

SERFF Tracking Number: SEPX-G126728427 State: Arkansas
Filing Company: Sentry Insurance a Mutual Company State Tracking Number: EFT \$100
Company Tracking Number: AR110820100001
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Plain Talk home
Project Name/Number: 2010 P/L Property/AR110820100001

Filing at a Glance

Company: Sentry Insurance a Mutual Company

Product Name: Plain Talk home

SERFF Tr Num: SEPX-
G126728427

State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI
Combinations

Co Tr Num: AR110820100001

State Status: Fees verified and
received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington,
Betty Montesi

Author: SPI SentryInsurancePC

Disposition Date: 08/06/2010

Date Submitted: 07/29/2010

Disposition Status: Filed

Effective Date Requested (New): 10/13/2010

Effective Date (New): 10/13/2010

Effective Date Requested (Renewal): 10/13/2010

Effective Date (Renewal):

10/13/2010

State Filing Description:

General Information

Project Name: 2010 P/L Property

Project Number: AR110820100001

Reference Organization:

Reference Title:

Filing Status Changed: 08/06/2010

State Status Changed: 07/30/2010

Created By: SPI SentryInsurancePC

Corresponding Filing Tracking Number:

Filing Description:

This filing consists of a base rate change, a change in the coverage A limit curves and a rule change clarifying that policies with auto insurance with Sentry or an affiliated company qualify for the auto home credit. The actuarial memorandum gives the details of the rate change.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: SPI SentryInsurancePC

Company and Contact

Filing Contact Information

Greta Strobel, Sr. Actuarial Assistant

greta.strobel@sentry.com

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1800 North Point Drive 715-346-6562 [Phone] 6562 [Ext]
 Stevens Point, WI 54481 715-346-6044 [FAX]

Filing Company Information

Sentry Insurance a Mutual Company CoCode: 24988 State of Domicile: Wisconsin
 1800 North Point Drive Group Code: 169 Company Type:
 Stevens Point, WI 54481 Group Name: Sentry Insurance State ID Number:
 Group
 (715) 346-6000 ext. [Phone] FEIN Number: 39-0333950

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sentry Insurance a Mutual Company	\$100.00	07/29/2010	38376498

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08/06/2010	08/06/2010

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	Becky Harrington	07/30/2010	07/30/2010	SPI SentryInsuranceP C	08/02/2010	08/02/2010

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 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Disposition

Disposition Date: 08/06/2010
 Effective Date (New): 10/13/2010
 Effective Date (Renewal): 10/13/2010
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Sentry Insurance a Mutual Company	33.500%	20.000%	\$29,295	153	\$146,476	35.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	AR - NAIC P&C TRANSMITTAL DOCUMENT, AR - NAIC RATE RULE FILING SCHEDULE	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	actuarial memorandum	Filed	Yes
Supporting Document	HO Survey Form HPCS	Filed	Yes
Rate	rate pages	Filed	Yes
Rate	Auto home credit	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/30/2010

Submitted Date 07/30/2010

Respond By Date

Dear Greta Strobel,

This will acknowledge receipt of the captioned filing.

The overall rate change amount will be subject to Commissioner Bradford's review.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/02/2010
Submitted Date 08/02/2010

Dear Becky Harrington,

Comments:

This is in response to your July 30th objection

Response 1

Comments: Please find the excel version of the form HPCS attached. I did not fill out the dwelling/fire section since this filing is only for homeowner/renters policies, however the company does offer dwelling policies.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HO Survey Form HPCS

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if anything further is required.

Sincerely,

SPI SentryInsurancePC

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 19.100%
Effective Date of Last Rate Revision: 06/10/2003
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Sentry Insurance a Mutual Company	33.500%	20.000%	\$29,295	153	\$146,476	35.000%	0.000%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 08/06/2010 rate pages		BP 3 - 4	Replacement	S010300.PDF
Filed 08/06/2010 Auto home credit		CTS-1	Replacement	AR PLA00036 CTS 2010-10.PDF

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. BROAD OR SPECIAL FORMS

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 01		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	1	2	423	465	445	490	
4 - 5	2	3	465	508	490	534	
6	3	4	508	571	534	601	
7	4	5	571	635	601	668	
8	6	7	740	846	779	890	
8B - 9	8	9	1036	1206	1090	1268	
10	10	11	1354	1552	1424	1633	

TERRITORY 02		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	12	13	457	503	481	529	
4 - 5	13	14	503	548	529	577	
6	14	15	548	617	577	649	
7	15	16	617	686	649	722	
8	17	18	800	914	842	962	
8B - 9	19	20	1120	1302	1178	1371	
10	21	22	1462	1677	1539	1765	

TO OBTAIN A KEY FACTOR FOR A COVERAGE A LIMIT LOWER THAN \$10,000, SUBTRACT A FACTOR OF 0.014 PER \$1,000 FROM THE KEY FACTOR FOR \$10,000.
FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

KEY FACTORS			
COV. A AMT. (000)	FACTOR	COV. A AMT. (000)	FACTOR
\$ 10	.703	\$ 96	1.436
12	.727	98	1.446
14	.750	100	1.458
16	.774	105	1.491
18	.798	110	1.545
20	.817	115	1.621
22	.826	120	1.696
24	.832	125	1.770
26	.837	130	1.833
28	.842	135	1.895
30	.847	140	1.957
32	.852	145	2.018
34	.858	150	2.080
36	.862	155	2.134
38	.867	160	2.187
40	.872	165	2.240
42	.886	170	2.293
44	.900	175	2.347
46	.913	180	2.400
48	.927	185	2.453
50	.941	190	2.506
52	.953	195	2.560
54	.964	200	2.612
56	.976	205	2.685
58	.988	210	2.758
60	1.000	215	2.832
62	1.023	220	2.903
64	1.045	225	2.976
66	1.068	230	3.049
68	1.090	235	3.122
70	1.113	240	3.194
72	1.143	245	3.234
74	1.174	250	3.306
76	1.204	255	3.378
78	1.234	260	3.450
80	1.265	265	3.522
82	1.296	270	3.593
84	1.296	275	3.627
86	1.357	280	3.699
88	1.387	285	3.770
90	1.402	290	3.840
92	1.414	295	3.912
94	1.424	300	3.984
EACH ADD'L \$10,000 ADD			.156

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1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
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TERRITORY 03		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	23	24	526	579	554	609	
4 - 5	24	25	579	631	609	665	
6	25	26	631	710	665	748	
7	26	27	710	789	748	831	
8	28	29	921	1052	970	1108	
8B - 9	30	31	1289	1499	1357	1579	
10	32	33	1683	1930	1773	2033	

TERRITORY 04		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	34	35	590	649	621	683	
4 - 5	35	36	649	708	683	745	
6	36	37	708	797	745	838	
7	37	38	797	885	838	932	
8	39	40	1033	1180	1087	1242	
8B - 9	41	42	1446	1682	1521	1770	
10	43	44	1888	2165	1987	2279	

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TERRITORY 05		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	45	46	575	633	605	666	
4 - 5	46	47	633	690	666	726	
6	47	48	690	776	726	817	
7	48	49	776	863	817	908	
8	50	51	1006	1150	1059	1210	
8B - 9	52	53	1409	1639	1482	1724	
10	54	55	1840	2110	1936	2220	

TERRITORY 06		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	56	57	620	682	653	718	
4 - 5	57	58	682	744	718	784	
6	58	59	744	837	784	882	
7	59	60	837	930	882	980	
8	61	62	1085	1240	1143	1306	
8B - 9	63	64	1519	1767	1600	1861	
10	65	66	1984	2275	2090	2397	

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TERRITORY 07		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	67	68	439	483	462	508	
4 - 5	68	69	483	527	508	554	
6	69	70	527	593	554	624	
7	70	71	593	659	624	693	
8	72	73	768	878	809	924	
8B - 9	74	75	1076	1251	1132	1317	
10	76	77	1405	1611	1478	1696	

TERRITORY 10		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	78	79	609	670	641	705	
4 - 5	79	80	670	731	705	769	
6	80	81	731	822	769	865	
7	81	82	822	914	865	962	
8	83	84	1066	1218	1122	1282	
8B - 9	85	86	1492	1736	1570	1827	
10	87	88	1949	2235	2051	2352	

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TERRITORY 12, 13		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	89	90	425	468	447	492	
4 - 5	90	91	468	510	492	536	
6	91	92	510	574	536	603	
7	92	93	574	638	603	671	
8	94	95	744	850	782	894	
8B - 9	96	97	1041	1211	1095	1274	
10	98	99	1360	1560	1430	1640	

TERRITORY 15, 16		KEY PREMIUMS FORM					
PROTECTION CLASS	PREM. GROUP		BROAD POLICY		SPECIAL POLICY		
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME	
1 - 3	100	101	428	471	451	496	
4 - 5	101	102	471	514	496	541	
6	102	103	514	578	541	609	
7	103	104	578	642	609	677	
8	105	106	749	856	789	902	
8B - 9	107	108	1049	1220	1105	1285	
10	109	110	1370	1571	1443	1655	

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14	.750	100	1.458
16	.774	105	1.491
18	.798	110	1.545
20	.817	115	1.621
22	.826	120	1.696
24	.832	125	1.770
26	.837	130	1.833
28	.842	135	1.895
30	.847	140	1.957
32	.852	145	2.018
34	.858	150	2.080
36	.862	155	2.134
38	.867	160	2.187
40	.872	165	2.240
42	.886	170	2.293
44	.900	175	2.347
46	.913	180	2.400
48	.927	185	2.453
50	.941	190	2.506
52	.953	195	2.560
54	.964	200	2.612
56	.976	205	2.685
58	.988	210	2.758
60	1.000	215	2.832
62	1.023	220	2.903
64	1.045	225	2.976
66	1.068	230	3.049
68	1.090	235	3.122
70	1.113	240	3.194
72	1.143	245	3.234
74	1.174	250	3.306
76	1.204	255	3.378
78	1.234	260	3.450
80	1.265	265	3.522
82	1.296	270	3.593
84	1.296	275	3.627
86	1.357	280	3.699
88	1.387	285	3.770
90	1.402	290	3.840
92	1.414	295	3.912
94	1.424	300	3.984
EACH ADD'L \$10,000 ADD			.156

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. BROAD OR SPECIAL FORMS

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 17	KEY PREMIUMS FORM					
	PREM. GROUP		BROAD POLICY		SPECIAL POLICY	
	MAS	FRM	MASONRY	FRAME	MASONRY	FRAME
1 - 3	111	112	622	684	655	721
4 - 5	112	113	684	746	721	786
6	113	114	746	840	786	884
7	114	115	840	933	884	983
8	116	117	1089	1244	1146	1310
8B - 9	118	119	1524	1773	1605	1867
10	120	121	1990	2283	2096	2404

