
15	\$0	\$0	\$0	\$0	-\$106	\$0	\$0	-\$26	-\$5	-\$137	\$2	-\$135	\$1,133
16	\$0	\$0	\$0	\$0	\$95	\$0	\$0	\$1	-\$2	\$94	-\$1	\$93	\$1,226
17	\$0	\$0	\$0	\$0	\$93	\$0	\$0	\$2	-\$2	\$93	-\$1	\$91	\$1,318
18	\$0	\$0	\$0	\$0	\$115	\$0	\$0	\$6	-\$5	\$116	-\$2	\$114	\$1,432
19	\$0	\$0	\$0	\$0	\$92	\$0	\$0	\$5	-\$1	\$96	-\$1	\$95	\$1,526
20	\$0	\$0	\$0	\$0	\$78	\$0	\$0	\$4	-\$2	\$80	-\$1	\$78	\$1,605
21	\$0	\$0	\$0	\$0	\$80	\$0	\$0	\$5	-\$1	\$84	-\$1	\$83	\$1,688
22	\$0	\$0	\$0	\$0	\$68	\$0	\$0	\$5	-\$3	\$70	-\$1	\$69	\$1,756
23	\$0	\$0	\$0	\$0	\$80	\$0	\$0	\$6	-\$1	\$86	-\$1	\$85	\$1,841
24	\$0	\$0	\$0	\$0	\$86	\$0	\$0	\$7	-\$6	\$87	-\$1	\$86	\$1,927
25	\$0	\$0	\$0	\$0	\$72	\$0	\$0	\$6	-\$2	\$76	-\$2	\$73	\$2,000
26	\$0	\$0	\$0	\$0	\$26	\$0	\$0	\$2	-\$2	\$26	\$0	\$26	\$2,026
27	\$0	\$0	\$0	\$0	\$44	\$0	\$0	-\$3	-\$1	\$41	\$0	\$40	\$2,066
28	\$0	\$0	\$0	\$0	\$48	\$0	\$0	\$3	-\$1	\$51	\$0	\$50	\$2,117
29	\$0	\$0	\$0	\$0	\$29	\$0	\$0	\$2	-\$5	\$26	\$0	\$26	\$2,142
30	\$0	\$0	\$0	\$0	\$16	\$0	\$0	\$1	-\$1	\$16	\$0	\$16	\$2,159
31	\$0	\$0	\$0	\$0	\$23	\$0	\$0	\$2	\$0	\$24	\$0	\$24	\$2,183
32	\$0	\$0	\$0	\$0	\$24	\$0	\$0	\$2	\$0	\$26	\$0	\$26	\$2,208
33	\$0	\$0	\$0	\$0	\$18	\$0	\$0	\$1	-\$1	\$18	\$0	\$18	\$2,227
34	\$0	\$0	\$0	\$0	\$14	\$0	\$0	\$1	-\$1	\$14	\$0	\$14	\$2,241
35	\$0	\$0	\$0	\$0	\$16	\$0	\$0	\$1	-\$1	\$16	\$0	\$16	\$2,257
36	\$0	\$0	\$0	\$0	\$9	\$0	\$0	\$1	-\$2	\$8	\$0	\$8	\$2,265
37	\$0	\$0	\$0	\$0	\$16	\$0	\$0	\$1	\$0	\$17	\$0	\$17	\$2,282
38	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$1	-\$5	\$4	\$0	\$4	\$2,285
39	\$0	\$0	\$0	\$0	\$9	\$0	\$0	-\$19	-\$1	-\$11	\$0	-\$11	\$2,274
40	\$0	\$0	\$0	\$0	-\$11	\$0	\$0	-\$1	-\$1	-\$14	\$0	-\$13	\$2,261
41	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	-\$1	\$7	\$0	\$7	\$2,268
42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,268
43	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0	\$6	\$0	\$6	\$2,274
44	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$2,280
45	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	\$0	-\$5	\$0	-\$5	\$2,276
46	\$0	\$0	\$0	\$0	-\$3	\$0	\$0	\$0	\$0	-\$3	\$0	-\$3	\$2,272
47	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$4	\$0	\$4	\$2,276
48	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$1	\$0	\$7	\$0	\$7	\$2,283
49	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	-\$1	\$5	\$0	\$5	\$2,289
50	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	\$0	-\$6	\$0	-\$6	\$2,283
51	\$0	\$0	\$0	\$0	\$1	\$0	\$0	-\$20	-\$1	-\$20	\$0	-\$20	\$2,263
52	\$0	\$0	\$0	\$0	-\$15	\$0	\$0	-\$1	-\$1	-\$17	\$0	-\$17	\$2,247
53	\$0	\$0	\$0	\$0	\$1	\$0	\$0	-\$1	\$0	\$0	\$0	\$0	\$2,247
54	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	-\$2	\$0	\$0	\$0	\$2,247
55	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	\$0	\$5	\$0	\$5	\$2,252
56	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,255
57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,256
58	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,259
59	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$1	\$2	\$0	\$2	\$2,261
60	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$1	\$3	\$0	\$3	\$2,264
61	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	\$0	\$6	\$0	\$6	\$2,270
62	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$2,270
63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$37	\$0	-\$37	\$0	-\$37	\$2,233
64	\$0	\$0	\$0	\$0	-\$48	\$0	\$0	-\$4	\$0	-\$53	\$0	-\$53	\$2,180
65	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	-\$1	\$0	-\$2	\$0	-\$2	\$2,178
66	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$2,180
67	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$2,181
68	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$2,183
69	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$2,185
70	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$2,185
71	\$0	\$0	\$0	\$0	-\$3	\$0	\$0	\$0	\$0	-\$3	\$0	-\$3	\$2,182
72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,182
	\$100,000	-\$14,260	-\$14,312	\$0	-\$57,671	\$0	\$0	-\$10,057	-\$130	\$3,571	-\$1,388	\$2,182	

Sheet 4
SUMMARY of FIT on UNDERWRITING
 Dairyland Insurance Company

Month	(1) Incremental Loss & LAE Paid	(2) Cumulative Loss & LAE Paid	(3) IRS Discount Factor	(4) Undiscounted Loss & LAE Reserves	(5) Discounted Loss & LAE Reserves	(6) Incurred Loss & LAE for Taxes	(7) Taxable Underwriting Gain or Loss	(8) FIT on Underwriting
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$2,244	-\$2,244	0.976638	-\$3,411	-\$3,331	-\$5,575	\$773	-\$271
2	-\$4,574	-\$6,818	0.976638	-\$4,491	-\$4,386	-\$5,630	\$323	-\$113
3	-\$5,954	-\$12,772	0.976638	-\$4,192	-\$4,094	-\$5,662	\$291	-\$102
4	-\$5,962	-\$18,735	0.976638	-\$3,885	-\$3,794	-\$5,662	\$290	-\$102
5	-\$5,823	-\$24,558	0.976638	-\$3,716	-\$3,629	-\$5,659	\$294	-\$103
6	-\$5,795	-\$30,353	0.976638	-\$3,576	-\$3,492	-\$5,658	\$294	-\$103
7	-\$5,483	-\$35,836	0.976638	-\$3,747	-\$3,660	-\$5,651	\$302	-\$106
8	-\$5,914	-\$41,751	0.976638	-\$3,488	-\$3,406	-\$5,661	\$292	-\$102
9	-\$5,118	-\$46,869	0.976638	-\$4,024	-\$3,930	-\$5,642	\$310	-\$109
10	-\$5,768	-\$52,637	0.976638	-\$3,911	-\$3,820	-\$5,657	\$295	-\$103
11	-\$5,247	-\$57,884	0.976638	-\$4,319	-\$4,218	-\$5,645	\$307	-\$107
12	-\$5,603	-\$63,487	0.976638	-\$4,371	-\$4,268	-\$5,654	\$695	-\$243
13	-\$4,203	-\$67,690	0.957713	-\$168	-\$161	-\$95	-\$491	\$172
14	-\$1,096	-\$68,785	0.957713	\$928	\$889	-\$46	-\$46	\$16
15	-\$137	-\$68,922	0.957713	\$1,065	\$1,020	-\$6	-\$6	\$2
16	\$94	-\$68,828	0.957713	\$971	\$929	\$4	\$4	-\$1
17	\$93	-\$68,735	0.957713	\$878	\$841	\$4	\$4	-\$1
18	\$116	-\$68,620	0.957713	\$762	\$730	\$5	\$5	-\$2
19	\$96	-\$68,524	0.957713	\$666	\$638	\$4	\$4	-\$1
20	\$80	-\$68,444	0.957713	\$587	\$562	\$3	\$3	-\$1
21	\$84	-\$68,360	0.957713	\$502	\$481	\$4	\$4	-\$1
22	\$70	-\$68,290	0.957713	\$432	\$414	\$3	\$3	-\$1
23	\$86	-\$68,204	0.957713	\$347	\$332	\$4	\$4	-\$1
24	\$87	-\$68,117	0.957713	\$260	\$249	\$4	\$4	-\$1
25	\$76	-\$68,041	0.978513	\$184	\$180	\$7	\$7	-\$2
26	\$26	-\$68,015	0.978513	\$158	\$154	\$1	\$1	\$0
27	\$41	-\$67,975	0.978513	\$117	\$115	\$1	\$1	\$0
28	\$51	-\$67,924	0.978513	\$66	\$65	\$1	\$1	\$0
29	\$26	-\$67,898	0.978513	\$40	\$39	\$1	\$1	\$0
30	\$16	-\$67,882	0.978513	\$24	\$24	\$0	\$0	\$0
31	\$24	-\$67,857	0.978513	\$0	\$0	\$1	\$1	\$0
32	\$26	-\$67,831	0.978513	-\$26	-\$26	\$1	\$1	\$0
33	\$18	-\$67,813	0.978513	-\$44	-\$44	\$0	\$0	\$0
34	\$14	-\$67,799	0.978513	-\$59	-\$57	\$0	\$0	\$0
35	\$16	-\$67,782	0.978513	-\$75	-\$73	\$0	\$0	\$0
36	\$8	-\$67,775	0.978513	-\$83	-\$81	\$0	\$0	\$0
37	\$17	-\$67,758	0.978513	-\$100	-\$98	\$0	\$0	\$0
38	\$4	-\$67,754	0.978513	-\$103	-\$101	\$0	\$0	\$0
39	-\$11	-\$67,765	0.978513	-\$93	-\$91	\$0	\$0	\$0
40	-\$14	-\$67,778	0.978513	-\$79	-\$77	\$0	\$0	\$0
41	\$7	-\$67,772	0.978513	-\$86	-\$84	\$0	\$0	\$0
42	\$0	-\$67,771	0.978513	-\$86	-\$84	\$0	\$0	\$0
43	\$6	-\$67,765	0.978513	-\$92	-\$90	\$0	\$0	\$0
44	\$7	-\$67,759	0.978513	-\$99	-\$97	\$0	\$0	\$0
45	-\$5	-\$67,764	0.978513	-\$94	-\$92	\$0	\$0	\$0
46	-\$3	-\$67,767	0.978513	-\$91	-\$89	\$0	\$0	\$0
47	\$4	-\$67,763	0.978513	-\$94	-\$92	\$0	\$0	\$0
48	\$7	-\$67,756	0.978513	-\$102	-\$99	\$0	\$0	\$0
49	\$5	-\$67,750	0.978513	-\$107	-\$105	\$0	\$0	\$0
50	-\$6	-\$67,756	0.978513	-\$101	-\$99	\$0	\$0	\$0
51	-\$20	-\$67,776	0.978513	-\$82	-\$80	\$0	\$0	\$0
52	-\$17	-\$67,793	0.978513	-\$65	-\$64	\$0	\$0	\$0
53	\$0	-\$67,792	0.978513	-\$65	-\$64	\$0	\$0	\$0
54	\$0	-\$67,792	0.978513	-\$65	-\$64	\$0	\$0	\$0
55	\$5	-\$67,788	0.978513	-\$70	-\$68	\$0	\$0	\$0
56	\$3	-\$67,784	0.978513	-\$73	-\$72	\$0	\$0	\$0
57	\$0	-\$67,784	0.978513	-\$74	-\$72	\$0	\$0	\$0
58	\$3	-\$67,781	0.978513	-\$77	-\$75	\$0	\$0	\$0
59	\$2	-\$67,778	0.978513	-\$79	-\$78	\$0	\$0	\$0
60	\$3	-\$67,775	0.978513	-\$82	-\$81	\$0	\$0	\$0
61	\$6	-\$67,769	0.978513	-\$88	-\$86	\$0	\$0	\$0
62	\$0	-\$67,769	0.978513	-\$88	-\$87	\$0	\$0	\$0
63	-\$37	-\$67,806	0.978513	-\$51	-\$50	-\$1	-\$1	\$0
64	-\$53	-\$67,859	0.978513	\$2	\$2	-\$1	-\$1	\$0
65	-\$2	-\$67,862	0.978513	\$4	\$4	\$0	\$0	\$0
66	\$2	-\$67,860	0.978513	\$2	\$2	\$0	\$0	\$0
67	\$0	-\$67,859	0.978513	\$2	\$2	\$0	\$0	\$0
68	\$2	-\$67,857	0.978513	\$0	\$0	\$0	\$0	\$0
69	\$2	-\$67,855	0.978513	-\$2	-\$2	\$0	\$0	\$0
70	\$1	-\$67,854	0.978513	-\$3	-\$3	\$0	\$0	\$0
71	-\$3	-\$67,858	0.978513	\$0	\$0	\$0	\$0	\$0
72	\$0	-\$67,857	0.978513	\$0	\$0	\$0	\$0	\$0
	-\$67,857					-\$67,857	\$3,967	-\$1,388

