

SERFF Tracking Number: VKNG-126153223 State: Arkansas
Filing Company: Viking Insurance Company of WI State Tracking Number: EFT \$100
Company Tracking Number: VIC-06152009-RATE-09VN
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: VIC-06152009-Rate-09VN
Project Name/Number: VIC-06152009-Rate-09VN/

Filing at a Glance

Company: Viking Insurance Company of WI
Product Name: VIC-06152009-Rate-09VN
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule

SERFF Tr Num: VKNG-126153223 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$100
Co Tr Num: VIC-06152009-RATE-09VN State Status: Fees verified and received
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Authors: Johanna Reed, Curtis Templin, Lorin Millard Disposition Date: 06/04/2009
Date Submitted: 05/14/2009 Disposition Status: Filed
Effective Date Requested (New): 06/15/2009 Effective Date (New): 06/15/2009
Effective Date Requested (Renewal): 07/29/2009 Effective Date (Renewal): 07/29/2009

State Filing Description:

General Information

Project Name: VIC-06152009-Rate-09VN
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 06/04/2009
State Status Changed: 05/21/2009
Corresponding Filing Tracking Number:
Filing Description:
Please see our filing attached.

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

Company and Contact

Filing Contact Information

SERFF Tracking Number: VKNG-126153223 State: Arkansas
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John Prevost, Product Manager john.prevost@sentry.com
1224 Deming Way (608) 826-3138 [Phone]
Madison, WI 53717 (608) 836-8931[FAX]

Filing Company Information

Viking Insurance Company of WI CoCode: 13137 State of Domicile: Wisconsin
1800 North Point Drive Group Code: 169 Company Type:
Stevens Point, WI 54481 Group Name: State ID Number:
(608) 836-3000 ext. 8263116[Phone] FEIN Number: 39-1150917

SERFF Tracking Number: VKNG-126153223 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 1 Filing X \$100.00 = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Viking Insurance Company of WI	\$100.00	05/14/2009	27896998

<i>SERFF Tracking Number:</i>	<i>VKNG-126153223</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Viking Insurance Company of WI</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>VIC-06152009-RATE-09VN</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>VIC-06152009-Rate-09VN</i>		
<i>Project Name/Number:</i>	<i>VIC-06152009-Rate-09VN/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/04/2009	06/04/2009

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	05/26/2009	05/26/2009	Johanna Reed	05/27/2009	05/27/2009
Pending Industry Response	Alexa Grissom	05/21/2009	05/21/2009			

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Agent Guide	Supporting Document	Johanna Reed	05/19/2009	05/19/2009

SERFF Tracking Number: VKNG-126153223

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Disposition

Disposition Date: 06/04/2009

Effective Date (New): 06/15/2009

Effective Date (Renewal): 07/29/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Agent Guide	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter in response to Objection	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Territory Exhibit	Filed	Yes
Supporting Document	Memorandum	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Property & Casualty Doc	Filed	Yes
Supporting Document	Agent Guide	Filed	Yes
Supporting Document	Agent Guide	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/26/2009

Submitted Date 05/26/2009

Respond By Date

Dear John Prevost,

This will acknowledge receipt of the captioned filing. Thank you for the amendment to the manual. I will hold the filing open pending receipt of the additional amendments.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/27/2009

Submitted Date 05/27/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see our updated information.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Agent Guide

Comment:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Please note: We do not carry 100/300 limits. We substituted the 100/300 with 50/100.

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Cover Letter in response to Objection

SERFF Tracking Number: VKNG-126153223

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Product Name: VIC-06152009-Rate-09VN

Project Name/Number: VIC-06152009-Rate-09VN/

Comment:

Satisfied -Name: Territory Exhibit

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Curtis Templin, Johanna Reed, Lorin Millard

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Project Name/Number: VIC-06152009-Rate-09VN/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/21/2009
Submitted Date 05/21/2009
Respond By Date

Dear John Prevost,

This will acknowledge receipt of the captioned filing. In accordance with Regulation 23 Sec. 7B, this filing may not be implemented until 20 days after the requested information is provided. Please provide justification for the requested changes for discounts and territories. On the APCS, if you do not write the limits, please simply insert zeros in those fields. Please provide the factors that would result in an insured receive over a 20 percent increase as indicated on the Rf-1. Lastly, the rules indicate a collision loss will be considered at-fault. Please review Ark. Code Ann. 23-79-152 and revise your rules accordingly.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

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Amendment Letter

Amendment Date:

Submitted Date: 05/19/2009

Comments:

Please see updated supporting documentation.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Agent Guide

Comment:

AR 06.15.2009 Agt Guide v1.pdf

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Agent Guide	Review Status: Filed	06/04/2009
Comments:		
Attachments:		
AR 06.15.2009 Agt Guide v1.pdf		
AR 06.15.2009 Agt Guide.pdf		
Satisfied -Name: A-1 Private Passenger Auto Abstract	Review Status: Filed	06/04/2009
Comments:		
Attachment:		
FORM A-1 Private Passenger Auto Abstract.pdf		
Satisfied -Name: APCS-Auto Premium Comparison Survey	Review Status: Filed	06/04/2009
Comments:		
Please note: We do not carry 100/300 limits. We substituted the 100/300 with 50/100.		
Attachments:		
PPA Survey FORM APCS.xls		
PPA Survey FORM APCS - 0 for 100 300 Limits .pdf		
Satisfied -Name: NAIC loss cost data entry document	Review Status: Filed	06/04/2009
Comments:		
Attachments:		
FORM RF-1 Rate Filing Abstract.pdf		
FORM RF-1 Rate Filing Abstract Updated.pdf		
Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	06/04/2009

SERFF Tracking Number: VKNG-126153223 *State:* Arkansas
Filing Company: Viking Insurance Company of WI *State Tracking Number:* EFT \$100
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Project Name/Number: VIC-06152009-Rate-09VN/

Comments:

Attachment:

F843AR_010906[1] - No File.pdf

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Project Name/Number: VIC-06152009-Rate-09VN/

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

Satisfied -Name: Cover Letter in response to
Objection **Review Status:** Filed 06/04/2009

Comments:

Attachment:

Dairyland Auto Filing response 1 - Cover Letter.pdf

Satisfied -Name: Cover Letter **Review Status:** Filed 06/04/2009

Comments:

Attachment:

Dairyland Auto Filing - Cover Letter.pdf

Satisfied -Name: Territory Exhibit **Review Status:** Filed 06/04/2009

Comments:

Attachment:

Territory exhibit.pdf

Satisfied -Name: Memorandum **Review Status:** Filed 06/04/2009

Comments:

Attachment:

Exhibit Memorandum.pdf

Satisfied -Name: Exhibits **Review Status:** Filed 06/04/2009

Comments:

Attachment:

Exhibits.pdf

Satisfied -Name: Property & Casualty Doc **Review Status:** Filed 06/04/2009

SERFF Tracking Number: VKNG-126153223

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Filing Company: Viking Insurance Company of WI

State Tracking Number: EFT \$100

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Product Name: VIC-06152009-Rate-09VN

Project Name/Number: VIC-06152009-Rate-09VN/

Comments:

Attachment:

AR Property & Casualty Doc.pdf

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Arkansas Auto Guide

Effective
June 15, 2009

DAIRYLAND[®] AUTO

Dairyland Auto property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See your policy for complete coverage details.

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Agent Services

CUSTOMER SERVICE

800-334-0090
Press 2 for Auto
Press 1 for Spanish

AUTO POLICY PHONE OPTIONS

Agents Press 1	Policyholders Press 2
Payments 1	Claims 1
Policy Information.... 1	Payments 2
Technical Support ... 3	Policy Information.... 2
Claims Assistance..... 4	Customer Care..... 5
Customer Care..... 5	Repeat Options..... #
Repeat Options..... #	

CONTACT OPTIONS

Fax

Claims: 503-362-6203
Proof: 888-845-2447

E-mail

Customer Service: *freeport_custsrv@sentry.com*
Agency Supply: *madagency-support@sentry.com*

Mail

Claims:
Viking Insurance
P.O. Box 5930
Madison, WI 53705-5930
All Other:
Viking Insurance
P.O. Box 8021
Stevens Point, WI 54481-8021

FORMS

Agency Supply

1. Go to **dairyland-ins.com**
2. Select "Services"
- 3. Select "Agency Request"**
4. Select "State Specific Forms"
5. Select the state and print

PAYMENTS

Online

Make payments online at **dairyland-ins.com** via credit card, e-check and electronic funds transfer (EFT).

Western Union

- Step 1:** Go to your local Western Union.
Step 2: Fill out blue Quick Collect form:
Pay to: Viking Insurance
Code city: Monthly
Code State: IL
Step 3: Give your name and policy number to Western Union. There is a fee, but this will ensure same-day payment of the bill.

RATING & UPLOAD SUPPORT

For assistance with rating & upload software dial:
1-800-334-0090, Press 4, Press 3

MARKETING

Regional Agency Sales Manager(s)

Kenny Wideman 800-532-2525, x3463930 *Kenny.Wideman@sentry.com*

Agency Sales Manager

Terry Norris 800-532-2525, x3463931 *Terry.Norris@sentry.com*

Underwriting Rules

Underwriting Company

- Dairyland Insurance Company

Agent's Binding Responsibility

- The time and date of binding can be no earlier than the time and date the application is signed by the applicant and agent, and down payment is made.
- The application, payment, or endorsement must be submitted electronically at the time the coverage is bound.
- If an applicant does not meet the underwriting standards listed in this rule guide, do not bind coverage.
- Inspect all vehicles before binding physical damage coverage.

Binding Authority Suspended During Severe Weather Watches and Warnings

When the National Weather Service issues a weather watch or warning in the area where a vehicle is being operated (hurricane, tropical storm, tornado, flood, etc) binding authority is suspended for Physical Damage coverage. Do not bind coverage for the duration of the watch or warning. When the National Weather Service withdraws the watch or warning, agents may bind Physical Damage risks again.

Driver Exclusions

- You cannot exclude:
 - The named insured
- You can exclude:
 - A registered owner who is not in our insured's household and who does not drive the vehicle.
 - Other licensed and unlicensed drivers in the household.
- Attach a signed and completed driver exclusion form, including date of birth and relationship to insured, with an explanation for the exclusion, to the application.
- To delete an exclusion, we require a request signed by the named insured to add the excluded driver to the policy and all the appropriate driver information.

Financial Responsibility (SR-22)

- SR-22 filings will only be made in states in which the insuring Company writes private passenger automobile insurance.
- All vehicles in the insured household must be insured whenever an SR-22 filing is made.
- When completing the SR-22 filing in your office, indicate the correct issuing company based on the product sold. See Program Features Table under Underwriting Companies.
- SR-22 filings will be issued only when all registered vehicles for the named insured are insured with Viking.

Insurance Score

- An insurance score may be ordered for the first Named Insured on all applications submitted.
- The ordering of an insurance score is included as a step within our rating software.
- A customer has the right not to provide his/her Social Security Number.
- Please request the applicant's permission to order an insurance score by reading the following:
"As part of our underwriting process, we order an insurance score based upon your credit history. This score may be used to underwrite and price your policy. Consumer reports that contain information about your driving and claim history may also be obtained.
You have the right to be told the name and address of the reporting agencies that provide these reports and to see and correct your personal information. We may disclose this

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information to properly service your policy or to conduct our business. Our privacy notice will be included with your policy and is also available upon request.”

- If submitting the business through AutoLink, a pop-up window will display to record whether the insured “agrees” with the above statements or “does not agree”.
- This score is an inquiry only and will not affect an applicant’s credit history or his/her ability to obtain credit for future purchases or loans.
- Our vendor of insurance score information is TransUnion. If the applicant suspects the report is inaccurate, they may contact:

Choice Point Consumer Service Center

PO Box 105108

Atlanta, GA 30348-5108

Phone: 1-800-456-6004

Unacceptable Risks

Risks with any of the following characteristics are unacceptable and should not be written.

- Invalid drivers license status, unless the license is being reinstated.
- Risks where an operator has a revoked license, unless that operator is excluded from coverage.
- Physical damage only policies.
- Comprehensive coverage written without Collision.
- Military risks, unless stationed in the rating state.
- Drivers not residing in the rating state at least 10 months per year.
- Risks in which the insured knowingly fails to provide either Company with the correct vehicle garaging address or fails to include all household and non-household drivers who drive the insured vehicle on a regular or ongoing basis.
- Drivers under the legal drinking age with an alcohol/drug related violation.
- Motor Vehicles used in/with a felony.
- Any violations involving a fatality/assault (i.e. Vehicular Assault).
- An individual who has been successfully denied payment by an insurer of a claim under an automobile insurance policy where there was evidence of fraud or intent to defraud.

Eligible Vehicles

- The rates in the auto programs apply to private passenger vehicles, pickup trucks, vans, and panel trucks with a gross vehicle weight less than 10,000 pounds and carrying capacity of one ton or less.
- Please refer to the Surcharge section for description of acceptable Business Use vehicles.

Ineligible Vehicles

The following vehicles are ineligible for any coverage:

- Vehicles with a gross vehicle weight in excess of 10,000 pounds
- Vehicles with a carrying capacity in excess of 1 ton.
- Any vehicle having less than four wheels.
- Commercial use vehicles.
- Any vehicle used for wholesale or retail purposes (including mail, floral, pizza, newspaper, courier, etc.).
- Company fleet vehicles registered to corporations or businesses.
- Dump trucks, including pickup trucks converted for this purpose.
- Emergency vehicles, including vehicles used in volunteer fire departments.
- Gasoline and explosive haulers and vehicles used for similar purposes.
- Taxi cabs and all other vehicles used in public livery or haul for hire.
- Vehicles used in speed contests, races, exhibitions or “off-road”.
- Snowplows.

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- Homemade, custom-built, altered or "kit" cars.
- Motor homes or recreational vehicles.
- Flat bed trucks.
- Classic or antique autos.
- Limousines.
- Vehicles with detachable camper bodies that contain sleeping or cooking facilities.
- Vehicles not titled in the name of the applicant or the applicant's spouse unless a leased vehicle (minimum one year lease term).
- Vehicles not registered for street use.
- Vehicles which have been substantially modified from its original manufactured state including:
 - Raised or lowered suspension
 - Steering geometry changed
 - Engine or drive train altered or changed
 - Addition of traction bars
 - Oversized tires
- Any vehicle for which the Company does not have a rate lawfully in effect.

Vehicles Ineligible for Physical Damage

- Vehicles rated based on cost new or current value with a value exceeding \$50,000.
- Non-owned vehicles, including short-term rentals (6 months or less).
- Vehicles with custom paint.
- Gray market vehicles.
- Vehicles insured for a "stated amount".
- Vehicles over 20 years old. Vehicle age changes October 1st each year.
- Any vehicle which has previously had a total loss claim and which is retained by the insured.

* Other information on general physical damage limitations for conversion vans and special equipment can be found on page 11.

Final Underwriting Authority

We reserve the right to make final underwriting decision on all applications. A combination of factors may cause an application to be unacceptable even though not specified in this rule guide's Underwriting Rules. All requests for exceptions must be made through your product management team.

Rating Rules

Driver Eligibility Maximums (per driver)	Currently licensed in
<ul style="list-style-type: none">• 15 points• 2 alcohol/drug violations* in the past 36 months• 2 at-fault accidents in the past 36 months	U.S. / Foreign / International Driver's License

*Alcohol/drug violations include OWI (operating while intoxicated), RBT(refusal of breath/blood test), and OC (Open container)

General Rules

- A registered owner must be listed as a named insured.
- The premium is determined by rating the highest rated driver on the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, etc.
- If there are more vehicles than drivers, an excess vehicle factor is applied to the each additional vehicle.

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- If an applicant has convictions or at-fault accidents in the most recent 36 months, apply the surcharge points from the Point Schedule.
- If a single occurrence results in more than one conviction/at-fault accident, charge only for the conviction/at-fault accident with the highest point value.
- When surcharges become 3 years old, they will be dropped from the insured's record at the next renewal and the next renewal will be adjusted accordingly.
- All vehicles model year 1970 with liability coverage only and older should be rated at symbol 7 in the Monthly product.

Symbols

- Company developed Make & model Symbols are used.

Driver Classifications

- A "married" operator is an operator who is a legally married person living with his or her spouse, or a widowed operator.
- Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured should be added as a non-rated driver, but will not be included in the rating of the policy. The permit driver will become a rated driver (a) when the insured has obtained their full license (b) the first renewal after the permit driver becomes of legal license age.

Point Schedule

If exact date of accidents and violations are not available, please include the approximate month and year. Charge the following for incidents within past 36 months:

Accidents

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Speeding

- 1st Occurrence – 2 points
- 2nd Occurrence – 2 points
- 3rd and subsequent occurrences – 1 point

Operating while intoxicated

- 1st Occurrence – 1 point
- 1st Occurrence with other accidents / violations – 5 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 3 points

Examples:

- Driving while intoxicated / drugs
- Intoxicant in vehicle - operator
- Refusal of breath / blood test

Major Violations

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Examples:

- Attempting to Elude Officer

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- Failure to keep vehicle under control
- Failure to stop after an accident
- Hit and run
- Racing / speed contest / drag racing
- Reckless driving

Minor violations

1st Occurrence – 3 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 4 points

Examples:

- Backing illegally
- Careless driving
- Deviate lane / cross center line
- Driving against traffic / one way
- Driving on the wrong side highway / road
- Failure to give signal
- Failure to obey sign / signal
- Failure to stop for school bus
- Failure yield right of way to a vehicle / pedestrian
- Following too close
- Illegal turn
- Improper lane change
- Inattentive driving
- Passing illegally / improperly
- Miscellaneous minor violation

Operating without License

1st Occurrence – 5 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 2 points

Examples:

- Illegal / unlawful use of license
- Operating on expired license
- Operating without a license
- Operating after revocation
- Operating after suspension
- Loaning of license

Chargeable Accidents

An accident is considered chargeable unless it can be demonstrated that the:

- Vehicle was legally parked.
- Vehicle was struck in the rear while legally stopped for traffic or traffic control device.
- Vehicle collided with a bird or animal.
- Accident involved hit-and-run driver and was reported to proper authorities within 24 hours.
- Accident is one in which judgment or reimbursement is obtained from other party, providing the company makes no liability payment on behalf of the insured.

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The following claims qualify as chargeable accidents: A chargeable accident is defined as an at-fault accident where the total damages exceed \$500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

- Bodily injury payments of \$1 or more.
- Property damage payments of \$200 or more.
- Collision payments of \$1 or more.
- Single vehicle accidents shall be considered chargeable accidents.
- Policies will be surcharged for chargeable claims by permissive operators.