TO OBTAIN A KEY FACTOR FOR A COVERAGE A LIMIT LOWER THAN \$10,000, SUBTRACT A FACTOR OF 0.014 PER \$1,000 FROM THE KEY FACTOR FOR \$10,000.
FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

KEY FACTORS

COV. A AMT. (000)	FACTOR	COV. A AMT. (000)	FACTOR
\$ 10	.703	\$ 96	1.436
12	.727	98	1.446
14	.750	100	1.458
16	.774	105	1.491
18	.798	110	1.545
20	.817	115	1.621
22	.826	120	1.696
24	.832	125	1.770
26	.837	130	1.833
28	.842	135	1.895
30	.847	140	1.957
32	.852	145	2.018
34	.858	150	2.080
36	.862	155	2.134
38	.867	160	2.187
40	.872	165	2.240
42	.886	170	2.293
44	.900	175	2.347
46	.913	180	2.400
48	.927	185	2.453
50	.941	190	2.506
52	.953	195	2.560
54	.964	200	2.612
56	.976	205	2.685
58	.988	210	2.758
60	1.000	215	2.832
62	1.023	220	2.903
64	1.045	225	2.976
66	1.068	230	3.049
68	1.090	235	3.122
70	1.113	240	3.194
72	1.143	245	3.234
74	1.174	250	3.306
76	1.204	255	3.378
78	1.234	260	3.450
80	1.265	265	3.522
82	1.296	270	3.593
84	1.296	275	3.627
86	1.357	280	3.699
88	1.387	285	3.770
90	1.402	290	3.840
92	1.414	295	3.912
94	1.424	300	3.984
EACH ADD'L \$10,000 ADD			.156

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. SUPREME FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 01		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	122	123	946	1041	
4 - 5	123	124	1041	1135	
6	124	125	1135	1277	
7	125	126	1277	1419	
8	127	128	1656	1892	
8B - 9	129	130	2318	2696	
10	131	132	3027	3472	

TERRITORY 02		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	133	134	1090	1199	
4 - 5	134	135	1199	1308	
6	135	136	1308	1472	
7	136	137	1472	1635	
8	138	139	1908	2180	
8B - 9	140	141	2671	3107	
10	142	143	3488	4000	

KEY FACTORS			
Cov. A Amt. (000)	Factor	Cov. A Amt. (000)	Factor
\$125	1.000	\$215	1.513
130	1.041	220	1.551
135	1.083	225	1.589
140	1.125	230	1.628
145	1.148	235	1.666
150	1.168	240	1.703
155	1.192	245	1.742
160	1.215	250	1.780
165	1.238	255	1.818
170	1.260	260	1.856
175	1.284	265	1.894
180	1.307	270	1.933
185	1.330	275	1.970
190	1.353	280	2.008
195	1.376	285	2.046
200	1.399	290	2.085
205	1.437	295	2.123
210	1.475	300	2.161
Each Add'L \$10,000 Add			.076

FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. SUPREME FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

KEY FACTORS

Cov. A Amt. (000	Factor	Cov. A Amt. (000	Factor
\$125	1.000	\$215	1.513
130	1.041	220	1.551
135	1.083	225	1.589
140	1.125	230	1.628
145	1.148	235	1.666
150	1.168	240	1.703
155	1.192	245	1.742
160	1.215	250	1.780
165	1.238	255	1.818
170	1.260	260	1.856
175	1.284	265	1.894
180	1.307	270	1.933
185	1.330	275	1.970
190	1.353	280	2.008
195	1.376	285	2.046
200	1.399	290	2.085
205	1.437	295	2.123
210	1.475	300	2.161
Each Add'L \$10,000 Add			.076

TERRITORY 03	KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME	
	MAS	FRM	MASONRY	FRAME
1 - 3	144	145	1260	1386
4 - 5	145	146	1386	1512
6	146	147	1512	1701
7	147	148	1701	1890
8	149	150	2205	2520
8B - 9	151	152	3087	3591
10	153	154	4032	4624

TERRITORY 04	KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME	
	MAS	FRM	MASONRY	FRAME
1 - 3	155	156	1313	1444
4 - 5	156	157	1444	1576
6	157	158	1576	1773
7	158	159	1773	1970
8	160	161	2298	2626
8B - 9	162	163	3217	3742
10	164	165	4202	4819

FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. SUPREME FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 05		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	166	167	1320	1452	
4 - 5	167	168	1452	1584	
6	168	169	1584	1782	
7	169	170	1782	1980	
8	171	172	2310	2640	
8B - 9	173	174	3234	3762	
10	175	176	4224	4844	

TERRITORY 06, 17		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	177	178	1470	1617	
4 - 5	178	179	1617	1764	
6	179	180	1764	1985	
7	180	181	1985	2205	
8	182	183	2573	2940	
8B - 9	184	185	3602	4190	
10	186	187	4704	5395	

KEY FACTORS			
Cov. A Amt. (000)	Factor	Cov. A Amt. (000)	Factor
\$125	1.000	\$215	1.513
130	1.041	220	1.551
135	1.083	225	1.589
140	1.125	230	1.628
145	1.148	235	1.666
150	1.168	240	1.703
155	1.192	245	1.742
160	1.215	250	1.780
165	1.238	255	1.818
170	1.260	260	1.856
175	1.284	265	1.894
180	1.307	270	1.933
185	1.330	275	1.970
190	1.353	280	2.008
195	1.376	285	2.046
200	1.399	290	2.085
205	1.437	295	2.123
210	1.475	300	2.161
Each Add'L \$10,000 Add			.076

FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. SUPREME FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 07		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	188	189	1035	1139	
4 - 5	189	190	1139	1242	
6	190	191	1242	1397	
7	191	192	1397	1553	
8	193	194	1811	2070	
8B - 9	195	196	2536	2950	
10	197	198	3312	3798	

TERRITORY 10		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	199	200	1354	1489	
4 - 5	200	201	1489	1625	
6	201	202	1625	1828	
7	202	203	1828	2031	
8	204	205	2370	2708	
8B - 9	206	207	3317	3859	
10	208	209	4333	4969	

KEY FACTORS			
Cov. A Amt. (000)	Factor	Cov. A Amt. (000)	Factor
\$125	1.000	\$215	1.513
130	1.041	220	1.551
135	1.083	225	1.589
140	1.125	230	1.628
145	1.148	235	1.666
150	1.168	240	1.703
155	1.192	245	1.742
160	1.215	250	1.780
165	1.238	255	1.818
170	1.260	260	1.856
175	1.284	265	1.894
180	1.307	270	1.933
185	1.330	275	1.970
190	1.353	280	2.008
195	1.376	285	2.046
200	1.399	290	2.085
205	1.437	295	2.123
210	1.475	300	2.161
Each Add'L \$10,000 Add			.076

FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

PREMIUMS REFLECT \$250 DEDUCTIBLE
BASE PREMIUM COMPUTATION

A. SUPREME FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, CONSTRUCTION AND FORM THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. KEY PREMIUM TIMES KEY FACTOR EQUALS BASE PREMIUM.

TERRITORY 12, 13, 15, 16		KEY PREMIUMS FORM			
PROTECTION CLASS	PREM. GROUP		SUPREME		
	MAS	FRM	MASONRY	FRAME	
1 - 3	210	211	1020	1122	
4 - 5	211	212	1122	1224	
6	212	213	1224	1377	
7	213	214	1377	1530	
8	215	216	1785	2040	
8B - 9	217	218	2499	2907	
10	219	220	3264	3743	

FOR COVERAGE A LIMITS OVER \$750,000 REFER TO COMPANY.

KEY FACTORS			
Cov. A Amt. (000)	Factor	Cov. A Amt. (000)	Factor
\$125	1.000	\$215	1.513
130	1.041	220	1.551
135	1.083	225	1.589
140	1.125	230	1.628
145	1.148	235	1.666
150	1.168	240	1.703
155	1.192	245	1.742
160	1.215	250	1.780
165	1.238	255	1.818
170	1.260	260	1.856
175	1.284	265	1.894
180	1.307	270	1.933
185	1.330	275	1.970
190	1.353	280	2.008
195	1.376	285	2.046
200	1.399	290	2.085
205	1.437	295	2.123
210	1.475	300	2.161
Each Add'L \$10,000 Add			.076

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PREMIUMS REFLECT \$250 DEDUCTIBLE

C. BROAD PERSONAL POSSESSIONS FORM

1. SELECT KEY PREMIUM FOR TERRITORY, PROTECTION, AND CONSTRUCTION THAT APPLIES AND
2. SELECT KEY FACTOR FOR LIMIT OF LIABILITY THAT APPLIES.
3. BASE PREMIUM EQUALS
 - A. KEY PREMIUM TIMES KEY FACTOR.
 - B. IF CONDOMINIUM, APPLY .80 TO RESULT OF 3A.

TERRITORY 01 - 07, 10, 12, 13, 15 - 17	PREMIUM GROUP			KEY PREMIUMS	
Protection Class	MAS	FRM	MASONRY	FRAME	
1 - 7	1	1	138	138	
8	2	2	159	159	
8B - 9	3	3	200	200	
10	4	4	248	248	

TO OBTAIN A KEY FACTOR FOR A COVERAGE C LIMIT LOWER THAN \$4,000, SUBTRACT A FACTOR OF 0.070 PER \$1,000 FROM THE KEY FACTOR FOR \$4,000.

KEY FACTORS

Coverage C			
Amt. (000	Factor	Amt. (000	Factor
\$ 4	.550	47	2.620
5	.620	48	2.657
6	.690	49	2.694
7	.774	50	2.731
8	.853	51	2.768
9	.928	52	2.805
10	1.000	53	2.842
11	1.068	54	2.879
12	1.134	55	2.916
13	1.197	56	2.953
14	1.257	57	2.990
15	1.315	58	3.027
16	1.371	59	3.064
17	1.424	60	3.101
18	1.476	61	3.138
19	1.527	62	3.175
20	1.575	63	3.212
21	1.622	64	3.249
22	1.668	65	3.286
23	1.712	66	3.323
24	1.755	67	3.360
25	1.797	68	3.397
26	1.838	69	3.434
27	1.877	70	3.471
28	1.916	71	3.508
29	1.954	72	3.545
30	1.991	73	3.582
31	2.028	74	3.619
32	2.065	75	3.656
33	2.102	76	3.693
34	2.139	77	3.730
35	2.176	78	3.767
36	2.213	79	3.804
37	2.250	80	3.841
38	2.287	81	3.878
39	2.324	82	3.915
40	2.361	83	3.952
41	2.398	84	3.989
42	2.435	85	4.026
43	2.472	86	4.063
44	2.509	87	4.100
45	2.546	88	4.137
46	2.583	89	4.174
Each Add'l \$10,000 Add			.370

**PLAIN TALK® HOME 2001 PROGRAM
CREDITS, TAXES, OR SURCHARGES**

ARKANSAS

Any state imposed taxes that we must collect as part of the insurance process, whether or not we have to directly remit them to the state or some other entity, or whether they are reimbursements for taxes we have already paid and are allowed to recoup from our customers, will be displayed on this page.