Sheet 5
CALCULATION of SURPLUS
 Dairyland Insurance Company

Exhibit III
 Page 12

Month	SURPLUS added (-) or reduced (+) to support:			Total SURPLUS
	(1) PREMIUM	(2) Loss&LAE&expe payments	(3) Underwriting Profit	
0	-\$35,714	\$29	\$0	-\$35,685
1	\$0	\$1,258	\$182	\$1,440
2	\$0	\$2,441	\$182	\$2,623
3	\$0	\$3,124	\$182	\$3,306
4	\$0	\$3,128	\$182	\$3,310
5	\$0	\$3,060	\$182	\$3,242
6	\$0	\$3,046	\$182	\$3,228
7	\$0	\$2,891	\$182	\$3,073
8	\$0	\$3,105	\$182	\$3,287
9	\$0	\$2,711	\$182	\$2,892
10	\$0	\$3,032	\$182	\$3,214
11	\$0	\$2,774	\$182	\$2,956
12	\$0	\$2,921	\$182	\$3,103
13	\$0	\$2,110	\$0	\$2,110
14	\$0	\$542	\$0	\$542
15	\$0	\$68	\$0	\$68
16	\$0	-\$47	\$0	-\$47
17	\$0	-\$46	\$0	-\$46
18	\$0	-\$57	\$0	-\$57
19	\$0	-\$48	\$0	-\$48
20	\$0	-\$39	\$0	-\$39
21	\$0	-\$42	\$0	-\$42
22	\$0	-\$34	\$0	-\$34
23	\$0	-\$42	\$0	-\$42
24	\$0	-\$43	\$0	-\$43
25	\$0	-\$38	\$0	-\$38
26	\$0	-\$13	\$0	-\$13
27	\$0	-\$20	\$0	-\$20
28	\$0	-\$25	\$0	-\$25
29	\$0	-\$13	\$0	-\$13
30	\$0	-\$8	\$0	-\$8
31	\$0	-\$12	\$0	-\$12
32	\$0	-\$13	\$0	-\$13
33	\$0	-\$9	\$0	-\$9
34	\$0	-\$7	\$0	-\$7
35	\$0	-\$8	\$0	-\$8
36	\$0	-\$4	\$0	-\$4
37	\$0	-\$8	\$0	-\$8
38	\$0	-\$2	\$0	-\$2
39	\$0	\$5	\$0	\$5
40	\$0	\$7	\$0	\$7
41	\$0	-\$3	\$0	-\$3
42	\$0	\$0	\$0	\$0
43	\$0	-\$3	\$0	-\$3
44	\$0	-\$3	\$0	-\$3
45	\$0	\$2	\$0	\$2
46	\$0	\$2	\$0	\$2
47	\$0	-\$2	\$0	-\$2
48	\$0	-\$4	\$0	-\$4
49	\$0	-\$3	\$0	-\$3
50	\$0	\$3	\$0	\$3
51	\$0	\$10	\$0	\$10
52	\$0	\$8	\$0	\$8
53	\$0	\$0	\$0	\$0
54	\$0	\$0	\$0	\$0
55	\$0	-\$2	\$0	-\$2
56	\$0	-\$2	\$0	-\$2
57	\$0	\$0	\$0	\$0
58	\$0	-\$1	\$0	-\$1
59	\$0	-\$1	\$0	-\$1
60	\$0	-\$2	\$0	-\$2
61	\$0	-\$3	\$0	-\$3
62	\$0	\$0	\$0	\$0
63	\$0	\$19	\$0	\$19
64	\$0	\$26	\$0	\$26
65	\$0	\$1	\$0	\$1
66	\$0	-\$1	\$0	-\$1
67	\$0	\$0	\$0	\$0
68	\$0	-\$1	\$0	-\$1
69	\$0	-\$1	\$0	-\$1
70	\$0	\$0	\$0	\$0
71	\$0	\$2	\$0	\$2
72	\$0	\$0	\$0	\$0
	-\$35,714	\$35,714	\$2,182	\$2,182

Sheet 6
CALCULATION of NET CASH FLOW
 Dairyland Insurance Company

Exhibit III
 Page 13

Month	(1) Cumulative Supporting Surplus	(2) Average Supporting Surplus	(3) Investment Income on Surplus	(4) Cumulative U/W Flow incl U/W Profit	(5) Average U/W Flow incl U/W Profit	(6) Investment Income on U/W Flow	(7) Total Investment Income	(8) Net Cash Flow
0	-\$35,685	\$17,842	\$53	-\$396	-\$198	\$0	\$53	-\$35,632
1	-\$34,427	\$35,056	\$104	\$3,256	\$1,430	\$2	\$106	\$1,546
2	-\$31,985	\$33,206	\$98	\$4,339	\$3,798	\$6	\$105	\$2,728
3	-\$28,861	\$30,423	\$90	\$4,054	\$4,196	\$7	\$97	\$3,404
4	-\$25,733	\$27,297	\$81	\$3,760	\$3,907	\$7	\$88	\$3,398
5	-\$22,673	\$24,203	\$72	\$3,605	\$3,683	\$6	\$78	\$3,320
6	-\$19,627	\$21,150	\$63	\$3,477	\$3,541	\$6	\$69	\$3,296
7	-\$16,736	\$18,182	\$54	\$3,659	\$3,568	\$6	\$60	\$3,133
8	-\$13,631	\$15,184	\$45	\$3,413	\$3,536	\$6	\$51	\$3,337
9	-\$10,921	\$12,276	\$36	\$3,957	\$3,685	\$6	\$43	\$2,935
10	-\$7,888	\$9,405	\$28	\$3,856	\$3,906	\$7	\$34	\$3,249
11	-\$5,114	\$6,501	\$19	\$4,272	\$4,064	\$7	\$26	\$2,982
12	-\$2,193	\$3,654	\$11	\$4,592	\$4,432	\$7	\$18	\$3,121
13	-\$83	\$1,138	\$3	\$165	\$2,379	\$4	\$7	\$2,117
14	\$459	-\$188	-\$1	-\$914	-\$374	-\$1	-\$1	\$541
15	\$527	-\$493	-\$1	-\$1,049	-\$982	-\$2	-\$3	\$65
16	\$480	-\$504	-\$1	-\$956	-\$1,003	-\$2	-\$3	-\$50
17	\$435	-\$458	-\$1	-\$865	-\$910	-\$2	-\$3	-\$49
18	\$377	-\$406	-\$1	-\$751	-\$808	-\$1	-\$3	-\$60
19	\$330	-\$354	-\$1	-\$656	-\$704	-\$1	-\$2	-\$50
20	\$290	-\$310	-\$1	-\$578	-\$617	-\$1	-\$2	-\$41
21	\$249	-\$269	-\$1	-\$495	-\$536	-\$1	-\$2	-\$44
22	\$214	-\$231	-\$1	-\$426	-\$460	-\$1	-\$1	-\$36
23	\$172	-\$193	-\$1	-\$342	-\$384	-\$1	-\$1	-\$44
24	\$129	-\$150	\$0	-\$256	-\$299	-\$1	-\$1	-\$44
25	\$91	-\$110	\$0	-\$182	-\$219	\$0	-\$1	-\$38
26	\$78	-\$85	\$0	-\$156	-\$169	\$0	-\$1	-\$13
27	\$58	-\$68	\$0	-\$116	-\$136	\$0	\$0	-\$21
28	\$33	-\$45	\$0	-\$66	-\$91	\$0	\$0	-\$25
29	\$20	-\$26	\$0	-\$40	-\$53	\$0	\$0	-\$13
30	\$12	-\$16	\$0	-\$24	-\$32	\$0	\$0	-\$8
31	\$0	-\$6	\$0	\$0	-\$12	\$0	\$0	-\$12
32	-\$13	\$7	\$0	\$26	\$13	\$0	\$0	-\$13
33	-\$22	\$17	\$0	\$44	\$35	\$0	\$0	-\$9
34	-\$29	\$26	\$0	\$58	\$51	\$0	\$0	-\$7
35	-\$37	\$33	\$0	\$75	\$66	\$0	\$0	-\$8
36	-\$41	\$39	\$0	\$82	\$78	\$0	\$0	-\$4
37	-\$49	\$45	\$0	\$99	\$91	\$0	\$0	-\$8
38	-\$51	\$50	\$0	\$103	\$101	\$0	\$0	-\$1
39	-\$46	\$49	\$0	\$92	\$97	\$0	\$0	\$6
40	-\$39	\$43	\$0	\$79	\$85	\$0	\$0	\$7
41	-\$43	\$41	\$0	\$85	\$82	\$0	\$0	-\$3
42	-\$43	\$43	\$0	\$85	\$85	\$0	\$0	\$0
43	-\$46	\$44	\$0	\$91	\$88	\$0	\$0	-\$3
44	-\$49	\$47	\$0	\$98	\$95	\$0	\$0	-\$3
45	-\$46	\$48	\$0	\$93	\$95	\$0	\$0	\$3
46	-\$45	\$46	\$0	\$90	\$91	\$0	\$0	\$2
47	-\$47	\$46	\$0	\$93	\$92	\$0	\$0	-\$1
48	-\$50	\$48	\$0	\$101	\$97	\$0	\$0	-\$3
49	-\$53	\$52	\$0	\$106	\$104	\$0	\$0	-\$2
50	-\$50	\$52	\$0	\$101	\$103	\$0	\$0	\$3
51	-\$40	\$45	\$0	\$81	\$91	\$0	\$0	\$10
52	-\$32	\$36	\$0	\$64	\$73	\$0	\$0	\$8
53	-\$32	\$32	\$0	\$65	\$65	\$0	\$0	\$0
54	-\$32	\$32	\$0	\$65	\$65	\$0	\$0	\$0
55	-\$35	\$33	\$0	\$69	\$67	\$0	\$0	-\$2
56	-\$36	\$35	\$0	\$73	\$71	\$0	\$0	-\$2
57	-\$37	\$36	\$0	\$73	\$73	\$0	\$0	\$0
58	-\$38	\$37	\$0	\$76	\$75	\$0	\$0	-\$1
59	-\$39	\$39	\$0	\$79	\$77	\$0	\$0	-\$1
60	-\$41	\$40	\$0	\$82	\$80	\$0	\$0	-\$1
61	-\$44	\$42	\$0	\$88	\$85	\$0	\$0	-\$3
62	-\$44	\$44	\$0	\$88	\$88	\$0	\$0	\$0
63	-\$25	\$35	\$0	\$51	\$69	\$0	\$0	\$19
64	\$1	\$12	\$0	-\$2	\$24	\$0	\$0	\$26
65	\$2	-\$2	\$0	-\$4	-\$3	\$0	\$0	\$1
66	\$1	-\$2	\$0	-\$2	-\$3	\$0	\$0	-\$1
67	\$1	-\$1	\$0	-\$2	-\$2	\$0	\$0	\$0
68	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	-\$1
69	-\$1	\$1	\$0	\$2	\$1	\$0	\$0	-\$1
70	-\$1	\$1	\$0	\$3	\$3	\$0	\$0	\$0
71	\$0	\$1	\$0	\$0	\$1	\$0	\$0	\$2
72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			\$750			\$69	\$818	\$3,001

IRR: 15.0%

DOCUMENTATION

Sheet 1 INPUTS and IRR

- (1) - (5) Assumptions
- (6) Yield for Prospective Period
- (7) Federal Income Tax Rate
- (8) - (12) Internal Expense and Tax Data
- (13) - (15) Internal Loss Adjustment and Assessment Data
- (16) Target Internal Rate of Return

this model solves for the Expected Loss Ratio, given input assumptions for expenses, payment & cash flow patterns, and target IRR; then reports the implied Profit & Contingencies provision

Sheet 2 SUMMARY of CASH FLOW PATTERNS

- (1) Assumed Premium Collection Pattern
- (2) cumulative sum of Column (1)
- (3) Assumed Pattern for General Expense and Taxes
- (4) Assumed Pattern for Commission and O/A
- (5) Assumed Pattern for Residual Market
- (6) Estimated Paid Loss Pattern Based on Sentry Data
- (7) Assumed Pattern for Dividend payments
- (8) Assumption that Loss-Based Taxes are Paid as Losses are Paid
- (9) Assumption that 50% of ULAE is Paid as Claims are Reported and 50% of ULAE is Paid as Losses are Paid
- (10) Estimated Paid ALAE Pattern Based on Sentry Data