Billing Options

Six-Month Program
16.66% Down Payment + 5 Installments *
20 % Down Payment + 4 Installments *
Quarterly Payment + 1 Installment *
Paid in full

* See AutoLink for details

Electronic Fund Transfer (EFT)

- EFT may be initiated at time of new business, or during the active policy term via the AutoLink Endorsement module. However, the initial down payment cannot be withdrawn via EFT and must be submitted via another payment method.
- An EFT Authorization form must be completed and signed before EFT is initiated. This signed form must be retained in your office for the period of time required by the state. A copy of the form must be provided to the customer
- EFT adds, changes and cancels will take effect within two business days following the submission request on AutoLink. Any bills with an outstanding Due Date prior to EFT taking effect will not be paid via EFT.
- The frequency of EFT withdrawals will be according to the existing payment plan for the current term. Upon renewal, the pay plan will change to a monthly billing plan.
- EFT information (account number, account type, etc...) can be changed or cancelled via the AutoLink endorsement module. In the event of a change or cancellation, the appropriate signed form is required and must be retained also. Changes and cancels will take effect 3 calendar days after submitted.

Fees

Policy Fee	Reissue Fee	Billing Fee	Returned Check Fee
None	None	Not to exceed \$8 - Non-EFT \$0 - EFT	\$20

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Billing: This fee applies on each installment and renewal bill. The reduced billing fee is charged when EFT is enabled on the policy.

Returned Check: This fee is charged when insured checks are not honored due to insufficient funds or stop payment.

Coverages

BI-PD	UM/UIM-BI	UM-PD	PIP
25/50/25	25/50	25	5000 Medical/Hospital
50/100/25	50/100	50	70% Work Loss
50/100/50			5000 Accidental Death
Medical Payments		Comprehensive	Collision
	500	100	250
	1000	250	500
	2000	500	1000
	5000		

	Lienholder Deductible	Towing & Labor	Rental Reimbursement	Special Equipment	Named Non-Owner
	100/250	\$25 per disablement \$50 per disablement	\$20 per day \$600 Maximum	\$3000 Maximum \$1000 Stereo max	Not Available
					Broadform Named Driver
Monthly Premiums	\$0	\$1 \$2	\$4	\$1 per \$100 of value	Not Available

BI-PD

- All policies must have liability.
- Vehicles on multi-car policies must carry the same liability limits.
- See Physical Damage Rules page 11.

UM/UIM-BI

- Limits for UM cannot be greater than the BI limits.
- UM/UIM limits/rejection must match on all vehicles.
- UM-BI will be added to the policy unless the insured rejects coverage.

UM-PD

- A \$200 deductible will apply if no Collision coverage is carried on the policy. If Collision is carried, the \$200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.
- UM-PD cannot be purchased without UM-BI.
- All of the insured's vehicles must have the same UM-PD limits/rejection.
- UM-PD will be added to the policy unless the insured rejects coverage.

No-Fault Personal Injury Protection

- Coverages available are \$5,000 Medical Hospital, 70% Work Loss and \$5,000 Accidental Death.

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- Each coverage is purchased separately.
- If any of the PIP coverages are not desired, the insured must sign the PIP rejections on the application.
- PIP Medical may be purchased instead of Medical Payments.

Medical Payments

- Medical payments may be purchased instead of PIP Medical.

Lienholder Deductible

- This allows the insured to carry a deductible on physical damage higher than most lienholders allow.
- Deductibles would be reduced to \$100 for Comprehensive and \$250 for Collision on losses paid directly to the lienholder, when the vehicle is repossessed or a total loss.

Special Equipment

- Available only when Comprehensive and Collision coverages are purchased.
- Please refer to the Physical Damage Rules section for detailed guidelines on this coverage.

Rental Reimbursement

- This coverage reimburses the Insured for rental expenses incurred by the insured when the Insured Vehicle is withdrawn from use as the result of a covered loss.
- Coverage pays up to \$20 per day and a maximum of \$600 for the rental duration.
- Available only when Comprehensive and Collision coverages are carried.

Towing & Labor

- This coverage reimburses the Insured for towing and labor expenses each time an Insured Vehicle is disabled, including mechanical breakdown.
- Coverage varies.
- Available only when Comprehensive and Collision coverages are carried.

Physical Damage

General Rules

- The Comprehensive and Collision premium for any vehicle includes the loss of or damage to all permanently installed equipment, parts or accessories which were installed by the original manufacturer of the vehicle.
- Comprehensive is not available without Collision.
- Physical damage coverage applying to stereo and other sound producing equipment is limited to \$500.
- The Comprehensive deductible cannot exceed the Collision deductible.
- Every policy must carry liability coverage.
- The agent must inspect all vehicles to be insured physical damage. The inspection form on the back of the application must be completed with any and all pre-existing damage noted.

Conversion Vans

- Conversion vans are pick-ups, vans or utility vehicles requiring physical damage coverage which have a conversion package or add-on and custom equipment not installed by the original automobile manufacturer.
- Conversion vans are written in this program according to the current value symbols.
- Conversion vans require inside and outside photographs for binding.
- Special Equipment Coverage must be purchased to cover the value of add-on and custom equipment or the conversion package.

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- An itemized list of such equipment must be submitted with the application.
- Note that Special Equipment Coverage is limited to a maximum of \$3,000 (\$1,000 for all stereo and sound producing equipment) and that all accompanying Comprehensive and Collision deductibles apply.
- Physical damage coverage on conversion vans provides coverage up to the actual cash value of the standard vehicle without any special equipment plus the lesser of the actual cash value or the stated amount value of the special equipment or conversion package.

Special Equipment

- A separate premium is charged for special custom, non-factory installed equipment.
- The maximum special equipment coverage available is \$3,000.
- The maximum coverage on all stereo and sound-producing equipment is \$1,000.
- Comprehensive and Collision coverage must be purchased in order to purchase special equipment coverage.
- The physical damage deductibles listed on the declarations page apply to all special equipment.
- Examples of common types of special equipment include:
 - T-tops
 - Portable toppers
 - Stereo equipment
 - Running boards
 - Custom exterior or interior work
 - Equipment to increase performance
 - Sun roof or any deluxe roof treatment
 - Rollbars and custom bumpers
 - Special wheels or tires
 - Bugshields
 - Captains Chairs

Discounts

Discount amounts vary by combination and coverage.

Defensive Driving Course

- This discount will apply when the insured is age 55 or older and has successfully completed an Accident Prevention Course approved by the Motor Vehicle Department.
- Eligibility begins from the date of course completion. The course must be taken every three years to continue the discount.
- A copy of the certificate must accompany the application.
- The discount will not apply if the course is ordered by the court or another government entity.

Multi-Car

- This discount will be given to all listed vehicles registered to the Named Insured. This also applies to all listed vehicles registered to the spouse of the Named Insured as long as spouse and Named Insured are legally married, living at same residence, and both are listed on the policy.
- Policy limits for BI-PD, UM/UIM and Medical Payments must be identical on each listed vehicle.

Good Student

- This discount will apply to college graduates under 25 whose cumulative scholastic records show:
 - A "B" grade average or higher, or

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- A 3.0 average or higher on a 4 point scale.

- This discount applies to liability and physical damage premiums.
- Married insured's are not eligible for this discount.
- A copy of the transcript must be secured at the time of application and retained in your file. When submitting a paper endorsement, proof will need to be faxed.

Homeowners

- This discount is applied to policies when applicants submit proof of property insurance for a home they own.
- The insured must reside in the home, which includes condominiums, townhouses and mobile homes.
- Acceptable proof is a copy of any homeowner, condominium, townhouse or mobile home declaration providing proof of current coverage. Applications, binders and property tax assessments or mortgage coupons are also acceptable.
- The address on the acceptable proof must be the same as the policy garaging address.
- This discount can be added mid-term when endorsement and proof is submitted. The endorsement will be effective the date notification is received.

Transfer

- This discount is offered when applications are submitted with proof of 6 months prior insurance. This discount cannot be added after the first 30 days of the policy inception date.
- Acceptable proof is a copy of the most recent dec page, ID card, renewal offer, experience letter or non-renewal/cancellation notice.
- ❖ **Transfer level 1** requires that no more than 15 days lapse between the expiration date of the prior policy and the new policy effective date.
- ❖ **Transfer level 2** requires 0 days lapse between the expiration date of the prior policy and the new policy effective date.
- If applicant is U.S. Military personnel who has documentation they are returning from active duty overseas and where not required to have insurance, then apply transfer discount in accordance with remaining discount requirements. Retain proof in agency records. Acceptable proof includes U.S. Military documents providing applicant's name, overseas location, and tour of duty dates.
- Insureds who have not maintained insurance for other valid reasons (no prior vehicle ownership, service in Peace Corps, etc.) may qualify for this discount, as long as the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the prior 12 months. A statement explaining the valid reason for not having prior insurance must accompany the application.
- Proof must be faxed within 72 hours. If proof is not faxed, discount will be removed.
- Viking Personal Lines companies cannot be used as proof.
- This discount remains in place for the life of this policy.
- Policies that fall outside of the reissue guidelines lose this discount.

Paid in Full

- This discount is offered when the entire 6 month term premium is submitted with the application.

Advanced Quote

- Discount applies when quote is initiated on Autolink 7 or more days before the policy effective date.
- Policy must carry Transfer discount level 2 (six months prior insurance with no lapse in coverage).

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Business Use - Artisan Use

- Acceptable business use vehicles will be surcharged. The surcharge applies to BI-PD, Medical Payment, Comprehensive and Collision coverages.

Acceptable business use includes, but is not limited to:

- Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- Vehicles used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations.
- Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs).
- Vehicles used in a business for occasional errands.

Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable if all of the following conditions are met:

- There are no more than two (2) vehicles in this category on the policy.
- The insured visits no more than two job sites per day.
- The vehicle is owned or leased by an individual, not a corporation or partnership.
- The vehicle is operated solely by the named insured or other resident relative.
- The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.
- The load capacity of the vehicle is less than one ton.

Unacceptable business use includes, but is not limited to:

- Any business involving frequent stops, whether on regular route or not, such as courier, exterminators, delivery services, etc.
- Vehicles used in transporting passengers for a fee.
- Vehicles with permanently installed mobile equipment such as hoists, air compressors, pumps and generators, spraying, building cleaning, lighting and well servicing equipment.
- Vehicles used in security and surveillance operations.
- Vehicles used to transport migrant workers or used in agricultural business.
- Any vehicle used to tow a trailer carrying tools or supplies.

Foreign/International Driver's License

- Assigned to drivers on the policy with a foreign or international license. Drivers must be licensed in the U.S. for one year before the surcharge will be removed.

Out-of-State License

- Applies to each driver with an out-of-state license.

Unverifiable Driving Record

- Assigned to each driver for which the company cannot obtain a current MVR.
- Insureds who have not maintained a license for a valid reason (i.e., Peace Corps, military stationed outside the USA, have not owned a vehicle, etc.) will not be surcharged.
- If both Unverifiable Driving Record and Foreign/International Driver's License surcharges are applicable only the Foreign/International Driver's License surcharge will apply.

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Procedures

Commissions and Reissue Window

Policy Terms	Commission Levels New/Renewal	Reissue Period
Six-Month	15% /12%	60 days

Applications

- Applications must be submitted electronically through AutoLink. If you experience any difficulty submitting the application electronically, please contact Customer Service.
- Applications must be completed in full and a paper copy signed by you and the applicant, including completion of the appropriate rejections and initial section. The signed copy must be retained in your file.
- Applications missing the following critical information may result in policy cancellation: Driver Information (date of birth and license number), Vehicle Identification Number, and required signatures.

Payment Procedures

- All premiums must be submitted gross. We do not accept premium financing.
- Insured's check should be made payable or endorsed to the company.
- See Fee Section for applicable fees. All fees are fully earned.
- Payments must be received by the Company or you by the due date.
- For Alternative Payment Options - see Agent Services section.
- When the deposit premium provides enough days of coverage for the Company to issue a policy, that policy will be issued for the exact number of days of coverage the premium will provide.
- Renewal Options:
 - ❖ Monthly installment plans, quarterly installments or a paid in full option is offered at renewal.
 - ❖ Renewals are sent directly to the insured prior to the renewal date.
- If payment is accepted in your office, you must indicate date and time payment is received.
- Late, short payments and NSF payments may be subject to an additional fee. See Fee Table.
- If the renewal is not paid the policy will expire. If applicable, financial responsibility and lienholder cancellations will be sent. No cancellation notices are sent for nonpayment of renewal billings.
- Renewal payments of less than our minimum tolerance percentages will be refunded within 15 days or less and the policy will cancel for nonpayment of premium effective the date shown on the renewal offer. No additional notification will be sent.
- Electronic Fund Transfer (EFT) is also available as a payment method. See AutoLink for available billing options.

Endorsements

- Endorsements should be submitted via AutoLink, our internet based web page, but may be faxed, e-mailed, phoned or sent in writing only when the system is unavailable. See Agent Services page for information.
- Endorsements requesting the deletion of a driver or lowering the limits of liability must be signed by all named insureds.
- All endorsements will be computed on a pro rate basis using the rules and rates in effect as of the effective date of the policy term.
- If an additional premium is due, the insured will be billed directly.

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- Any additional premium due in the Six-Month program will be spread over the remaining installments in the current policy term. An estimated additional premium should accompany all change requests for additional coverage. If no additional money is sent with this type of endorsement request, the next statement's amount due will be greater than the amount the insured is expecting.

Reissues/Rewrites

- Policies cancelled at the installment carry date may be rewritten within 60 days of the cancellation date without submitting a new application. After 60 days, a new application and fees are required.
- When the insured sends a late payment directly, reissued coverages will take effect at 12:01 AM on the date received.
- Late payments of less than our minimum tolerance percentage will be refunded within 7 days or less and the policy will cancel for non-payment of premium effective the date of the renewal offer. No additional notification will be sent.
- When the insured makes a late payment to you, the date and time must be clearly indicated and initialed by the agent on the payment stub. The declaration page will be issued effective 12:01 AM the day following receipt of payment. However, in the event of a loss, the original binding date and time would be considered.
- A policy that cancels for non-payment of an additional balance due requires a new application.
- Reissue requests should be performed electronically at the time the payment is bound. The corresponding payment upload must include all appropriate fees.
- If the reissue is a result of an installment lapse a new policy number and term will be assigned.

Installment Processing

- A minimum down payment is required. The insured will be billed for the balance in equal installments.
- Installment bills are self-canceling. No separate cancel notice will be sent.
- Payment plans available include monthly bill, quarterly bill and paid in full.
 - Monthly Bill – The first installment is due approximately 30 days from the inception date of the policy and all subsequent payments are due monthly, thereafter.
 - Quarterly Bill – The installment is due approximately 90 days from the inception date of the policy.
 - Paid in Full – The entire 6 month term is paid in full at inception or renewal.

Cancellations

- Policy cancellation requests should be processed electronically through AutoLink.
- When a written cancellation request is submitted, the cancellation will be effective the date received, unless a future cancel effective date is indicated.
- Back-dated cancellations beyond the agent binding authority are not allowed.
- No Flat Cancellations. Return premium for insured request cancellations will be calculated on a short rate basis.
- Company initiated cancellations will be calculated on a pro rated basis.

Agency File Documentation

Since you no longer are required to forward applications and many of the associated documents to Dairyland Insurance, we do ask that certain documents be available upon request. We will be performing occasional File Compliance Audits via fax to make sure training has been adequate and the required documents are being properly maintained in the agency files. This is to ensure that your interests and ours are protected in the event of a claim or legal issue.

File Maintenance Requirements

- Original signed application. The General Acknowledgement block must be signed by the Named Insured or additional Named Insured.

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- Appropriate coverage rejection signature(s). Signed by the Named Insured or the additional Named Insured.
- Driver exclusion (where available) signatures. Signed by the named Insured and/or additional Named Insured as shown on the application or Declarations page.
- Description of Business/Artisan use when applicable.
- Any insured requests for policy change.
- Physical Damage inspection form and photos (where required by law). When Comprehensive and Collision coverages are selected, a detailed list of existing damages must be kept.
- Complete garaging address when it differs from the mailing address.
- Proof of prior insurance for Transfer discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of insurance for Homeowners discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of not-at-fault. A police report, letter from the insurance company, or details of the accident indicating not at fault.
- Documentation for discounts requiring proof.
- Any insured requests for policy change.
- For Electronic Fund Transfer (EFT), the original signed authorization form should be retained for the period of time required by the state. The same applies with regard to EFT Change and Cancel forms.

Compliance Audit Requirements

- Audits will be performed via fax, or in person, on randomly selected policies.
 - Normal audit frequency is once per quarter
 - New agents will be audited more frequently until 10 "passes" are attained.
 - Failed audits will result in increased audit frequency.
- Requested documentation must be faxed back to us within 48 hours.
- Audits may be performed on cancelled/non-renewed policies.
- Files must be maintained for a minimum of the state legal requirement.

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Arkansas Auto Guide

Effective
June 15, 2009

DAIRYLAND[®] AUTO

Dairyland Auto property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See your policy for complete coverage details.

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Agent Services

CUSTOMER SERVICE

800-334-0090
Press 2 for Auto
Press 1 for Spanish

AUTO POLICY PHONE OPTIONS

Agents Press 1	Policyholders Press 2
Payments 1	Claims 1
Policy Information.... 1	Payments 2
Technical Support ... 3	Policy Information.... 2
Claims Assistance..... 4	Customer Care..... 5
Customer Care..... 5	Repeat Options..... #
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CONTACT OPTIONS

Fax

Claims: 503-362-6203
Proof: 888-845-2447

E-mail

Customer Service: *freeport_custsrv@sentry.com*
Agency Supply: *madagency-support@sentry.com*

Mail

Claims:
Viking Insurance
P.O. Box 5930
Madison, WI 53705-5930
All Other:
Viking Insurance
P.O. Box 8021
Stevens Point, WI 54481-8021

FORMS

Agency Supply

1. Go to **dairyland-ins.com**
2. Select "Services"
- 3. Select "Agency Request"**
4. Select "State Specific Forms"
5. Select the state and print

PAYMENTS

Online

Make payments online at **dairyland-ins.com** via credit card, e-check and electronic funds transfer (EFT).

Western Union

- Step 1:** Go to your local Western Union.
Step 2: Fill out blue Quick Collect form:
Pay to: Viking Insurance
Code city: Monthly
Code State: IL
Step 3: Give your name and policy number to Western Union. There is a fee, but this will ensure same-day payment of the bill.

RATING & UPLOAD SUPPORT

For assistance with rating & upload software dial:
1-800-334-0090, Press 4, Press 3

MARKETING

Regional Agency Sales Manager(s)

Kenny Wideman 800-532-2525, x3463930 *Kenny.Wideman@sentry.com*

Agency Sales Manager

Terry Norris 800-532-2525, x3463931 *Terry.Norris@sentry.com*

Underwriting Rules

Underwriting Company

- Dairyland Insurance Company

Agent's Binding Responsibility

- The time and date of binding can be no earlier than the time and date the application is signed by the applicant and agent, and down payment is made.
- The application, payment, or endorsement must be submitted electronically at the time the coverage is bound.
- If an applicant does not meet the underwriting standards listed in this rule guide, do not bind coverage.
- Inspect all vehicles before binding physical damage coverage.