Also appearing on this page are the various credits that have been approved for use in this state not associated with any specific optional endorsement.

AUTO/HOME CREDIT

A ten percent (10%) downward modification to the BASE premium is applicable to all policy forms when the private passenger automobile of the named insured is insured with Sentry or an approved affiliate. This ten percent (10%) downward modification will also be applied as stated above if the insured agrees to purchase an automobile policy with Sentry or an approved affiliate, and signs an application to that effect.

AGE OF HOME CREDIT (Broad, Special and Supreme Forms)

A credit will be applied to the BASE premium according to the age of the dwelling – the difference between the year for which the policy is being rated and the year in which the dwelling was built.

<u>AGE OF HOME</u>	<u>CREDIT</u>
0	15%
1	15%
2	12%
3	10%
4	8%
5	6%
6	4%
7	2%
All Others	0%

**Sentry Insurance a Mutual Company
October 2010
CTS-1**

<i>SERFF Tracking Number:</i>	<i>SEPX-G126728427</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sentry Insurance a Mutual Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR110820100001</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Plain Talk home</i>		
<i>Project Name/Number:</i>	<i>2010 P/L Property/AR110820100001</i>		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	08/06/2010

Comments:

Attachment:

AR - HO PREMIUM COMPARISON SURVEY.PDF

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	08/06/2010

Comments:

Attachment:

AR - RATE FILING ABSTRACT RF-1.PDF

		Item Status:	Status Date:
Satisfied - Item:	AR - NAIC P&C TRANSMITTAL DOCUMENT, AR - NAIC RATE RULE FILING SCHEDULE	Filed	08/06/2010

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC RATE RULE FILING SCHEDULE.PDF

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	08/06/2010

Comments:

Attachment:

AR - HOMEOWNERS ABSTRACT FORM H 1.PDF

SERFF Tracking Number: SEPX-G126728427 State: Arkansas
Filing Company: Sentry Insurance a Mutual Company State Tracking Number: EFT \$100
Company Tracking Number: AR110820100001
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Plain Talk home
Project Name/Number: 2010 P/L Property/AR110820100001

Item Status: Filed **Status Date:** 08/06/2010
Satisfied - Item: actuarial memorandum
Comments:
Attachment:
AR Home FILING exhibits.PDF

Item Status: Filed **Status Date:** 08/06/2010
Satisfied - Item: HO Survey Form HPCS
Comments:
Attachment:
HO Survey FORM HPCS.PDF

NAIC Number: 169-24988
 Company Name: Sentry Insurance a Mutual Company
 Contact Person: Greta Strobel
 Telephone No.: 715-346-6562 Ext. 6562
 Email Address: greta.strobel@sentry.com
 Effective Date: 10/13/2010

**Homeowners Premium Comparison Survey Form
 FORM HPCS – last modified August, 2005**

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

**USE THE APPROPRIATE FORM BELOW – IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) – Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	501	551	503	554	624	686	737	811	722	794	735	809	735	809	508	559	699	769
	\$120,000	672	739	675	742	836	920	989	1088	968	1064	986	1084	986	1084	681	749	937	1031
	\$160,000	866	953	870	957	1078	1186	1275	1402	1248	1372	1271	1398	1271	1398	878	966	1209	1330
6	\$80,000	601	676	604	679	748	842	885	996	866	974	882	992	882	992	609	685	839	944
	\$120,000	806	907	810	911	1003	1129	1186	1335	1161	1306	1183	1331	1183	1331	817	919	1125	1265
	\$160,000	1039	1169	1044	1175	1294	1456	1530	1721	1497	1684	1525	1716	1525	1716	1053	1185	1450	1632
9	\$80,000	1227	1428	1233	1434	1528	1778	1807	2102	1768	2057	1801	2095	1801	2095	1244	1447	1713	1993
	\$120,000	1646	1914	1653	1923	2049	2383	2422	2818	2371	2758	2415	2809	2415	2809	1668	1940	2297	2671
	\$160,000	2122	2469	2132	2480	2642	3073	3124	3633	3057	3556	3114	3622	3114	3622	2151	2502	2961	3445

Survey Form for HO4 (Renters) – Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
	\$15,000	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152
	\$25,000	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208
6	\$5,000	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
	\$15,000	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152
	\$25,000	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208
9	\$5,000	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104
	\$15,000	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221
	\$25,000	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302

Survey Form for DP-2 (Dwelling Fire) – Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

Fire Extinguisher	0	%	Deadbolt Lock	0	%
Burglar Alarm	5	%	Window Locks	0	%
Smoke Alarm	0	%	\$1,000 Deductible	22	%
			Other (specify)		
			auto/home	10	%
			Maximum Credit Allowed	75	%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no) no

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 0.75	\$ 0.60
Lowest Risk	\$ 0.45	\$.030

Property & Casualty Transmittal Document

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

3. Group Name	Group NAIC #
Sentry Insurance Group	169

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Sentry Insurance a Mutual Company	WI	24988	39-0333950	

5. Company Tracking Number	AR110820100001
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Greta Strobel 1800 North Point Drive Stevens Point WI 54481	Sr. Actuarial Assistant	715-346-6000 Ext. 6562	715-346-6044	greta.strobel@sentry.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Greta Strobel

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

9.	Type of Insurance (TOI)	04.0 Homeowners
10.	Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 10/13/2010 Renewal: 10/13/2010
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AR110820100001
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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[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 #:

Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

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

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 #	AR110820100001
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
-----------	--	--------------

4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Sentry Insurance a Mutual Company	33.5	20	29295	153	146476	35	0

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 (where required)	Minimum %Change (where required)

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	19.1
7.	Effective Date of last rate revision	06/10/2003
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	BP 3 - 4 October 2010	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	CTS-1 October 2010	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS 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 submissions that do not alter the information contained herein need not include this form.

Company Name	Sentry Insurance a Mutual Company
NAIC # (including group #)	169-24988

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
not applicable

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.
Marshall & Swift/Boeckh cost estimator estimator is used at time of new business, and an indexing is used at renewal. Impact is factored into indications (4.1% premium trending impact).

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.
Home limits must be written to at least 100% of replacement cost. Home valuations are determined using Marshall & Swift/Boeckh cost estimator software. For Broad and Special form policies, home limits that are less than 76% of replacement cost will have a surcharge applied.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
Not applicable.

5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher	0 %
b. Burglar Alarm	5 %
c. Smoke Alarm	0 %
d. Insured who has both homeowners and auto with your company	10 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify)	
Sprinklers all rooms	10 %
Sprinklers partial	5 %
Fire alarm Central station	5 %

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.
no

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
PTH 2, 3	102,718
PTH 4, 6	639
PTH 9	43,758

8. Do you write homeowner risks which have aluminium, steel or vinyl siding? Yes No
9. Is there a surcharge on risks with wood heat? Either \$2,500 deductible on losses from fuel source or surcharge
If yes, state the surcharge \$40 to buy back to policy deductible
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge not applicable

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

Greta Strobel

Signature

Greta Strobel

Printed Name

Sr. Actuarial Assistant

Title

715-346-6562 Ext. 6562

Telephone Number

greta.strobel@sentry.com

Email address

SENTRY INSURANCE A MUTUAL COMPANY

**ARKANSAS HOMEOWNER PROGRAM
EXPLANATORY MEMORANDUM**

SUMMARY OF REVISIONS (SECTION A)

The independent program summarized herein is the result of a review of the Homeowners Insurance Program currently in effect in Arkansas. The rate level revision outlined below is based upon generally recognized actuarial concepts and techniques, supplemented by judgment.

It is our belief that the criteria for rates (i.e. not to be excessive, inadequate or unfairly discriminatory) do not determine a single rate level, but rather delineate a zone of reasonableness within which all rates must fall. We believe that the rates contained herein fall within this zone.

PROPOSED CHANGES

This filing includes the following changes:

SPECIAL	SIAMCO	
BASE RATE REVISION	27.6%	
AMOUNT OF INSURANCE CURVES	-5.9%	
Total - Special	20.1%	
SUPREME		
BASE RATE REVISION	88.6%	(change in base)
AMOUNT OF INSURANCE CURVES	-36.3%	
Total - Supreme	20.1%	
Total - Owners Forms	20.1%	
TENANTS FORMS		
BASE RATE REVISION	0.0%	
Total - Tenants	0.0%	
ALL FORMS COMBINED	20.0%	

JUSTIFICATION OF CHANGES/RATE LEVEL EFFECT (SECTION B)

Exhibits B-1 and B-2 give an explanation of the program which develops rate level indications. It is basically a simplification of the ISO program applied to Company data.

Exhibit B-3 is the product of our analysis run which develops the formula indication based on data from rolling accident years 2006 through 2010.

Exhibit B-4 displays rate level history and current rate level factors. The parallelogram method was used to develop the factors.

Exhibit B-5 explains the calculations used in determining Abnormal Loss Severity - Large Loss Adjustments.

Exhibit B-6 explains the calculations used in determining Abnormal Loss Frequency - Catastrophe Losses.

The loss development factors on Exhibit B-7 were used to develop incurred losses to an ultimate incurred level. We selected the age-to-age factors based on an analysis of the factors shown and the average of the latest five diagonals, excluding the high and low value.

Exhibit B-8 shows the development of our expense provisions.

TREND PROCEDURE - OWNERS FORMS (SECTION C)

A Homeowners Trend Procedure has been introduced to reflect premium trending. We have adopted a procedure similar to that developed by ISO using company data where available. Exhibits C-1 through C-6 detail the procedure used.

INVESTMENT INCOME (SECTION D)

Section D details the calculation of the profit provision included in our indicated rate level changes. We use a cash flow analysis to determine the needed underwriting profit necessary to meet a targeted after-federal-income- tax rate of return of 7.8%. A duration matched risk-free investment rate is applied to the available cash flows to determine the applicable investment income.