Sheet 3 SUMMARY of UNDERWRITING CASH FLOWS

- (1) - (9) Dollar Flows Based on Sheet 2 Patterns and Assumptions from Sheet 1
- (10) Sum of Columns (1) - (9)
- (11) Sheet 4, Column (8)
- (12) Sum of Columns (10) and (11)
- (13) cumulative sum of Column (12)

Sheet 4 SUMMARY of FIT on UNDERWRITING

- (1) Sheet 3, Sum of columns (5), (8) and (9)
- (2) Cumulative Sum of Column (1)
- (3) Reserve Discount Factors from the IRS
- (4) Total Column (1) times cumulative Earned Premium factor, less cumulative payments in Column (2)
- (5) Column (4) times Column (3)
- (6) Column (1) plus Change in Discounted Reserves in Column (5)
- (7) Sheet 3 Column (1) total divided by 4 (in 1st 4 quarters only) plus Sheet 4 Column (6), plus Sheet 3 Columns (2) (3) (4) (6) & (7)
- (8) Column (7) times Federal Income Tax Rate of 35% times -1

Sheet 5 CALCULATION of SURPLUS

- (1) Sheet 3 Column (1) divided by Sheet 1 item (5)
- (2) Sheet 4 Column (1) divided by Sheet 4 Column (1) total, times Column (1) total
- (3) Sheet 3, Column (12) Total times cumulative Earned Premium factor
- (4) Column (1) plus Column (2) plus Column (3)

Sheet 6 CALCULATION of NET CASH FLOW

- (1) cumulative sum of Sheet 5 Columns (1) & (2)
- (2) Average of Current and Prior Period of Column (1)
- (3) Column (2) times investment income rate for period
- (4) Sheet 3, Column (13) minus cumulative sum of Sheet 5 Column (3)
- (5) Average of Current and Prior Period of Column (4)
- (6) Column (5) times investment income rate for period
- (7) Column (3) plus Column (6)
- (8) Sheet 5 Column (4) plus Column (7)

PAYMENT FACTORS

Loss, ALAE, and Claim development factors

**DAIRYLAND INSURANCE COMPANY
PERMISSIBLE LOSS AND LOSS EXPENSE RATIO DEVELOPMENT
AUTOMOBILE**

	Arkansas		COUNTRYWIDE	
	Liability	Physical Damage	Liability	Physical Damage
1. Commissions	13.9%	13.9%	14.3%	14.3%
2. Premium Taxes	2.6%	2.6%	2.3%	2.3%
3. General Expenses	11.9%	11.9%	11.9%	11.9%
4. Total Underwriting Expenses {(1)+(2)+(3)}	28.4%	28.4%	28.5%	28.5%
5. Allowance for Profit	5.5%	3.6%	5.5%	3.6%
6. Permissible Loss & Loss Expense Ratio {100%-(4)-(5)}	66.1%	68.0%	66.0%	67.9%

as of 12/31/2007

DAIRYLAND TREND - Combined States

as of 4th quarter 2007

Trended to 12/31/2008

BI			
Rolling	Retrospective	Prospective	Overall*
Accident Year	Trend	Trend	Trend
Q104-Q404	1.005	1.020	1.046
Q105-Q405	1.005	1.020	1.040
Q106-Q406	1.005	1.020	1.035
Q107-Q407	1.005	1.020	1.030

PD			
Rolling	Retrospective	Prospective	Overall*
Accident Year	Trend	Trend	Trend
Q104-Q404	1.000	1.020	1.030
Q105-Q405	1.000	1.020	1.030
Q106-Q406	1.000	1.020	1.030
Q107-Q407	1.000	1.020	1.030

CP			
Rolling	Retrospective	Prospective	Overall*
Accident Year	Trend	Trend	Trend
Q104-Q404	0.970	1.010	0.926
Q105-Q405	0.970	1.010	0.955
Q106-Q406	0.970	1.010	0.985
Q107-Q407	0.970	1.010	1.015

CL			
Rolling	Retrospective	Prospective	Overall*
Accident Year	Trend	Trend	Trend
Q104-Q404	1.000	1.025	1.038
Q105-Q405	1.000	1.025	1.038
Q106-Q406	1.000	1.025	1.038
Q107-Q407	1.000	1.025	1.038

*Overall Trend
 $[\text{Retrospective Trend}]^{[\text{Years to Latest Rolling Year}]} * [\text{Prospective Trend}]^{1.50}$

PRIVATE PASSENGER AUTO PROSPECTIVE TREND CALCULATIONS
 Combined States using ISO Fast Track data as of 12/31/2007

EXHIBIT V
 Page 2 of 3

TOTAL LIMITS BI:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 5 pts 5	last 8 pts 8
Q402	764,132,928	7,828,309	97.61	93.91	94.04
Q103	699,553,768	7,812,930	89.54	94.07	94.19
Q203	741,904,145	7,876,548	94.19	94.23	94.34
Q303	737,396,917	7,943,601	92.83	94.39	94.50
Q403	781,634,505	7,920,032	98.69	94.55	94.65
Q104	746,003,980	7,924,463	94.14	94.71	94.80
Q204	777,678,062	8,021,976	96.94	94.87	94.95
Q304	767,918,982	8,113,148	94.65	95.03	95.11
Q404	810,237,478	8,096,828	100.07	95.19	95.26
Q105	764,247,203	8,117,765	94.15	95.35	95.41
Q205	786,467,517	8,212,464	95.77	95.51	95.57
Q305	787,206,255	8,312,771	94.70	95.67	95.72
Q405	819,531,653	8,317,738	98.53	95.83	95.88
Q106	795,176,980	8,312,422	95.66	95.99	96.03
Q206	805,770,685	8,413,821	95.77	96.16	96.18
Q306	800,578,122	8,460,871	94.62	96.32	96.34
Q406	849,490,929	8,431,298	100.75	96.48	96.49
Q107	803,822,096	8,418,268	95.49	96.64	96.65
Q207	821,495,857	8,514,087	96.49	96.81	96.81
Q307	810,867,825	8,549,383	94.85	96.97	96.96
Annual Pure Premium Trends				0.7%	0.6%

SELECTED 2.0%

TOTAL LIMITS PD:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 4 pts 4	last 8 pts 8
Q402	692,462,189	7,828,309	88.46	73.09	84.51
Q103	711,038,562	7,812,930	91.01	73.76	84.57
Q203	662,368,588	7,876,548	84.09	74.44	84.64
Q303	682,498,801	7,943,601	85.92	75.12	84.71
Q403	691,764,607	7,920,032	87.34	75.81	84.78
Q104	729,610,905	7,924,463	92.07	76.50	84.85
Q204	656,891,274	8,021,976	81.89	77.20	84.92
Q304	680,229,553	8,113,148	83.84	77.91	84.99
Q404	691,965,333	8,096,828	85.46	78.62	85.05
Q105	743,314,621	8,117,765	91.57	79.34	85.12
Q205	691,783,009	8,212,464	84.24	80.07	85.19
Q305	710,585,686	8,312,771	85.48	80.80	85.26
Q405	699,145,503	8,317,738	84.05	81.54	85.33
Q106	749,814,817	8,312,422	90.20	82.29	85.40
Q206	680,631,347	8,413,821	80.89	83.04	85.47
Q306	691,314,053	8,460,871	81.71	83.80	85.54
Q406	722,579,183	8,431,298	85.70	84.57	85.61
Q107	780,167,654	8,418,268	92.68	85.35	85.68
Q207	722,610,210	8,514,087	84.87	86.13	85.74
Q307	721,102,833	8,549,383	84.35	86.92	85.81
Annual Pure Premium Trends				3.7%	0.3%

SELECTED 2.0%

TOTAL LIMITS CP:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 2 pts 2	last 8 pts 8
Q402	464,083,587	6,586,229	70.46	52.15	88.54
Q103	357,439,795	6,582,690	54.30	52.57	86.90
Q203	569,205,180	6,587,574	86.41	52.99	85.29
Q303	571,629,785	6,616,075	86.40	53.42	83.70
Q403	465,531,678	6,612,976	70.40	53.85	82.15
Q104	334,527,907	6,621,519	50.52	54.28	80.62
Q204	454,976,602	6,649,583	68.42	54.71	79.12
Q304	513,984,478	6,702,100	76.69	55.15	77.66
Q404	427,897,873	6,712,220	63.75	55.59	76.21
Q105	346,422,872	6,741,569	51.39	56.04	74.80
Q205	393,219,317	6,775,012	58.04	56.49	73.41
Q305	519,982,335	6,845,101	75.96	56.94	72.05
Q405	578,608,579	6,874,028	84.17	57.40	70.71
Q106	344,308,647	6,892,931	49.95	57.86	69.39
Q206	562,385,363	6,943,347	81.00	58.32	68.11
Q306	428,983,009	6,989,913	61.37	58.79	66.84
Q406	515,334,333	7,008,832	73.53	59.26	65.60
Q107	362,623,432	7,027,622	51.60	59.73	64.38
Q207	385,548,991	7,083,121	54.43	60.21	63.18
Q307	450,519,352	7,121,318	63.26	60.69	62.01
Annual Pure Premium Trends				3.2%	-7.2%

SELECTED 1.0%

TOTAL LIMITS CL:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 4 pts 4	last 8 pts 8
Q402	995,727,884	6,230,160	159.82	136.15	151.08
Q103	1,102,074,662	6,211,433	177.43	136.90	151.00
Q203	894,667,555	6,255,501	143.02	137.65	150.93
Q303	928,393,240	6,283,495	147.75	138.41	150.86
Q403	953,731,334	6,257,040	152.43	139.17	150.78
Q104	1,084,294,857	6,251,712	173.44	139.94	150.71
Q204	849,423,800	6,311,281	134.59	140.71	150.63
Q304	912,737,904	6,372,151	143.24	141.48	150.56
Q404	936,242,851	6,357,949	147.26	142.26	150.49
Q105	1,116,893,923	6,371,910	175.28	143.04	150.41
Q205	903,105,498	6,437,229	140.29	143.83	150.34
Q305	926,035,635	6,515,470	142.13	144.62	150.27
Q405	990,994,428	6,521,409	151.96	145.42	150.19
Q106	1,082,422,918	6,525,248	165.88	146.22	150.12
Q206	901,823,698	6,605,754	136.52	147.02	150.04
Q306	931,624,696	6,658,124	139.92	147.83	149.97
Q406	999,737,715	6,650,483	150.33	148.65	149.90
Q107	1,153,379,649	6,660,769	173.16	149.46	149.82
Q207	945,195,696	6,743,812	140.16	150.29	149.75
Q307	943,218,904	6,790,465	138.90	151.11	149.68
Annual Pure Premium Trends				2.2%	-0.2%

SELECTED 2.5%

PRIVATE PASSENGER AUTO RETROSPECTIVE TREND CALCULATIONS

Combined States using ISO Fast Track data as of 12/31/2007

EXHIBIT V

Page 3 of 3

TOTAL LIMITS BI:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 8 pts 8	last 12 pts 12
Q402	764,132,928	7,828,309	97.61	94.04	95.66
Q103	699,553,768	7,812,930	89.54	94.19	95.71
Q203	741,904,145	7,876,548	94.19	94.34	95.76
Q303	737,396,917	7,943,601	92.83	94.50	95.82
Q403	781,634,505	7,920,032	98.69	94.65	95.87
Q104	746,003,980	7,924,463	94.14	94.80	95.92
Q204	777,678,062	8,021,976	96.94	94.95	95.98
Q304	767,918,982	8,113,148	94.65	95.11	96.03
Q404	810,237,478	8,096,828	100.07	95.26	96.08
Q105	764,247,203	8,117,765	94.15	95.41	96.14
Q205	786,467,517	8,212,464	95.77	95.57	96.19
Q305	787,206,255	8,312,771	94.70	95.72	96.24
Q405	819,531,653	8,317,738	98.53	95.88	96.30
Q106	795,176,980	8,312,422	95.66	96.03	96.35
Q206	805,770,685	8,413,821	95.77	96.18	96.41
Q306	800,578,122	8,460,871	94.62	96.34	96.46
Q406	849,490,929	8,431,298	100.75	96.49	96.51
Q107	803,822,096	8,418,268	95.49	96.65	96.57
Q207	821,495,857	8,514,087	96.49	96.81	96.62
Q307	810,867,825	8,549,383	94.85	96.96	96.68
Annual Pure Premium Trends				0.6%	0.2%