Binding Authority Suspended During Severe Weather Watches and Warnings

When the National Weather Service issues a weather watch or warning in the area where a vehicle is being operated (hurricane, tropical storm, tornado, flood, etc) binding authority is suspended for Physical Damage coverage. Do not bind coverage for the duration of the watch or warning. When the National Weather Service withdraws the watch or warning, agents may bind Physical Damage risks again.

Driver Exclusions

- You cannot exclude:
 - The named insured
- You can exclude:
 - A registered owner who is not in our insured's household and who does not drive the vehicle.
 - Other licensed and unlicensed drivers in the household.
- Attach a signed and completed driver exclusion form, including date of birth and relationship to insured, with an explanation for the exclusion, to the application.
- To delete an exclusion, we require a request signed by the named insured to add the excluded driver to the policy and all the appropriate driver information.

Financial Responsibility (SR-22)

- SR-22 filings will only be made in states in which the insuring Company writes private passenger automobile insurance.
- All vehicles in the insured household must be insured whenever an SR-22 filing is made.
- When completing the SR-22 filing in your office, indicate the correct issuing company based on the product sold. See Program Features Table under Underwriting Companies.
- SR-22 filings will be issued only when all registered vehicles for the named insured are insured with Viking.

Insurance Score

- An insurance score may be ordered for the first Named Insured on all applications submitted.
- The ordering of an insurance score is included as a step within our rating software.
- A customer has the right not to provide his/her Social Security Number.
- Please request the applicant's permission to order an insurance score by reading the following:
"As part of our underwriting process, we order an insurance score based upon your credit history. This score may be used to underwrite and price your policy. Consumer reports that contain information about your driving and claim history may also be obtained.

You have the right to be told the name and address of the reporting agencies that provide these reports and to see and correct your personal information. We may disclose this

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information to properly service your policy or to conduct our business. Our privacy notice will be included with your policy and is also available upon request.”

- If submitting the business through AutoLink, a pop-up window will display to record whether the insured “agrees” with the above statements or “does not agree”.
- This score is an inquiry only and will not affect an applicant’s credit history or his/her ability to obtain credit for future purchases or loans.
- Our vendor of insurance score information is TransUnion. If the applicant suspects the report is inaccurate, they may contact:

Choice Point Consumer Service Center

PO Box 105108

Atlanta, GA 30348-5108

Phone: 1-800-456-6004

Unacceptable Risks

Risks with any of the following characteristics are unacceptable and should not be written.

- Invalid drivers license status, unless the license is being reinstated.
- Risks where an operator has a revoked license, unless that operator is excluded from coverage.
- Physical damage only policies.
- Comprehensive coverage written without Collision.
- Military risks, unless stationed in the rating state.
- Drivers not residing in the rating state at least 10 months per year.
- Risks in which the insured knowingly fails to provide either Company with the correct vehicle garaging address or fails to include all household and non-household drivers who drive the insured vehicle on a regular or ongoing basis.
- Drivers under the legal drinking age with an alcohol/drug related violation.
- Motor Vehicles used in/with a felony.
- Any violations involving a fatality/assault (i.e. Vehicular Assault).
- An individual who has been successfully denied payment by an insurer of a claim under an automobile insurance policy where there was evidence of fraud or intent to defraud.

Eligible Vehicles

- The rates in the auto programs apply to private passenger vehicles, pickup trucks, vans, and panel trucks with a gross vehicle weight less than 10,000 pounds and carrying capacity of one ton or less.
- Please refer to the Surcharge section for description of acceptable Business Use vehicles.

Ineligible Vehicles

The following vehicles are ineligible for any coverage:

- Vehicles with a gross vehicle weight in excess of 10,000 pounds
- Vehicles with a carrying capacity in excess of 1 ton.
- Any vehicle having less than four wheels.
- Commercial use vehicles.
- Any vehicle used for wholesale or retail purposes (including mail, floral, pizza, newspaper, courier, etc.).
- Company fleet vehicles registered to corporations or businesses.
- Dump trucks, including pickup trucks converted for this purpose.
- Emergency vehicles, including vehicles used in volunteer fire departments.
- Gasoline and explosive haulers and vehicles used for similar purposes.
- Taxi cabs and all other vehicles used in public livery or haul for hire.
- Vehicles used in speed contests, races, exhibitions or "off-road".
- Snowplows.

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- Homemade, custom-built, altered or "kit" cars.
- Motor homes or recreational vehicles.
- Flat bed trucks.
- Classic or antique autos.
- Limousines.
- Vehicles with detachable camper bodies that contain sleeping or cooking facilities.
- Vehicles not titled in the name of the applicant or the applicant's spouse unless a leased vehicle (minimum one year lease term).
- Vehicles not registered for street use.
- Vehicles which have been substantially modified from its original manufactured state including:
 - Raised or lowered suspension
 - Steering geometry changed
 - Engine or drive train altered or changed
 - Addition of traction bars
 - Oversized tires
- Any vehicle for which the Company does not have a rate lawfully in effect.

Vehicles Ineligible for Physical Damage

- Vehicles rated based on cost new or current value with a value exceeding \$50,000.
- Non-owned vehicles, including short-term rentals (6 months or less).
- Vehicles with custom paint.
- Gray market vehicles.
- Vehicles insured for a "stated amount".
- Vehicles over 20 years old. Vehicle age changes October 1st each year.
- Any vehicle which has previously had a total loss claim and which is retained by the insured.

* Other information on general physical damage limitations for conversion vans and special equipment can be found on page 11.

Final Underwriting Authority

We reserve the right to make final underwriting decision on all applications. A combination of factors may cause an application to be unacceptable even though not specified in this rule guide's Underwriting Rules. All requests for exceptions must be made through your product management team.

Rating Rules

Driver Eligibility Maximums (per driver)	Currently licensed in
<ul style="list-style-type: none">• 15 points• 2 alcohol/drug violations* in the past 36 months• 2 at-fault accidents in the past 36 months	U.S. / Foreign / International Driver's License

*Alcohol/drug violations include OWI (operating while intoxicated), RBT(refusal of breath/blood test), and OC (Open container)

General Rules

- A registered owner must be listed as a named insured.
- The premium is determined by rating the highest rated driver on the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, etc.
- If there are more vehicles than drivers, an excess vehicle factor is applied to the each additional vehicle.

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- If an applicant has convictions or at-fault accidents in the most recent 36 months, apply the surcharge points from the Point Schedule.
- If a single occurrence results in more than one conviction/at-fault accident, charge only for the conviction/at-fault accident with the highest point value.
- When surcharges become 3 years old, they will be dropped from the insured's record at the next renewal and the next renewal will be adjusted accordingly.
- All vehicles model year 1970 with liability coverage only and older should be rated at symbol 7 in the Monthly product.

Symbols

- Company developed Make & model Symbols are used.

Driver Classifications

- A "married" operator is an operator who is a legally married person living with his or her spouse, or a widowed operator.
- Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured should be added as a non-rated driver, but will not be included in the rating of the policy. The permit driver will become a rated driver (a) when the insured has obtained their full license (b) the first renewal after the permit driver becomes of legal license age.

Point Schedule

If exact date of accidents and violations are not available, please include the approximate month and year. Charge the following for incidents within past 36 months:

Accidents

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Speeding

- 1st Occurrence – 2 points
- 2nd Occurrence – 2 points
- 3rd and subsequent occurrences – 1 point

Operating while intoxicated

- 1st Occurrence – 1 point
- 1st Occurrence with other accidents / violations – 5 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 3 points

Examples:

- Driving while intoxicated / drugs
- Intoxicant in vehicle - operator
- Refusal of breath / blood test

Major Violations

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Examples:

- Attempting to Elude Officer

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- Failure to keep vehicle under control
- Failure to stop after an accident
- Hit and run
- Racing / speed contest / drag racing
- Reckless driving

Minor violations

1st Occurrence – 3 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 4 points

Examples:

- Backing illegally
- Careless driving
- Deviate lane / cross center line
- Driving against traffic / one way
- Driving on the wrong side highway / road
- Failure to give signal
- Failure to obey sign / signal
- Failure to stop for school bus
- Failure yield right of way to a vehicle / pedestrian
- Following too close
- Illegal turn
- Improper lane change
- Inattentive driving
- Passing illegally / improperly
- Miscellaneous minor violation

Operating without License

1st Occurrence – 5 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 2 points

Examples:

- Illegal / unlawful use of license
- Operating on expired license
- Operating without a license
- Operating after revocation
- Operating after suspension
- Loaning of license

Chargeable Accidents

An accident is considered chargeable unless it can be demonstrated that the:

- Vehicle was legally parked.
- Vehicle was struck in the rear while legally stopped for traffic or traffic control device.
- Vehicle collided with a bird or animal.
- Accident involved hit-and-run driver and was reported to proper authorities within 24 hours.
- Accident is one in which judgment or reimbursement is obtained from other party, providing the company makes no liability payment on behalf of the insured.

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The following claims qualify as chargeable accidents: An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

- Bodily injury payments of \$1 or more.
- Property damage payments of \$200 or more.
- Collision payments of \$1 or more.
- Single vehicle accidents shall be considered chargeable accidents.
- Policies will be surcharged for chargeable claims by permissive operators.

Billing Options

Six-Month Program
16.66% Down Payment + 5 Installments *
20 % Down Payment + 4 Installments *
Quarterly Payment + 1 Installment *
Paid in full

* See AutoLink for details

Electronic Fund Transfer (EFT)

- EFT may be initiated at time of new business, or during the active policy term via the AutoLink Endorsement module. However, the initial down payment cannot be withdrawn via EFT and must be submitted via another payment method.
- An EFT Authorization form must be completed and signed before EFT is initiated. This signed form must be retained in your office for the period of time required by the state. A copy of the form must be provided to the customer
- EFT adds, changes and cancels will take effect within two business days following the submission request on AutoLink. Any bills with an outstanding Due Date prior to EFT taking effect will not be paid via EFT.
- The frequency of EFT withdrawals will be according to the existing payment plan for the current term. Upon renewal, the pay plan will change to a monthly billing plan.
- EFT information (account number, account type, etc...) can be changed or cancelled via the AutoLink endorsement module. In the event of a change or cancellation, the appropriate signed form is required and must be retained also. Changes and cancels will take effect 3 calendar days after submitted.

Fees

Policy Fee	Reissue Fee	Billing Fee	Returned Check Fee
None	None	Not to exceed \$8 - Non-EFT \$0 - EFT	\$20

Billing: This fee applies on each installment and renewal bill. The reduced billing fee is charged when EFT is enabled on the policy.

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Returned Check: This fee is charged when insured checks are not honored due to insufficient funds or stop payment.

Coverages

BI-PD	UM/UIM-BI	UM-PD	PIP
25/50/25	25/50	25	5000 Medical/Hospital
50/100/25	50/100	50	70% Work Loss
50/100/50			5000 Accidental Death
Medical Payments		Comprehensive	Collision
	500	100	250
	1000	250	500
	2000	500	1000
	5000		

	Lienholder Deductible	Towing & Labor	Rental Reimbursement	Special Equipment	Named Non-Owner
	100/250	\$25 per disablement \$50 per disablement	\$20 per day \$600 Maximum	\$3000 Maximum \$1000 Stereo max	Not Available Broadform Named Driver
Monthly Premiums	\$0	\$1 \$2	\$4	\$1 per \$100 of value	Not Available

BI-PD

- All policies must have liability.
- Vehicles on multi-car policies must carry the same liability limits.
- See Physical Damage Rules page 11.

UM/UIM-BI

- Limits for UM cannot be greater than the BI limits.
- UM/UIM limits/rejection must match on all vehicles.
- UM-BI will be added to the policy unless the insured rejects coverage.

UM-PD

- A \$200 deductible will apply if no Collision coverage is carried on the policy. If Collision is carried, the \$200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.
- UM-PD cannot be purchased without UM-BI.
- All of the insured's vehicles must have the same UM-PD limits/rejection.
- UM-PD will be added to the policy unless the insured rejects coverage.

No-Fault Personal Injury Protection

- Coverages available are \$5,000 Medical Hospital, 70% Work Loss and \$5,000 Accidental Death.
- Each coverage is purchased separately.

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- If any of the PIP coverages are not desired, the insured must sign the PIP rejections on the application.
- PIP Medical may be purchased instead of Medical Payments.

Medical Payments

- Medical payments may be purchased instead of PIP Medical.

Lienholder Deductible

- This allows the insured to carry a deductible on physical damage higher than most lienholders allow.
- Deductibles would be reduced to \$100 for Comprehensive and \$250 for Collision on losses paid directly to the lienholder, when the vehicle is repossessed or a total loss.

Special Equipment

- Available only when Comprehensive and Collision coverages are purchased.
- Please refer to the Physical Damage Rules section for detailed guidelines on this coverage.

Rental Reimbursement

- This coverage reimburses the Insured for rental expenses incurred by the insured when the Insured Vehicle is withdrawn from use as the result of a covered loss.
- Coverage pays up to \$20 per day and a maximum of \$600 for the rental duration.
- Available only when Comprehensive and Collision coverages are carried.

Towing & Labor

- This coverage reimburses the Insured for towing and labor expenses each time an Insured Vehicle is disabled, including mechanical breakdown.
- Coverage varies.
- Available only when Comprehensive and Collision coverages are carried.

Physical Damage

General Rules

- The Comprehensive and Collision premium for any vehicle includes the loss of or damage to all permanently installed equipment, parts or accessories which were installed by the original manufacturer of the vehicle.
- Comprehensive is not available without Collision.
- Physical damage coverage applying to stereo and other sound producing equipment is limited to \$500.
- The Comprehensive deductible cannot exceed the Collision deductible.
- Every policy must carry liability coverage.
- The agent must inspect all vehicles to be insured physical damage. The inspection form on the back of the application must be completed with any and all pre-existing damage noted.

Conversion Vans

- Conversion vans are pick-ups, vans or utility vehicles requiring physical damage coverage which have a conversion package or add-on and custom equipment not installed by the original automobile manufacturer.
- Conversion vans are written in this program according to the current value symbols.
- Conversion vans require inside and outside photographs for binding.
- Special Equipment Coverage must be purchased to cover the value of add-on and custom equipment or the conversion package.
- An itemized list of such equipment must be submitted with the application.

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- Note that Special Equipment Coverage is limited to a maximum of \$3,000 (\$1,000 for all stereo and sound producing equipment) and that all accompanying Comprehensive and Collision deductibles apply.
- Physical damage coverage on conversion vans provides coverage up to the actual cash value of the standard vehicle without any special equipment plus the lesser of the actual cash value or the stated amount value of the special equipment or conversion package.

Special Equipment

- A separate premium is charged for special custom, non-factory installed equipment.
- The maximum special equipment coverage available is \$3,000.
- The maximum coverage on all stereo and sound-producing equipment is \$1,000.
- Comprehensive and Collision coverage must be purchased in order to purchase special equipment coverage.
- The physical damage deductibles listed on the declarations page apply to all special equipment.
- Examples of common types of special equipment include:
 - T-tops
 - Portable toppers
 - Stereo equipment
 - Running boards
 - Custom exterior or interior work
 - Equipment to increase performance
 - Sun roof or any deluxe roof treatment
 - Rollbars and custom bumpers
 - Special wheels or tires
 - Bugshields
 - Captains Chairs

Discounts

Discount amounts vary by combination and coverage.

Defensive Driving Course

- This discount will apply when the insured is age 55 or older and has successfully completed an Accident Prevention Course approved by the Motor Vehicle Department.
- Eligibility begins from the date of course completion. The course must be taken every three years to continue the discount.
- A copy of the certificate must accompany the application.
- The discount will not apply if the course is ordered by the court or another government entity.

Multi-Car

- This discount will be given to all listed vehicles registered to the Named Insured. This also applies to all listed vehicles registered to the spouse of the Named Insured as long as spouse and Named Insured are legally married, living at same residence, and both are listed on the policy.
- Policy limits for BI-PD, UM/UIM and Medical Payments must be identical on each listed vehicle.

Good Student

- This discount will apply to college graduates under 25 whose cumulative scholastic records show:
 - A "B" grade average or higher, or
 - A 3.0 average or higher on a 4 point scale.

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- This discount applies to liability and physical damage premiums.
- Married insured's are not eligible for this discount.
- A copy of the transcript must be secured at the time of application and retained in your file. When submitting a paper endorsement, proof will need to be faxed.

Homeowners

- This discount is applied to policies when applicants submit proof of property insurance for a home they own.
- The insured must reside in the home, which includes condominiums, townhouses and mobile homes.
- Acceptable proof is a copy of any homeowner, condominium, townhouse or mobile home declaration providing proof of current coverage. Applications, binders and property tax assessments or mortgage coupons are also acceptable.
- The address on the acceptable proof must be the same as the policy garaging address.
- This discount can be added mid-term when endorsement and proof is submitted. The endorsement will be effective the date notification is received.

Transfer

- This discount is offered when applications are submitted with proof of 6 months prior insurance. This discount cannot be added after the first 30 days of the policy inception date.
- Acceptable proof is a copy of the most recent dec page, ID card, renewal offer, experience letter or non-renewal/cancellation notice.
- ❖ **Transfer level 1** requires that no more than 15 days lapse between the expiration date of the prior policy and the new policy effective date.
- ❖ **Transfer level 2** requires 0 days lapse between the expiration date of the prior policy and the new policy effective date.
- If applicant is U.S. Military personnel who has documentation they are returning from active duty overseas and where not required to have insurance, then apply transfer discount in accordance with remaining discount requirements. Retain proof in agency records. Acceptable proof includes U.S. Military documents providing applicant's name, overseas location, and tour of duty dates.
- Insureds who have not maintained insurance for other valid reasons (no prior vehicle ownership, service in peace corps, etc.) may qualify for this discount, as long as the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the prior 12 months. A statement explaining the valid reason for not having prior insurance must accompany the application.
- Proof must be faxed within 72 hours. If proof is not faxed, discount will be removed.
- Viking Personal Lines companies can be used as proof.
- This discount remains in place for the life of this policy.
- Policies that fall outside of the reissue guidelines lose this discount.

Paid in Full

- This discount is offered when the entire 6 month term premium is submitted with the application.

Advanced Quote

- Discount applies when quote is initiated on Autolink 7 or more days before the policy effective date.
- Policy must carry Transfer discount level 2 (six months prior insurance with no lapse in coverage).

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Surcharges

Business Use - Artisan Use

- Acceptable business use vehicles will be surcharged. The surcharge applies to BI-PD, Medical Payment, Comprehensive and Collision coverages.

Acceptable business use includes, but is not limited to:

- Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- Vehicles used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations.
- Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs).
- Vehicles used in a business for occasional errands.

Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable if all of the following conditions are met:

- There are no more than two (2) vehicles in this category on the policy.
- The insured visits no more than two job sites per day.
- The vehicle is owned or leased by an individual, not a corporation or partnership.
- The vehicle is operated solely by the named insured or other resident relative.
- The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.
- The load capacity of the vehicle is less than one ton.