SUPPORTING EXHIBITS (SECTION E)

The exhibits in Section E support the "PROPOSED CHANGES" stated earlier in Section A.

Exhibit E-1 displays present and proposed base rates. Base rates for the Supreme policy form includes a change in the base for the Amount of Insurance curve. Variation between territories is based on ISO relativities.

Exhibit E-2 displays present and proposed Amount of Insurance Curves. Changes are based on ISO.

Rating manual pages are attached.

SECTION B

EXPLANATORY MEMORANDUM FOR
CALCULATION OF STATEWIDE INDICATED RATE LEVEL CHANGE

The following is an explanation of the calculation of the indicated rate level change developed in the Exhibit B-3. This calculation tests whether the present premiums are sufficient to pay losses and expenses and allow for a reasonable profit.

Experience

The underlying experience for our Homeowners indications is that of Sentry Insurance A Mutual Company. Experience is based on fiscal year data from 4-1-05 through 3-31-10. We refer to this experience as "rolling accident years" experience. Note, at year end rolling accident years equals calendar accident years.

Premiums - Exhibit B-3 - (1), (2), (3) and (4)

Before using reported experience to evaluate premium adequacy, it is adjusted to reflect current conditions. The earned premium adjustment reflects the difference between the current rate level and the rate level in effect during the experience period using Current Rate Level Factors [CRLF] by accident year. Exhibit B-4 shows the calculation of the CRLF's.

Large Loss & Catastrophe Procedures - Exhibit B-3 - (6), (7), (8), (22), (23) and (24)

The main purpose of developing an indicated rate change is to project past experience into the future. To use past experience effectively, it should be adjusted to remove the distortion caused by abnormal severity or frequency of losses. This is especially true when working with a small base of past experience. The indication shown in this filing has adjustments for both abnormal loss severity and frequency. Exhibit B-5 discusses the development of the definition of large losses and the stop loss charge; Exhibit B-6 explains the catastrophe charges.

Loss Adjustment Expense & Loss Development - Exhibit B-3 - (9), (10), (11), and (20)

The Homeowners ratemaking formula includes loss adjustment expense with losses in arriving at a Permissible Loss + LAE Ratio. Because our case losses + ALAE includes a portion of the allocable unallocated loss expense for individual claims, we adjusted our ULAE factor. Our Homeowners Expense Review indicates that unallocated loss adjustment expenses are currently 4.8% of the losses. Column (12) - "Developed Adl Case Losses + ALAE" on Exhibit B-3 also reflects the application of loss development factors, which bring the rolling accident year losses + ALAE to an ultimate settlement basis (see Exhibit B-7).

=====

Prospective Changes in Loss Ratios - Exhibit B-3 - (13)-(15), (18), (19), (21), and (25)

=====

Loss + LAE ratios should reflect as nearly as possible the anticipated cost level of losses + LAE and amount level of premiums for the period that the new rates will be in effect. Accordingly, a procedure has been developed to reflect both premium trending and loss trending. The Current Cost/Amount factors bring losses to a Current Cost level and premiums to a Current Amount level. A trend factor then projects these losses to a level 12 months beyond the anticipated effective date and premiums to a level 6 months beyond this effective date. This is done since the average date of loss for annual policies is six months after the average date of writing. The trend procedure explanation (Section C) discusses the premium and loss trending in more detail. The resulting annual rate level loss + LAE ratios are weighted on a 10%, 15%, 20%, 25%, and 30% basis, giving greater emphasis to the more recent experience.

=====

Permissible Loss + LAE Ratio - Exhibit B-3 - (26)

=====

The Permissible Loss + LAE Ratio is the complement of the provision in the rates for expenses and an underwriting profit and contingency factor. This underwriting profit flows if losses and expenses do not exceed the anticipated. Exhibits B-8 and D-1 show the development of the expense provisions as summarized below:

Commissions	14.3%
Other Acquisition	13.4%
General Expenses	10.4%
Taxes, Licenses, and Fees	2.8%
Underwriting Profit and Contingencies (After Federal Income Tax)	1.6%
Pensions	2.0%
Reinsurance	3.4%
Total	47.8%
 Permissible Loss and Loss Adjustment Ratio	 52.2%

The 1.96% pension cost included in the expense exhibit represents the estimated annual cost for the Sentry Insurance employees' defined benefit pension plan. \$27 million has been selected as a long range estimate of cost for the plan. This total cost is allocated among all product types in a manner similar to the method used to allocate other employee benefits.

Due to accounting rule changes, the cost of the pension plan has not consistently been included in the insurance expense exhibit (IEE). However, the contributions to the plan have continued to reduce surplus through the operation of a non admitted asset. Note 12 of the annual statement discloses the financial information for the plan. It indicates that \$99 million was contributed to the plan over the last two years. Neither the contributions to the plan, nor the cost as calculated under the accounting rules and shown in the IEE is an appropriate basis for the pension expense that should be included in the pricing of the products. A more stable value, one not sensitive to changes caused by such factors as the change in the market value of assets and liabilities is more appropriate. \$27 million has been selected as a long range estimate of the annual cost of the plan appropriate for use in pricing.

**HOMEOWNERS INSURANCE
ARKANSAS**

UW CO: SIAMCO
STANDARD SUPREME FORM

AS OF: 31-Mar-10
Anticipated Effective Date: 30-Jun-10
Losses Trended to: 30-Jun-11

12 mos Ending Marct	(1) Written Premium	(2a) Earned Premium	(2b) CRLF	(3a) Installment Fees	(3b) CRLF	(4)* Adjusted Earned Premium and Installment Fees	(5) Earned Exposures
2006	165,375	171,023	1.000	1,922	1.310	173,541	227
2007	155,682	159,729	1.000	2,052	1.060	161,904	203
2008	158,384	158,113	1.000	1,916	1.000	160,029	190
2009	149,768	151,824	1.000	1,784	1.000	153,608	173
2010	<u>146,476</u>	<u>147,514</u>	1.000	<u>1,708</u>	1.000	<u>149,222</u>	165
Total	775,685	788,204		9,382		798,305	

12 mos Ending Marct	(6) Case Incurred Losses	(7a) Excess Loss Not CAT	(8a) CAT Loss (incl Hurr)	(7b)* Stop Loss Charge	(8b)* CAT (Incl Hurr) Chg	(9) ALAE	(10)* Adj Case Losses + ALAE	(11) Case LDF
2006	51,229	0	918	8,639	18,678	3,046	80,675	1.003
2007	54,543	0	7,587	8,069	17,434	4,028	76,487	1.008
2008	69,863	0	31,773	7,987	14,599	4,546	65,222	1.011
2009	534,384	0	449,058	7,669	29,466	34,697	157,158	1.028
2010	<u>36,612</u>	<u>0</u>	<u>4,621</u>	<u>7,452</u>	<u>12,497</u>	<u>3,522</u>	<u>55,461</u>	1.178
Total	746,631	0	493,957	39,815	92,675	49,838	435,003	

12 mos Ending Marct	(12)* Developed Adj Case Losses + ALAE	(13) Current Cost/ Amt Factor 0.75	(14)* Dev & Trd Loss + LAE Ratio	(15) Loss + LAE Ratio Weights	(16) = (4) / (5) Ave Earned Prem at Curr Rate Level	Annual Percent Change	(17) = (12) / (5) Pure Premium	Annual Percent Change
2006	80,917	1.273	71.0%	0.10	764		356	
2007	77,098	1.287	73.3%	0.15	796	4.2%	379	6.4%
2008	65,939	1.202	59.2%	0.20	844	6.0%	348	-8.3%
2009	161,558	1.070	134.6%	0.25	887	5.2%	933	168.4%
2010	<u>65,334</u>	<u>1.003</u>	<u>52.5%</u>	0.30	904	1.9%	396	-57.6%
Total	450,847		79.4%					
	Alternate Weighted Loss + LAE Ratio		71.9%					
	Final Selected Loss + LAE Ratio		79.4%					

(25) Weighted Loss + LAE + Fixed Expense Ratio	108.5%
(26) Permissible Loss + LAE + Fixed Expense Ratio	81.3%
(27) Indicated Change = (25) / (26) - 1	33.5%

(18) Cost Quarterly Rate of Change	3.1%
(19) Prem trend tempered by 0.75	4.1%
(20) ULAE Factor	1.048
(21) L/R Trend Projection Factor	1.142
(22) Stop Loss Charge	5.1%
(23a) State CAT Factor	0.232
(23b) CW CAT Factor	0.085
(24) Hurricane Factor	0.000

Indicated Rate Level Chg: 33.5%

* (4) = (2a) * (2b) + (3a) * (3b)
 * (7b) = (2a) * (22)
 * (8b) = [(6) - (7a) - (8a) + (7b)] * [(23a) + (23b)] + [(5) * (24)]
 * (10) = (6) - (7a) - (8a) + (7b) + (8b) + (9)
 * (12) = (10) * (11)
 * (14) = (12) * (13) * (20) * (21) / (4)

Expense Summary:

Variable U/W Expenses	14.30%
Fixed U/W Expenses	29.12%
Premium Taxes	2.82%
Profit after Investment Income	1.60%
Total Expenses	47.84%

HOMEOWNERS - Rolling Accident Year

Current Rate Level Factors - By Coverage
Annual Policies

As Of Date	yy	mm	dd	SIAMCO			
	2010	3	31	STANDARD		SUPREME	
				<u>Rt.chg.</u>	<u>Cumul.</u>	<u>Rt.chg.</u>	<u>Cumul.</u>
State: 03 - Arkansas					1.000		1.000
Rate Change Dates	1991	2	20	4.8%	1.048	4.8%	1.048
	1991	11	13	-0.4%	1.044	-0.4%	1.044
	1992	10	1	9.8%	1.146	9.8%	1.146
	1993	10	5	17.1%	1.342	17.1%	1.342
	1995	6	15	5.0%	1.409	5.0%	1.409
	2001	1	15	3.0%	1.451	11.2%	1.567
	2003	6	10	13.2%	1.643	22.9%	1.926
	0	0	0	0.0%	1.643	0.0%	1.926
	0	0	0	0.0%	1.643	0.0%	1.926

<u>Year</u>	SIAMCO			
	STANDARD		SUPREME	
	<u>Ave Rate</u>	<u>Curr Level</u>	<u>Ave Rate</u>	<u>Curr Level</u>
2005	1.640	1.002	1.919	1.003
2006	1.643	1.000	1.926	1.000
2007	1.643	1.000	1.926	1.000
2008	1.643	1.000	1.926	1.000
2009	1.643	1.000	1.926	1.000
2010	1.643	1.000	1.926	1.000

Abnormal Loss Severity - Large Loss Adjustments

We consider claims as being abnormal in severity if they require payments over \$160,000 for Owners forms, and over \$50,000 for Tenants form. (Note that this only includes claims which are not considered catastrophe losses, i.e. assigned an ISO Cat Code. Catastrophe losses will be considered later under Abnormal Loss Frequency.) To adjust for these abnormal severity losses, we have developed a capping procedure which considers that portion of a claim over \$160,000 (\$50,000 for Tenants form) an "excess loss, not catastrophe" (Hereafter denoted simply "excess losses".) Exhibit B-3 shows these loss figures as column (7a) - "EXCESS LOSS NOT CAT." Note that for Tenants forms, only Hurricane losses are considered catastrophes. To smooth out the excess losses we have chosen to use companywide data which recognizes the assumption that all states have the potential for large losses.

