

SERFF Tracking Number: VKNG-125990695 State: Arkansas
Filing Company: Dairyland Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR DAP 2009
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Dairyland Auto
Project Name/Number: /

Filing at a Glance

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

SERFF Tr Num: VKNG-125990695 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$100
Co Tr Num: AR DAP 2009 State Status: Fees verified and received
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Authors: Kyle Tkachuk, Jonathan Sauer Disposition Date: 02/05/2009
Date Submitted: 01/23/2009 Disposition Status: Filed
Effective Date Requested (New): 03/05/2009 Effective Date (New): 03/05/2009
Effective Date Requested (Renewal): 05/05/2009 Effective Date (Renewal): 04/05/2009

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/05/2009
State Status Changed: 01/29/2009 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Attached is a revision of our Arkansas Dairyland Private Passenger Automobile Manual. The revised manual pages are dated effective ~~March 5, 2009~~ March 5, 2009 for new business and April 5, 2009 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.

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Product Name: Dairyland Auto
Project Name/Number: /

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

Respectfully,

John Prevost
Product Manager
608 826-3138
john.prevost@sentry.com

Company and Contact

Filing Contact Information

John Prevost, Product Manager
1224 Deming Way
Madison, WI 53717

john.prevost@sentry.com
(608) 826-3138 [Phone]
(608) 836-8931[FAX]

Filing Company Information

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

CoCode: 21164
Group Code: 169
Group Name: Sentry Insurance
FEIN Number: 39-1047310

State of Domicile: Wisconsin
Company Type:
State ID Number:

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Dairyland Insurance Company	\$100.00	01/23/2009	25230777

SERFF Tracking Number: VKNG-125990695

State: Arkansas

Filing Company: Dairyland Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR DAP 2009

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Dairyland Auto

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/05/2009	02/05/2009

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Alexa Grissom	01/29/2009	01/29/2009

Industry Response

Response Letters

Responded By	Created On	Date Submitted
Kyle Tkachuk	01/30/2009	01/30/2009

SERFF Tracking Number: VKNG-125990695 State: Arkansas
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 Project Name/Number: /

Disposition

Disposition Date: 02/05/2009
 Effective Date (New): 03/05/2009
 Effective Date (Renewal): 04/05/2009
 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%	\$24,800	974	\$827,862	7.100%	0.400%	4.100%

SERFF Tracking Number: VKNG-125990695 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Dairyland Auto
 Project Name/Number: /

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	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	Memorandum and Exhibit I	Filed	Yes
Rate	Dairyland Insurance AR Auto Manual	Filed	Yes

SERFF Tracking Number: VKNG-125990695 State: Arkansas
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Product Name: Dairyland Auto
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/29/2009
Submitted Date 01/29/2009
Respond By Date
Dear John Prevost,

This will acknowledge receipt of the captioned filing. Please submit the APCS in Excel.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/30/2009
Submitted Date 01/30/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: The APCS Form in excel format.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

SERFF Tracking Number: VKNG-125990695

State: Arkansas

Filing Company: Dairyland Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR DAP 2009

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Dairyland Auto

Project Name/Number: /

Jonathan Sauer, Kyle Tkachuk

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 Company Tracking Number: AR DAP 2009
 TOI: 19.0 Personal Auto
 Product Name: Dairyland Auto
 Project Name/Number: /

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.000%
Effective Date of Last Rate Revision:	05/21/2008
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	4.100%	3.000%	\$24,800	974	\$827,862	7.100%	0.400%

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Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Dairyland Insurance AR Auto Manual	Pg 2-4	Replacement	AR Rate Manual.pdf

**DAIRYLAND INSURANCE COMPANY
ARKANSAS AUTOMOBILE MANUAL**

BODILY INJURY LIABILITY

Monthly Term Factors

BASE RATE	\$ 27.45
------------------	-----------------

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	\$ 21.42
------------------	-----------------

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.
\$ 25,000	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	\$ 10.50 per month, subject to \$200 deductible
\$50,000	\$15.75 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

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 Product Name: Dairyland Auto
 Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract
Review Status: Filed 02/05/2009

Comments:

Attachment:

Form A-1.do.pdf

Satisfied -Name: APCS-Auto Premium Comparison
 Survey
Review Status: Filed 02/05/2009

Comments:

Attachment:

PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 02/05/2009

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
Review Status: Filed 02/05/2009

Bypass Reason:

N/A

Comments:

Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty
Review Status: Filed 02/05/2009

Comments:

Attachment:

Transmittal.pdf

SERFF Tracking Number: VKNG-125990695 State: Arkansas
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Company Tracking Number: AR DAP 2009
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Dairyland Auto
Project Name/Number: /

Review Status:

Satisfied -Name: Memorandum and Exhibit I

Filed

02/05/2009

Comments:

Attachments:

AR Filing Memorandum.pdf

Exhibit I - AR.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
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THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature
Kyle Tkachuk
Printed Name
Actuarial Analyst II
Title
715-346-8203
Telephone Number
kyle.tkachuk@sentry.com
Email address

SERFF Tracking Number: VKNG-125990695 *State:* Arkansas
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Product Name: Dairyland Auto
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Attachment "PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR DAP 2009
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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	6.8	4.0					
PD	1.8	1.4					
CL	-5.1	0.0					
CP	0.0	0.0					
PIP	-5.1	0.0					
UM	16.6	13.2					
TOTAL OVERALL EFFECT	4.1	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
2008	1713	3.0	5/21/08	1538847	777783	50.5	56.9
2007	2416	0.0	6/6/07	2465857	1518428	61.6	57.6
2004	4063	0.0	1/28/04	5071742	2820941	55.6	53.6

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	14.1%
B. General Expense	14.1%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	6.1%
E. Other (explain)	
F. TOTAL	36.8%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 7.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0.4% 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 2009
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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
	Kyle Tkachuk 1800 North Point Drive Stevens Point WI 54481	Actuarial Analyst	715-346-8203	715-346-7266	kyle.tkachuk@sentry.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Kyle Tkachuk

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: 3/5/2009 Renewal: 5/5/2009
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	1/23/2009
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 2009
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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 #: EFT Amount: 100.00
	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%. Our 2 year indicated rate change is +4.1%.

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

Exhibit I Development of Indicated Automobile Statewide Rate Level Change.

Exhibit I shows the development of our indicated rate level changes by coverage and are credibility weighted.

Lines 15 through 17 show the determination of the weighting. The most current rate level adjustment factors are used. Data is rolling accident year.

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. Adjusted UMPD base rate.
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.

The rate level changes included in this filing are summarized as follows:

Item	BI	PD	UM	MP	PIP	CP	CL	Total
Overall	4.0%	1.4%	13.2%	0.0%	0.0%	0.0%	0.0%	3.0%