Unacceptable business use includes, but is not limited to:

- Any business involving frequent stops, whether on regular route or not, such as courier, exterminators, delivery services, etc.
- Vehicles used in transporting passengers for a fee.
- Vehicles with permanently installed mobile equipment such as hoists, air compressors, pumps and generators, spraying, building cleaning, lighting and well servicing equipment.
- Vehicles used in security and surveillance operations.
- Vehicles used to transport migrant workers or used in agricultural business.
- Any vehicle used to tow a trailer carrying tools or supplies.

Foreign/International Driver's License

- Assigned to drivers on the policy with a foreign or international license. Drivers must be licensed in the U.S. for one year before the surcharge will be removed.

Out-of-State License

- Applies to each driver with an out-of-state license.

Unverifiable Driving Record

- Assigned to each driver for which the company cannot obtain a current MVR.
- Insureds who have not maintained a license for a valid reason (i.e., Peace Corps, military stationed outside the USA, have not owned a vehicle, etc.) will not be surcharged.
- If both Unverifiable Driving Record and Foreign/International Driver's License surcharges are applicable only the Foreign/International Driver's License surcharge will apply.

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Commissions and Reissue Window

Policy Terms	Commission Levels New/Renewal	Reissue Period
Six-Month	15% /12%	60 days

Applications

- Applications must be submitted electronically through AutoLink. If you experience any difficulty submitting the application electronically, please contact Customer Service.
- Applications must be completed in full and a paper copy signed by you and the applicant, including completion of the appropriate rejections and initial section. The signed copy must be retained in your file.
- Applications missing the following critical information may result in policy cancellation: Driver Information (date of birth and license number), Vehicle Identification Number, and required signatures.

Payment Procedures

- All premiums must be submitted gross. We do not accept premium financing.
- Insured's check should be made payable or endorsed to the company.
- See Fee Section for applicable fees. All fees are fully earned.
- Payments must be received by the Company or you by the due date.
- For Alternative Payment Options - see Agent Services section.
- When the deposit premium provides enough days of coverage for the Company to issue a policy, that policy will be issued for the exact number of days of coverage the premium will provide.
- Renewal Options:
 - ❖ Monthly installment plans, quarterly installments or a paid in full option is offered at renewal.
 - ❖ Renewals are sent directly to the insured prior to the renewal date.
- If payment is accepted in your office, you must indicate date and time payment is received.
- Late, short payments and NSF payments may be subject to an additional fee. See Fee Table.
- If the renewal is not paid the policy will expire. If applicable, financial responsibility and lienholder cancellations will be sent. No cancellation notices are sent for nonpayment of renewal billings.
- Renewal payments of less than our minimum tolerance percentages will be refunded within 15 days or less and the policy will cancel for nonpayment of premium effective the date shown on the renewal offer. No additional notification will be sent.
- Electronic Fund Transfer (EFT) is also available as a payment method. See AutoLink for available billing options.

Endorsements

- Endorsements should be submitted via AutoLink, our internet based web page, but may be faxed, e-mailed, phoned or sent in writing only when the system is unavailable. See Agent Services page for information.
- Endorsements requesting the deletion of a driver or lowering the limits of liability must be signed by all named insureds.
- All endorsements will be computed on a pro rate basis using the rules and rates in effect as of the effective date of the policy term.
- If an additional premium is due, the insured will be billed directly.

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- Any additional premium due in the Six-Month program will be spread over the remaining installments in the current policy term. An estimated additional premium should accompany all change requests for additional coverage. If no additional money is sent with this type of endorsement request, the next statement's amount due will be greater than the amount the insured is expecting.

Reissues/Rewrites

- Policies cancelled at the installment carry date may be rewritten within 60 days of the cancellation date without submitting a new application. After 60 days, a new application and fees are required.
- When the insured sends a late payment directly, reissued coverages will take effect at 12:01 AM on the date received.
- Late payments of less than our minimum tolerance percentage will be refunded within 7 days or less and the policy will cancel for non-payment of premium effective the date of the renewal offer. No additional notification will be sent.
- When the insured makes a late payment to you, the date and time must be clearly indicated and initialed by the agent on the payment stub. The declaration page will be issued effective 12:01 AM the day following receipt of payment. However, in the event of a loss, the original binding date and time would be considered.
- A policy that cancels for non-payment of an additional balance due requires a new application.
- Reissue requests should be performed electronically at the time the payment is bound. The corresponding payment upload must include all appropriate fees.
- If the reissue is a result of an installment lapse a new policy number and term will be assigned.

Installment Processing

- A minimum down payment is required. The insured will be billed for the balance in equal installments.
- Installment bills are self-canceling. No separate cancel notice will be sent.
- Payment plans available include monthly bill, quarterly bill and paid in full.
 - Monthly Bill – The first installment is due approximately 30 days from the inception date of the policy and all subsequent payments are due monthly, thereafter.
 - Quarterly Bill – The installment is due approximately 90 days from the inception date of the policy.
 - Paid in Full – The entire 6 month term is paid in full at inception or renewal.

Cancellations

- Policy cancellation requests should be processed electronically through AutoLink.
- When a written cancellation request is submitted, the cancellation will be effective the date received, unless a future cancel effective date is indicated.
- Back-dated cancellations beyond the agent binding authority are not allowed.
- No Flat Cancellations. Return premium for insured request cancellations will be calculated on a short rate basis.
- Company initiated cancellations will be calculated on a pro rated basis.

Agency File Documentation

Since you no longer are required to forward applications and many of the associated documents to Dairyland Insurance, we do ask that certain documents be available upon request. We will be performing occasional File Compliance Audits via fax to make sure training has been adequate and the required documents are being properly maintained in the agency files. This is to ensure that your interests and ours are protected in the event of a claim or legal issue.

File Maintenance Requirements

- Original signed application. The General Acknowledgement block must be signed by the Named Insured or additional Named Insured.

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- Appropriate coverage rejection signature(s). Signed by the Named Insured or the additional Named Insured.
- Driver exclusion (where available) signatures. Signed by the named Insured and/or additional Named Insured as shown on the application or Declarations page.
- Description of Business/Artisan use when applicable.
- Any insured requests for policy change.
- Physical Damage inspection form and photos (where required by law). When Comprehensive and Collision coverages are selected, a detailed list of existing damages must be kept.
- Complete garaging address when it differs from the mailing address.
- Proof of prior insurance for Transfer discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of insurance for Homeowners discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of not-at-fault. A police report, letter from the insurance company, or details of the accident indicating not at fault.
- Documentation for discounts requiring proof.
- Any insured requests for policy change.
- For Electronic Fund Transfer (EFT), the original signed authorization form should be retained for the period of time required by the state. The same applies with regard to EFT Change and Cancel forms.

Compliance Audit Requirements

- Audits will be performed via fax, or in person, on randomly selected policies.
 - Normal audit frequency is once per quarter
 - New agents will be audited more frequently until 10 "passes" are attained.
 - Failed audits will result in increased audit frequency.
- Requested documentation must be faxed back to us within 48 hours.
- Audits may be performed on cancelled/non-renewed policies.
- Files must be maintained for a minimum of the state legal requirement.

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 homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name Viking Insurance Company of Wisconsin\Viking VN Product
NAIC No. 13137 Group No. 169

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
NO

2. Do you furnish a market for young drivers? YES
Over age 65 drivers? YES

3. Do you require collateral business to support a youthful driver risk? NO

4. Do you insure driver with an international or foreign driver's license? YES

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

- a. Driver Over 55 0 %
- b. Good Student Discount 5 %
- c. Multi-car Discount BI-2, PD-7, CF-2, CL-4, MP-3, PIP-7, UM-11, UIM-11, UMPD-11 %
- d. Accident Free Discount* 0 %
*Please Specify Qualification for Discount _____
- e. Anti-theft Discount 0 %
- f. Other (specify) _____ %
 - Transfer BI-15, PD-14, CF-17, CL-12, MP-1, PIP-8, UM-17, UIM-17, UMPD-17 %
 - Paid in Full BI-9, PD-8, CF-15, CL-3, MP-8, PIP-1, UM-10, UIM-1, UMPD-1 %
 - Adv. Quote BI-15, PD-15, CF-15, CL-15, MP-15, PIP-15, UM-15, UIM-15, UMPD-15 %
 - Defensive Driver 5 %

6. Do you have an installment payment plan for automobile insurance? YES
If so, what is the fee for installment payments? \$8

7. Does your company utilize a tiered rating plan? NO If so, list the programs and percentage difference. State the current volume for each program.

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

John Prevost
Signature
Product Manager
Title
800-322-2733 Ext. 8263138
Telephone Number

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 13137
 Company Name: Viking Insurance Co. of WI
 Contact Person: Johanna Reed
 Telephone No.: 608-826-3018
 Email Address: johanna_reed@sentrty.com
 Effective Date: 6/15/2009

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

Vehicle	Coverages	Gender	Age	Fayetteville 72701				Trumann 72472				Little Rock 72201				Lake Village 71653				Pine Bluff 71601					
				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	\$1,296	\$1,407	\$598	\$525	\$1,302	\$1,417	\$599	\$528	\$2,534	\$2,832	\$1,099	\$1,016	\$1,302	\$1,417	\$599	\$528
					Minimum Liability with Comprehensive and Collision	\$2,301	\$2,816	\$1,114	\$993	\$2,419	\$2,970	\$1,182	\$1,045	\$3,788	\$4,566	\$1,743	\$1,594	\$2,419	\$2,970	\$1,182	\$1,045	\$2,890	\$3,497	\$1,391	\$1,233
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability	\$1,332	\$1,441	\$617	\$538	\$1,338	\$1,451	\$618	\$541	\$2,602	\$2,898	\$1,132	\$1,041	\$1,338	\$1,451	\$618	\$541	\$1,776	\$1,930	\$812	\$713
					Minimum Liability with Comprehensive and Collision	\$2,833	\$3,571	\$1,378	\$1,243	\$2,980	\$3,762	\$1,465	\$1,308	\$4,430	\$5,463	\$2,063	\$1,892	\$2,980	\$3,762	\$1,465	\$1,308	\$3,481	\$4,326	\$1,687	\$1,508
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				2003 Honda Odyssey "EX"	Minimum Liability	\$1,299	\$1,401	\$605	\$526	\$1,305	\$1,411	\$606	\$529	\$2,530	\$2,810	\$1,107	\$1,014	\$1,305	\$1,411	\$606	\$529	\$1,731	\$1,876	\$796	\$696
					Minimum Liability with Comprehensive and Collision	\$2,603	\$3,239	\$1,273	\$1,135	\$2,749	\$3,428	\$1,358	\$1,199	\$4,135	\$5,046	\$1,932	\$1,758	\$2,749	\$3,428	\$1,358	\$1,199	\$3,229	\$3,965	\$1,572	\$1,391
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,300	\$1,376	\$617	\$521	\$1,304	\$1,384	\$617	\$523	\$2,500	\$2,733	\$1,115	\$995	\$1,304	\$1,384	\$617	\$523	\$1,729	\$1,840	\$811	\$689
					Minimum Liability with Comprehensive and Collision	\$2,827	\$3,549	\$1,388	\$1,239	\$2,961	\$3,725	\$1,467	\$1,299	\$4,345	\$5,332	\$2,051	\$1,856	\$2,961	\$3,725	\$1,467	\$1,299	\$3,450	\$4,268	\$1,690	\$1,494
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,274	\$1,358	\$601	\$513	\$1,278	\$1,366	\$601	\$515	\$2,458	\$2,704	\$1,089	\$981	\$1,278	\$1,366	\$601	\$515	\$1,695	\$1,816	\$789	\$678
					Minimum Liability with Comprehensive and Collision	\$3,158	\$4,002	\$1,580	\$1,391	\$3,405	\$4,321	\$1,728	\$1,500	\$4,782	\$5,929	\$2,306	\$2,055	\$3,405	\$4,321	\$1,728	\$1,500	\$3,885	\$4,858	\$1,945	\$1,692
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$1,247	\$1,329	\$590	\$503	\$1,251	\$1,337	\$590	\$506	\$2,403	\$2,642	\$1,067	\$961	\$1,251	\$1,337	\$590	\$506	\$1,659	\$1,776	\$775	\$665
					Minimum Liability with Comprehensive and Collision	\$2,004	\$2,382	\$978	\$854	\$2,092	\$2,499	\$1,030	\$894	\$3,357	\$3,951	\$1,556	\$1,399	\$2,092	\$2,499	\$1,030	\$894	\$2,537	\$2,986	\$1,231	\$1,070
					100/300/50 Liability with Comprehensive and Collision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	Viking-06152009-Rate-09VN
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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.	Viking Insurance Company of Wisconsin	B. 13137

	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 (PPA)

5.	(A)		(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)		Indicated % Rate Level Change	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		4.2%	0.0%	X	X	X	X	X
	PD		7.5%	4.0%	X	X	X	X	X
	COMP		31.8%	15.0%	X	X	X	X	X
	COLL		5.3%	5.0%	X	X	X	X	X
	UM		13.6%	10.1%	X	X	X	X	X
	MP/PIP		1.0%/1.3%	10.0%/10.0%	X	X	X	X	X
	TOTAL OVERALL EFFECT		7.4%	3.2%					

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
	2006	11,952	2.4	05/08/06	\$9,567	\$6,864	71.7%	60.0%
	2006	11,935	5.6	09/18/06	\$9,567	\$6,864	71.7%	60.0%
	2007	11,630	3.6	02/12/07	\$8,420	\$4,380	52.0%	55.8%
	2007	7,147	-3.0	12/17/07	\$8,420	\$4,380	52.0%	55.8%
	2008	9,057	2.0	8/25/08	\$5,524	\$2,860	64.2%	56.9%
	2008	8,811	2.2	10/20/08	\$7,263	\$4,097	64.6%	56.4%
	2009	9,662	0.0	02/16/09	\$2,234	\$766	66.0%	57.7%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	12.9
	B. General Expense	12.6
	C. Taxes, License & Fees	2.5
	D. Underwriting Profit & Contingencies	4.2
	E. Other (explain)	0.00
	F. TOTAL	30.2

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1
10. -16.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 12

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	Viking-06152009-Rate-09VN
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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.	Viking Insurance Company of Wisconsin	B. 13137

	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 (PPA)

5.	(A)	(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)	Indicated % Rate Level Change	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	4.2%	0.0%	X	X	X	X	X
	PD	7.5%	4.0%	X	X	X	X	X
	COMP	31.8%	15.0%	X	X	X	X	X
	COLL	5.3%	5.0%	X	X	X	X	X
	UM	13.6%	10.1%	X	X	X	X	X
	MP/PIP	1.0%/1.3%	10.0%/10.0%	X	X	X	X	X
	TOTAL OVERALL EFFECT	7.4%	3.2%					

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
	2006	11,952	2.4	05/08/06	\$9,567	\$6,864	71.7%	60.0%
	2006	11,935	5.6	09/18/06	\$9,567	\$6,864	71.7%	60.0%
	2007	11,630	3.6	02/12/07	\$8,420	\$4,380	52.0%	55.8%
	2007	7,147	-3.0	12/17/07	\$8,420	\$4,380	52.0%	55.8%
	2008	9,057	2.0	8/25/08	\$5,524	\$2,860	64.2%	56.9%
	2008	8,811	2.2	10/20/08	\$7,263	\$4,097	64.6%	56.4%
	2009	9,662	0.0	02/16/09	\$2,234	\$766	66.0%	57.7%

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	12.9
	B. General Expense	12.6
	C. Taxes, License & Fees	2.5
	D. Underwriting Profit & Contingencies	4.2
	E. Other (explain)	0.00
	F. TOTAL	30.2

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1 + Base Rate
10. -16.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 12 + Advanced Quote Discount

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

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	VIC-06152009-Rate-09VN
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

- Loss Cost Reference Filing** _____ **Independent Rate Filing**
(Advisory Org, & Reference filing #)

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

1. Check one of the following:

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer.

Note: Some states have statutes that prohibit this option for some lines of business.

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: _____

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:

(Check One):

- Without Modification (factor = 1.000)
- With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

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

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

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

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

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

		Selected Provisions
A.	Total Production Expense	%
B.	General Expense	%
C.	Taxes, Licenses & Fee	%
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	%
E.	Other (explain)	%
F.	Total	%

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

Dairyland Auto
1224 Deming Way
Madison, WI 53717-1954

800 334-0090



P.O. Box 5365
Madison, WI 53705-0365

May 27, 2009

Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
Attn: Mr. Bill Lacy, Director, Property & Casualty Division

**RE: VIKING INSURANCE COMPANY OF WISCONSIN (NAIC#13137)
Rate Revision Effective Date 06/15/2009 – VIKING VN**

Ms. Grissom

We have received your questions regarding our filing and have prepared a response with this letter and subsequent attachments. I have also filled in the requested rate change column within the RF-1 form.

Territory pure premium exhibit attached. Data was evaluated as of Q1 2009.

As of the 2.2009 filing, we amended our guide to align with Ark. Code Ann. 23-79-152. The attached agent guide reflects those changes and removes the first sentence, which was inadvertently added with this submission.

The Advanced Quote Discount is a new rating factor as of the 2.2009 filing. AIG is the only competitor we found offering this discount. We have assigned a .95 factor, similar to AIG. Very few policies have been sold. We would like to propose lowering the factor to .85. Our intent is to begin selling enough policies and evaluate the data quarterly. We will adjust the discount, up or down, in line with our pure premium analysis.

If you have any questions or need additional information, please call me at 1-800-322-2733, ext. 8263138.

Sincerely,

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

Enclosures:

Dairyland Auto
1224 Deming Way
Madison, WI 53717-1954

800 334-0090



P.O. Box 5365
Madison, WI 53705-0365

May 14, 2009

Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
Attn: Mr. Bill Lacy, Director, Property & Casualty Division

**RE: VIKING INSURANCE COMPANY OF WISCONSIN (NAIC#13137)
Rate Revision Effective Date 06/15/2009 – VIKING VN**

With our June 15, 2009 revision we plan to change base rates and territory factors for BI, PD, UMBI, Comp and Coll for our Viking VN product. The overall rate change for the Viking VN product will be 3.2%.

We are also proposing a change to our Advanced Quote Discount, which was introduced with our February 16, 2009 revision we would like to change our discount from 5% to 15%.

Attached you can find supporting exhibits that include indications, off-balance, and base rates. Thank you for your consideration.

If you have any questions or need additional information, please call me at 1-800-322-2733, ext. 8263138.