SELECTED 0.5%

TOTAL LIMITS PD:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 8 pts 8	last 12 pts 12
Q402	692,462,189	7,828,309	88.46	84.51	86.13
Q103	711,038,562	7,812,930	91.01	84.57	86.11
Q203	662,368,588	7,876,548	84.09	84.64	86.08
Q303	682,498,801	7,943,601	85.92	84.71	86.05
Q403	691,764,607	7,920,032	87.34	84.78	86.02
Q104	729,610,905	7,924,463	92.07	84.85	85.99
Q204	656,891,274	8,021,976	81.89	84.92	85.96
Q304	680,229,553	8,113,148	83.84	84.99	85.93
Q404	691,965,333	8,096,828	85.46	85.05	85.91
Q105	743,314,621	8,117,765	91.57	85.12	85.88
Q205	691,783,009	8,212,464	84.24	85.19	85.85
Q305	710,585,686	8,312,771	85.48	85.26	85.82
Q405	699,145,503	8,317,738	84.05	85.33	85.79
Q106	749,814,817	8,312,422	90.20	85.40	85.76
Q206	680,631,347	8,413,821	80.89	85.47	85.74
Q306	691,314,053	8,460,871	81.71	85.54	85.71
Q406	722,579,183	8,431,298	85.70	85.61	85.68
Q107	780,167,654	8,418,268	92.68	85.68	85.65
Q207	722,610,210	8,514,087	84.87	85.74	85.62
Q307	721,102,833	8,549,383	84.35	85.81	85.59
Annual Pure Premium Trends				0.3%	-0.1%

SELECTED 0.0%

TOTAL LIMITS CP:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 8 pts 8	last 12 pts 12
Q402	464,083,587	6,586,229	70.46	88.54	66.83
Q103	357,439,795	6,582,690	54.30	86.90	66.72
Q203	569,205,180	6,587,574	86.41	85.29	66.61
Q303	571,629,785	6,616,075	86.40	83.70	66.50
Q403	465,531,678	6,612,976	70.40	82.15	66.39
Q104	334,527,907	6,621,519	50.52	80.62	66.28
Q204	454,976,602	6,649,583	68.42	79.12	66.17
Q304	513,984,478	6,702,100	76.69	77.66	66.06
Q404	427,897,873	6,712,220	63.75	76.21	65.95
Q105	346,422,872	6,741,569	51.39	74.80	65.84
Q205	393,219,317	6,775,012	58.04	73.41	65.73
Q305	519,982,335	6,845,101	75.96	72.05	65.62
Q405	578,608,579	6,874,028	84.17	70.71	65.52
Q106	344,308,647	6,892,931	49.95	69.39	65.41
Q206	562,385,363	6,943,347	81.00	68.11	65.30
Q306	428,983,009	6,989,913	61.37	66.84	65.19
Q406	515,334,333	7,008,832	73.53	65.60	65.08
Q107	362,623,432	7,027,622	51.60	64.38	64.97
Q207	385,548,991	7,083,121	54.43	63.18	64.87
Q307	450,519,352	7,121,318	63.26	62.01	64.76
Annual Pure Premium Trends				-7.2%	-0.7%

SELECTED -3.0%

TOTAL LIMITS CL:

Quarter	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 8 pts 8	last 12 pts 12
Q402	995,727,884	6,230,160	159.82	151.08	151.13
Q103	1,102,074,662	6,211,433	177.43	151.00	151.06
Q203	894,667,555	6,255,501	143.02	150.93	150.99
Q303	928,393,240	6,283,495	147.75	150.86	150.91
Q403	953,731,334	6,257,040	152.43	150.78	150.84
Q104	1,084,294,857	6,251,712	173.44	150.71	150.77
Q204	849,423,800	6,311,281	134.59	150.63	150.70
Q304	912,737,904	6,372,151	143.24	150.56	150.62
Q404	936,242,851	6,357,949	147.26	150.49	150.55
Q105	1,116,893,923	6,371,910	175.28	150.41	150.48
Q205	903,105,498	6,437,229	140.29	150.34	150.40
Q305	926,035,635	6,515,470	142.13	150.27	150.33
Q405	990,994,428	6,521,409	151.96	150.19	150.26
Q106	1,082,422,918	6,525,248	165.88	150.12	150.19
Q206	901,823,698	6,605,754	136.52	150.04	150.11
Q306	931,624,696	6,658,124	139.92	149.97	150.04
Q406	999,737,715	6,650,483	150.33	149.90	149.97
Q107	1,153,379,649	6,660,769	173.16	149.82	149.90
Q207	945,195,696	6,743,812	140.16	149.75	149.82
Q307	943,218,904	6,790,465	138.90	149.68	149.75
Annual Pure Premium Trends				-0.2%	-0.2%

SELECTED 0.0%

<i>SERFF Tracking Number:</i>	<i>VKNG-125550049</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AR DAP 2008</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>DIC Auto 2008</i>		
<i>Project Name/Number:</i>	<i>AR DAP 2008/AR DAP 2008</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Manual	03/31/2008	AR Rate Manual.pdf Territory Definitions - AR.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	03/17/2008	PPA Survey FORM APCS.xls
No original date	Supporting Document	NAIC loss cost data entry document	03/17/2008	

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

PRIVATE PASSENGER AUTOMOBILE

Any 4-wheel private passenger automobile. This includes vehicles of the pickup, panel, van and truck type with a load capacity of two tons or less used for pleasure, driving to and from work, or farm use. Driving to and from work shall include the transportation of the insured's tools, equipment and incidental supplies to and from a job location, provided the vehicle is principally parked at the job location for the majority of the working day.

DRIVER CLASSIFICATIONS

Married operators applies to any person, whether primary or occasional operator. Any married person not residing with their spouse, rate as single person. Widows and widowers are to be rated as married.

Operators under the age of 16 will be rated in the same age classification as 16-year-olds.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

BODILY INJURY LIABILITY

Monthly Term Factors

BASE RATE	\$ 26.42
------------------	-----------------

CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-54		30-54		1.00
55-69		24-29		1.06
		55-74		1.06
	50-64		50-64	1.19
		20-23		1.30
	30-49		25-49	1.33
23-29		75+		1.35
70-74				1.35
			65-74	1.48
	23-29		23-24	1.65
	65-74			1.65
		16-19	75+	1.75
75+			21-22	1.75
19-22				1.85
	75+			2.00
	21-22		16-20	2.30
16-18				2.50
	19-20			2.75
	16-18			4.00

TERRITORIES	
Code:	Factor:
001	1.32
003	1.00
005	1.00
006	0.93
008	0.93
009	1.07
010	1.00
011	1.00
012	1.12

INCREASED LIMIT FACTORS		
Limits	Factor	Minimum Adj.
25/50	1.00	\$ 0
50/100	1.22	\$ 1
100/300	1.46	\$ 3

Increased Limit Factors applied to the basic limits rate subject to a minimum additional premium charge of \$1.00 per month for each increase over the basic limit.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

PROPERTY DAMAGE LIABILITY

Monthly Term Factors

BASE RATE	\$ 21.15
------------------	-----------------

CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-54		30-54		1.00
55-69		24-29		1.06
		55-74		1.06
	50-64		50-64	1.19
		20-23		1.30
	30-49		25-49	1.33
23-29		75+		1.35
70-74				1.35
			65-74	1.48
	23-29		23-24	1.65
	65-74			1.65
		16-19	75+	1.75
75+			21-22	1.75
19-22				1.85
	75+			2.00
	21-22		16-20	2.30
16-18				2.50
	19-20			2.75
	16-18			4.00

TERRITORIES	
Code:	Factor:
001	1.32
003	1.00
005	1.00
006	0.93
008	0.93
009	1.07
010	1.00
011	1.00
012	1.12

INCREASED LIMIT FACTORS		
Limits	Factor	Minimum Adj.
\$ 25,000	1.00	\$ 0
\$ 50,000	1.05	\$ 1

Increased Limit Factors applied to the basic limits rate subject to a minimum additional premium charge of \$1.00 per month for each increase over the basic limit.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

**UNINSURED MOTORIST COVERAGE – UMBI & UMPD –
All Territories and All Classes**

UMBI – UMBI limit cannot exceed the BI limits.
Signed rejection required.

25/50	\$12 per month
50/100	\$17 per month
100/300	\$23 per month

UMPD – UMPD not written without UMBI.
Signed rejection required.

\$25,000	\$ 9 per month, subject to \$200 deductible
\$50,000	\$14 per month, subject to \$200 deductible

UNDERINSURED MOTORIST COVERAGE - All Territories and All Classes

25/50	\$ 2 per month	UIM limit may not exceed the BI limit on the policy.
50/100	\$ 3 per month	UIM not written without UM
100/300	\$ 5 per month	Signed rejection required

MEDICAL EXPENSE - ALL TERRITORIES AND ALL CLASSES

<u>Limits per Person</u>	<u>Monthly Rate</u>
\$ 250 per person	\$ 2 per month
\$ 500 per person	\$ 3 per month
\$ 1,000 per person	\$ 4 per month
\$ 2,000 per person	\$ 5 per month

**NO-FAULT PERSONAL INJURY PROTECTION COVERAGES
(STATUTORY LIMITS)**

\$5,000 Medical and Hospital Benefits
All Territories \$12 per month

Income Disability Benefits – All Territories
\$3 per month

\$5,000 Accidental Death Benefits – All Territories
\$1 per month

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

COMPREHENSIVE
Monthly Term Factors

BASE RATE	\$ 23.41
------------------	-----------------

CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-69		20+		1.00
	30-64		21+	1.14
25-29				1.16
70+				1.16
16-24		16-19		1.26
	16-29		16-20	1.56
	65+			1.56

TERRITORIES	
Code:	Factor:
001	0.80
003	0.73
005	1.03
006	1.00
008	0.80
009	0.80
010	0.80
011	1.03
012	0.80

DEDUCTIBLE FACTORS	
Deductible	Factor
100	1.45
250	1.00
500	0.84
1,000	0.60

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

COLLISION
Monthly Term Factors

BASE RATE	\$87.38
------------------	----------------

CLASS GROUPS				
Male		Female		Factor
Married	Single	Married	Single	
30-69		20+		1.00
	40-64		30-64	1.07
25-29				1.24
70+				1.24
	30-39		25-29	1.34
			65+	1.34
19-24		16-19	21-24	1.47
	25-29			1.67
	65+			1.67
	22-24		16-20	2.10
16-18				2.28
	20-21			2.44
	16-19			3.02

TERRITORIES	
Code:	Factor:
001	0.90
003	1.00
005	0.90
006	1.25
008	1.25
009	1.40
010	1.25
011	1.00
012	0.90

DEDUCTIBLE FACTORS	
Deductible	Factor
100	1.50
250	1.00
500	0.84
1,000	0.67

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

2. AT-FAULT ACCIDENTS

Accidents are considered AT-FAULT ACCIDENTS unless it is demonstrated that the accident involved the following:

- A. Vehicle was legally parked; or
- B. Vehicle was struck in rear while legally stopped for traffic or traffic control device; or
- C. Vehicle collided with a bird or animal; or
- D. Accident involved hit-and-run driver and reported to proper authorities within 24 hours; or
- E. Accident in which judgment or reimbursement is obtained from other party, provided the Company makes no liability payment on behalf of the insured. One vehicle accidents shall be considered at-fault accidents; or
- F. Involvement in an accident solely on the basis of payments under the Uninsured Motorist coverage unless the applicant or operator is convicted of a moving traffic violation.

3. LIABILITY DEMERIT POINT RELATIONSHIPS - applicable to BI, PD and PIP

For 0 - 3 points, charge.....	100%	of base rate
For 4 - 6 points, charge.....	120%	of base rate
For 7 - 9 points, charge.....	145%	of base rate
For 10 - 13 points, charge.....	170%	of base rate
For 14 - 18 points, charge.....	200%	of base rate
For 19 - 25 points, charge.....	235%	of base rate
For 26 - 33 points, charge.....	325%	of base rate
For 34 and Over , charge.....	10%	additional for each point over 33

PHYSICAL DAMAGE DEMERIT POINT RELATIONSHIPS - applicable to Collision and Collision

For 0 - 3 points, charge.....	100%	of base rate
For 4 - 6 points, charge.....	115%	of base rate
For 7 - 9 points, charge.....	125%	of base rate
For 10 - 13 points, charge.....	140%	of base rate
For 14 - 18 points, charge.....	160%	of base rate
For 19 - 25 points, charge.....	200%	of base rate
For 26 - 33 points, charge.....	250%	of base rate
For 34 and Over , charge.....	8%	additional for each point over 33

4. ADDITIONAL DEMERIT RATING RULES

If a policyholder uses the insured vehicle for business, add the following surcharge points for Liability, PIP, Collision and Comprehensive Coverages.

Business Use: 4 points.

- BUSINESS USE means that the use of the auto is required by, or customarily involved in the duties of the applicant or any other person customarily operating the vehicle in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- Self employed tradesmen with truck type vehicles used to transport tools, equipment and incidental supplies to or from a job location will be considered business use.

5. DROPPING SURCHARGES

Surcharges are dropped on the first renewal following the 36th month - not once a year. (NOT APPLICABLE TO VEHICLE OR UNVERIFIABLE DRIVING RECORD SURCHARGES.)