Losses which have been removed by this procedure are spread to all states via a "stop loss charge" factor. We calculate the "stop loss charge" as follows.

$$\text{stop loss charge} = \frac{\text{(10 year total excess losses)}}{\text{(10 year total earned premium)}}$$

This number is shown as (22) - "STOP LOSS CHARGE" on Exhibit B-3. Finally, to generate smoothed losses, we subtract out excess losses from each year's unadjusted losses and add back in modified excess losses using the formula:

$$\begin{aligned} \text{smoothed losses} &= \text{unadjusted losses} - \text{excess losses} \\ &+ (\text{earned premium} \times \text{stop loss charge}) \end{aligned}$$

Smoothed losses are not explicitly shown on Exhibit B-3, but can be developed from the supplied data.

Abnormal Loss Frequency - Catastrophe Loss Adjustments

B-6

We consider an event a catastrophe if it is assigned a catastrophe code by the Insurance Services Office (ISO). A loss is a catastrophe loss if it arises from a catastrophe. Hurricanes and other catastrophes are considered separately. For tenants forms, we consider only hurricane losses. Therefore, in the calculations that follow, the "Cumulative CAT factor" can be set to zero and "catastrophe loss including hurricanes" can be considered "only hurricane losses" for tenants forms.

Hurricanes

The method to spread hurricane losses over many years is developed by ISO. We use their factors (Dollars per earned exposure) to add a charge after subtracting out losses we have experienced caused by hurricanes. Exhibit B-3 shows the factor as item (24) - "Hurricane Factor". The charge is then the hurricane factor times our earned exposures.

Other Catastrophes

We use two factors to spread catastrophe losses over many years. The first factor is a state-specific factor, while the second is a countrywide factor that is applied to every state. In this way, we spread a portion of the catastrophe losses to every state, reflecting our belief that each state has the potential for a catastrophe. This method allows us to spread more of the loss to states where catastrophes have tended to be more numerous or expensive than in other states.

State Factor

For each of the past 20 years, we calculate

$$\frac{\text{(Catastrophe losses not Hurricane)}}{\text{(Other losses not catastrophe)}}$$

The average of these calculations over 20 years is the "Preliminary State CAT Factor."

For each of the past 20 years, the "Capped State CAT Percentage" is defined as

$$\frac{\text{(Catastrophe losses not Hurricane)}}{\text{(Other losses not catastrophe)}}$$

or (2 * "Preliminary State Cat Factor"), whichever is less.

The State CAT Factor is then defined as the average of the "Capped State CAT Percentage" over 20 years.

Countrywide Factor

For each of the past 20 years, "Excess CAT losses" are defined as

$$\text{[(Catastrophe losses not Hurricane) - ("Capped State CAT Percentage") * (Other losses not catastrophe)]}$$

For each of the past 20 years, the "CW CAT Percentage" is defined as

$$\frac{\text{(Countrywide "Excess CAT losses")}}{\text{(Countrywide Other losses not catastrophe)}}$$

where the countrywide value is simply the sum of the value for all states.

The CW CAT Factor is then defined as the average of the "CW CAT Percentage" over 20 years.

The total charge for *Other Catastrophes* is

B-6

$[(\text{smoothed losses}) - (\text{Catastrophe loss including Hurricanes})] * (\text{"Cumulative CAT Factor"})$

where the "Cumulative CAT Factor" is defined as "State CAT Factor" + "CW CAT Factor."

Total Catastrophes

Column (8b) on Exhibit B-3 is the charge for hurricane losses, plus the charge for Other Catastrophes.

Combining The Adjustments

The two loss adjustments have been combined together in one formula to calculate what we call "adjusted case losses + ALAE." These figures are shown on Exhibit B-3 as (10) - "ADJ CASE LOSSES + ALAE" and are calculated as follows:

$$\begin{aligned} \text{adjusted case losses + ALAE} = & \{[(\text{smoothed losses + ALAE}) \\ & - (\text{catastrophe loss including hurricanes + ALAE})] \\ & \times (1 + \text{cumulative CAT factor})\} + (\text{Earned Exposures} \times \text{ISO Hurricane Factor}) \end{aligned}$$

By further defining smoothed losses + ALAE and cumulative CAT factors as they were defined earlier, the above formula expands to:

$$\begin{aligned} \text{adjusted case losses + ALAE} = & \{[(\text{unadjusted losses + ALAE}) - (\text{excess losses + ALAE}) \\ & - (\text{catastrophe loss including hurricane + ALAE}) + (\text{earned premium} \times \text{stop loss charge})] \\ & \times (1 + \text{CW CAT factor} + \text{state CAT factor})\} + (\text{Earned Exposures} \times \text{ISO Hurricane Factor}) \end{aligned}$$

This is the same formula which is displayed on Exhibit B-3. We have chosen to make the adjustment for excess losses before we adjust for catastrophe losses + ALAE since this is closer to the overall ISO method for hurricane loss adjustments. ISO does not make any adjustments for capping large losses; however, their large base of data is in essence already smoothed before the excess adjustments are calculated.

COUNTRYWIDE HOMEOWNERS ROLLING YEAR LDF'S - @ 03/2010

B-7

STANDARD AND SUPREME

All Losses

Rolling Accident Year		12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.
Begin qtr	End Qtr										
02/2000	- 01/2001	25,072,674	28,269,055	28,783,177	29,302,747	29,461,875	29,526,351	29,576,324	29,610,262	29,597,630	29,599,472
02/2001	- 01/2002	24,969,002	28,595,432	28,989,393	29,200,579	29,257,689	29,273,998	29,258,028	29,320,810	29,322,085	
02/2002	- 01/2003	23,924,642	26,620,840	26,930,185	26,984,735	27,035,959	27,046,837	27,062,018	27,069,602		
02/2003	- 01/2004	21,501,307	23,424,833	24,172,223	24,207,845	24,259,350	24,245,376	24,303,879			
02/2004	- 01/2005	22,475,249	25,397,557	25,719,113	25,786,110	26,048,488	26,080,258				
02/2005	- 01/2006	29,275,428	33,640,141	35,108,489	35,765,230	36,546,702					
02/2006	- 01/2007	36,769,854	42,622,073	42,884,512	43,053,203						
02/2007	- 01/2008	36,323,967	42,930,200	43,186,263							
02/2008	- 01/2009	42,378,447	47,896,907								
02/2009	- 01/2010	33,177,675									
Age-Age factors		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
02/2000	- 01/2001	1.127	1.018	1.018	1.005	1.002	1.002	1.001	1.000	1.000	
02/2001	- 01/2002	1.145	1.014	1.007	1.002	1.001	0.999	1.002	1.000		
02/2002	- 01/2003	1.113	1.012	1.002	1.002	1.000	1.001	1.000			
02/2003	- 01/2004	1.089	1.032	1.001	1.002	0.999	1.002				
02/2004	- 01/2005	1.130	1.013	1.003	1.010	1.001					
02/2005	- 01/2006	1.149	1.044	1.019	1.022						
02/2006	- 01/2007	1.159	1.006	1.004							
02/2007	- 01/2008	1.182	1.006								
02/2008	- 01/2009	1.130									
Last 3 factors		1.157	1.019	1.008	1.011	1.000	1.001	1.001	1.000	1.000	
Last 5 excl high/low		1.146	1.017	1.003	1.005	1.001	1.001	1.001	1.000	1.000	
Selected		1.146	1.017	1.003	1.005	1.001	1.001	1.001	1.000	1.000	
Cumul last 3		1.204	1.041	1.021	1.013	1.002	1.002	1.001	1.000	1.000	
Cumul last 5 excl high/low		1.178	1.028	1.011	1.008	1.003	1.002	1.001	1.000	1.000	
Selected		1.178	1.028	1.011	1.008	1.003	1.002	1.001	1.000	1.000	

**SENTRY INSURANCE A MUTUAL COMPANY
HOMEOWNERS
COUNTRYWIDE EXPENSES**

B-8

CALENDAR YEARS

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Selected</u>
Direct Written Premium (000,s)	35,852	32,935	40,828	
Direct Earned Premium (000,s)	37,980	34,339	35,537	
Commissions & Other Acquisition	9,468 26.4%	9,515 28.9%	10,248 25.1%	27.7%
General Expenses	5,015 14.0%	3,535 10.7%	3,965 9.7%	10.4%
Taxes, Licenses, and Fees	<u>752</u> 2.1%	<u>622</u> 1.9%	<u>356</u> 0.9%	<u>2.8%</u>
Total	15,235 42.5%	13,672 41.5%	14,569 35.7%	40.9%
Pensions	985	518	518	2.0%
Reinsurance				3.4%
Profit after Investment Income				1.6%
Total Expenses				47.8%

*Selected Taxes, Licenses, and Fees based on Arkansas premium taxes

HOMEOWNERS INSURANCE PROGRAM

TREND PROCEDURE- SECTION C

The prospective premium level established is intended to reflect all these factors during the period of application to the end that this premium level is adequate and reasonable.

In reviewing experience, premiums have been adjusted to current premium and amount levels and losses to current cost levels. Need for a further adjustment to both losses and premiums to reflect the effects of inflation is evident. The exhibits on the following pages present the trending procedure used in this filing.

LOSS TRENDING

The annual loss trend factors used in this filing are based on fourth quarter 2009 ISO Fast Track Data. On Exhibit C-6, losses are trended twelve months beyond an assumed effective date of June 30, 2010.

A prospective trend of 1.13 was selected for Arkansas homeowners (Exhibit C-3). Instead of applying an expected trend to prior rolling accident year's data, we indexed the data based on ISO Fast Track as of fourth quarter 2009. In the exhibits, this is referred to as "retrospective trend". See exhibit C-4.