RATE LEVEL INDICATION		SPLIT TREND INDICATIONS										EXHIBIT I
DAIRYLAND AUTOMOBILE		Credibility Weighted Indications					ARKANSAS					
As of 9/30/2008 Trended to 9/30/2009												
Rolling Accident Year (Q#-Quarter#)		BI	PD	UM	MP	PI	Total Liability	CP	CL	Physical Damage	TOTAL	
1 Earned Premium Excluding fees	Q404-Q305	2,315,680	1,952,096	189,379	1,228	41,942	4,500,324	173,734	383,028	556,763	5,057,087	
	Q405-Q306	1,773,303	1,494,030	152,029	967	34,966	3,455,296	128,305	277,334	405,640	3,860,935	
	Q406-Q307	1,175,666	989,424	109,933	628	26,644	2,302,296	87,073	179,646	266,718	2,569,014	
	Q407-Q308	802,708	671,086	74,784	409	21,305	1,570,293	43,665	93,238	136,904	1,707,197	
Total		6,067,358	5,106,636	526,125	3,232	124,857	11,828,208	432,778	933,247	1,366,025	13,194,233	
2 Model Year and Symbol Drift	Q404-Q305	1.000	1.000	1.000	1.000	1.000		1.319	1.311			
	Q405-Q306	1.000	1.000	1.000	1.000	1.000		1.231	1.225			
	Q406-Q307	1.000	1.000	1.000	1.000	1.000		1.148	1.145			
	Q407-Q308	1.000	1.000	1.000	1.000	1.000		1.072	1.070			
3 Fees Policy, Rein., or Service	Q404-Q305	108,110	91,135	8,841	57	1,958	210,102	8,111	17,882	25,993	236,095	
	Q405-Q306	88,516	74,576	7,589	48	1,745	172,474	6,404	13,843	20,248	192,722	
	Q406-Q307	61,955	52,140	5,793	33	1,404	121,325	4,589	9,467	14,055	135,380	
	Q407-Q308	43,684	36,521	4,070	22	1,159	85,457	2,376	5,074	7,450	92,908	
4 Case Incurred Losses and ALAE	Q404-Q305	1,475,575	1,182,243	114,666	0	17,877	2,790,361	86,911	187,893	274,804	3,065,165	
	Q405-Q306	1,084,351	727,280	153,451	0	5,321	1,970,404	64,420	117,203	181,623	2,152,027	
	Q406-Q307	783,048	581,842	101,309	0	4,472	1,470,671	40,573	88,190	128,763	1,599,434	
	Q407-Q308	214,439	320,408	31,983	0	10,243	577,073	44,426	10,469	54,894	631,967	
5 Loss Develop. Factors CASE State BI,PD,CL,CP ldf's	Q404-Q305	1.019	1.000	1.011	1.000	1.000		1.000	1.000	1.000		
	Q405-Q306	1.036	1.000	1.045	0.994	1.000		1.001	0.999	1.000		
	Q406-Q307	1.089	1.001	1.168	0.982	1.013		1.001	0.998	0.999		
	Q407-Q308	1.882	1.084	1.978	0.937	1.103		1.017	0.952	1.005		
6 Projected L/R before trend (4x5)/(1+3)	Q404-Q305	62.0%	57.9%	58.5%	0.0%	40.7%	59.9%	47.8%	46.9%	47.2%	58.5%	
	Q405-Q306	60.4%	46.4%	100.4%	0.0%	14.5%	55.6%	47.9%	40.2%	42.6%	54.2%	
	Q406-Q307	68.9%	55.9%	102.3%	0.0%	16.2%	64.3%	44.3%	46.6%	45.8%	62.4%	
	Q407-Q308	47.7%	49.1%	80.2%	0.0%	50.3%	49.9%	98.2%	10.1%	38.2%	48.9%	
7a Rate level adjustment factors (Premium Factors)	Q404-Q305	1.063	1.006	1.003	1.003	1.003		1.003	1.003	1.303		
	Q405-Q306	1.063	1.006	1.003	1.003	1.003		1.003	1.003	1.220		
	Q406-Q307	1.063	1.006	1.003	1.003	1.003		1.003	1.003	1.142		
	Q407-Q308	1.052	1.003	1.000	1.000	1.000		1.000	1.000	1.067		
7b (Service Fee Factors)	Q404-Q305	1.000	1.000	1.000	1.000	1.000		1.000	1.000			
	Q405-Q306	1.000	1.000	1.000	1.000	1.000		1.000	1.000			
	Q406-Q307	1.000	1.000	1.000	1.000	1.000		1.000	1.000			
	Q407-Q308	1.000	1.000	1.000	1.000	1.000		1.000	1.000			
8 Earned Premiums at current rate levels (1x2x7a)+(3x7b)	Q404-Q305	2,570,095	2,054,961	198,788	1,288	44,026	4,869,158	237,920	521,519	759,439	5,628,597	