6. UNVERIFIABLE DRIVING RECORD SURCHARGE - 12 POINTS

A surcharge will be assessed on any operator whose driving record cannot be verified by a state's Bureau of Motor Vehicles. The surcharge will be removed when the Company receives a valid MVR.

DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL

PREMIUM DISCOUNTS

TRANSFER DISCOUNT - 10%

Applies to all coverages on new business.

All Operators may have no more than one at-fault loss during the past 12 months.

All Operators must be licensed at least two years.

Proof of continuous insurance during prior six months must be submitted to the Company. Proof may consist of the following:

- Current Renewal Notice
- Declaration Page
- If Proof of Prior is received in the name of a business, we will only accept if the Insured was listed as a driver on the prior business policy and if the vehicle that is listed on our application is listed on the prior business policy.
- Screen prints from other companies
- ID Cards as long as they are for 6 months.
- Prior insurance includes being named on a Parent's or guardian's policy.

Previous Dairyland Insurance Company policies or policies from affiliated companies do not qualify for the transfer discount. For renewal business, policies will maintain the same level of discount without any changes.

MULTIPLE CAR DISCOUNT - 15%

A 15% discount applies to all vehicles of a multiple vehicle policy. This discount applies to all coverages.

A maximum of three cars per policy. Only vehicles owned by the named insured and resident spouse may be combined on a multi-car policy. All vehicles must have the same coverages and limits with the exception of physical damage, which may vary by vehicle. Any earned safe driver premium discount applies to all vehicles on policy. Also, all vehicles are subject to the loss of discounts in the event of an at-fault accident.

HOME OWNERSHIP DISCOUNT - 10%

Applies to all coverages.

Home ownership includes condominiums, town homes, modular and mobile homes.

Proof of home ownership must be submitted to the Company to apply discount to new business or if insured changes address during the policy term. Proof of homeownership may consist of the following:

- Homeownership Declarations Page
- Property Tax Assessment or other Government issued form demonstrating homeownership.
- Mortgage payment Coupon
- Application for Homeowners Insurance
- Tribal Agreement for Native American Reservations

The insured's name and property address on the document showing ownership must be the same as the insured's name and mailing address on our policy. The insured must reside in the home and be a declared driver. Renewal customers can apply for this discount by submitting any of the above documentation.

SAFE DRIVER PREMIUM CREDIT PLAN – Discontinued for new business

A renewal premium credit will no longer be added to any previously earned premium credits.

In the event of an at-fault accident within one year of the inception of the policy, all previously earned credits will be removed. In the event that an at-fault accident occurs after the first year, any previously earned premium credits will be reduced by one for the first at-fault accident and by two for each additional at-fault accident within any 6 month review period until the total of policy credits reach zero.

Reinstatement offers are void 60 days after policy expiration date. All payments postmarked more than 60 days after expiration date will be returned. After that time, all Safe Driver Premium credits are forfeited, and a new application and new business minimum rules will be applied.

DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL

COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

A 5% College Graduate Scholastic Achievement Discount applies to the premiums for Bodily Injury and Property Damage Liability, Comprehensive, and Collision coverage for each named driver of each motor vehicle covered by the policy, provided:

1. the driver is:
 - A. under 25 years of age; and
 - B. a college or university graduate
2. A certified transcript or other official document from the college or university, or copy thereof, must be submitted with the application showing that the cumulative scholastic records of the graduate meet one of the following:
 - A. if letter grades are used, had a grade average of "B" or higher;
 - B. had at least a 3 point average on a 4 point scale (or equivalent).

THE TOTAL OF ALL ABOVE DISCOUNTS MAY NOT EXCEED 30%

AGE 55 OR OLDER MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT (Excluded from 30% Maximum)

A 10% premium credit will be applied to the otherwise applicable private passenger automobile bodily injury and property damage liability, comprehensive and collision premium when evidence is submitted that the principal operator of the automobile insured is age 55 or older and has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles.

The following rules apply:

1. The Motor Vehicle Accident Prevention Course completion certificate, or copy thereof, will be accepted as evidence of course completion.
2. The Motor Vehicle Accident Prevention Course credit is only applicable to private passenger automobiles principally operated by the graduate.
3. The Motor Vehicle Accident Prevention Course credit will apply to new and renewal policies, effective for three years from the date the course is completed. After this three-year period, the Motor Vehicle Accident Prevention Course must be repeated and successfully completed in order to have the credit applied.

PAID-IN-FULL DISCOUNT - 10% (excluded from 30% maximum)

Customers electing to pay the six-month term in advance will receive a 10% discount in rates for all coverages. This discount is in addition to all other applicable discounts. Since this discount is given in consideration of the insured paying in advance, any refund will be computed without the Paid-in-full Discount and short rate if the insured cancels the policy.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

LIABILITY RULES

EXTENDED PROTECTION FOR THE OPERATION OF NON-OWNED CARS COVERAGE

This coverage can be added to an owner's policy for an additional premium of 25% of the liability premium.

BROAD FORM NAMED DRIVER COVERAGE POLICY

1. Definition: Under this policy the named driver has Bodily Injury and Property Damage liability protection for the use of owned and non-owned vehicles with Uninsured and Underinsured Motorists coverage offered. Medical Expense and Personal Injury Protection coverages are available upon request. Comprehensive and Collision coverages are not available.
2. Premium: The premium for Broad Form Named Driver Coverage is 100% of otherwise applicable Bodily Injury/Property Damage premium. The full rates for Uninsured Motorists, Underinsured Motorists, Medical Expense and Personal Injury Protection coverages apply.
3. Safe Driver Credits: Dairyland's Safe Driver Premium Credit Plan applies to Broad Form Named Driver Coverage.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

PHYSICAL DAMAGE RULES

1. Use standard industry physical damage symbols for determining rates.

2. **MODEL YEAR FACTORS**

The following factors will apply for calculating the comprehensive and collision premiums for all model years.

<u>Model Year</u>	<u>Comprehensive Relativity</u>	<u>Collision Relativity</u>
Y + 3	1.16	1.16
Y + 2	1.10	1.10
Y + 1	1.05	1.05
Y	1.00	1.00
Y - 1	0.95	0.94
Y - 2	0.90	0.88
Y - 3	0.86	0.83
Y - 4	0.81	0.76
Y - 5	0.77	0.70
Y - 6	0.74	0.66
Y - 7	0.70	0.62
Y - 8	0.66	0.58
Y - 9	0.63	0.55
Y - 10	0.60	0.51
Y - 11 and prior	0.57	0.48

1. Base Year, Y, is 2004.
2. The model year of the vehicle is the year assigned by the vehicle manufacturer.
3. For rebuilt or structurally altered vehicles, the year of the chassis determines the model year.
4. When rating a later model year than shown on the rate pages, apply a 5% increase, per model year, to the factor for the latest model year shown.

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3. SPECIAL EQUIPMENT

We define special equipment as any equipment that has been added on and any equipment or accessories that are not normally available as standard options from the manufacturer and are not installed by the manufacturer or as the manufacturer would have installed them.

This coverage may be written only when comprehensive and collision coverages have been selected.

Coverage for these items may be obtained by declaring them on the application and paying a premium charge of \$1.00 per \$100 of value per month.

Do not bind if the total amount of all special equipment exceeds \$2,500 - call or submit for approval.
Do not bind any stereo equipment in excess of \$1,000 – call or submit for approval.

The following are examples of what is meant by special equipment:

- A. Permanently installed telephones.
- B. All stereo type equipment, including those installed in the factory designed opening with a value in excess of the original factory equipment.
- C. Custom chroming or interior work.
- D. Special accessory wheels or rims.
- E. Lift kits up to four inches.
- F. Decals.
- G. A detachable pickup cover, cap, shell, or portable camper.
- H. Custom furnishings (excluding conversion vans). Custom furnishings include, but are not limited to, such items as: special carpeting, insulation, furniture, paneling, swivel chairs, couches, beds, window curtains, blinds, shades, interior lighting, control panels or consoles, trimwork, running boards, woodwork, windows with screens, bars, or height extending roofs.

When Comprehensive and Collision coverages are requested on pickups, vans, mini-vans, and sport utility vehicles, a checklist must accompany the application or change form.

For custom furnishings on a conversion vehicle see VAN GUIDELINES and CONVERSION VEHICLE RATING.

4. PICKUPS/VANS/MINI-VANS (EXCLUDING CONVERSION VEHICLES)

Use the standard industry symbols or, when not available, use the following new cost chart to determine the appropriate symbol:

Original New List Price	1989 and Prior Symbol
\$ 5,001 - 6,500	6
6,501 - 8,000	7
8,001 - 10,000	8
10,001 - 12,500	10
12,501 - 15,000	11
15,001 - 17,500	12
17,501 - 20,000	13
20,001 - 24,000	14
24,001 - 28,000	15
28,001 - 33,000	16
33,001 - 39,000	17
39,001 - 46,000	18
46,001 - 55,000	19

NOTE: 1990 and newer pickups and vans have standard industry symbols available.

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When Comprehensive and Collision coverages are requested on pickups, vans, mini-vans, and sport utility vehicles, a checklist must accompany the application or change form.

5. VAN GUIDELINES

We will provide coverage for vans provided the vehicle is used primarily for pleasure activities or back and forth to work, subject to the following guidelines:

- A. Recreational vans are unacceptable. Such vans will contain any of the following equipment: stoves, toilets, refrigerators, electrical hookups, generators, propane systems or pressurized water systems.
- B. Vans used for wholesale or retail delivery are unacceptable.

6. CONVERSION VEHICLE RATING (INCL. VANS, MINI-VANS, PICK-UPS AND SPORT UTILITY VEHICLES)

1990 and newer vehicles: increase the ISO RATING symbol by 4.

1989 and prior vehicles: use the following to determine the appropriate symbol:

Original New List Price	1989 and Prior Symbol
\$15,000 or less	11
15,001 - 17,500	12
17,501 - 20,000	13
20,001 - 24,000	14
24,001 - 28,000	15
28,001 - 33,000	16
33,001 - 39,000	17
39,001 - 46,000	18
46,001 - 55,000	19

Special equipment not included in the conversion package as listed on the checklist, must be declared as special equipment and appropriate premium paid. A vehicle checklist (form 5480.00-157) must accompany the application or change form when comprehensive and collision coverages are requested.

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7. PREMIUMS FOR VEHICLES OTHER THAN THE BASE SYMBOL

The following factors will apply for calculating the comprehensive and collision premiums for all symbols.

Original Cost New, Symbol Is Not	1990 and	1990 and Later	1990 and Later	Original Cost New, if Symbol Is Not Known	1989 and	1989 and Prior	1989 and Prior
	Later Symbol	Comprehensive Factor	Collision Factor		Prior Symbol	Comprehensive Factor	Collision Factor
\$ 1 - 2,750	1	.67	.97	\$ 1 - 2,750	1-3	.22	.53
\$ 2,751 - 3,700	1	.67	.97	\$ 2,751 - 3,700	4	.30	.64
\$ 3,701 - 5,000	1	.67	.97	\$ 3,701 - 5,000	5	.42	.79
\$ 5,001 - 6,500	1	.67	.97	\$ 5,001 - 6,500	6	.67	.97
\$ 6,501 - 8,000	2	1.00	1.00	\$ 6,501 - 8,000	7	1.00	1.00
\$ 8,001 - 9,000	3	1.20	1.15	\$ 8,001 - 9,000	8	1.20	1.15
\$ 9,001 - 10,000	4	1.20	1.15	\$ 9,001 - 10,000	8	1.20	1.15
\$10,001 - 11,250	5	1.50	1.25	\$10,001 - 11,250	10	1.50	1.25
\$11,251 - 12,500	6	1.50	1.25	\$11,251 - 12,500	10	1.50	1.25
\$12,501 - 13,750	7	1.80	1.40	\$12,501 - 13,750	11	1.80	1.40
\$13,751 - 15,000	8	1.80	1.40	\$13,751 - 15,000	11	1.80	1.40
\$15,001 - 16,250	10	2.10	1.55	\$15,001 - 16,250	12	2.10	1.55
\$16,251 - 17,500	11	2.10	1.55	\$16,251 - 17,500	12	2.10	1.55
\$17,501 - 18,750	12	2.45	1.65	\$17,501 - 18,750	13	2.45	1.65
\$18,751 - 20,000	13	2.45	1.65	\$18,751 - 20,000	13	2.45	1.65
\$20,001 - 22,000	14	3.15	2.15	\$20,001 - 22,000	14	3.15	2.15
\$22,001 - 24,000	15	3.15	2.15	\$22,001 - 24,000	14	3.15	2.15
\$24,001 - 26,000	16	4.05	2.45	\$24,001 - 26,000	15	4.05	2.45
\$26,001 - 28,000	17	4.05	2.45	\$26,001 - 28,000	15	4.05	2.45
\$28,001 - 30,000	18	4.73	2.68	\$28,001 - 30,000	16	4.73	2.68
\$30,001 - 33,000	19	4.73	2.68	\$30,001 - 33,000	16	4.73	2.68
\$33,001 - 36,000	20	5.32	2.88	\$33,001 - 36,000	17	5.55	2.95
\$36,001 - 39,000	21	5.85	3.05	\$36,001 - 39,000	17	5.55	2.95
\$39,001 - 40,000	21	5.85	3.05	\$39,001 - 40,000	18	6.53	3.28
\$40,001 - 45,000	22	6.53	3.28	\$40,001 - 45,000	18	6.53	3.28
\$45,001 - 46,000	23	7.28	3.53	\$45,001 - 46,000	18	6.53	3.28
\$46,001 - 50,000	23	7.28	3.53	\$46,001 - 50,000	19	7.73	3.68
\$50,001 - 55,000	24	8.40	3.90	\$50,001 - 55,000	19	7.73	3.68
\$55,001 - 60,000	24	8.40	3.90	\$55,001 - 60,000	20	9.15	4.15
\$60,001 - 65,000	25	9.90	4.40	\$60,001 - 65,000	20	9.15	4.15
\$65,001 - 70,000	25	9.90	4.40	\$65,001 - 70,000	21	10.65	4.65
\$70,001 - 80,000	26	17.10	7.35	\$70,001 - 80,000	21	10.65	4.65
\$80,001 & above	27	(a)	(b)	\$80,001 - 90,000	22	18.22	7.72
				\$90,001 & above	23	(c)	(d)