PREMIUM TRENDING

Premiums are trended to account for the fact that the policies written during the experience period, if written today, would produce more premium income because of the increasing amounts of coverage carried.

Premiums from the experience period are trended to the midpoint of the latest quarter of the experience by Current Amount Factors. They are then trended from the midpoint of the latest quarter of experience to the average date of writing, six months beyond the anticipated effective date by a Projection Factor incorporating the latest annual rate of change in average relativity.

The current amount factors and the latest annual rate of change in average Boeckh relativity have been tempered appropriately to reflect that premiums increase at a slower rate than the increase in amounts of Insurance.

LOSS RATIO TRENDING

C-2

Projection Factor: Premiums and losses are initially trended to the midpoint of the latest quarter of experience. The indicated change is intended to cover policies written following the effective date of change. Therefore, it is necessary to adjust premiums to an average date of writing (6 months beyond the anticipated effective date) and losses to an average date of loss (12 months beyond the effective date).

The Projection Factor includes premium trend from the midpoint of the latest quarter of experience to 6 months beyond the effective date, and loss trend from the same midpoint to 12 months beyond the effective date. The derivation of the Projection Factor is included in Exhibit C-6

EXHIBIT C-5

The development of the Current Amount Factors and Current Cost/Amount Factors are shown on this page. The Current Cost/Amount Factors are used to adjust loss ratios to a level corresponding to the midpoint of the latest quarter of cost data. (These are the factors used on the Owners forms indication exhibit.) Applying these Current Cost/Amount Factors to the loss ratios is equivalent to applying the Current Cost Factors to losses and the Current Amount Factors to premiums.

EXHIBIT C-6

The calculation of the least squares line for the average relativities for years beginning April 2005 through March 2010 is shown on this page (The average relativity is based on the increase in the Boeckh index.) The least squares line is used to calculate the Average Annual Rate of Change in Average Relativity. The calculation of the Projection Factor for loss ratios is also shown. Applying this Projection Factor to loss ratios is equivalent to applying the Trended Cost Factor to losses and the Premium Projection Factor to premiums.

Homeowners Fast Track Data - Fourth Quarter 2009

Non Core States

4 Qtrs Ending	(x)	(x)^2	"y" Freq	ln(y)	(x)*ln(y)	a'x + b' Fitted	"y" Severity	ln(y)	(x)*ln(y)	a'x + b' Fitted	"y" PurePrem	ln(y)	(x)*ln(y)	a'x + b' Fitted	
2005	4th	0													
2006	1st	1	16	3.92	1.366	1.366	3.78	6,041	8.706	8.706	6,048	236.73	5.467	5.467	228.80
2006	2nd	2	4 15	3.90	1.361	2.723	3.82	6,138	8.722	17.445	6,156	239.46	5.478	10.957	235.36
2006	3rd	3	9 14	3.87	1.352	4.057	3.86	6,255	8.741	26.224	6,267	241.90	5.489	16.466	242.11
2006	4th	4	16 13	3.89	1.359	5.435	3.90	6,328	8.753	35.011	6,379	246.22	5.506	22.025	249.05
2007	1st	5	25 12	3.87	1.353	6.766	3.95	6,444	8.771	43.854	6,494	249.35	5.519	27.594	256.19
2007	2nd	6	36 11	3.91	1.363	8.180	3.99	6,590	8.793	52.760	6,610	257.64	5.552	33.309	263.53
2007	3rd	7	49 10	4.00	1.386	9.703	4.03	6,728	8.814	61.699	6,729	269.10	5.595	39.166	271.09
2007	4th	8	64 9	3.99	1.383	11.061	4.07	6,920	8.842	70.737	6,849	275.79	5.620	44.957	278.86
2008	1st	9	81 8	4.06	1.400	12.604	4.11	7,033	8.858	79.725	6,972	285.31	5.654	50.882	286.85
2008	2nd	10	100 7	4.12	1.416	14.155	4.16	7,150	8.875	88.749	7,097	294.48	5.685	56.852	295.08
2008	3rd	11	121 6	4.18	1.430	15.735	4.20	7,294	8.895	97.843	7,224	304.93	5.720	62.921	303.54
2008	4th	12	144 5	4.22	1.441	17.291	4.25	7,419	8.912	106.941	7,354	313.41	5.748	68.970	312.24
2009	1st	13	169 4	4.33	1.466	19.053	4.29	7,545	8.929	116.072	7,486	326.71	5.789	75.258	321.19
2009	2nd	14	196 3	4.40	1.482	20.750	4.34	7,623	8.939	125.144	7,620	335.58	5.816	81.422	330.40
2009	3rd	15	225 2	4.40	1.482	22.234	4.38	7,743	8.955	134.319	7,757	340.94	5.832	87.475	339.87
2009	4th	16	256 1	4.51	1.507	24.107	4.43	7,690	8.948	143.163	7,896	346.96	5.849	93.587	349.61
		136	1,496	65.6	22.548	195.220		110,942	141.453	1,208.392		4,564.5	90.317	777.308	
			a' =	0.010				0.018				0.028			
			b' =	1.320				8.690				5.405			

16 Point - Annual Trend	1.043	4.3%	1.074	7.4%	1.120	12.0%
15 Point - Annual Trend	1.047	4.7%	1.074	7.4%	1.124	12.4%
14 Point - Annual Trend	1.051	5.1%	1.073	7.3%	1.128	12.8%
13 Point - Annual Trend	1.054	5.4%	1.073	7.3%	1.131	13.1%
12 Point - Annual Trend	1.057	5.7%	1.071	7.1%	1.132	13.2%
11 Point - Annual Trend	1.058	5.8%	1.068	6.8%	1.130	13.0%
10 Point - Annual Trend	1.059	5.9%	1.064	6.4%	1.127	12.7%
9 Point - Annual Trend	1.063	6.3%	1.060	6.0%	1.126	12.6%
8 Point - Annual Trend	1.062	6.2%	1.057	5.7%	1.123	12.3%
7 Point - Annual Trend	1.062	6.2%	1.054	5.4%	1.118	11.8%
6 Point - Annual Trend	1.061	6.1%	1.047	4.7%	1.112	11.2%
5 Point - Annual Trend	1.061	6.1%	1.040	4.0%	1.103	10.3%
4 Point - Annual Trend	1.051	5.1%	1.030	3.0%	1.082	8.2%
Selected Annual Trend		0.06		0.07	1.130	13.0%

Homeowners Fast Track Data - Fourth Quarter 2009

<u>Qtrs Ending</u>		<u>Pure Premium</u>	<u>Rolling Accident Year Ending</u>	<u>Rolling Accident Year Pure Prem</u>	<u>Retrospective Trend to 6/30/2009</u>	<u>6/30/09 to 2/15/2010 (current qtr)</u>
2006	1st	236.73	03/31/06	236.73	1.466	1.582
2006	2nd	239.46				
2006	3rd	241.90				
2006	4th	246.22				
2007	1st	249.35	03/31/07	249.35	1.391	1.501
2007	2nd	257.64				
2007	3rd	269.10				
2007	4th	275.79				
2008	1st	285.31	03/31/08	285.31	1.216	1.313
2008	2nd	294.48				
2008	3rd	304.93				
2008	4th	313.41				
2009	1st	326.71	03/31/09	326.71	1.062	1.146
2009	2nd	335.58				
2009	3rd	340.94				
2009	4th	346.96				

SIAMCO INSURANCE A MUTUAL COMPANY
HOMEOWNERS INSURANCE - Forms 1,2,3,5,9,4,6
Development of Current Cost / Amount Factors (CC / AF)

C-5

STATE: ARKANSAS

AS OF: 31-Mar-10

Anticipated Effective Date: 30-Jun-10

Losses Trended to: 30-Jun-11

Calendar Year Beginning Date	Average Premium Relativity
01-Jan-05	1.326
01-Jan-06	1.426
01-Jan-07	1.580
01-Jan-08	1.619
01-Jan-09	1.689
01-Jan-10	1.689

First day of experience period used	(1)	(2)	(3)	(4)	(5)
	Average Prem Rltvty @ 1st day	rel. to the est value @ 02/15/10	Current Amt Factor [(2) - 1] * 0.75 + 1.00	Current Cost Factor	Current Cost/Amount Factor (4) / (3)
01-Apr-05	1.351	1.324	1.243	1.582	1.273
01-Apr-06	1.464	1.222	1.167	1.501	1.287
01-Apr-07	1.593	1.123	1.092	1.313	1.202
01-Apr-08	1.633	1.095	1.071	1.146	1.070
01-Apr-09	1.689	1.059	1.044	1.047	<u>1.003</u>
15-Feb-10	1.789	<i>(estimated)</i>			

= Midpoint of latest quarter of experience

Column (1) is an index of average premium relativity which is a measure of the premiums collected on the amounts of insurance purchased (based on the policy size relativity curves in effect).

The 02/15/2010 average premium relativity is a projected value based on a least squares fit of the latest 5 values for the state. Thus,
 $1.789 = 1.5460 + [0.0845 * (34.5 / 12)]$,
 where 0.0845 is the average annual increment of the fitted line
 and 34.5 is the number of months between 04/01/2007 and 02/15/2010.

Column (2) develops factors to translate premiums from the experience period to the point corresponding to the latest quarter of cost data.

Column (3) are the results of tempering the factors in column (2) to reflect
 1) change in insureds and 2) new construction.

Column (4) shows the factors developed on the Homeowners Fast Track Data Exhibits to translate losses from the experience period to the midpoint of the quarter of cost data.

Column (5) develops factors by year which can be applied to loss ratios to reflect the effect of trend.