Sincerely,

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

Enclosures: Transmittal Letter
Form RF-1
Form A-1
Filing Fee – \$100
Exhibits

Territory Pricing Summary
AR
Q12009

Cred.#	1082
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Liability
BI PD

862,069	18,583,119	12,811,666	3,136	3.64	14.86	0.86	0.86	0.86	Change	-0.3%
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Terr	Description	Exp	EP	Losses	Claims	Freq	Sev	Cred	PP	Current Rel	PP Rel	Selected Rel	Change
1	Little Rock	6,192	178,905	246,077	55	8.95	4,438	23%	39.74	1.30	2.29	1.55	19.2%
2	Little Rock	9,807	298,977	448,104	81	8.28	5,515	27%	45.69	1.48	2.64	1.70	14.9%
3	Fayetteville	73,494	1,520,925	970,760	224	3.05	4,328	46%	13.21	0.80	0.76	0.77	-3.7%
5	West Memphis	34,573	803,861	609,876	139	4.02	4,394	36%	17.64	0.93	1.02	0.98	5.4%
6	Conway	6,482	155,920	168,005	31	4.85	5,343	17%	25.92	0.90	1.50	0.95	5.6%
7	Benton	13,799	332,201	291,288	57	4.13	5,111	23%	21.11	1.06	1.22	1.10	3.8%
8	Hot Springs National Park	42,230	1,050,639	1,036,020	232	5.50	4,459	46%	24.53	0.95	1.42	0.97	2.1%
9	Jonesboro	72,877	1,654,300	1,062,811	273	3.74	3,900	50%	14.58	0.92	0.84	0.92	0.0%
10	Fort Smith	90,310	2,072,700	1,257,759	339	3.75	3,710	56%	13.93	0.89	0.80	0.89	0.0%
11	ROS	406,914	8,097,128	5,068,086	1,268	3.11	3,998	100%	12.45	0.80	0.72	0.78	-2.5%
12	Pine Bluff	10,655	284,341	198,731	44	4.12	4,532	20%	18.65	1.10	1.08	1.05	-4.5%
13	Outskirts Fort Smith	29,583	644,156	474,901	140	4.75	3,381	36%	16.05	0.88	0.93	0.90	2.3%
15	Texarkana	7,082	161,760	89,805	31	4.40	2,883	17%	12.68	0.84	0.73	0.84	0.0%
24	Searcy	50,471	1,111,183	553,894	163	3.24	3,389	39%	10.97	0.80	0.63	0.80	0.0%
91	North Little Rock	3,351	98,135	145,013	29	8.74	4,953	16%	43.27	1.26	2.50	1.45	15.1%
92	Jacksonville	4,250	117,989	190,536	28	6.54	6,851	16%	44.83	0.99	2.59	1.05	6.1%

Exhibit Summary

Enclosed is a summary of exhibits for the Viking VN product:

- Exhibit I** – Base Rates
- Exhibit II** – Territory Factors
- Exhibit III** – Advanced Quote Discount
- Exhibit IV** – Off-Balance
- Exhibit V** – Indications

Viking VN
STATE OF ARKANSAS
BASE RATES

Exhibit I

Effective Dates:	New	06/15/09
	Renewal	07/29/09

BASE RATES

COVERAGE	Viking VN
BI	24.58
PD	24.13
COMP	41.06
COLL	64.00
MED PAY	5.74
UM-BI	9.48
UIM-BI	2.37
UM-PD	2.37
SPECIAL EQUIPMENT(per 1,000)*	10.00
SPECIAL EQUIPMENT*	0.00
PIP (70% WORK LOSS)	3.00
ACCIDENTAL DEATH - PIP \$5000	1.00
PIP(Med Hosp)	19.96

MISCELLANEOUS COVERAGES

COVERAGE	PER DAY LIMIT	FACTOR
TOWING	50	2.00
	25	1.00
	0	0.00
RENTAL	20/600	4.00

LIEN HOLDER DEDUCTIBLE	CF LIEN DED	CL LIEN DED	FACTOR
LIEN HOLDER	250	250	1.00
LIEN HOLDER	250	250	0.00

Viking VN
 STATE OF ARKANSAS
 TERRITORY

Exhibit II

Effective Dates:

New	06/15/09
Renewal	07/29/09

TERRITORY	BIPD	COMP	COLL	MED PAY	PIP	UM-BI	UM-PD	UIM-BI
1	1.55	1.01	1.05	1.17	1.17	1.05	1.05	1.05
2	1.70	1.15	1.12	1.34	1.34	1.08	1.08	1.08
3	0.77	0.82	1.00	0.85	0.85	0.90	0.90	0.90
5	0.98	1.14	1.07	0.93	0.93	0.93	0.93	0.93
6	0.95	0.87	0.92	0.96	0.96	0.87	0.87	0.87
7	1.10	0.88	1.01	1.06	1.06	0.92	0.92	0.92
8	0.97	0.99	1.04	0.95	0.95	0.91	0.91	0.91
9	0.92	1.07	0.99	0.92	0.92	0.91	0.91	0.91
10	0.89	0.86	0.88	0.94	0.94	0.87	0.87	0.87
11	0.78	1.15	1.01	0.83	0.83	0.90	0.90	0.90
12	1.05	1.14	1.05	1.10	1.10	1.14	1.14	1.14
13	0.90	0.87	0.90	0.88	0.88	0.89	0.89	0.89
15	0.84	1.03	1.02	0.84	0.84	0.90	0.90	0.90
24	0.80	1.13	1.03	0.85	0.85	0.92	0.92	0.92
91	1.45	0.94	0.98	1.10	1.10	0.93	0.93	0.93
92	1.05	0.97	1.00	1.07	1.07	0.92	0.92	0.92

**Arkansas
Accident Year 2009
Losses Developed through Q- 1 2009**

Exhibit IV

COVERAGE	2 Year CURRENT LEVEL PREMIUM	CURRENT BASE RATES	PROPOSED BASE RATES	BASE RATE CHANGE	TERRITORY	FILED OVERALL CHANGE
BIPD	\$12,580,632	\$47.64	\$48.71	2.3%	-0.3%	2.0%
BI	\$6,350,336	\$24.50	\$24.58	0.3%	-0.3%	0.0%
PD	\$6,230,296	\$23.14	\$24.13	4.3%	-0.3%	4.0%
POLICY FEES	\$8	\$0.00	\$0.00	0.0%	N/A	0.0%
BILLING FEES	\$843,152	\$8.00	\$8.00	0.0%	N/A	0.0%
UM	\$521,523	\$12.92	\$14.22	10.1%	0.0%	10.1%
UM-BI	\$347,951	\$8.62	\$9.48	10.0%	0.0%	10.0%
UM-PD	\$86,786	\$2.15	\$2.37	10.2%	0.0%	10.2%
UIM-BI	\$86,786	\$2.15	\$2.37	10.2%	0.0%	10.2%
MP	\$9,362	\$5.22	\$5.74	10.0%	0.0%	10.0%
PIP	\$96,491	\$18.15	\$19.96	10.0%	0.0%	10.0%
-----	-----	-----	-----	-----	-----	-----
LIABILITY	\$14,051,167			2.5%	-0.3%	2.2%
COMP	\$849,860	\$35.71	\$41.06	15.0%	0.0%	15.0%
COLL	\$1,933,372	\$60.95	\$64.00	5.0%	0.0%	5.0%
-----	-----	-----	-----	-----	-----	-----
PHYSICAL DAMAGE	\$2,783,232			8.1%	0.0%	8.1%
TOTAL:	\$16,834,399			3.4%	-0.2%	3.2%

RATE LEVEL INDICATION		SPLIT TREND INDICATIONS						Exhibit V			
DAIRYLAND AUTOMOBILE		Arkansas									
As of 3/31/2009		09VN									
Trended to 2/17/2009											
Rolling Accident Year (Q#-Quarter#)		BI	PD	UM	MP	PIP	Total Liability	COMP	COLL	Physical Damage	TOTAL
1 Earned Premium	Q206-Q107	3,094,670	3,376,938	308,880	6,541	63,212	6,850,241	562,480	1,366,345	1,928,825	8,779,067
Excluding fees	Q207-Q108	2,806,461	2,823,423	244,979	4,876	45,016	5,924,756	391,983	935,307	1,327,290	7,252,045
	Q208-Q109	3,302,176	3,179,451	280,250	4,705	53,780	6,820,361	446,221	1,038,088	1,484,309	8,304,670
2 Model Year and Symbol Drift	Q206-Q107	1.000	1.000	1.000	1.000	1.000		1.048	1.081		
	Q207-Q108	1.000	1.000	1.000	1.000	1.000		1.032	1.054		
	Q208-Q109	1.000	1.000	1.000	1.000	1.000		1.017	1.028		
3 Fees	Q206-Q107	229,225	250,132	22,879	485	4,682	507,402	41,663	101,206	142,870	650,272
Policy, Rein., or Service	Q207-Q108	175,067	176,125	15,282	304	2,808	369,585	24,452	58,344	82,796	452,382
	Q208-Q109	224,321	215,984	19,038	320	3,653	463,315	30,312	70,519	100,831	564,146
4 Case Incurred Losses and ALAE	Q206-Q107	2,744,206	2,404,895	200,662	2,100	24,000	5,375,864	491,045	939,976	1,431,020	6,806,884
	Q207-Q108	1,323,213	1,592,746	189,336	0	13,460	3,118,755	300,285	544,149	844,434	3,963,190
	Q208-Q109	1,316,984	1,973,902	181,601	0	29,852	3,502,340	551,604	773,412	1,325,016	4,827,356
5 Loss Develop. Factors	Q206-Q107	1.064	1.003	1.008	1.000	1.000	1.034	1.007	1.000	1.002	
CASE	Q207-Q108	1.164	1.037	1.105	1.000	1.000	1.095	1.000	1.002	1.001	
State BI,PD,CL,CP Idf's	Q208-Q109	1.691	1.145	1.583	1.005	1.005	1.372	1.019	0.970	0.990	
6 Projected L/R before trend (4x5)/(1+3)	Q206-Q107	87.8%	66.5%	61.0%	29.9%	35.3%	75.6%	81.8%	64.1%	69.2%	74.2%
	Q207-Q108	51.7%	55.1%	80.4%	0.0%	28.1%	54.2%	72.1%	54.9%	60.0%	55.3%
	Q208-Q109	63.2%	66.6%	96.1%	0.0%	52.2%	66.0%	118.0%	67.7%	82.8%	69.0%
7a Rate level adjustment factors (Premium Factors)	Q206-Q107	1.236	1.119	0.974	0.982	0.955	1.164	1.129	1.010	1.045	1.138
	Q207-Q108	1.052	1.031	0.970	0.955	0.950	1.038	0.999	0.945	0.961	1.024
	Q208-Q109	1.029	1.044	1.013	1.000	0.999	1.035	1.027	1.011	1.016	1.032
7b (Fee Factors)	Q206-Q107	0.749	0.749	0.749	0.749	0.749	0.749	0.749	0.749	0.749	0.749
	Q207-Q108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Q208-Q109	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8 Earned Premium w/ Fees at current rate levels including premium trend (1x2x7a)+(3x7b)	Q206-Q107	3,996,801	3,966,251	317,995	6,787	63,877	8,351,711	696,746	1,567,636	2,264,383	10,616,093
	Q207-Q108	3,127,461	3,087,071	252,912	4,961	45,573	6,517,977	428,574	989,937	1,418,510	7,936,487
	Q208-Q109	3,622,260	3,535,331	302,931	5,025	57,379	7,522,925	496,372	1,149,412	1,645,784	9,168,708
9 Loss Trend Factors	Q206-Q107	1.048	0.985	1.048	1.048	1.165		1.046	1.061		
	Q207-Q108	1.044	1.007	1.044	1.044	1.110		1.046	1.047		
	Q208-Q109	1.040	1.028	1.040	1.040	1.057		1.046	1.034		
10 Projected Loss and ALAE ratio - using on-level premiums [(4x5x9)/8]	Q206-Q107	76.6%	59.9%	66.7%	32.4%	43.8%	68.0%	74.2%	63.6%	66.9%	67.8%
	Q207-Q108	51.4%	53.9%	86.4%	0.0%	32.8%	53.8%	73.3%	57.7%	62.4%	55.3%
	Q208-Q109	63.9%	65.7%	98.7%	0.0%	55.3%	66.1%	118.4%	67.5%	82.9%	69.1%
	Q206-Q109	65.0%	60.1%	83.5%	13.1%	44.7%	63.2%	87.5%	63.2%	70.6%	64.6%
	Q207-Q109	58.1%	60.2%	93.1%	0.0%	45.3%	60.4%	97.5%	62.9%	73.4%	62.7%
11 Pure Need (LR + ULAE + FE) -1 (1-VE-PP)	Q206-Q107	22.7%	1.6%	10.2%	-33.3%	-18.8%	11.8%	19.7%	6.3%	10.4%	11.6%
	Q207-Q108	-9.2%	-6.0%	35.2%	-74.3%	-32.8%	-6.2%	18.6%	-1.2%	4.7%	-4.3%
	Q208-Q109	6.6%	8.9%	50.7%	-74.3%	-4.3%	9.4%	75.7%	11.2%	30.7%	13.2%
	Q206-Q109	8.0%	1.8%	31.5%	-57.7%	-17.7%	5.8%	36.6%	5.8%	15.1%	7.5%
	Q207-Q109	-0.7%	2.0%	43.7%	-74.3%	-16.9%	2.2%	49.2%	5.4%	18.7%	5.1%
12 Claims Received	Q206-Q107	419	792	66	2	8	1,287	198	298	496	1,783
	Q207-Q108	232	570	55	0	9	866	116	185	301	1,167
	Q208-Q109	351	743	69	0	10	1,173	186	236	422	1,595
13a Full Credibility	Q206-Q107	1,082	1,082	1,082	1,082	1,082		1,082	1,082		
13b Credibility - using Square root rule and full credibility above	Q206-Q107	0.622	0.856	0.247	0.043	0.086		0.428	0.525		
	Q207-Q108	0.463	0.726	0.225	0.000	0.091		0.327	0.413		
	Q208-Q109	0.570	0.829	0.253	0.000	0.096		0.415	0.467		
	Q206-Q109	0.962	1.000	0.419	0.043	0.158		0.680	0.815		
	Q207-Q109	0.734	1.000	0.339	0.000	0.133		0.528	0.624		
14 Permissible LR Adj For Trend	Q206-Q107	59.5%	59.1%	59.5%	59.5%	60.1%		59.1%	58.7%		
15 Indicated rate level change Adj for credibility	Q206-Q107	14.5%	1.4%	3.3%	-0.4%	0.1%	7.8%	8.8%	3.3%	5.0%	7.2%
	Q207-Q108	-3.7%	-4.2%	8.7%	1.0%	-1.3%	-3.5%	6.5%	-0.5%	1.6%	-2.6%
	Q208-Q109	4.2%	7.5%	13.6%	1.0%	1.3%	6.1%	31.8%	5.3%	13.3%	7.4%
	Q206-Q109	7.8%	1.8%	13.8%	-1.5%	-1.2%	5.1%	25.0%	4.7%	11.0%	6.2%
	Q207-Q109	-0.2%	2.0%	15.5%	1.0%	-0.6%	1.4%	26.3%	3.4%	10.3%	3.0%
16 Current RAY, Loss/LAE, ULAE, and Expense Ratios								Current RAY Combined Ratio			105.8%
								- Loss/ALAE Ratio			69.0%
								- ULAE Ratio			10.0%
								- Expense Ratio			26.8%
								Fixed Expense Ratio			10.2%
								Variable Expense Ratio			16.5%
								Profit Provision			4.6%

Property & Casualty Transmittal Document

Reset Form

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:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name	Sentry Insurance	Group NAIC #	169
----------------------	------------------	---------------------	-----

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Viking Ins. Co. of WI		13137		

5. Company Tracking Number	VIC-06152009-Rate-09VN
-----------------------------------	------------------------

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

6. Name and address	Title	Telephone #s	FAX #	e-mail
Johanna Reed 1224 Deming Way Madison, WI 53717	Product Analyst	800/322-273 ext. 8263018	608/836-8931	johanna.reed@sentry.com
7. Signature of authorized filer		<i>Johanna Reed</i>		
8. Please print name of authorized filer		Johanna Reed		

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 checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 6/15/09 Renewal: 7/29/09
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	5/14/09
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # VIC-06152009-Rate-09VN

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

Please see our filing below.

[View Complete Filing Description](#)

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

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	VIC-06152009-Rate-09VN			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	VIC-06152009-Rate-09VN
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
<input checked="" type="checkbox"/> Rate Increase <input type="checkbox"/> Rate Decrease <input type="checkbox"/> Rate Neutral (0%)		

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)		File and Use				
4a.	Rate Change by Company (As Proposed)						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Viking Ins. Co of WI	7.4%	3.2%	274,156	10,032	8,567,385		
4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	0.0%
7.	Effective Date of last rate revision	2-16-2009
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

SERFF Tracking Number: VKNG-126153223 *State:* Arkansas
Filing Company: Viking Insurance Company of WI *State Tracking Number:* EFT \$100
Company Tracking Number: VIC-06152009-RATE-09VN
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: VIC-06152009-Rate-09VN
Project Name/Number: VIC-06152009-Rate-09VN/

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	Agent Guide	05/19/2009	AR 06.15.2009 Agt Guide v1.pdf
No original date	Supporting Document	Agent Guide	05/14/2009	AR 06 15 2009 Agt Guide v1.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	05/14/2009	PPA Survey FORM APCS.xls
No original date	Supporting Document	NAIC loss cost data entry document	05/14/2009	FORM RF-1 Rate Filing Abstract.pdf

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Arkansas Auto Guide

Effective
June 15, 2009

DAIRYLAND[®] AUTO

Dairyland Auto property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See your policy for complete coverage details.

Navigation
(click a link below)

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Agent Services

CUSTOMER SERVICE

800-334-0090
Press 2 for Auto
Press 1 for Spanish

AUTO POLICY PHONE OPTIONS

Agents Press 1	Policyholders Press 2
Payments 1	Claims 1
Policy Information.... 1	Payments 2
Technical Support ... 3	Policy Information.... 2
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Customer Care..... 5	Repeat Options..... #
Repeat Options..... #	

CONTACT OPTIONS

Fax

Claims: 503-362-6203
Proof: 888-845-2447

E-mail

Customer Service: *freeport_custsrv@sentry.com*
Agency Supply: *madagency-support@sentry.com*

Mail

Claims:
Viking Insurance
P.O. Box 5930
Madison, WI 53705-5930
All Other:
Viking Insurance
P.O. Box 8021
Stevens Point, WI 54481-8021

FORMS

Agency Supply

1. Go to **dairyland-ins.com**
2. Select "Services"
- 3. Select "Agency Request"**
4. Select "State Specific Forms"
5. Select the state and print

PAYMENTS

Online

Make payments online at **dairyland-ins.com** via credit card, e-check and electronic funds transfer (EFT).

Western Union

- Step 1:** Go to your local Western Union.
Step 2: Fill out blue Quick Collect form:
Pay to: Viking Insurance
Code city: Monthly
Code State: IL
Step 3: Give your name and policy number to Western Union. There is a fee, but this will ensure same-day payment of the bill.

RATING & UPLOAD SUPPORT

For assistance with rating & upload software dial:
1-800-334-0090, Press 4, Press 3

MARKETING

Regional Agency Sales Manager(s)

Kenny Wideman 800-532-2525, x3463930 *Kenny.Wideman@sentry.com*

Agency Sales Manager

Terry Norris 800-532-2525, x3463931 *Terry.Norris@sentry.com*

Underwriting Rules

Underwriting Company

- Dairyland Insurance Company

Agent's Binding Responsibility

- The time and date of binding can be no earlier than the time and date the application is signed by the applicant and agent, and down payment is made.
- The application, payment, or endorsement must be submitted electronically at the time the coverage is bound.
- If an applicant does not meet the underwriting standards listed in this rule guide, do not bind coverage.
- Inspect all vehicles before binding physical damage coverage.