- a) Add 2.25 for each \$10,000 above \$80,000
- b) Add .75 for each \$10,000 above \$80,000
- c) Add 2.25 for each \$10,000 above \$90,000
- d) Add .75 for each \$10,000 above \$90,000

Note: For current insureds who purchase a vehicle where the original cost new does not exceed symbol 25 (1990 and later) or symbol 21 (1989 and prior) and where the vehicle does not meet our underwriting criterion, a +50% of the applicable symbol rate will be charged.

DAIRYLAND INSURANCE COMPANY
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MISCELLANEOUS RULES

COMMERCIAL VEHICLES - Coverage not available for Commercial use.

A commercial vehicle is a motor vehicle of the "truck type", including vehicles of the pickup, delivery sedan or panel delivery type and including truck tractors, trailers and semi-trailers, used for the transportation or delivery of goods or merchandise. A vehicle cannot be registered or titled to a business, partnership, or corporation.

PUBLIC VEHICLES - Not Written.

TERM RULE

Policies are issued for six-month terms. All rates are shown as one-month rates and must be multiplied by six.

CANCELLATIONS

If a policy, vehicle or form of coverage is canceled:

1. By the company: Compute return premium pro rata.
2. By the insured: Compute return premium at 90% of the pro rata unearned premium for the policy.

Exceptions:

Compute return premium on a pro rata basis if one vehicle is canceled from the policy and the policy remains in force on other vehicles.

TOWING COVERAGE

Towing coverage is available on current model years through ten prior years at a \$1.00 per month additional charge. There is a \$40 limit per occurrence. Vehicles must carry Comprehensive to qualify for this coverage.

LIENHOLDER ENDORSEMENT

When the insured selects \$500 deductible Collision and Comprehensive, this endorsement amends the policy so that the lienholder's interest on repossessions is \$250 deductible Comprehensive and \$250 deductible Collision. An additional monthly charge of \$1.00 per vehicle will be added to the premium. Also available is a \$1,000 deductible amending the lienholder's interest to \$500 for \$2.00.

SERVICE FEE

A service fee of \$7.00 shall apply to all offers on a one, two, or three-month basis and to installments on a pay plan policy. Payroll Deduct business is excluded from this rule.

MINIMUM EARNED PREMIUM: \$50.00

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

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AUTOMOBILE RATING FORMULA

To calculate the premium for any coverage, use the following steps. If a particular factor is not applicable, use a factor of 1.00 instead.

Rate calculations are carried out to two decimal positions and penny rounded.
Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Surcharge
2. Add Expense amount (if applicable) and dollar round.
3. Compare this amount to the Minimum Coverage Premium and use higher amount.
4. Multiply by Symbol factor. Dollar Round.
5. Multiply by Model Year factor.
6. Dollar round. Save this amount for later comparison (A).
7. Multiply by Limit/Deductible factor.
8. Dollar round. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A + Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount) and dollar round.
11. Calculate amount C by totaling all the discounts/policy adjustments included in the cap + the credit percentage. If this amount is greater than the cap percentage, set it equal to the cap percentage.
12. Calculate amount D by totaling all the discounts/policy adjustments excluded from the cap.
13. Multiply by (1 - (C + D))

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71601	PINE BLUFF	JEFFERSON	6
71602	WHITE HALL	JEFFERSON	6
71603	PINE BLUFF	JEFFERSON	6
71611	PINE BLUFF	JEFFERSON	6
71612	WHITE HALL	JEFFERSON	6
71613	PINE BLUFF	JEFFERSON	6
71630	ARKANSAS CITY	DESHA	11
71631	BANKS	BRADLEY	11
71635	CROSSETT	ASHLEY	11
71638	DERMOTT	CHICOT	11
71639	DUMAS	DESHA	11
71640	EUDORA	CHICOT	11
71642	FOUNTAIN HILL	ASHLEY	11
71643	GOULD	LINCOLN	11
71644	GRADY	LINCOLN	11
71646	HAMBURG	ASHLEY	11
71647	HERMITAGE	BRADLEY	11
71651	JERSEY	BRADLEY	11
71652	KINGSLAND	CLEVELAND	11
71653	LAKE VILLAGE	CHICOT	11
71654	MC GEHEE	DESHA	11
71655	MONTICELLO	DREW	11
71656	MONTICELLO	DREW	11
71657	MONTICELLO	DREW	11
71658	MONTROSE	ASHLEY	11
71659	MOSCOW	JEFFERSON	6
71660	NEW EDINBURG	CLEVELAND	11
71661	PARKDALE	ASHLEY	11
71662	PICKENS	DESHA	11
71663	PORTLAND	ASHLEY	11
71665	RISON	CLEVELAND	11
71666	MC GEHEE	DESHA	11
71667	STAR CITY	LINCOLN	11
71670	TILLAR	DESHA	11
71671	WARREN	BRADLEY	11
71674	WATSON	DESHA	11
71675	WILMAR	DREW	11
71676	WILMOT	ASHLEY	11
71677	WINCHESTER	DREW	11
71678	YORKTOWN	LINCOLN	11
71701	CAMDEN	OUACHITA	11
71711	CAMDEN	OUACHITA	11
71720	BEARDEN	OUACHITA	11
71721	BEIRNE	CLARK	11
71722	BLUFF CITY	NEVADA	11
71724	CALION	UNION	11
71725	CARTHAGE	DALLAS	11
71726	CHIDESTER	OUACHITA	11
71728	CURTIS	CLARK	11
71730	EL DORADO	UNION	11
71731	EL DORADO	UNION	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71740	EMERSON	COLUMBIA	11
71742	FORDYCE	DALLAS	11
71743	GURDON	CLARK	11
71744	HAMPTON	CALHOUN	11
71745	HARRELL	CALHOUN	11
71747	HUTTIG	UNION	11
71748	IVAN	DALLAS	11
71749	JUNCTION CITY	UNION	11
71750	LAWSON	UNION	11
71751	LOUANN	OUACHITA	11
71752	MC NEIL	COLUMBIA	11
71753	MAGNOLIA	COLUMBIA	11
71754	MAGNOLIA	COLUMBIA	11
71758	MOUNT HOLLY	UNION	11
71759	NORPHLET	UNION	11
71762	SMACKOVER	UNION	11
71763	SPARKMAN	DALLAS	11
71764	STEPHENS	OUACHITA	11
71765	STRONG	UNION	11
71766	THORNTON	CALHOUN	11
71768	URBANA	UNION	11
71770	WALDO	COLUMBIA	11
71772	WHELEN SPRINGS	CLARK	11
71801	HOPE	HEMPSTEAD	11
71802	HOPE	HEMPSTEAD	11
71820	ALLEENE	LITTLE RIVER	11
71822	ASHDOWN	LITTLE RIVER	11
71823	BEN LOMOND	SEVIER	11
71825	BLEVINS	HEMPSTEAD	11
71826	BRADLEY	LAFAYETTE	11
71827	BUCKNER	LAFAYETTE	11
71828	CALE	NEVADA	11
71831	COLUMBUS	HEMPSTEAD	11
71832	DE QUEEN	SEVIER	11
71833	DIERKS	HOWARD	11
71834	DODDRIDGE	MILLER	11
71835	EMMET	NEVADA	11
71836	FOREMAN	LITTLE RIVER	11
71837	FOUKE	MILLER	11
71838	FULTON	HEMPSTEAD	11
71839	GARLAND CITY	MILLER	11
71840	GENOA	MILLER	11
71841	GILLHAM	SEVIER	11
71842	HORATIO	SEVIER	11
71844	LANEBURG	NEVADA	11
71845	LEWISVILLE	LAFAYETTE	11
71846	LOCKESBURG	SEVIER	11
71847	MC CASKILL	HEMPSTEAD	11
71851	MINERAL SPRINGS	HOWARD	11
71852	NASHVILLE	HOWARD	11
71853	OGDEN	LITTLE RIVER	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71854	TEXARKANA	MILLER	11
71855	OZAN	HEMPSTEAD	11
71857	PRESCOTT	NEVADA	11
71858	ROSSTON	NEVADA	11
71859	SARATOGA	HOWARD	11
71860	STAMPS	LAFAYETTE	11
71861	TAYLOR	COLUMBIA	11
71862	WASHINGTON	HEMPSTEAD	11
71864	WILLISVILLE	NEVADA	11
71865	WILTON	LITTLE RIVER	11
71866	WINTHROP	LITTLE RIVER	11
71901	HOT SPRINGS NATIONAL	GARLAND	8
71902	HOT SPRINGS NATIONAL	GARLAND	8
71903	HOT SPRINGS NATIONAL	GARLAND	8
71909	HOT SPRINGS VILLAGE	GARLAND	8
71910	HOT SPRINGS VILLAGE	GARLAND	8
71913	HOT SPRINGS NATIONAL	GARLAND	8
71914	HOT SPRINGS NATIONAL	GARLAND	8
71920	ALPINE	CLARK	11
71921	AMITY	CLARK	11
71922	ANTOINE	PIKE	11
71923	ARKADELPHIA	CLARK	11
71929	BISMARCK	HOT SPRING	11
71932	BOARD CAMP	POLK	11
71933	BONNERDALE	HOT SPRING	11
71935	CADDO GAP	MONTGOMERY	11
71937	COVE	POLK	11
71940	DELIGHT	PIKE	11
71941	DONALDSON	HOT SPRING	11
71942	FRIENDSHIP	HOT SPRING	11
71943	GLENWOOD	PIKE	11
71944	GRANNIS	POLK	11
71945	HATFIELD	POLK	11
71949	JESSIEVILLE	GARLAND	8
71950	KIRBY	PIKE	11
71951	HOT SPRINGS NATIONAL	GARLAND	8
71952	LANGLEY	PIKE	11
71953	MENA	POLK	11
71956	MOUNTAIN PINE	GARLAND	8
71957	MOUNT IDA	MONTGOMERY	11
71958	MURFREESBORO	PIKE	11
71959	NEWHOPE	PIKE	11
71960	NORMAN	MONTGOMERY	11
71961	ODEN	MONTGOMERY	11
71962	OKOLONA	CLARK	11
71964	PEARCY	GARLAND	8
71965	PENCIL BLUFF	MONTGOMERY	11
71966	ODEN	MONTGOMERY	11
71968	ROYAL	GARLAND	8
71969	SIMS	MONTGOMERY	11
71970	STORY	MONTGOMERY	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
71971	UMPIRE	HOWARD	11
71972	VANDERVOORT	POLK	11
71973	WICKES	POLK	11
71998	ARKADELPHIA	CLARK	11
71999	ARKADELPHIA	CLARK	11
72001	ADONA	PERRY	11
72002	ALEXANDER	SALINE	12
72003	ALMYRA	ARKANSAS	11
72004	ALTHEIMER	JEFFERSON	6
72005	AMAGON	JACKSON	11
72006	AUGUSTA	WOODRUFF	11
72007	AUSTIN	LONOKE	6
72010	BALD KNOB	WHITE	11
72011	BAUXITE	SALINE	6
72012	BEEBE	WHITE	11
72013	BEE BRANCH	VAN BUREN	11
72014	BEEDEVILLE	JACKSON	11
72015	BENTON	SALINE	6
72016	BIGELOW	PERRY	11
72017	BISCOE	PRAIRIE	11
72018	BENTON	SALINE	6
72019	BENTON	SALINE	6
72020	BRADFORD	WHITE	11
72021	BRINKLEY	MONROE	11
72022	BRYANT	SALINE	6
72023	CABOT	LONOKE	6
72024	CARLISLE	LONOKE	6
72025	CASA	PERRY	11
72026	CASSCOE	ARKANSAS	11
72027	CENTER RIDGE	CONWAY	11
72028	CHOCTAW	VAN BUREN	11
72029	CLARENDON	MONROE	11
72030	CLEVELAND	CONWAY	11
72031	CLINTON	VAN BUREN	11
72032	CONWAY	FAULKNER	6
72033	CONWAY	FAULKNER	6
72034	CONWAY	FAULKNER	6
72035	CONWAY	FAULKNER	6
72036	COTTON PLANT	WOODRUFF	11
72037	COY	LONOKE	6
72038	CROCKETTS BLUFF	ARKANSAS	11
72039	DAMASCUS	VAN BUREN	6
72040	DES ARC	PRAIRIE	11
72041	DE VALLS BLUFF	PRAIRIE	11
72042	DE WITT	ARKANSAS	11
72043	DIAZ	JACKSON	11
72044	EDGEMONT	CLEBURNE	11
72045	EL PASO	WHITE	11
72046	ENGLAND	LONOKE	6
72047	ENOLA	FAULKNER	6
72048	ETHEL	ARKANSAS	11