SIAMCO INSURANCE A MUTUAL COMPANY
 HOMEOWNERS INSURANCE - Forms 1,2,3,5,9,4,6
 Trend in Average Relativities

C-6

STATE: ARKANSAS
 AS OF: 31-Mar-10
 Anticipated Effective Date: 30-Jun-10
 Losses Trended to: 30-Jun-11

Beginning Date	X	Average Premium Relativity (Y)	X ²	X * Y
01-Apr-05	-2	1.351	4	-2.702
01-Apr-06	-1	1.464	1	-1.464
01-Apr-07	0	1.593	0	0.000
01-Apr-08	1	1.633	1	1.633
01-Apr-09	2	1.689	4	3.378
	0	7.730	10	0.845

$$Y = A + BX$$

$$\Sigma Y = N * A + B * \Sigma X$$

$$\Sigma X * Y = A * \Sigma X + B * \Sigma (X * X)$$

A = Mean of the Fitted Line

B = Average Annual Increment

Σ = Summation

N = Number of Observations

$$A = \Sigma Y / N$$

$$= 7.730 / 5$$

$$= 1.5460$$

$$B = \Sigma X * Y / \Sigma (X * X)$$

$$= 0.845 / 10$$

$$= 0.0845$$

Average Annual Rate of Change = B / A

$$= 0.0845 / 1.5460$$

$$= 5.47\%$$

Average Annual Rate of Change Tempered by 0.75

$$= 0.0547 * 0.75$$

$$= 4.10\%$$

Premium Projection Factor (to project premiums from 02/15/2010 to 12/31/2010)

$$= 1.0410 \text{ to the power of } (319 / 365)$$

$$= 1.0357$$

Loss Projection Factor (to project losses from 02/15/2010 to 06/30/2011)

$$= 1.1300 \text{ to the power of } (501 / 365)$$

$$= 1.1823$$

Projection Factor for Loss Ratios #

$$= 1.1823 / 1.0357$$

$$= 1.1415$$

This factor adjusts premiums to an average date of writing (6 months beyond the anticipated effective date) and losses to an average date of loss (12 months beyond the anticipated effective date).

DETERMINATION OF PROFIT PROVISION USING A CASH FLOW ANALYSIS
TARGETING AN AFTER FEDERAL TAX INTERNAL RATE OF RETURN

D

Sheet D.1 **Determination of Profit Provision**

- (1) - (5) Assumptions
- (6) Yield for Prospective Period
- (7) Federal Income Tax Rate
- (8) - (12) Internal Expense and Tax Data (dividends @ discounted value)
- (13) - (15) Internal Loss Adjustment and Assessment Data
- (16) Target Internal Rate of Return
- (17) Calculated Profit Provision based on the targeted IRR in (16)

Sheet D.2 **SUMMARY of UNDERWRITING CASH FLOWS**

- (1) - (9) Dollar Flows Based on Sentry payout patterns
- (8) 50% of ULAE is assumed to be paid as claims are reported and 50% as losses are paid
- (10) Sum of Columns (1) through (9)
- (11) Sheet D.3 (8)
- (12) (10) + (11)
- (13) Cumulative sum of (12)

Sheet D.3 **SUMMARY of FEDERAL INCOME TAX on UNDERWRITING**

- (1) {Sheet D.2 (5) + (8) + (9)}
- (2) Cumulative Sum of (1)
- (3) Reserve Discount Factors from the IRS
- (4) Total (1) * Cumulative Earned Premium factor - (2)
- (5) (4) * (3)
- (6) (1) + Change in (5)
- (7) (6) + {Sheet D.2 (2) + (3) + (4) + (6) + (7)} + {Sheet D.2 Total (1) / 12 }
- Note: last term for the first 4 quarters only
- (8) (7) * {Sheet D.1 (7)} * (-1.0)

Sheet D.4 **CALCULATION of SURPLUS**

- (1) {Sheet D.2 (1) / Sheet D.1 (5)} * (-1.0)
- (2) {Sheet D.3 (1) / Sheet D.3 Total (1)} * Total (1) * (-1.0)
- (3) {Sheet D.2 Total (12)} * Percentage of Premium Earned in Period
- (4) (1) + (2) + (3)

Sheet D.5 **CALCULATION of NET CASH FLOW**

- (1) Cumulative sum of {Sheet D.4 (1) + (2)}
- (2) Average of Current and Prior Period of (1) * (-1.0)
- (3) (2) * { [Sheet D.1 (6)] ^ [(current period / 4) - (prior period / 4)] - 1 }
- (4) {Sheet D.2 (11)} - cumulative sum of {Sheet D.4 (3)}
- (5) Average of Current and Prior Period of (4)
- (6) (5) * { [Sheet D.1 (6)] ^ [(current period / 4) - (prior period / 4)] - 1 }
- (7) (3) + (6)
- (8) {Sheet D.4 (4)} + (7)
- (9) Calculated IRR equal to the Target IRR using iterative procedure

INTERNAL RATE of RETURN MODEL:
Determination of Profit Provision
Homeowners

Underlying Assumptions

(1)	Expected Loss Ratio	50.75%
(2)	Expected Losses	\$50,746
(3)	Written Premium	\$100,000
(4)	Combined Ratio	98.40%
(5)	Premium to Surplus	3.00
(6)	After-Tax Investment Rate	0.58%
(6a)	After-Tax Portfolio Yield	3.07%
(7)	Federal Income Tax	35.0%
-8	Effective Federal Tax Rate	0.2085

Expenses as a % of Premium

(9)	General Expense	25.9%
(10)	Premium Taxes	1.7%
(11)	Commission and O/A	14.3%
(12)	Dividends	0.0%
(13)	Residual Market	0.0%
	<u>Total Expense To Premium</u>	41.9%

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(14)	ULAE	5.1%	2.6%
(15)	ALAE	6.2%	3.1%
(16)	Loss Based Taxes	0.0%	0.0%
	<u>Total Expense To Loss</u>	11.3%	5.7%

(17) Internal Rate of Return 7.8%

Profit & Cont Provision 1.60%

SUMMARY of U/W CASH FLOWS
Homeowners

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Month	Premium	General & Taxes	Commission & O/Acc	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE	U/W Flow excl FIT	FIT on Underwriting	Total U/W Flow	Cumulative Flow
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1	\$59,333	-\$2,210	-\$14,300	\$0	-\$401	\$0	\$0	-\$66	-\$3	\$42,353	\$4,394	\$46,747	\$46,747
2	\$4,153	-\$2,210	\$0	\$0	-\$1,252	\$0	\$0	-\$96	-\$8	\$587	-\$587	\$1	\$46,748
3	\$4,153	-\$2,210	\$0	\$0	-\$2,023	\$0	\$0	-\$139	-\$31	-\$249	-\$564	-\$813	\$45,935
4	\$4,153	-\$2,302	\$0	\$0	-\$2,640	\$0	\$0	-\$174	-\$82	-\$1,043	-\$513	-\$1,556	\$44,379
5	\$4,153	-\$2,302	\$0	\$0	-\$4,174	\$0	\$0	-\$239	-\$67	-\$2,629	-\$470	-\$3,099	\$41,281
6	\$4,153	-\$2,302	\$0	\$0	-\$3,707	\$0	\$0	-\$221	-\$91	-\$2,168	-\$482	-\$2,651	\$38,630
7	\$4,153	-\$2,302	\$0	\$0	-\$4,089	\$0	\$0	-\$245	-\$75	-\$2,557	-\$472	-\$3,029	\$35,601
8	\$4,153	-\$2,302	\$0	\$0	-\$4,293	\$0	\$0	-\$238	-\$107	-\$2,786	-\$466	-\$3,252	\$32,350
9	\$3,963	-\$2,302	\$0	\$0	-\$4,245	\$0	\$0	-\$232	-\$132	-\$2,947	-\$466	-\$3,413	\$28,936
10	\$3,963	-\$2,302	\$0	\$0	-\$4,361	\$0	\$0	-\$220	\$9	-\$2,911	-\$467	-\$3,378	\$25,558
11	\$3,667	-\$2,302	\$0	\$0	-\$5,193	\$0	\$0	-\$210	-\$3	-\$4,042	-\$445	-\$4,487	\$21,072
12	\$0	-\$2,302	\$0	\$0	-\$3,020	\$0	\$0	-\$148	-\$47	-\$5,517	-\$504	-\$6,021	\$15,051
13	\$0	-\$92	\$0	\$0	-\$1,870	\$0	\$0	-\$71	\$138	-\$1,895	-\$25	-\$1,920	\$13,130
14	\$0	-\$92	\$0	\$0	-\$1,425	\$0	\$0	-\$46	-\$139	-\$1,702	\$90	-\$1,612	\$11,518
15	\$0	-\$92	\$0	\$0	-\$1,367	\$0	\$0	-\$42	-\$508	-\$2,009	\$100	-\$1,908	\$9,610
16	\$0	\$0	\$0	\$0	-\$903	\$0	\$0	-\$30	-\$70	-\$1,002	\$36	-\$967	\$8,643
17	\$0	\$0	\$0	\$0	-\$770	\$0	\$0	-\$25	-\$62	-\$857	\$31	-\$827	\$7,817
18	\$0	\$0	\$0	\$0	-\$422	\$0	\$0	-\$13	-\$114	-\$549	\$20	-\$530	\$7,287
19	\$0	\$0	\$0	\$0	-\$514	\$0	\$0	-\$16	-\$46	-\$576	\$21	-\$555	\$6,731
20	\$0	\$0	\$0	\$0	-\$477	\$0	\$0	-\$14	-\$51	-\$542	\$19	-\$523	\$6,209
21	\$0	\$0	\$0	\$0	-\$350	\$0	\$0	-\$11	-\$50	-\$410	\$15	-\$395	\$5,813
22	\$0	\$0	\$0	\$0	-\$272	\$0	\$0	-\$8	-\$76	-\$357	\$13	-\$344	\$5,469
23	\$0	\$0	\$0	\$0	-\$240	\$0	\$0	-\$7	-\$75	-\$321	\$11	-\$310	\$5,159
24	\$0	\$0	\$0	\$0	-\$198	\$0	\$0	-\$6	-\$44	-\$248	\$9	-\$239	\$4,920
25	\$0	\$0	\$0	\$0	-\$450	\$0	\$0	-\$12	-\$69	-\$531	\$17	-\$514	\$4,406
26	\$0	\$0	\$0	\$0	-\$104	\$0	\$0	-\$3	-\$29	-\$136	\$5	-\$131	\$4,275
27	\$0	\$0	\$0	\$0	-\$117	\$0	\$0	-\$4	-\$125	-\$246	\$9	-\$237	\$4,038
28	\$0	\$0	\$0	\$0	-\$152	\$0	\$0	-\$4	-\$48	-\$204	\$7	-\$196	\$3,842
29	\$0	\$0	\$0	\$0	-\$56	\$0	\$0	-\$2	-\$38	-\$95	\$3	-\$92	\$3,750
30	\$0	\$0	\$0	\$0	-\$102	\$0	\$0	-\$3	-\$53	-\$159	\$6	-\$153	\$3,597
31	\$0	\$0	\$0	\$0	-\$76	\$0	\$0	-\$2	-\$35	-\$113	\$4	-\$108	\$3,488
32	\$0	\$0	\$0	\$0	-\$124	\$0	\$0	-\$3	-\$73	-\$200	\$7	-\$193	\$3,296
33	\$0	\$0	\$0	\$0	-\$23	\$0	\$0	-\$1	-\$40	-\$64	\$2	-\$61	\$3,234
34	\$0	\$0	\$0	\$0	-\$37	\$0	\$0	-\$1	-\$58	-\$96	\$3	-\$93	\$3,141
35	\$0	\$0	\$0	\$0	-\$21	\$0	\$0	-\$1	-\$54	-\$76	\$3	-\$73	\$3,068
36	\$0	\$0	\$0	\$0	-\$67	\$0	\$0	-\$2	-\$30	-\$99	\$4	-\$95	\$2,973
37	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	-\$37	-\$42	\$2	-\$41	\$2,932
38	\$0	\$0	\$0	\$0	-\$20	\$0	\$0	-\$1	-\$51	-\$71	\$3	-\$69	\$2,863
39	\$0	\$0	\$0	\$0	-\$170	\$0	\$0	-\$4	-\$63	-\$237	\$9	-\$228	\$2,635
40	\$0	\$0	\$0	\$0	-\$25	\$0	\$0	-\$1	-\$32	-\$58	\$2	-\$56	\$2,579
41	\$0	\$0	\$0	\$0	-\$48	\$0	\$0	-\$1	-\$20	-\$69	\$2	-\$66	\$2,513
42	\$0	\$0	\$0	\$0	-\$61	\$0	\$0	-\$2	-\$20	-\$82	\$3	-\$79	\$2,434
43	\$0	\$0	\$0	\$0	-\$29	\$0	\$0	-\$1	-\$20	-\$50	\$2	-\$49	\$2,385
44	\$0	\$0	\$0	\$0	-\$23	\$0	\$0	-\$1	-\$32	-\$55	\$2	-\$53	\$2,332
45	\$0	\$0	\$0	\$0	-\$41	\$0	\$0	-\$1	-\$30	-\$72	\$3	-\$70	\$2,263
46	\$0	\$0	\$0	\$0	-\$13	\$0	\$0	\$0	-\$36	-\$49	\$2	-\$48	\$2,215
47	\$0	\$0	\$0	\$0	-\$32	\$0	\$0	-\$1	-\$35	-\$68	\$2	-\$66	\$2,150
48	\$0	\$0	\$0	\$0	-\$39	\$0	\$0	-\$1	-\$59	-\$98	\$4	-\$95	\$2,055
49	\$0	\$0	\$0	\$0	-\$49	\$0	\$0	-\$1	-\$16	-\$67	\$2	-\$64	\$1,991
50	\$0	\$0	\$0	\$0	-\$25	\$0	\$0	-\$1	-\$31	-\$57	\$2	-\$55	\$1,936
51	\$0	\$0	\$0	\$0	-\$44	\$0	\$0	-\$1	-\$53	-\$98	\$4	-\$94	\$1,842
52	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	-\$36	-\$29	\$1	-\$28	\$1,814
53	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	-\$19	-\$25	\$1	-\$24	\$1,790
54	\$0	\$0	\$0	\$0	-\$14	\$0	\$0	\$0	-\$8	-\$22	\$1	-\$21	\$1,769
55	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	-\$19	-\$20	\$1	-\$20	\$1,749
56	\$0	\$0	\$0	\$0	-\$141	\$0	\$0	-\$4	-\$10	-\$155	\$6	-\$149	\$1,600
57	\$0	\$0	\$0	\$0	-\$16	\$0	\$0	\$0	\$0	-\$16	\$1	-\$16	\$1,584
58	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	-\$14	-\$19	\$1	-\$19	\$1,566
59	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	-\$14	-\$19	\$1	-\$18	\$1,548
60	\$0	\$0	\$0	\$0	-\$14	\$0	\$0	\$0	-\$19	-\$34	\$1	-\$32	\$1,515
61	\$0	\$0	\$0	\$0	-\$155	\$0	\$0	-\$4	-\$23	-\$181	\$7	-\$175	\$1,341
62	\$0	\$0	\$0	\$0	-\$8	\$0	\$0	\$0	-\$5	-\$13	\$0	-\$12	\$1,329
63	\$0	\$0	\$0	\$0	-\$21	\$0	\$0	-\$1	-\$1	-\$22	\$1	-\$21	\$1,307
64	\$0	\$0	\$0	\$0	-\$6	\$0	\$0	\$0	\$1	-\$5	\$0	-\$5	\$1,303
65	\$0	\$0	\$0	\$0	-\$104	\$0	\$0	-\$3	-\$20	-\$126	\$5	-\$122	\$1,181
66	\$0	\$0	\$0	\$0	-\$11	\$0	\$0	\$0	-\$4	-\$15	\$1	-\$14	\$1,166
67	\$0	\$0	\$0	\$0	-\$51	\$0	\$0	-\$1	-\$17	-\$69	\$3	-\$67	\$1,100
68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$8	-\$8	\$0	-\$8	\$1,092
69	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	-\$5	-\$6	\$0	-\$6	\$1,086
70	\$0	\$0	\$0	\$0	-\$35	\$0	\$0	-\$1	-\$5	-\$40	\$1	-\$39	\$1,047
71	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	\$0	-\$5	\$0	-\$5	\$1,042
72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$1	-\$1	\$0	-\$1	\$1,041
	\$100,000	-\$27,620	-\$14,300	\$0	-\$50,746	\$0	\$0	-\$2,587	-\$3,146	\$1,601	-\$560	\$1,041	