Binding Authority Suspended During Severe Weather Watches and Warnings

When the National Weather Service issues a weather watch or warning in the area where a vehicle is being operated (hurricane, tropical storm, tornado, flood, etc) binding authority is suspended for Physical Damage coverage. Do not bind coverage for the duration of the watch or warning. When the National Weather Service withdraws the watch or warning, agents may bind Physical Damage risks again.

Driver Exclusions

- You cannot exclude:
 - The named insured
- You can exclude:
 - A registered owner who is not in our insured's household and who does not drive the vehicle.
 - Other licensed and unlicensed drivers in the household.
- Attach a signed and completed driver exclusion form, including date of birth and relationship to insured, with an explanation for the exclusion, to the application.
- To delete an exclusion, we require a request signed by the named insured to add the excluded driver to the policy and all the appropriate driver information.

Financial Responsibility (SR-22)

- SR-22 filings will only be made in states in which the insuring Company writes private passenger automobile insurance.
- All vehicles in the insured household must be insured whenever an SR-22 filing is made.
- When completing the SR-22 filing in your office, indicate the correct issuing company based on the product sold. See Program Features Table under Underwriting Companies.
- SR-22 filings will be issued only when all registered vehicles for the named insured are insured with Viking.

Insurance Score

- An insurance score may be ordered for the first Named Insured on all applications submitted.
- The ordering of an insurance score is included as a step within our rating software.
- A customer has the right not to provide his/her Social Security Number.
- Please request the applicant's permission to order an insurance score by reading the following:
"As part of our underwriting process, we order an insurance score based upon your credit history. This score may be used to underwrite and price your policy. Consumer reports that contain information about your driving and claim history may also be obtained.
You have the right to be told the name and address of the reporting agencies that provide these reports and to see and correct your personal information. We may disclose this

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information to properly service your policy or to conduct our business. Our privacy notice will be included with your policy and is also available upon request.”

- If submitting the business through AutoLink, a pop-up window will display to record whether the insured “agrees” with the above statements or “does not agree”.
- This score is an inquiry only and will not affect an applicant’s credit history or his/her ability to obtain credit for future purchases or loans.
- Our vendor of insurance score information is TransUnion. If the applicant suspects the report is inaccurate, they may contact:

Choice Point Consumer Service Center

PO Box 105108

Atlanta, GA 30348-5108

Phone: 1-800-456-6004

Unacceptable Risks

Risks with any of the following characteristics are unacceptable and should not be written.

- Invalid drivers license status, unless the license is being reinstated.
- Risks where an operator has a revoked license, unless that operator is excluded from coverage.
- Physical damage only policies.
- Comprehensive coverage written without Collision.
- Military risks, unless stationed in the rating state.
- Drivers not residing in the rating state at least 10 months per year.
- Risks in which the insured knowingly fails to provide either Company with the correct vehicle garaging address or fails to include all household and non-household drivers who drive the insured vehicle on a regular or ongoing basis.
- Drivers under the legal drinking age with an alcohol/drug related violation.
- Motor Vehicles used in/with a felony.
- Any violations involving a fatality/assault (i.e. Vehicular Assault).
- An individual who has been successfully denied payment by an insurer of a claim under an automobile insurance policy where there was evidence of fraud or intent to defraud.

Eligible Vehicles

- The rates in the auto programs apply to private passenger vehicles, pickup trucks, vans, and panel trucks with a gross vehicle weight less than 10,000 pounds and carrying capacity of one ton or less.
- Please refer to the Surcharge section for description of acceptable Business Use vehicles.

Ineligible Vehicles

The following vehicles are ineligible for any coverage:

- Vehicles with a gross vehicle weight in excess of 10,000 pounds
- Vehicles with a carrying capacity in excess of 1 ton.
- Any vehicle having less than four wheels.
- Commercial use vehicles.
- Any vehicle used for wholesale or retail purposes (including mail, floral, pizza, newspaper, courier, etc.).
- Company fleet vehicles registered to corporations or businesses.
- Dump trucks, including pickup trucks converted for this purpose.
- Emergency vehicles, including vehicles used in volunteer fire departments.
- Gasoline and explosive haulers and vehicles used for similar purposes.
- Taxi cabs and all other vehicles used in public livery or haul for hire.
- Vehicles used in speed contests, races, exhibitions or "off-road".
- Snowplows.

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- Homemade, custom-built, altered or "kit" cars.
- Motor homes or recreational vehicles.
- Flat bed trucks.
- Classic or antique autos.
- Limousines.
- Vehicles with detachable camper bodies that contain sleeping or cooking facilities.
- Vehicles not titled in the name of the applicant or the applicant's spouse unless a leased vehicle (minimum one year lease term).
- Vehicles not registered for street use.
- Vehicles which have been substantially modified from its original manufactured state including:
 - Raised or lowered suspension
 - Steering geometry changed
 - Engine or drive train altered or changed
 - Addition of traction bars
 - Oversized tires
- Any vehicle for which the Company does not have a rate lawfully in effect.

Vehicles Ineligible for Physical Damage

- Vehicles rated based on cost new or current value with a value exceeding \$50,000.
- Non-owned vehicles, including short-term rentals (6 months or less).
- Vehicles with custom paint.
- Gray market vehicles.
- Vehicles insured for a "stated amount".
- Vehicles over 20 years old. Vehicle age changes October 1st each year.
- Any vehicle which has previously had a total loss claim and which is retained by the insured.

* Other information on general physical damage limitations for conversion vans and special equipment can be found on page 11.

Final Underwriting Authority

We reserve the right to make final underwriting decision on all applications. A combination of factors may cause an application to be unacceptable even though not specified in this rule guide's Underwriting Rules. All requests for exceptions must be made through your product management team.

Rating Rules

Driver Eligibility Maximums (per driver)	Currently licensed in
<ul style="list-style-type: none">• 15 points• 2 alcohol/drug violations* in the past 36 months• 2 at-fault accidents in the past 36 months	U.S. / Foreign / International Driver's License

*Alcohol/drug violations include OWI (operating while intoxicated), RBT(refusal of breath/blood test), and OC (Open container)

General Rules

- A registered owner must be listed as a named insured.
- The premium is determined by rating the highest rated driver on the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, etc.
- If there are more vehicles than drivers, an excess vehicle factor is applied to the each additional vehicle.

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- If an applicant has convictions or at-fault accidents in the most recent 36 months, apply the surcharge points from the Point Schedule.
- If a single occurrence results in more than one conviction/at-fault accident, charge only for the conviction/at-fault accident with the highest point value.
- When surcharges become 3 years old, they will be dropped from the insured's record at the next renewal and the next renewal will be adjusted accordingly.
- All vehicles model year 1970 with liability coverage only and older should be rated at symbol 7 in the Monthly product.

Symbols

- Company developed Make & model Symbols are used.

Driver Classifications

- A "married" operator is an operator who is a legally married person living with his or her spouse, or a widowed operator.
- Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured should be added as a non-rated driver, but will not be included in the rating of the policy. The permit driver will become a rated driver (a) when the insured has obtained their full license (b) the first renewal after the permit driver becomes of legal license age.

Point Schedule

If exact date of accidents and violations are not available, please include the approximate month and year. Charge the following for incidents within past 36 months:

Accidents

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Speeding

- 1st Occurrence – 2 points
- 2nd Occurrence – 2 points
- 3rd and subsequent occurrences – 1 point

Operating while intoxicated

- 1st Occurrence – 1 point
- 1st Occurrence with other accidents / violations – 5 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 3 points

Examples:

- Driving while intoxicated / drugs
- Intoxicant in vehicle - operator
- Refusal of breath / blood test

Major Violations

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Examples:

- Attempting to Elude Officer

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- Failure to keep vehicle under control
- Failure to stop after an accident
- Hit and run
- Racing / speed contest / drag racing
- Reckless driving

Minor violations

1st Occurrence – 3 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 4 points

Examples:

- Backing illegally
- Careless driving
- Deviate lane / cross center line
- Driving against traffic / one way
- Driving on the wrong side highway / road
- Failure to give signal
- Failure to obey sign / signal
- Failure to stop for school bus
- Failure yield right of way to a vehicle / pedestrian
- Following too close
- Illegal turn
- Improper lane change
- Inattentive driving
- Passing illegally / improperly
- Miscellaneous minor violation

Operating without License

1st Occurrence – 5 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 2 points

Examples:

- Illegal / unlawful use of license
- Operating on expired license
- Operating without a license
- Operating after revocation
- Operating after suspension
- Loaning of license

Chargeable Accidents

An accident is considered chargeable unless it can be demonstrated that the:

- Vehicle was legally parked.
- Vehicle was struck in the rear while legally stopped for traffic or traffic control device.
- Vehicle collided with a bird or animal.
- Accident involved hit-and-run driver and was reported to proper authorities within 24 hours.
- Accident is one in which judgment or reimbursement is obtained from other party, providing the company makes no liability payment on behalf of the insured.

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The following claims qualify as chargeable accidents: A chargeable accident is defined as an at-fault accident where the total damages exceed \$500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

- Bodily injury payments of \$1 or more.
- Property damage payments of \$200 or more.
- Collision payments of \$1 or more.
- Single vehicle accidents shall be considered chargeable accidents.
- Policies will be surcharged for chargeable claims by permissive operators.

Billing Options

Six-Month Program
16.66% Down Payment + 5 Installments *
20 % Down Payment + 4 Installments *
Quarterly Payment + 1 Installment *
Paid in full

* See AutoLink for details

Electronic Fund Transfer (EFT)

- EFT may be initiated at time of new business, or during the active policy term via the AutoLink Endorsement module. However, the initial down payment cannot be withdrawn via EFT and must be submitted via another payment method.
- An EFT Authorization form must be completed and signed before EFT is initiated. This signed form must be retained in your office for the period of time required by the state. A copy of the form must be provided to the customer
- EFT adds, changes and cancels will take effect within two business days following the submission request on AutoLink. Any bills with an outstanding Due Date prior to EFT taking effect will not be paid via EFT.
- The frequency of EFT withdrawals will be according to the existing payment plan for the current term. Upon renewal, the pay plan will change to a monthly billing plan.
- EFT information (account number, account type, etc...) can be changed or cancelled via the AutoLink endorsement module. In the event of a change or cancellation, the appropriate signed form is required and must be retained also. Changes and cancels will take effect 3 calendar days after submitted.

Fees

Policy Fee	Reissue Fee	Billing Fee	Returned Check Fee
None	None	Not to exceed \$8 - Non-EFT \$0 - EFT	\$20

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Billing: This fee applies on each installment and renewal bill. The reduced billing fee is charged when EFT is enabled on the policy.

Returned Check: This fee is charged when insured checks are not honored due to insufficient funds or stop payment.

Coverages

BI-PD	UM/UIM-BI	UM-PD	PIP
25/50/25	25/50	25	5000 Medical/Hospital
50/100/25	50/100	50	70% Work Loss
50/100/50			5000 Accidental Death
Medical Payments		Comprehensive	Collision
	500	100	250
	1000	250	500
	2000	500	1000
	5000		

	Lienholder Deductible	Towing & Labor	Rental Reimbursement	Special Equipment	Named Non-Owner
	100/250	\$25 per disablement \$50 per disablement	\$20 per day \$600 Maximum	\$3000 Maximum \$1000 Stereo max	Not Available
					Broadform Named Driver
Monthly Premiums	\$0	\$1 \$2	\$4	\$1 per \$100 of value	Not Available

BI-PD

- All policies must have liability.
- Vehicles on multi-car policies must carry the same liability limits.
- See Physical Damage Rules page 11.

UM/UIM-BI

- Limits for UM cannot be greater than the BI limits.
- UM/UIM limits/rejection must match on all vehicles.
- UM-BI will be added to the policy unless the insured rejects coverage.

UM-PD

- A \$200 deductible will apply if no Collision coverage is carried on the policy. If Collision is carried, the \$200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.
- UM-PD cannot be purchased without UM-BI.
- All of the insured's vehicles must have the same UM-PD limits/rejection.
- UM-PD will be added to the policy unless the insured rejects coverage.

No-Fault Personal Injury Protection

- Coverages available are \$5,000 Medical Hospital, 70% Work Loss and \$5,000 Accidental Death.

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- Each coverage is purchased separately.
- If any of the PIP coverages are not desired, the insured must sign the PIP rejections on the application.
- PIP Medical may be purchased instead of Medical Payments.

Medical Payments

- Medical payments may be purchased instead of PIP Medical.

Lienholder Deductible

- This allows the insured to carry a deductible on physical damage higher than most lienholders allow.
- Deductibles would be reduced to \$100 for Comprehensive and \$250 for Collision on losses paid directly to the lienholder, when the vehicle is repossessed or a total loss.

Special Equipment

- Available only when Comprehensive and Collision coverages are purchased.
- Please refer to the Physical Damage Rules section for detailed guidelines on this coverage.

Rental Reimbursement

- This coverage reimburses the Insured for rental expenses incurred by the insured when the Insured Vehicle is withdrawn from use as the result of a covered loss.
- Coverage pays up to \$20 per day and a maximum of \$600 for the rental duration.
- Available only when Comprehensive and Collision coverages are carried.

Towing & Labor

- This coverage reimburses the Insured for towing and labor expenses each time an Insured Vehicle is disabled, including mechanical breakdown.
- Coverage varies.
- Available only when Comprehensive and Collision coverages are carried.

Physical Damage

General Rules

- The Comprehensive and Collision premium for any vehicle includes the loss of or damage to all permanently installed equipment, parts or accessories which were installed by the original manufacturer of the vehicle.
- Comprehensive is not available without Collision.
- Physical damage coverage applying to stereo and other sound producing equipment is limited to \$500.
- The Comprehensive deductible cannot exceed the Collision deductible.
- Every policy must carry liability coverage.
- The agent must inspect all vehicles to be insured physical damage. The inspection form on the back of the application must be completed with any and all pre-existing damage noted.

Conversion Vans

- Conversion vans are pick-ups, vans or utility vehicles requiring physical damage coverage which have a conversion package or add-on and custom equipment not installed by the original automobile manufacturer.
- Conversion vans are written in this program according to the current value symbols.
- Conversion vans require inside and outside photographs for binding.
- Special Equipment Coverage must be purchased to cover the value of add-on and custom equipment or the conversion package.

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- An itemized list of such equipment must be submitted with the application.
- Note that Special Equipment Coverage is limited to a maximum of \$3,000 (\$1,000 for all stereo and sound producing equipment) and that all accompanying Comprehensive and Collision deductibles apply.
- Physical damage coverage on conversion vans provides coverage up to the actual cash value of the standard vehicle without any special equipment plus the lesser of the actual cash value or the stated amount value of the special equipment or conversion package.

Special Equipment

- A separate premium is charged for special custom, non-factory installed equipment.
- The maximum special equipment coverage available is \$3,000.
- The maximum coverage on all stereo and sound-producing equipment is \$1,000.
- Comprehensive and Collision coverage must be purchased in order to purchase special equipment coverage.
- The physical damage deductibles listed on the declarations page apply to all special equipment.
- Examples of common types of special equipment include:
 - T-tops
 - Portable toppers
 - Stereo equipment
 - Running boards
 - Custom exterior or interior work
 - Equipment to increase performance
 - Sun roof or any deluxe roof treatment
 - Rollbars and custom bumpers
 - Special wheels or tires
 - Bugshields
 - Captains Chairs

Discounts

Discount amounts vary by combination and coverage.

Defensive Driving Course

- This discount will apply when the insured is age 55 or older and has successfully completed an Accident Prevention Course approved by the Motor Vehicle Department.
- Eligibility begins from the date of course completion. The course must be taken every three years to continue the discount.
- A copy of the certificate must accompany the application.
- The discount will not apply if the course is ordered by the court or another government entity.

Multi-Car

- This discount will be given to all listed vehicles registered to the Named Insured. This also applies to all listed vehicles registered to the spouse of the Named Insured as long as spouse and Named Insured are legally married, living at same residence, and both are listed on the policy.
- Policy limits for BI-PD, UM/UIM and Medical Payments must be identical on each listed vehicle.

Good Student

- This discount will apply to college graduates under 25 whose cumulative scholastic records show:
 - A "B" grade average or higher, or

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- A 3.0 average or higher on a 4 point scale.

- This discount applies to liability and physical damage premiums.
- Married insured's are not eligible for this discount.
- A copy of the transcript must be secured at the time of application and retained in your file. When submitting a paper endorsement, proof will need to be faxed.

Homeowners

- This discount is applied to policies when applicants submit proof of property insurance for a home they own.
- The insured must reside in the home, which includes condominiums, townhouses and mobile homes.
- Acceptable proof is a copy of any homeowner, condominium, townhouse or mobile home declaration providing proof of current coverage. Applications, binders and property tax assessments or mortgage coupons are also acceptable.
- The address on the acceptable proof must be the same as the policy garaging address.
- This discount can be added mid-term when endorsement and proof is submitted. The endorsement will be effective the date notification is received.

Transfer

- This discount is offered when applications are submitted with proof of 6 months prior insurance. This discount cannot be added after the first 30 days of the policy inception date.
- Acceptable proof is a copy of the most recent dec page, ID card, renewal offer, experience letter or non-renewal/cancellation notice.
- ❖ **Transfer level 1** requires that no more than 15 days lapse between the expiration date of the prior policy and the new policy effective date.
- ❖ **Transfer level 2** requires 0 days lapse between the expiration date of the prior policy and the new policy effective date.
- If applicant is U.S. Military personnel who has documentation they are returning from active duty overseas and where not required to have insurance, then apply transfer discount in accordance with remaining discount requirements. Retain proof in agency records. Acceptable proof includes U.S. Military documents providing applicant's name, overseas location, and tour of duty dates.
- Insureds who have not maintained insurance for other valid reasons (no prior vehicle ownership, service in Peace Corps, etc.) may qualify for this discount, as long as the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the prior 12 months. A statement explaining the valid reason for not having prior insurance must accompany the application.
- Proof must be faxed within 72 hours. If proof is not faxed, discount will be removed.
- Viking Personal Lines companies cannot be used as proof.
- This discount remains in place for the life of this policy.
- Policies that fall outside of the reissue guidelines lose this discount.

Paid in Full

- This discount is offered when the entire 6 month term premium is submitted with the application.

Advanced Quote

- Discount applies when quote is initiated on Autolink 7 or more days before the policy effective date.
- Policy must carry Transfer discount level 2 (six months prior insurance with no lapse in coverage).

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Business Use - Artisan Use

- Acceptable business use vehicles will be surcharged. The surcharge applies to BI-PD, Medical Payment, Comprehensive and Collision coverages.