	Q405-Q306	1,973,856	1,577,583	160,074	1,018	36,817	3,749,348	164,777	354,639	519,416	4,268,764	
	Q406-Q307	1,311,520	1,047,208	116,022	663	28,120	2,503,533	104,852	215,710	320,561	2,824,094	
	Q407-Q308	887,992	709,420	78,861	432	22,467	1,699,171	49,174	104,852	154,026	1,853,197	
Total		6,743,462	5,389,172	553,746	3,402	131,429	12,821,210	556,722	1,196,719	1,753,441	14,574,651	
9 ULAE Factors	Q404-Q305	1.153	1.153	1.153	1.153	1.153		1.153	1.153			
	Q405-Q306	1.153	1.153	1.153	1.153	1.153		1.153	1.153			
	Q406-Q307	1.153	1.153	1.153	1.153	1.153		1.153	1.153			
	Q407-Q308	1.153	1.153	1.153	1.153	1.153		1.153	1.153			
10 Trend Factors	Q404-Q305	1.093	1.101	1.093	1.000	1.000		0.740	1.077			
	Q405-Q306	1.082	1.080	1.082	1.000	1.000		0.822	1.061			
	Q406-Q307	1.071	1.058	1.071	1.000	1.000		0.914	1.046			
	Q407-Q308	1.061	1.038	1.061	1.000	1.000		1.015	1.030			
11 Projected Loss and LAE ratio - using on-level premiums [(4x5x9x10)/8]	Q404-Q305	73.7%	73.0%	73.5%	0.0%	46.8%	73.1%	31.2%	44.7%	40.5%	68.7%	
	Q405-Q306	71.0%	57.4%	124.9%	0.0%	16.7%	67.0%	37.1%	40.4%	39.3%	63.7%	
	Q406-Q307	80.3%	67.9%	125.9%	0.0%	18.6%	76.5%	40.8%	49.2%	46.4%	73.1%	
	Q407-Q308	55.6%	58.6%	98.1%	0.0%	58.0%	58.8%	107.5%	11.3%	42.0%	57.4%	
	Q404-Q307	74.3%	66.6%	103.6%	0.0%	29.3%	71.8%	35.1%	44.2%	41.3%	68.0%	
	Q405-Q308	70.6%	60.9%	119.3%	0.0%	27.9%	68.2%	49.2%	38.7%	42.0%	65.3%	
	Q406-Q308	70.3%	64.1%	114.7%	0.0%	36.1%	69.3%	62.1%	36.8%	45.0%	66.9%	
	Q407-Q308	55.6%	58.6%	98.1%	0.0%	58.0%	58.8%	107.5%	11.3%	42.0%	57.4%	
12 Permissible Loss and LAE ratio		63.2%	63.2%	63.2%	63.2%	63.2%		65.5%	65.5%			
13 Trend Permissible		67.1%	65.6%	67.1%	63.2%	63.2%		66.5%	67.5%			
14 Claims Received	Q404-Q305	316	778	59	0	36	1,189	87	85	172	1,361	
	Q405-Q306	214	491	54	5	24	788	59	55	114	902	
	Q406-Q307	145	326	24	1	17	513	28	37	65	578	
	Q407-Q308	59	154	15	0	7	235	28	5	33	268	
	Q404-Q307	675	1,595	137	6	77	2,490	174	177	351	2,841	
	Q405-Q308	418	971	93	6	48	1,536	115	97	212	1,748	
	Q406-Q308	204	480	39	1	23	747	56	42	98	845	
	Q407-Q308	59	154	15	0	7	235	28	5	33	268	
15 Full Credibility		1,082	1,082	1,082	1,082	1,082		1,082	1,082			
16 Credibility - using Square root rule and full credibility above	Q404-Q307	0.790	1.000	0.356	0.074	0.267		0.401	0.404			
	Q405-Q308	0.622	0.947	0.293	0.074	0.210		0.326	0.299			
	Q406-Q308	0.434	0.666	0.190	0.030	0.147		0.227	0.197			
	Q407-Q308	0.234	0.377	0.118	0.000	0.079		0.161	0.068			
17 Credibility weighted loss and LAE ratio - uses C/W Permissible as the complement	Q404-Q307	72.8%	66.6%	80.1%	58.5%	54.2%		53.9%	58.1%			
	Q405-Q308	69.3%	61.2%	82.4%	58.5%	55.8%		60.9%	58.9%			
	Q406-Q308	68.5%	64.6%	76.1%	61.3%	59.2%		65.5%	61.5%			
	Q407-Q308	64.4%	63.0%	70.7%	63.2%	62.8%		73.1%	63.7%			
18 Indicated rate level change	Q404-Q307	12.3%	4.4%	21.8%	-6.1%	-11.7%	9.1%	-14.6%	-9.4%	-11.0%	6.6%	
	Q405-Q308	7.8%	-2.6%	24.8%	-6.1%	-9.6%	4.0%	-5.9%	-8.4%	-7.6%	2.7%	
	Q406-Q308	6.8%	1.8%	16.6%	-2.5%	-5.1%	5.0%	0.0%	-5.1%	-3.5%	4.1%	
	Q407-Q308	1.5%	-0.3%	9.7%	0.0%	-0.5%	1.1%	9.5%	-2.3%	1.5%	1.1%	