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ZIP CODE	CITY	COUNTY	RATING TERRITORY
72051	FOX	STONE	11
72052	GARNER	WHITE	11
72053	COLLEGE STATION	PULASKI	12
72055	GILLETT	ARKANSAS	11
72057	GRAPEVINE	GRANT	6
72058	GREENBRIER	FAULKNER	6
72059	GREGORY	WOODRUFF	11
72060	GRIFFITHVILLE	WHITE	11
72061	GUY	FAULKNER	6
72063	HATTIEVILLE	CONWAY	11
72064	HAZEN	PRAIRIE	11
72065	HENSLEY	SALINE	12
72066	HICKORY PLAINS	PRAIRIE	11
72067	HIGDEN	CLEBURNE	11
72068	HIGGINSON	WHITE	11
72069	HOLLY GROVE	MONROE	11
72070	HOUSTON	PERRY	11
72072	HUMNOKE	LONOKE	6
72073	HUMPHREY	JEFFERSON	11
72074	HUNTER	WOODRUFF	11
72075	JACKSONPORT	JACKSON	11
72076	JACKSONVILLE	PULASKI	12
72078	JACKSONVILLE	PULASKI	12
72079	JEFFERSON	JEFFERSON	6
72080	JERUSALEM	CONWAY	11
72081	JUDSONIA	WHITE	11
72082	KENSETT	WHITE	11
72083	KEO	LONOKE	6
72084	LEOLA	GRANT	6
72085	LETONA	WHITE	11
72086	LONOKE	LONOKE	6
72087	LONSDALE	GARLAND	8
72088	FAIRFIELD BAY	VAN BUREN	11
72089	BRYANT	SALINE	6
72099	LITTLE ROCK AIR FORC	PULASKI	12
72101	MC CRORY	WOODRUFF	11
72102	MC RAE	WHITE	11
72103	MABELVALE	SALINE	12
72104	MALVERN	HOT SPRING	11
72105	JONES MILL	HOT SPRING	11
72106	MAYFLOWER	FAULKNER	6
72107	MENIFEE	CONWAY	11
72108	MONROE	MONROE	11
72110	MORRILTON	CONWAY	11
72111	MOUNT VERNON	FAULKNER	6
72112	NEWPORT	JACKSON	11
72113	MAUMELLE	PULASKI	12
72114	NORTH LITTLE ROCK	PULASKI	1
72115	NORTH LITTLE ROCK	PULASKI	12
72116	NORTH LITTLE ROCK	PULASKI	12
72117	NORTH LITTLE ROCK	PULASKI	12