Acceptable business use includes, but is not limited to:

- Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- Vehicles used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations.
- Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs).
- Vehicles used in a business for occasional errands.

Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable if all of the following conditions are met:

- There are no more than two (2) vehicles in this category on the policy.
- The insured visits no more than two job sites per day.
- The vehicle is owned or leased by an individual, not a corporation or partnership.
- The vehicle is operated solely by the named insured or other resident relative.
- The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.
- The load capacity of the vehicle is less than one ton.

Unacceptable business use includes, but is not limited to:

- Any business involving frequent stops, whether on regular route or not, such as courier, exterminators, delivery services, etc.
- Vehicles used in transporting passengers for a fee.
- Vehicles with permanently installed mobile equipment such as hoists, air compressors, pumps and generators, spraying, building cleaning, lighting and well servicing equipment.
- Vehicles used in security and surveillance operations.
- Vehicles used to transport migrant workers or used in agricultural business.
- Any vehicle used to tow a trailer carrying tools or supplies.

Foreign/International Driver's License

- Assigned to drivers on the policy with a foreign or international license. Drivers must be licensed in the U.S. for one year before the surcharge will be removed.

Out-of-State License

- Applies to each driver with an out-of-state license.

Unverifiable Driving Record

- Assigned to each driver for which the company cannot obtain a current MVR.
- Insureds who have not maintained a license for a valid reason (i.e., Peace Corps, military stationed outside the USA, have not owned a vehicle, etc.) will not be surcharged.
- If both Unverifiable Driving Record and Foreign/International Driver's License surcharges are applicable only the Foreign/International Driver's License surcharge will apply.

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Procedures

Commissions and Reissue Window

Policy Terms	Commission Levels New/Renewal	Reissue Period
Six-Month	15% /12%	60 days

Applications

- Applications must be submitted electronically through AutoLink. If you experience any difficulty submitting the application electronically, please contact Customer Service.
- Applications must be completed in full and a paper copy signed by you and the applicant, including completion of the appropriate rejections and initial section. The signed copy must be retained in your file.
- Applications missing the following critical information may result in policy cancellation: Driver Information (date of birth and license number), Vehicle Identification Number, and required signatures.

Payment Procedures

- All premiums must be submitted gross. We do not accept premium financing.
- Insured's check should be made payable or endorsed to the company.
- See Fee Section for applicable fees. All fees are fully earned.
- Payments must be received by the Company or you by the due date.
- For Alternative Payment Options - see Agent Services section.
- When the deposit premium provides enough days of coverage for the Company to issue a policy, that policy will be issued for the exact number of days of coverage the premium will provide.
- Renewal Options:
 - ❖ Monthly installment plans, quarterly installments or a paid in full option is offered at renewal.
 - ❖ Renewals are sent directly to the insured prior to the renewal date.
- If payment is accepted in your office, you must indicate date and time payment is received.
- Late, short payments and NSF payments may be subject to an additional fee. See Fee Table.
- If the renewal is not paid the policy will expire. If applicable, financial responsibility and lienholder cancellations will be sent. No cancellation notices are sent for nonpayment of renewal billings.
- Renewal payments of less than our minimum tolerance percentages will be refunded within 15 days or less and the policy will cancel for nonpayment of premium effective the date shown on the renewal offer. No additional notification will be sent.
- Electronic Fund Transfer (EFT) is also available as a payment method. See AutoLink for available billing options.

Endorsements

- Endorsements should be submitted via AutoLink, our internet based web page, but may be faxed, e-mailed, phoned or sent in writing only when the system is unavailable. See Agent Services page for information.
- Endorsements requesting the deletion of a driver or lowering the limits of liability must be signed by all named insureds.
- All endorsements will be computed on a pro rate basis using the rules and rates in effect as of the effective date of the policy term.
- If an additional premium is due, the insured will be billed directly.

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- Any additional premium due in the Six-Month program will be spread over the remaining installments in the current policy term. An estimated additional premium should accompany all change requests for additional coverage. If no additional money is sent with this type of endorsement request, the next statement's amount due will be greater than the amount the insured is expecting.

Reissues/Rewrites

- Policies cancelled at the installment carry date may be rewritten within 60 days of the cancellation date without submitting a new application. After 60 days, a new application and fees are required.
- When the insured sends a late payment directly, reissued coverages will take effect at 12:01 AM on the date received.
- Late payments of less than our minimum tolerance percentage will be refunded within 7 days or less and the policy will cancel for non-payment of premium effective the date of the renewal offer. No additional notification will be sent.
- When the insured makes a late payment to you, the date and time must be clearly indicated and initialed by the agent on the payment stub. The declaration page will be issued effective 12:01 AM the day following receipt of payment. However, in the event of a loss, the original binding date and time would be considered.
- A policy that cancels for non-payment of an additional balance due requires a new application.
- Reissue requests should be performed electronically at the time the payment is bound. The corresponding payment upload must include all appropriate fees.
- If the reissue is a result of an installment lapse a new policy number and term will be assigned.

Installment Processing

- A minimum down payment is required. The insured will be billed for the balance in equal installments.
- Installment bills are self-canceling. No separate cancel notice will be sent.
- Payment plans available include monthly bill, quarterly bill and paid in full.
 - Monthly Bill – The first installment is due approximately 30 days from the inception date of the policy and all subsequent payments are due monthly, thereafter.
 - Quarterly Bill – The installment is due approximately 90 days from the inception date of the policy.
 - Paid in Full – The entire 6 month term is paid in full at inception or renewal.

Cancellations

- Policy cancellation requests should be processed electronically through AutoLink.
- When a written cancellation request is submitted, the cancellation will be effective the date received, unless a future cancel effective date is indicated.
- Back-dated cancellations beyond the agent binding authority are not allowed.
- No Flat Cancellations. Return premium for insured request cancellations will be calculated on a short rate basis.
- Company initiated cancellations will be calculated on a pro rated basis.

Agency File Documentation

Since you no longer are required to forward applications and many of the associated documents to Dairyland Insurance, we do ask that certain documents be available upon request. We will be performing occasional File Compliance Audits via fax to make sure training has been adequate and the required documents are being properly maintained in the agency files. This is to ensure that your interests and ours are protected in the event of a claim or legal issue.

File Maintenance Requirements

- Original signed application. The General Acknowledgement block must be signed by the Named Insured or additional Named Insured.

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- Appropriate coverage rejection signature(s). Signed by the Named Insured or the additional Named Insured.
- Driver exclusion (where available) signatures. Signed by the named Insured and/or additional Named Insured as shown on the application or Declarations page.
- Description of Business/Artisan use when applicable.
- Any insured requests for policy change.
- Physical Damage inspection form and photos (where required by law). When Comprehensive and Collision coverages are selected, a detailed list of existing damages must be kept.
- Complete garaging address when it differs from the mailing address.
- Proof of prior insurance for Transfer discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of insurance for Homeowners discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of not-at-fault. A police report, letter from the insurance company, or details of the accident indicating not at fault.
- Documentation for discounts requiring proof.
- Any insured requests for policy change.
- For Electronic Fund Transfer (EFT), the original signed authorization form should be retained for the period of time required by the state. The same applies with regard to EFT Change and Cancel forms.

Compliance Audit Requirements

- Audits will be performed via fax, or in person, on randomly selected policies.
 - Normal audit frequency is once per quarter
 - New agents will be audited more frequently until 10 "passes" are attained.
 - Failed audits will result in increased audit frequency.
- Requested documentation must be faxed back to us within 48 hours.
- Audits may be performed on cancelled/non-renewed policies.
- Files must be maintained for a minimum of the state legal requirement.

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Arkansas Auto Guide

Effective
June 15, 2009

DAIRYLAND[®] AUTO

Dairyland Auto property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See your policy for complete coverage details.

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Agent Services

CUSTOMER SERVICE

800-334-0090
Press 2 for Auto
Press 1 for Spanish

AUTO POLICY PHONE OPTIONS

Agents Press 1	Policyholders Press 2
Payments 1	Claims 1
Policy Information.... 1	Payments 2
Technical Support ... 3	Policy Information.... 2
Claims Assistance..... 4	Customer Care..... 5
Customer Care..... 5	Repeat Options..... #
Repeat Options..... #	

CONTACT OPTIONS

Fax

Claims: 503-362-6203
Proof: 888-845-2447

E-mail

Customer Service: *freeport_custsrv@sentry.com*
Agency Supply: *madagency-support@sentry.com*

Mail

Claims:
Viking Insurance
P.O. Box 5930
Madison, WI 53705-5930
All Other:
Viking Insurance
P.O. Box 8021
Stevens Point, WI 54481-8021

FORMS

Agency Supply

1. Go to **dairyland-ins.com**
2. Select "Services"
- 3. Select "Agency Request"**
4. Select "State Specific Forms"
5. Select the state and print

PAYMENTS

Online

Make payments online at **dairyland-ins.com** via credit card, e-check and electronic funds transfer (EFT).

Western Union

- Step 1:** Go to your local Western Union.
Step 2: Fill out blue Quick Collect form:
Pay to: Viking Insurance
Code city: Monthly
Code State: IL
Step 3: Give your name and policy number to Western Union. There is a fee, but this will ensure same-day payment of the bill.

RATING & UPLOAD SUPPORT

For assistance with rating & upload software dial:
1-800-334-0090, Press 4, Press 3

MARKETING

Regional Agency Sales Manager(s)

Kenny Wideman 800-532-2525, x3463930 *Kenny.Wideman@sentry.com*

Agency Sales Manager

Terry Norris 800-532-2525, x3463931 *Terry.Norris@sentry.com*

Underwriting Rules

Underwriting Company

- Dairyland Insurance Company

Agent's Binding Responsibility

- The time and date of binding can be no earlier than the time and date the application is signed by the applicant and agent, and down payment is made.
- The application, payment, or endorsement must be submitted electronically at the time the coverage is bound.
- If an applicant does not meet the underwriting standards listed in this rule guide, do not bind coverage.
- Inspect all vehicles before binding physical damage coverage.

Binding Authority Suspended During Severe Weather Watches and Warnings

When the National Weather Service issues a weather watch or warning in the area where a vehicle is being operated (hurricane, tropical storm, tornado, flood, etc) binding authority is suspended for Physical Damage coverage. Do not bind coverage for the duration of the watch or warning. When the National Weather Service withdraws the watch or warning, agents may bind Physical Damage risks again.

Driver Exclusions

- You cannot exclude:
 - The named insured
- You can exclude:
 - A registered owner who is not in our insured's household and who does not drive the vehicle.
 - Other licensed and unlicensed drivers in the household.
- Attach a signed and completed driver exclusion form, including date of birth and relationship to insured, with an explanation for the exclusion, to the application.
- To delete an exclusion, we require a request signed by the named insured to add the excluded driver to the policy and all the appropriate driver information.

Financial Responsibility (SR-22)

- SR-22 filings will only be made in states in which the insuring Company writes private passenger automobile insurance.
- All vehicles in the insured household must be insured whenever an SR-22 filing is made.
- When completing the SR-22 filing in your office, indicate the correct issuing company based on the product sold. See Program Features Table under Underwriting Companies.
- SR-22 filings will be issued only when all registered vehicles for the named insured are insured with Viking.

Insurance Score

- An insurance score may be ordered for the first Named Insured on all applications submitted.
- The ordering of an insurance score is included as a step within our rating software.
- A customer has the right not to provide his/her Social Security Number.
- Please request the applicant's permission to order an insurance score by reading the following:
"As part of our underwriting process, we order an insurance score based upon your credit history. This score may be used to underwrite and price your policy. Consumer reports that contain information about your driving and claim history may also be obtained.
You have the right to be told the name and address of the reporting agencies that provide these reports and to see and correct your personal information. We may disclose this

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information to properly service your policy or to conduct our business. Our privacy notice will be included with your policy and is also available upon request.”

- If submitting the business through AutoLink, a pop-up window will display to record whether the insured “agrees” with the above statements or “does not agree”.
- This score is an inquiry only and will not affect an applicant’s credit history or his/her ability to obtain credit for future purchases or loans.
- Our vendor of insurance score information is TransUnion. If the applicant suspects the report is inaccurate, they may contact:

Choice Point Consumer Service Center

PO Box 105108

Atlanta, GA 30348-5108

Phone: 1-800-456-6004

Unacceptable Risks

Risks with any of the following characteristics are unacceptable and should not be written.

- Invalid drivers license status, unless the license is being reinstated.
- Risks where an operator has a revoked license, unless that operator is excluded from coverage.
- Physical damage only policies.
- Comprehensive coverage written without Collision.
- Military risks, unless stationed in the rating state.
- Drivers not residing in the rating state at least 10 months per year.
- Risks in which the insured knowingly fails to provide either Company with the correct vehicle garaging address or fails to include all household and non-household drivers who drive the insured vehicle on a regular or ongoing basis.
- Drivers under the legal drinking age with an alcohol/drug related violation.
- Motor Vehicles used in/with a felony.
- Any violations involving a fatality/assault (i.e. Vehicular Assault).
- An individual who has been successfully denied payment by an insurer of a claim under an automobile insurance policy where there was evidence of fraud or intent to defraud.

Eligible Vehicles

- The rates in the auto programs apply to private passenger vehicles, pickup trucks, vans, and panel trucks with a gross vehicle weight less than 10,000 pounds and carrying capacity of one ton or less.
- Please refer to the Surcharge section for description of acceptable Business Use vehicles.

Ineligible Vehicles

The following vehicles are ineligible for any coverage:

- Vehicles with a gross vehicle weight in excess of 10,000 pounds
- Vehicles with a carrying capacity in excess of 1 ton.
- Any vehicle having less than four wheels.
- Commercial use vehicles.
- Any vehicle used for wholesale or retail purposes (including mail, floral, pizza, newspaper, courier, etc.).
- Company fleet vehicles registered to corporations or businesses.
- Dump trucks, including pickup trucks converted for this purpose.
- Emergency vehicles, including vehicles used in volunteer fire departments.
- Gasoline and explosive haulers and vehicles used for similar purposes.
- Taxi cabs and all other vehicles used in public livery or haul for hire.
- Vehicles used in speed contests, races, exhibitions or "off-road".
- Snowplows.

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- Homemade, custom-built, altered or "kit" cars.
- Motor homes or recreational vehicles.
- Flat bed trucks.
- Classic or antique autos.
- Limousines.
- Vehicles with detachable camper bodies that contain sleeping or cooking facilities.
- Vehicles not titled in the name of the applicant or the applicant's spouse unless a leased vehicle (minimum one year lease term).
- Vehicles not registered for street use.
- Vehicles which have been substantially modified from its original manufactured state including:
 - Raised or lowered suspension
 - Steering geometry changed
 - Engine or drive train altered or changed
 - Addition of traction bars
 - Oversized tires
- Any vehicle for which the Company does not have a rate lawfully in effect.

Vehicles Ineligible for Physical Damage

- Vehicles rated based on cost new or current value with a value exceeding \$50,000.
- Non-owned vehicles, including short-term rentals (6 months or less).
- Vehicles with custom paint.
- Gray market vehicles.
- Vehicles insured for a "stated amount".
- Vehicles over 20 years old. Vehicle age changes October 1st each year.
- Any vehicle which has previously had a total loss claim and which is retained by the insured.

* Other information on general physical damage limitations for conversion vans and special equipment can be found on page 11.

Final Underwriting Authority

We reserve the right to make final underwriting decision on all applications. A combination of factors may cause an application to be unacceptable even though not specified in this rule guide's Underwriting Rules. All requests for exceptions must be made through your product management team.

Rating Rules

Driver Eligibility Maximums (per driver)	Currently licensed in
<ul style="list-style-type: none">• 15 points• 2 alcohol/drug violations* in the past 36 months• 2 at-fault accidents in the past 36 months	U.S. / Foreign / International Driver's License

*Alcohol/drug violations include OWI (operating while intoxicated), RBT(refusal of breath/blood test), and OC (Open container)

General Rules

- A registered owner must be listed as a named insured.
- The premium is determined by rating the highest rated driver on the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, etc.
- If there are more vehicles than drivers, an excess vehicle factor is applied to the each additional vehicle.

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- If an applicant has convictions or at-fault accidents in the most recent 36 months, apply the surcharge points from the Point Schedule.
- If a single occurrence results in more than one conviction/at-fault accident, charge only for the conviction/at-fault accident with the highest point value.
- When surcharges become 3 years old, they will be dropped from the insured's record at the next renewal and the next renewal will be adjusted accordingly.
- All vehicles model year 1970 with liability coverage only and older should be rated at symbol 7 in the Monthly product.

Symbols

- Company developed Make & model Symbols are used.

Driver Classifications

- A "married" operator is an operator who is a legally married person living with his or her spouse, or a widowed operator.
- Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured should be added as a non-rated driver, but will not be included in the rating of the policy. The permit driver will become a rated driver (a) when the insured has obtained their full license (b) the first renewal after the permit driver becomes of legal license age.

Point Schedule

If exact date of accidents and violations are not available, please include the approximate month and year. Charge the following for incidents within past 36 months:

Accidents

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Speeding

- 1st Occurrence – 2 points
- 2nd Occurrence – 2 points
- 3rd and subsequent occurrences – 1 point

Operating while intoxicated

- 1st Occurrence – 1 point
- 1st Occurrence with other accidents / violations – 5 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 3 points

Examples:

- Driving while intoxicated / drugs
- Intoxicant in vehicle - operator
- Refusal of breath / blood test

Major Violations

- 1st Occurrence – 4 points
- 2nd Occurrence – 4 points
- 3rd and subsequent occurrences – 7 points

Examples:

- Attempting to Elude Officer

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- Failure to keep vehicle under control
- Failure to stop after an accident
- Hit and run
- Racing / speed contest / drag racing
- Reckless driving

Minor violations

1st Occurrence – 3 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 4 points

Examples:

- Backing illegally
- Careless driving
- Deviate lane / cross center line
- Driving against traffic / one way
- Driving on the wrong side highway / road
- Failure to give signal
- Failure to obey sign / signal
- Failure to stop for school bus
- Failure yield right of way to a vehicle / pedestrian
- Following too close
- Illegal turn
- Improper lane change
- Inattentive driving
- Passing illegally / improperly
- Miscellaneous minor violation

Operating without License

1st Occurrence – 5 points

2nd Occurrence – 1 point

3rd and subsequent occurrences – 2 points

Examples:

- Illegal / unlawful use of license
- Operating on expired license
- Operating without a license
- Operating after revocation
- Operating after suspension
- Loaning of license

Chargeable Accidents

An accident is considered chargeable unless it can be demonstrated that the:

- Vehicle was legally parked.
- Vehicle was struck in the rear while legally stopped for traffic or traffic control device.
- Vehicle collided with a bird or animal.
- Accident involved hit-and-run driver and was reported to proper authorities within 24 hours.
- Accident is one in which judgment or reimbursement is obtained from other party, providing the company makes no liability payment on behalf of the insured.