SERFF Tracking Number: VKNG-125990695 *State:* Arkansas
Filing Company: Dairyland Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: AR DAP 2009
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Dairyland Auto
Project Name/Number: /

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	Supporting Document	APCS-Auto Premium Comparison Survey	01/15/2009	PPA Survey FORM APCS.pdf

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 21164-169
 Company Name: Dairyland Insurance Company
 Contact Person: John Prevost
 Telephone No.: 608-826-3138
 Email Address: john_prevost@sentriv.com
 Effective Date: 3/5/2009

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
Telephone: 501-371-2800
 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 %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

		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		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$4,476	\$6,420	\$2,688	\$3,636	\$4,644	\$6,588	\$2,832	\$3,804	\$4,440	\$6,408	\$2,724	\$3,612	\$4,644	\$6,588	\$2,832	\$3,804	\$5,088	\$7,188	\$3,072	\$4,176
	100/300/50 Liability with Comprehensive and Collision			\$5,088	\$7,320	\$3,144	\$4,152	\$5,256	\$7,488	\$3,288	\$4,320	\$5,112	\$7,392	\$3,216	\$4,152	\$5,256	\$7,488	\$3,288	\$4,320	\$5,676	\$8,040	\$3,516	\$4,668
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$5,712	\$8,112	\$3,372	\$4,656	\$5,976	\$8,376	\$3,564	\$4,920	\$5,604	\$7,992	\$3,348	\$4,584	\$5,976	\$8,376	\$3,564	\$4,920	\$6,660	\$9,348	\$3,924	\$5,472
	100/300/50 Liability with Comprehensive and Collision			\$6,324	\$9,012	\$3,828	\$5,172	\$6,588	\$9,276	\$4,020	\$5,436	\$6,276	\$8,976	\$3,840	\$5,124	\$6,588	\$9,276	\$4,020	\$5,436	\$7,248	\$10,200	\$4,368	\$5,964
2003 Honda Odyssey "EX"	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$5,712	\$8,112	\$3,372	\$4,656	\$5,976	\$8,376	\$3,564	\$4,920	\$5,604	\$7,992	\$3,348	\$4,584	\$5,976	\$8,376	\$3,564	\$4,920	\$6,660	\$9,348	\$3,924	\$5,472
	100/300/50 Liability with Comprehensive and Collision			\$6,324	\$9,012	\$3,828	\$5,172	\$6,588	\$9,276	\$4,020	\$5,436	\$6,276	\$8,976	\$3,840	\$5,124	\$6,588	\$9,276	\$4,020	\$5,436	\$7,338	\$10,200	\$4,368	\$5,964
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$6,504	\$9,180	\$3,816	\$5,328	\$6,852	\$9,528	\$4,056	\$5,676	\$6,348	\$8,988	\$3,780	\$5,220	\$6,852	\$9,528	\$4,056	\$5,676	\$7,680	\$10,704	\$4,500	\$6,336
	100/300/50 Liability with Comprehensive and Collision			\$7,116	\$10,080	\$4,272	\$5,844	\$7,464	\$10,428	\$4,512	\$6,192	\$7,020	\$9,972	\$4,272	\$5,760	\$7,464	\$10,428	\$4,512	\$6,192	\$8,268	\$11,556	\$4,944	\$6,828
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$8,184	\$11,400	\$4,740	\$6,756	\$8,688	\$11,904	\$5,112	\$7,260	\$7,908	\$11,040	\$4,680	\$6,552	\$8,688	\$11,904	\$5,112	\$7,260	\$9,804	\$13,524	\$5,724	\$8,148
	100/300/50 Liability with Comprehensive and Collision			\$8,796	\$12,300	\$5,196	\$7,272	\$9,300	\$12,804	\$5,568	\$7,776	\$8,580	\$12,024	\$5,172	\$7,092	\$9,300	\$12,804	\$5,568	\$7,776	\$10,392	\$17,376	\$6,168	\$8,640
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,848	\$2,856	\$1,272	\$1,464	\$1,848	\$2,856	\$1,272	\$1,464	\$2,016	\$3,132	\$1,380	\$1,596	\$1,848	\$2,856	\$1,272	\$1,464	\$1,764	\$2,688	\$1,236	\$1,404
	Minimum Liability with Comprehensive and Collision			\$4,848	\$6,900	\$2,916	\$3,960	\$5,088	\$7,140	\$3,084	\$4,200	\$4,812	\$6,876	\$2,940	\$3,948	\$5,088	\$7,140	\$3,084	\$4,200	\$5,556	\$7,812	\$3,348	\$4,584
	100/300/50 Liability with Comprehensive and Collision			\$5,460	\$7,800	\$3,372	\$4,476	\$5,700	\$8,040	\$3,540	\$4,719	\$5,484	\$7,860	\$3,432	\$4,488	\$5,700	\$8,040	\$3,540	\$4,716	\$6,144	\$8,664	\$3,792	\$5,076