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72118	NORTH LITTLE ROCK	PULASKI	12
72119	NORTH LITTLE ROCK	PULASKI	12
72120	SHERWOOD	PULASKI	12
72121	PANGBURN	WHITE	11
72122	PARON	SALINE	6
72123	PATTERSON	WOODRUFF	11
72124	NORTH LITTLE ROCK	PULASKI	12
72125	PERRY	PERRY	11
72126	PERRYVILLE	PERRY	11
72127	PLUMERVILLE	CONWAY	11
72128	POYEN	GRANT	6
72129	PRATTSVILLE	GRANT	6
72130	PRIM	CLEBURNE	11
72131	QUITMAN	CLEBURNE	11
72132	REDFIELD	JEFFERSON	6
72133	REYDELL	JEFFERSON	6
72134	ROE	MONROE	11
72135	ROLAND	PULASKI	12
72136	ROMANCE	WHITE	11
72137	ROSE BUD	WHITE	11
72139	RUSSELL	WHITE	11
72140	SAINT CHARLES	ARKANSAS	11
72141	SCOTLAND	VAN BUREN	11
72142	SCOTT	PULASKI	6
72143	SEARCY	WHITE	11
72145	SEARCY	WHITE	11
72149	SEARCY	WHITE	11
72150	SHERIDAN	GRANT	6
72152	SHERRILL	JEFFERSON	6
72153	SHIRLEY	VAN BUREN	11
72156	SOLGOHACHIA	CONWAY	11
72157	SPRINGFIELD	CONWAY	11
72158	BENTON	SALINE	6
72160	STUTTGART	ARKANSAS	11
72164	SWEET HOME	PULASKI	1
72165	THIDA	INDEPENDENCE	11
72166	TICHNOR	ARKANSAS	11
72167	TRASKWOOD	SALINE	6
72168	TUCKER	JEFFERSON	6
72169	TUPELO	JACKSON	11
72170	ULM	PRAIRIE	11
72173	VILONIA	FAULKNER	6
72175	WABBASEKA	JEFFERSON	6
72176	WARD	LONOKE	6
72178	WEST POINT	WHITE	11
72179	WILBURN	CLEBURNE	11
72180	WOODSON	PULASKI	12
72181	WOOSTER	FAULKNER	6
72182	WRIGHT	JEFFERSON	6
72183	WRIGHTSVILLE	PULASKI	12
72189	MC CRORY	WOODRUFF	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72190	NORTH LITTLE ROCK	PULASKI	12
72198	NORTH LITTLE ROCK	PULASKI	1
72199	NORTH LITTLE ROCK	PULASKI	12
72201	LITTLE ROCK	PULASKI	1
72202	LITTLE ROCK	PULASKI	1
72203	LITTLE ROCK	PULASKI	12
72204	LITTLE ROCK	PULASKI	1
72205	LITTLE ROCK	PULASKI	12
72206	LITTLE ROCK	PULASKI	1
72207	LITTLE ROCK	PULASKI	12
72209	LITTLE ROCK	PULASKI	1
72210	LITTLE ROCK	PULASKI	12
72211	LITTLE ROCK	PULASKI	12
72212	LITTLE ROCK	PULASKI	12
72214	LITTLE ROCK	PULASKI	12
72215	LITTLE ROCK	PULASKI	12
72216	LITTLE ROCK	PULASKI	12
72217	LITTLE ROCK	PULASKI	12
72219	LITTLE ROCK	PULASKI	12
72221	LITTLE ROCK	PULASKI	12
72222	LITTLE ROCK	PULASKI	12
72223	LITTLE ROCK	PULASKI	12
72225	LITTLE ROCK	PULASKI	12
72227	LITTLE ROCK	PULASKI	12
72231	LITTLE ROCK	PULASKI	12
72260	LITTLE ROCK	PULASKI	12
72295	LITTLE ROCK	PULASKI	12
72301	WEST MEMPHIS	CRITTENDEN	5
72303	WEST MEMPHIS	CRITTENDEN	5
72310	ARMOREL	MISSISSIPPI	5
72311	AUBREY	LEE	11
72312	BARTON	PHILLIPS	11
72313	BASSETT	MISSISSIPPI	5
72315	BLYTHEVILLE	MISSISSIPPI	5
72316	BLYTHEVILLE	MISSISSIPPI	5
72319	GOSNELL	MISSISSIPPI	5
72320	BRICKEYS	LEE	11
72321	BURDETTE	MISSISSIPPI	5
72322	CALDWELL	SAINT FRANCIS	11
72324	CHERRY VALLEY	CROSS	11
72325	CLARKEDALE	CRITTENDEN	5
72326	COLT	SAINT FRANCIS	11
72327	CRAWFORDSVILLE	CRITTENDEN	5
72328	CRUMROD	PHILLIPS	11
72329	DRIVER	MISSISSIPPI	5
72330	DYESS	MISSISSIPPI	5
72331	EARLE	CRITTENDEN	5
72332	EDMONDSON	CRITTENDEN	5
72333	ELAINE	PHILLIPS	11
72335	FORREST CITY	SAINT FRANCIS	11
72336	FORREST CITY	SAINT FRANCIS	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72338	FRENCHMANS BAYOU	MISSISSIPPI	5
72339	GILMORE	CRITTENDEN	5
72340	GOODWIN	SAINT FRANCIS	11
72341	HAYNES	LEE	11
72342	HELENA	PHILLIPS	11
72346	HETH	SAINT FRANCIS	11
72347	HICKORY RIDGE	CROSS	11
72348	HUGHES	SAINT FRANCIS	11
72350	JOINER	MISSISSIPPI	5
72351	KEISER	MISSISSIPPI	5
72352	LA GRANGE	LEE	11
72353	LAMBROOK	PHILLIPS	11
72354	LEPANTO	POINSETT	11
72355	LEXA	PHILLIPS	11
72358	LUXORA	MISSISSIPPI	5
72359	MADISON	SAINT FRANCIS	11
72360	MARIANNA	LEE	11
72364	MARION	CRITTENDEN	5
72365	MARKED TREE	POINSETT	11
72366	MARVELL	PHILLIPS	11
72367	MELLWOOD	PHILLIPS	11
72368	MORO	LEE	11
72369	ONEIDA	PHILLIPS	11
72370	OSCEOLA	MISSISSIPPI	5
72372	PALESTINE	SAINT FRANCIS	11
72373	PARKIN	CROSS	11
72374	POPLAR GROVE	PHILLIPS	11
72376	PROCTOR	CRITTENDEN	5
72377	RIVERVALE	POINSETT	11
72379	SNOW LAKE	DESHA	11
72383	TURNER	PHILLIPS	11
72384	TURRELL	CRITTENDEN	5
72386	TYRONZA	POINSETT	11
72387	VANNDALE	CROSS	11
72389	WABASH	PHILLIPS	11
72390	WEST HELENA	PHILLIPS	11
72391	WEST RIDGE	MISSISSIPPI	5
72392	WHEATLEY	SAINT FRANCIS	11
72394	WIDENER	SAINT FRANCIS	11
72395	WILSON	MISSISSIPPI	5
72396	WYNNE	CROSS	11
72401	JONESBORO	CRAIGHEAD	9
72402	JONESBORO	CRAIGHEAD	9
72403	JONESBORO	CRAIGHEAD	9
72404	JONESBORO	CRAIGHEAD	9
72410	ALICIA	LAWRENCE	11
72411	BAY	CRAIGHEAD	9
72412	BEECH GROVE	GREENE	11
72413	BIGGERS	RANDOLPH	11
72414	BLACK OAK	CRAIGHEAD	9
72415	BLACK ROCK	LAWRENCE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72416	BONO	CRAIGHEAD	9
72417	BROOKLAND	CRAIGHEAD	9
72419	CARAWAY	CRAIGHEAD	9
72421	CASH	CRAIGHEAD	9
72422	CORNING	CLAY	11
72424	DATTO	CLAY	11
72425	DELAPLAINE	GREENE	11
72426	DELL	MISSISSIPPI	5
72427	EGYPT	CRAIGHEAD	9
72428	ETOWAH	MISSISSIPPI	5
72429	FISHER	POINSETT	11
72430	GREENWAY	CLAY	11
72431	GRUBBS	JACKSON	11
72432	HARRISBURG	POINSETT	11
72433	HOXIE	LAWRENCE	11
72434	IMBODEN	LAWRENCE	11
72435	KNOBEL	CLAY	11
72436	LAFE	GREENE	11
72437	LAKE CITY	CRAIGHEAD	9
72438	LEACHVILLE	MISSISSIPPI	5
72439	LIGHT	GREENE	11
72440	LYNN	LAWRENCE	11
72441	MC DOUGAL	CLAY	11
72442	MANILA	MISSISSIPPI	5
72443	MARMADUKE	GREENE	11
72444	MAYNARD	RANDOLPH	11
72445	MINTURN	LAWRENCE	11
72447	MONETTE	CRAIGHEAD	9
72449	O KEAN	RANDOLPH	11
72450	PARAGOULD	GREENE	11
72451	PARAGOULD	GREENE	11
72453	PEACH ORCHARD	CLAY	11
72454	PIGGOTT	CLAY	11
72455	POCAHONTAS	RANDOLPH	11
72456	POLLARD	CLAY	11
72457	PORTIA	LAWRENCE	11
72458	POWHATAN	LAWRENCE	11
72459	RAVENDEN	LAWRENCE	11
72460	RAVENDEN SPRINGS	RANDOLPH	11
72461	RECTOR	CLAY	11
72462	REYNO	RANDOLPH	11
72464	SAINT FRANCIS	CLAY	11
72465	SEDGWICK	LAWRENCE	11
72466	SMITHVILLE	LAWRENCE	11
72467	STATE UNIVERSITY	CRAIGHEAD	9
72469	STRAWBERRY	LAWRENCE	11
72470	SUCCESS	CLAY	11
72471	SWIFTON	JACKSON	11
72472	TRUMANN	POINSETT	11
72473	TUCKERMAN	JACKSON	11
72474	WALCOTT	GREENE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72475	WALDENBURG	POINSETT	11
72476	WALNUT RIDGE	LAWRENCE	11
72478	WARM SPRINGS	RANDOLPH	11
72479	WEINER	POINSETT	11
72482	WILLIFORD	SHARP	11
72501	BATESVILLE	INDEPENDENCE	11
72503	BATESVILLE	INDEPENDENCE	11
72512	HORSESHOE BEND	IZARD	11
72513	ASH FLAT	SHARP	11
72515	BEXAR	FULTON	11
72517	BROCKWELL	IZARD	11
72519	CALICO ROCK	IZARD	11
72520	CAMP	FULTON	11
72521	CAVE CITY	SHARP	11
72522	CHARLOTTE	INDEPENDENCE	11
72523	CONCORD	CLEBURNE	11
72524	CORD	INDEPENDENCE	11
72525	CHEROKEE VILLAGE	SHARP	11
72526	CUSHMAN	INDEPENDENCE	11
72527	DESHA	INDEPENDENCE	11
72528	DOLPH	IZARD	11
72529	CHEROKEE VILLAGE	SHARP	11
72530	DRASCO	CLEBURNE	11
72531	ELIZABETH	FULTON	11
72532	EVENING SHADE	SHARP	11
72533	FIFTY SIX	STONE	11
72534	FLORAL	INDEPENDENCE	11
72536	FRANKLIN	IZARD	11
72537	GAMALIEL	BAXTER	11
72538	GEPP	FULTON	11
72539	GLENCOE	FULTON	11
72540	GUION	IZARD	11
72542	HARDY	SHARP	11
72543	HEBER SPRINGS	CLEBURNE	11
72544	HENDERSON	BAXTER	11
72545	HEBER SPRINGS	CLEBURNE	11
72546	IDA	CLEBURNE	11
72550	LOCUST GROVE	INDEPENDENCE	11
72553	MAGNESS	INDEPENDENCE	11
72554	MAMMOTH SPRING	FULTON	11
72555	MARCELLA	STONE	11
72556	MELBOURNE	IZARD	11
72560	MOUNTAIN VIEW	STONE	11
72561	MOUNT PLEASANT	IZARD	11
72562	NEWARK	INDEPENDENCE	11
72564	OIL TROUGH	INDEPENDENCE	11
72565	OXFORD	IZARD	11
72566	PINEVILLE	IZARD	11
72567	PLEASANT GROVE	STONE	11
72568	PLEASANT PLAINS	INDEPENDENCE	11
72569	POUGHKEEPSIE	SHARP	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72571	ROSIE	INDEPENDENCE	11
72572	SAFFELL	LAWRENCE	11
72573	SAGE	IZARD	11
72575	SALADO	INDEPENDENCE	11
72576	SALEM	FULTON	11
72577	SIDNEY	SHARP	11
72578	STURKIE	FULTON	11
72579	SULPHUR ROCK	INDEPENDENCE	11
72581	TUMBLING SHOALS	CLEBURNE	11
72583	VIOLA	FULTON	11
72584	VIOLET HILL	IZARD	11
72585	WIDEMAN	IZARD	11
72587	WISEMAN	IZARD	11
72601	HARRISON	BOONE	11
72602	HARRISON	BOONE	11
72611	ALPENA	BOONE	11
72613	BEAVER	CARROLL	11
72615	BERGMAN	BOONE	11
72616	BERRYVILLE	CARROLL	11
72617	BIG FLAT	BAXTER	11
72619	BULL SHOALS	MARION	11
72623	CLARKRIDGE	BAXTER	11
72624	COMPTON	NEWTON	11
72626	COTTER	BAXTER	11
72628	DEER	NEWTON	11
72629	DENNARD	VAN BUREN	11
72630	DIAMOND CITY	BOONE	11
72631	EUREKA SPRINGS	CARROLL	11
72632	EUREKA SPRINGS	CARROLL	11
72633	EVERTON	BOONE	11
72634	FLIPPIN	MARION	11
72635	GASSVILLE	BAXTER	11
72636	GILBERT	SEARCY	11
72638	GREEN FOREST	CARROLL	11
72639	HARRIET	SEARCY	11
72640	HASTY	NEWTON	11
72641	JASPER	NEWTON	11
72642	LAKEVIEW	BAXTER	11
72644	LEAD HILL	BOONE	11
72645	LESLIE	SEARCY	11
72648	MARBLE FALLS	NEWTON	11
72650	MARSHALL	SEARCY	11
72651	MIDWAY	BAXTER	11
72653	MOUNTAIN HOME	BAXTER	11
72654	MOUNTAIN HOME	BAXTER	11
72655	MOUNT JUDEA	NEWTON	11
72657	TIMBO	STONE	11
72658	NORFORK	BAXTER	11
72659	NORFORK	BAXTER	11
72660	OAK GROVE	CARROLL	11
72661	OAKLAND	MARION	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72662	OMAHA	BOONE	11
72663	ONIA	STONE	11
72666	PARTHENON	NEWTON	11
72668	PEEL	MARION	11
72669	PINDALL	SEARCY	11
72670	PONCA	NEWTON	11
72672	PYATT	MARION	11
72675	SAINT JOE	SEARCY	11
72677	SUMMIT	MARION	11
72679	TILLY	POPE	11
72680	TIMBO	STONE	11
72682	VALLEY SPRINGS	BOONE	11
72683	VENDOR	NEWTON	11
72685	WESTERN GROVE	NEWTON	11
72686	WITTS SPRINGS	SEARCY	11
72687	YELLVILLE	MARION	11
72701	FAYETTEVILLE	WASHINGTON	3
72702	FAYETTEVILLE	WASHINGTON	3
72703	FAYETTEVILLE	WASHINGTON	3
72704	FAYETTEVILLE	WASHINGTON	3
72711	AVOCA	BENTON	3
72712	BENTONVILLE	BENTON	3
72714	BELLA VISTA	BENTON	3
72715	BELLA VISTA	BENTON	3
72716	BENTONVILLE	BENTON	3
72717	CANEHILL	WASHINGTON	3
72718	CAVE SPRINGS	BENTON	3
72719	CENTERTON	BENTON	3
72721	COMBS	MADISON	11
72722	DECATUR	BENTON	3
72727	ELKINS	WASHINGTON	3
72728	ELM SPRINGS	WASHINGTON	3
72729	EVANSVILLE	WASHINGTON	3
72730	FARMINGTON	WASHINGTON	3
72732	GARFIELD	BENTON	3
72733	GATEWAY	BENTON	3
72734	GENTRY	BENTON	3
72735	GOSHEN	WASHINGTON	3
72736	GRAVETTE	BENTON	3
72737	GREENLAND	WASHINGTON	3
72738	HINDSVILLE	MADISON	11
72739	HIWASSE	BENTON	3
72740	HUNTSVILLE	MADISON	11
72741	JOHNSON	WASHINGTON	3
72742	KINGSTON	MADISON	11
72744	LINCOLN	WASHINGTON	3
72745	LOWELL	BENTON	3
72747	MAYSVILLE	BENTON	3
72749	MORROW	WASHINGTON	3
72751	PEA RIDGE	BENTON	3
72752	PETTIGREW	MADISON	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72753	PRAIRIE GROVE	WASHINGTON	3
72756	ROGERS	BENTON	3
72757	ROGERS	BENTON	3
72758	ROGERS	BENTON	3
72760	SAINT PAUL	MADISON	11
72761	SILOAM SPRINGS	BENTON	3
72762	SPRINGDALE	WASHINGTON	3
72764	SPRINGDALE	WASHINGTON	3
72765	SPRINGDALE	WASHINGTON	3
72766	SPRINGDALE	WASHINGTON	3
72768	SULPHUR SPRINGS	BENTON	3
72769	SUMMERS	WASHINGTON	3
72770	TONTITOWN	WASHINGTON	3
72773	WESLEY	MADISON	11
72774	WEST FORK	WASHINGTON	3
72776	WITTER	MADISON	11
72801	RUSSELLVILLE	POPE	11
72802	RUSSELLVILLE	POPE	11
72811	RUSSELLVILLE	POPE	11
72812	RUSSELLVILLE	POPE	11
72820	ALIX	FRANKLIN	11
72821	ALTUS	FRANKLIN	11
72823	ATKINS	POPE	11
72824	BELLEVILLE	YELL	11
72826	BLUE MOUNTAIN	LOGAN	11
72827	BLUFFTON	YELL	11
72828	BRIGGSVILLE	YELL	11
72829	CENTERVILLE	YELL	11
72830	CLARKSVILLE	JOHNSON	11
72832	COAL HILL	JOHNSON	11
72833	DANVILLE	YELL	11
72834	DARDANELLE	YELL	11
72835	DELAWARE	LOGAN	11
72837	DOVER	POPE	11
72838	GRAVELLY	YELL	11
72839	HAGARVILLE	JOHNSON	11
72840	HARTMAN	JOHNSON	11
72841	HARVEY	SCOTT	11
72842	HAVANA	YELL	11
72843	HECTOR	POPE	11
72845	KNOXVILLE	JOHNSON	11
72846	LAMAR	JOHNSON	11
72847	LONDON	POPE	11
72851	NEW BLAINE	LOGAN	11
72852	OARK	JOHNSON	11
72853	OLA	YELL	11
72854	OZONE	JOHNSON	11
72855	PARIS	LOGAN	11
72856	PELSOR	NEWTON	11
72857	PLAINVIEW	YELL	11
72858	POTTSVILLE	POPE	11

**DAIRYLAND INSURANCE COMPANY
AUTOMOBILE MANUAL ARKANSAS**

ZIP CODE	CITY	COUNTY	RATING TERRITORY
72860	ROVER	YELL	11
72863	SCRANTON	LOGAN	11
72865	SUBIACO	LOGAN	11
72901	FORT SMITH	SEBASTIAN	10
72902	FORT SMITH	SEBASTIAN	10
72903	FORT SMITH	SEBASTIAN	10
72904	FORT SMITH	SEBASTIAN	10
72905	FORT SMITH	SEBASTIAN	10
72906	FORT SMITH	SEBASTIAN	10
72908	FORT SMITH	SEBASTIAN	10
72913	FORT SMITH	SEBASTIAN	10
72914	FORT SMITH	SEBASTIAN	10
72916	FORT SMITH	SEBASTIAN	10
72917	FORT SMITH	SEBASTIAN	10
72918	FORT SMITH	SEBASTIAN	10
72919	FORT SMITH	SEBASTIAN	10
72921	ALMA	CRAWFORD	10
72923	BARLING	SEBASTIAN	10
72926	BOLES	SCOTT	11
72927	BOONEVILLE	LOGAN	11
72928	BRANCH	FRANKLIN	11
72930	CECIL	FRANKLIN	11
72932	CEDARVILLE	CRAWFORD	10
72933	CHARLESTON	FRANKLIN	11
72934	CHESTER	CRAWFORD	10
72935	DYER	CRAWFORD	10
72936	GREENWOOD	SEBASTIAN	10
72937	HACKETT	SEBASTIAN	10
72938	HARTFORD	SEBASTIAN	10
72940	HUNTINGTON	SEBASTIAN	10
72941	LAVACA	SEBASTIAN	10
72943	MAGAZINE	LOGAN	11
72944	MANSFIELD	SCOTT	11
72945	MIDLAND	SEBASTIAN	10
72946	MOUNTAINBURG	CRAWFORD	10
72947	MULBERRY	CRAWFORD	10
72948	NATURAL DAM	CRAWFORD	10
72949	OZARK	FRANKLIN	11
72950	PARKS	SCOTT	11
72951	RATCLIFF	LOGAN	11
72952	RUDY	CRAWFORD	10
72955	UNIONTOWN	CRAWFORD	10
72956	VAN BUREN	CRAWFORD	10
72957	VAN BUREN	CRAWFORD	10
72958	WALDRON	SCOTT	11
72959	WINSLOW	WASHINGTON	3

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Filing Company: Dairyland Insurance Company *State Tracking Number:* EFT \$25
Company Tracking Number: AR DAP 2008
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Product Name: DIC Auto 2008
Project Name/Number: AR DAP 2008/AR DAP 2008

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