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The following claims qualify as chargeable accidents: A chargeable accident is defined as an at-fault accident where the total damages exceed \$500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

- Bodily injury payments of \$1 or more.
- Property damage payments of \$200 or more.
- Collision payments of \$1 or more.
- Single vehicle accidents shall be considered chargeable accidents.
- Policies will be surcharged for chargeable claims by permissive operators.

Billing Options

Six-Month Program
16.66% Down Payment + 5 Installments *
20 % Down Payment + 4 Installments *
Quarterly Payment + 1 Installment *
Paid in full

* See AutoLink for details

Electronic Fund Transfer (EFT)

- EFT may be initiated at time of new business, or during the active policy term via the AutoLink Endorsement module. However, the initial down payment cannot be withdrawn via EFT and must be submitted via another payment method.
- An EFT Authorization form must be completed and signed before EFT is initiated. This signed form must be retained in your office for the period of time required by the state. A copy of the form must be provided to the customer
- EFT adds, changes and cancels will take effect within two business days following the submission request on AutoLink. Any bills with an outstanding Due Date prior to EFT taking effect will not be paid via EFT.
- The frequency of EFT withdrawals will be according to the existing payment plan for the current term. Upon renewal, the pay plan will change to a monthly billing plan.
- EFT information (account number, account type, etc...) can be changed or cancelled via the AutoLink endorsement module. In the event of a change or cancellation, the appropriate signed form is required and must be retained also. Changes and cancels will take effect 3 calendar days after submitted.

Fees

Policy Fee	Reissue Fee	Billing Fee	Returned Check Fee
None	None	Not to exceed \$8 - Non-EFT \$0 - EFT	\$20

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Billing: This fee applies on each installment and renewal bill. The reduced billing fee is charged when EFT is enabled on the policy.

Returned Check: This fee is charged when insured checks are not honored due to insufficient funds or stop payment.

Coverages

BI-PD	UM/UIM-BI	UM-PD	PIP
25/50/25	25/50	25	5000 Medical/Hospital
50/100/25	50/100	50	70% Work Loss
50/100/50			5000 Accidental Death
Medical Payments		Comprehensive	Collision
	500	100	250
	1000	250	500
	2000	500	1000
	5000		

	Lienholder Deductible	Towing & Labor	Rental Reimbursement	Special Equipment	Named Non-Owner
	100/250	\$25 per disablement \$50 per disablement	\$20 per day \$600 Maximum	\$3000 Maximum \$1000 Stereo max	Not Available
					Broadform Named Driver
Monthly Premiums	\$0	\$1 \$2	\$4	\$1 per \$100 of value	Not Available

BI-PD

- All policies must have liability.
- Vehicles on multi-car policies must carry the same liability limits.
- See Physical Damage Rules page 11.

UM/UIM-BI

- Limits for UM cannot be greater than the BI limits.
- UM/UIM limits/rejection must match on all vehicles.
- UM-BI will be added to the policy unless the insured rejects coverage.

UM-PD

- A \$200 deductible will apply if no Collision coverage is carried on the policy. If Collision is carried, the \$200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.
- UM-PD cannot be purchased without UM-BI.
- All of the insured's vehicles must have the same UM-PD limits/rejection.
- UM-PD will be added to the policy unless the insured rejects coverage.

No-Fault Personal Injury Protection

- Coverages available are \$5,000 Medical Hospital, 70% Work Loss and \$5,000 Accidental Death.

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- Each coverage is purchased separately.
- If any of the PIP coverages are not desired, the insured must sign the PIP rejections on the application.
- PIP Medical may be purchased instead of Medical Payments.

Medical Payments

- Medical payments may be purchased instead of PIP Medical.

Lienholder Deductible

- This allows the insured to carry a deductible on physical damage higher than most lienholders allow.
- Deductibles would be reduced to \$100 for Comprehensive and \$250 for Collision on losses paid directly to the lienholder, when the vehicle is repossessed or a total loss.

Special Equipment

- Available only when Comprehensive and Collision coverages are purchased.
- Please refer to the Physical Damage Rules section for detailed guidelines on this coverage.

Rental Reimbursement

- This coverage reimburses the Insured for rental expenses incurred by the insured when the Insured Vehicle is withdrawn from use as the result of a covered loss.
- Coverage pays up to \$20 per day and a maximum of \$600 for the rental duration.
- Available only when Comprehensive and Collision coverages are carried.

Towing & Labor

- This coverage reimburses the Insured for towing and labor expenses each time an Insured Vehicle is disabled, including mechanical breakdown.
- Coverage varies.
- Available only when Comprehensive and Collision coverages are carried.

Physical Damage

General Rules

- The Comprehensive and Collision premium for any vehicle includes the loss of or damage to all permanently installed equipment, parts or accessories which were installed by the original manufacturer of the vehicle.
- Comprehensive is not available without Collision.
- Physical damage coverage applying to stereo and other sound producing equipment is limited to \$500.
- The Comprehensive deductible cannot exceed the Collision deductible.
- Every policy must carry liability coverage.
- The agent must inspect all vehicles to be insured physical damage. The inspection form on the back of the application must be completed with any and all pre-existing damage noted.

Conversion Vans

- Conversion vans are pick-ups, vans or utility vehicles requiring physical damage coverage which have a conversion package or add-on and custom equipment not installed by the original automobile manufacturer.
- Conversion vans are written in this program according to the current value symbols.
- Conversion vans require inside and outside photographs for binding.
- Special Equipment Coverage must be purchased to cover the value of add-on and custom equipment or the conversion package.

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- An itemized list of such equipment must be submitted with the application.
- Note that Special Equipment Coverage is limited to a maximum of \$3,000 (\$1,000 for all stereo and sound producing equipment) and that all accompanying Comprehensive and Collision deductibles apply.
- Physical damage coverage on conversion vans provides coverage up to the actual cash value of the standard vehicle without any special equipment plus the lesser of the actual cash value or the stated amount value of the special equipment or conversion package.

Special Equipment

- A separate premium is charged for special custom, non-factory installed equipment.
- The maximum special equipment coverage available is \$3,000.
- The maximum coverage on all stereo and sound-producing equipment is \$1,000.
- Comprehensive and Collision coverage must be purchased in order to purchase special equipment coverage.
- The physical damage deductibles listed on the declarations page apply to all special equipment.
- Examples of common types of special equipment include:
 - T-tops
 - Portable toppers
 - Stereo equipment
 - Running boards
 - Custom exterior or interior work
 - Equipment to increase performance
 - Sun roof or any deluxe roof treatment
 - Rollbars and custom bumpers
 - Special wheels or tires
 - Bugshields
 - Captains Chairs

Discounts

Discount amounts vary by combination and coverage.

Defensive Driving Course

- This discount will apply when the insured is age 55 or older and has successfully completed an Accident Prevention Course approved by the Motor Vehicle Department.
- Eligibility begins from the date of course completion. The course must be taken every three years to continue the discount.
- A copy of the certificate must accompany the application.
- The discount will not apply if the course is ordered by the court or another government entity.

Multi-Car

- This discount will be given to all listed vehicles registered to the Named Insured. This also applies to all listed vehicles registered to the spouse of the Named Insured as long as spouse and Named Insured are legally married, living at same residence, and both are listed on the policy.
- Policy limits for BI-PD, UM/UIM and Medical Payments must be identical on each listed vehicle.

Good Student

- This discount will apply to college graduates under 25 whose cumulative scholastic records show:
 - A "B" grade average or higher, or

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- A 3.0 average or higher on a 4 point scale.

- This discount applies to liability and physical damage premiums.
- Married insured's are not eligible for this discount.
- A copy of the transcript must be secured at the time of application and retained in your file. When submitting a paper endorsement, proof will need to be faxed.

Homeowners

- This discount is applied to policies when applicants submit proof of property insurance for a home they own.
- The insured must reside in the home, which includes condominiums, townhouses and mobile homes.
- Acceptable proof is a copy of any homeowner, condominium, townhouse or mobile home declaration providing proof of current coverage. Applications, binders and property tax assessments or mortgage coupons are also acceptable.
- The address on the acceptable proof must be the same as the policy garaging address.
- This discount can be added mid-term when endorsement and proof is submitted. The endorsement will be effective the date notification is received.

Transfer

- This discount is offered when applications are submitted with proof of 6 months prior insurance. This discount cannot be added after the first 30 days of the policy inception date.
- Acceptable proof is a copy of the most recent dec page, ID card, renewal offer, experience letter or non-renewal/cancellation notice.
- ❖ **Transfer level 1** requires that no more than 15 days lapse between the expiration date of the prior policy and the new policy effective date.
- ❖ **Transfer level 2** requires 0 days lapse between the expiration date of the prior policy and the new policy effective date.
- If applicant is U.S. Military personnel who has documentation they are returning from active duty overseas and where not required to have insurance, then apply transfer discount in accordance with remaining discount requirements. Retain proof in agency records. Acceptable proof includes U.S. Military documents providing applicant's name, overseas location, and tour of duty dates.
- Insureds who have not maintained insurance for other valid reasons (no prior vehicle ownership, service in peace corps, etc.) may qualify for this discount, as long as the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the prior 12 months. A statement explaining the valid reason for not having prior insurance must accompany the application.
- Proof must be faxed within 72 hours. If proof is not faxed, discount will be removed.
- Viking Personal Lines companies can be used as proof.
- This discount remains in place for the life of this policy.
- Policies that fall outside of the reissue guidelines lose this discount.

Paid in Full

- This discount is offered when the entire 6 month term premium is submitted with the application.

Advanced Quote

- Discount applies when quote is initiated on Autolink 7 or more days before the policy effective date.
- Policy must carry Transfer discount level 2 (six months prior insurance with no lapse in coverage).

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Business Use - Artisan Use

- Acceptable business use vehicles will be surcharged. The surcharge applies to BI-PD, Medical Payment, Comprehensive and Collision coverages.

Acceptable business use includes, but is not limited to:

- Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- Vehicles used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations.
- Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs).
- Vehicles used in a business for occasional errands.

Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable if all of the following conditions are met:

- There are no more than two (2) vehicles in this category on the policy.
- The insured visits no more than two job sites per day.
- The vehicle is owned or leased by an individual, not a corporation or partnership.
- The vehicle is operated solely by the named insured or other resident relative.
- The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.
- The load capacity of the vehicle is less than one ton.

Unacceptable business use includes, but is not limited to:

- Any business involving frequent stops, whether on regular route or not, such as courier, exterminators, delivery services, etc.
- Vehicles used in transporting passengers for a fee.
- Vehicles with permanently installed mobile equipment such as hoists, air compressors, pumps and generators, spraying, building cleaning, lighting and well servicing equipment.
- Vehicles used in security and surveillance operations.
- Vehicles used to transport migrant workers or used in agricultural business.
- Any vehicle used to tow a trailer carrying tools or supplies.

Foreign/International Driver's License

- Assigned to drivers on the policy with a foreign or international license. Drivers must be licensed in the U.S. for one year before the surcharge will be removed.

Out-of-State License

- Applies to each driver with an out-of-state license.

Unverifiable Driving Record

- Assigned to each driver for which the company cannot obtain a current MVR.
- Insureds who have not maintained a license for a valid reason (i.e., Peace Corps, military stationed outside the USA, have not owned a vehicle, etc.) will not be surcharged.
- If both Unverifiable Driving Record and Foreign/International Driver's License surcharges are applicable only the Foreign/International Driver's License surcharge will apply.

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Procedures

Commissions and Reissue Window

Policy Terms	Commission Levels New/Renewal	Reissue Period
Six-Month	15% /12%	60 days

Applications

- Applications must be submitted electronically through AutoLink. If you experience any difficulty submitting the application electronically, please contact Customer Service.
- Applications must be completed in full and a paper copy signed by you and the applicant, including completion of the appropriate rejections and initial section. The signed copy must be retained in your file.
- Applications missing the following critical information may result in policy cancellation: Driver Information (date of birth and license number), Vehicle Identification Number, and required signatures.

Payment Procedures

- All premiums must be submitted gross. We do not accept premium financing.
- Insured's check should be made payable or endorsed to the company.
- See Fee Section for applicable fees. All fees are fully earned.
- Payments must be received by the Company or you by the due date.
- For Alternative Payment Options - see Agent Services section.
- When the deposit premium provides enough days of coverage for the Company to issue a policy, that policy will be issued for the exact number of days of coverage the premium will provide.
- Renewal Options:
 - ❖ Monthly installment plans, quarterly installments or a paid in full option is offered at renewal.
 - ❖ Renewals are sent directly to the insured prior to the renewal date.
- If payment is accepted in your office, you must indicate date and time payment is received.
- Late, short payments and NSF payments may be subject to an additional fee. See Fee Table.
- If the renewal is not paid the policy will expire. If applicable, financial responsibility and lienholder cancellations will be sent. No cancellation notices are sent for nonpayment of renewal billings.
- Renewal payments of less than our minimum tolerance percentages will be refunded within 15 days or less and the policy will cancel for nonpayment of premium effective the date shown on the renewal offer. No additional notification will be sent.
- Electronic Fund Transfer (EFT) is also available as a payment method. See AutoLink for available billing options.

Endorsements

- Endorsements should be submitted via AutoLink, our internet based web page, but may be faxed, e-mailed, phoned or sent in writing only when the system is unavailable. See Agent Services page for information.
- Endorsements requesting the deletion of a driver or lowering the limits of liability must be signed by all named insureds.
- All endorsements will be computed on a pro rate basis using the rules and rates in effect as of the effective date of the policy term.
- If an additional premium is due, the insured will be billed directly.

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- Any additional premium due in the Six-Month program will be spread over the remaining installments in the current policy term. An estimated additional premium should accompany all change requests for additional coverage. If no additional money is sent with this type of endorsement request, the next statement's amount due will be greater than the amount the insured is expecting.

Reissues/Rewrites

- Policies cancelled at the installment carry date may be rewritten within 60 days of the cancellation date without submitting a new application. After 60 days, a new application and fees are required.
- When the insured sends a late payment directly, reissued coverages will take effect at 12:01 AM on the date received.
- Late payments of less than our minimum tolerance percentage will be refunded within 7 days or less and the policy will cancel for non-payment of premium effective the date of the renewal offer. No additional notification will be sent.
- When the insured makes a late payment to you, the date and time must be clearly indicated and initialed by the agent on the payment stub. The declaration page will be issued effective 12:01 AM the day following receipt of payment. However, in the event of a loss, the original binding date and time would be considered.
- A policy that cancels for non-payment of an additional balance due requires a new application.
- Reissue requests should be performed electronically at the time the payment is bound. The corresponding payment upload must include all appropriate fees.
- If the reissue is a result of an installment lapse a new policy number and term will be assigned.

Installment Processing

- A minimum down payment is required. The insured will be billed for the balance in equal installments.
- Installment bills are self-canceling. No separate cancel notice will be sent.
- Payment plans available include monthly bill, quarterly bill and paid in full.
 - Monthly Bill – The first installment is due approximately 30 days from the inception date of the policy and all subsequent payments are due monthly, thereafter.
 - Quarterly Bill – The installment is due approximately 90 days from the inception date of the policy.
 - Paid in Full – The entire 6 month term is paid in full at inception or renewal.

Cancellations

- Policy cancellation requests should be processed electronically through AutoLink.
- When a written cancellation request is submitted, the cancellation will be effective the date received, unless a future cancel effective date is indicated.
- Back-dated cancellations beyond the agent binding authority are not allowed.
- No Flat Cancellations. Return premium for insured request cancellations will be calculated on a short rate basis.
- Company initiated cancellations will be calculated on a pro rated basis.

Agency File Documentation

Since you no longer are required to forward applications and many of the associated documents to Dairyland Insurance, we do ask that certain documents be available upon request. We will be performing occasional File Compliance Audits via fax to make sure training has been adequate and the required documents are being properly maintained in the agency files. This is to ensure that your interests and ours are protected in the event of a claim or legal issue.

File Maintenance Requirements

- Original signed application. The General Acknowledgement block must be signed by the Named Insured or additional Named Insured.

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- Appropriate coverage rejection signature(s). Signed by the Named Insured or the additional Named Insured.
- Driver exclusion (where available) signatures. Signed by the named Insured and/or additional Named Insured as shown on the application or Declarations page.
- Description of Business/Artisan use when applicable.
- Any insured requests for policy change.
- Physical Damage inspection form and photos (where required by law). When Comprehensive and Collision coverages are selected, a detailed list of existing damages must be kept.
- Complete garaging address when it differs from the mailing address.
- Proof of prior insurance for Transfer discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of insurance for Homeowners discount (a copy of this proof also needs to be faxed to the company within 72 hours of upload).
- Proof of not-at-fault. A police report, letter from the insurance company, or details of the accident indicating not at fault.
- Documentation for discounts requiring proof.
- Any insured requests for policy change.
- For Electronic Fund Transfer (EFT), the original signed authorization form should be retained for the period of time required by the state. The same applies with regard to EFT Change and Cancel forms.

Compliance Audit Requirements

- Audits will be performed via fax, or in person, on randomly selected policies.
 - Normal audit frequency is once per quarter
 - New agents will be audited more frequently until 10 "passes" are attained.
 - Failed audits will result in increased audit frequency.
- Requested documentation must be faxed back to us within 48 hours.
- Audits may be performed on cancelled/non-renewed policies.
- Files must be maintained for a minimum of the state legal requirement.

SERFF Tracking Number: VKNG-126153223 *State:* Arkansas
Filing Company: Viking Insurance Company of WI *State Tracking Number:* EFT \$100
Company Tracking Number: VIC-06152009-RATE-09VN
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: VIC-06152009-Rate-09VN
Project Name/Number: VIC-06152009-Rate-09VN/

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 #	Viking-06152009-Rate-09VN
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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.	Viking Insurance Company of Wisconsin	B. 13137

	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 (PPA)

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	4.2%	0.0%	X	X	X	X	X
	PD	7.5%	4.0%	X	X	X	X	X
	COMP	31.8%	15.0%	X	X	X	X	X
	COLL	5.3%	5.0%	X	X	X	X	X
	UM	13.6%	10.1%	X	X	X	X	X
	MP/PIP	1.0%/1.3%	10.0%/10.0%	X	X	X	X	X
	TOTAL OVERALL EFFECT	7.4%	3.2%					

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
	2006	11,952	2.4	05/08/06	\$9,567	\$6,864	71.7%	60.0%
	2006	11,935	5.6	09/18/06	\$9,567	\$6,864	71.7%	60.0%
	2007	11,630	3.6	02/12/07	\$8,420	\$4,380	52.0%	55.8%
	2007	7,147	-3.0	12/17/07	\$8,420	\$4,380	52.0%	55.8%
	2008	9,057	2.0	8/25/08	\$5,524	\$2,860	64.2%	56.9%
	2008	8,811	2.2	10/20/08	\$7,263	\$4,097	64.6%	56.4%
	2009	9,662	0.0	02/16/09	\$2,234	\$766	66.0%	57.7%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	12.9
	B. General Expense	12.6
	C. Taxes, License & Fees	2.5
	D. Underwriting Profit & Contingencies	4.2
	E. Other (explain)	0.00
	F. TOTAL	30.2

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1
10. -16.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 12