**SUMMARY of FIT on UNDERWRITING
Homeowners**

Section D
Sheet D.3

Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Incremental Loss & LAE Paid	Cumulative Loss & LAE Paid	IRS Discount Factor	Undiscounted Loss & LAE Reserves	Discounted Loss & LAE Reserves	Incurred Loss & LAE for Taxes	Taxable Underwriting Gain or Loss	FIT on Underwriting
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$471	-\$471	0.922719	-\$4,236	-\$3,908	-\$4,379	-\$12,556	\$4,394
2	-\$1,357	-\$1,828	0.922719	-\$7,585	-\$6,999	-\$4,448	\$1,676	-\$587
3	-\$2,192	-\$4,020	0.922719	-\$10,100	-\$9,319	-\$4,512	\$1,611	-\$564
4	-\$2,895	-\$6,915	0.922719	-\$11,911	-\$10,991	-\$4,567	\$1,465	-\$513
5	-\$4,481	-\$11,396	0.922719	-\$12,137	-\$11,199	-\$4,689	\$1,343	-\$470
6	-\$4,020	-\$15,416	0.922719	-\$12,824	-\$11,833	-\$4,654	\$1,378	-\$482
7	-\$4,409	-\$19,824	0.922719	-\$13,122	-\$12,108	-\$4,684	\$1,348	-\$472
8	-\$4,638	-\$24,462	0.922719	-\$13,191	-\$12,171	-\$4,701	\$1,330	-\$466
9	-\$4,608	-\$29,070	0.922719	-\$13,289	-\$12,262	-\$4,699	\$1,333	-\$466
10	-\$4,572	-\$33,642	0.922719	-\$13,424	-\$12,386	-\$4,696	\$1,336	-\$467
11	-\$5,407	-\$39,049	0.922719	-\$12,724	-\$11,740	-\$4,761	\$1,271	-\$445
12	-\$3,215	-\$42,264	0.922719	-\$14,215	-\$13,116	-\$4,591	\$1,440	-\$504
13	-\$1,803	-\$44,067	0.898274	-\$12,412	-\$11,149	\$164	\$72	-\$25
14	-\$1,610	-\$45,677	0.898274	-\$10,802	-\$9,703	-\$164	-\$256	\$90
15	-\$1,917	-\$47,593	0.898274	-\$8,885	-\$7,982	-\$195	-\$287	\$100
16	-\$1,002	-\$48,596	0.898274	-\$7,883	-\$7,081	-\$102	-\$102	\$36
17	-\$857	-\$49,453	0.898274	-\$7,026	-\$6,311	-\$87	-\$87	\$31
18	-\$549	-\$50,002	0.898274	-\$6,476	-\$5,818	-\$56	-\$56	\$20
19	-\$576	-\$50,578	0.898274	-\$5,901	-\$5,300	-\$59	-\$59	\$21
20	-\$542	-\$51,120	0.898274	-\$5,359	-\$4,814	-\$55	-\$55	\$19
21	-\$410	-\$51,530	0.898274	-\$4,949	-\$4,445	-\$42	-\$42	\$15
22	-\$357	-\$51,887	0.898274	-\$4,592	-\$4,125	-\$36	-\$36	\$13
23	-\$321	-\$52,208	0.898274	-\$4,271	-\$3,836	-\$33	-\$33	\$11
24	-\$248	-\$52,456	0.898274	-\$4,023	-\$3,613	-\$25	-\$25	\$9
25	-\$531	-\$52,987	0.896494	-\$3,492	-\$3,130	-\$48	-\$48	\$17
26	-\$136	-\$53,123	0.896494	-\$3,356	-\$3,008	-\$14	-\$14	\$5
27	-\$246	-\$53,369	0.896494	-\$3,110	-\$2,788	-\$25	-\$25	\$9
28	-\$204	-\$53,573	0.896494	-\$2,906	-\$2,605	-\$21	-\$21	\$7
29	-\$95	-\$53,668	0.896494	-\$2,811	-\$2,520	-\$10	-\$10	\$3
30	-\$159	-\$53,827	0.896494	-\$2,652	-\$2,378	-\$16	-\$16	\$6
31	-\$113	-\$53,939	0.896494	-\$2,540	-\$2,277	-\$12	-\$12	\$4
32	-\$200	-\$54,139	0.896494	-\$2,339	-\$2,097	-\$21	-\$21	\$7
33	-\$64	-\$54,203	0.896494	-\$2,276	-\$2,040	-\$7	-\$7	\$2
34	-\$96	-\$54,299	0.896494	-\$2,179	-\$1,954	-\$10	-\$10	\$3
35	-\$76	-\$54,375	0.896494	-\$2,103	-\$1,886	-\$8	-\$8	\$3
36	-\$99	-\$54,474	0.896494	-\$2,005	-\$1,797	-\$10	-\$10	\$4
37	-\$42	-\$54,516	0.896494	-\$1,962	-\$1,759	-\$4	-\$4	\$2
38	-\$71	-\$54,588	0.896494	-\$1,891	-\$1,695	-\$7	-\$7	\$3
39	-\$237	-\$54,825	0.896494	-\$1,654	-\$1,483	-\$25	-\$25	\$9
40	-\$58	-\$54,882	0.896494	-\$1,596	-\$1,431	-\$6	-\$6	\$2
41	-\$69	-\$54,951	0.896494	-\$1,528	-\$1,370	-\$7	-\$7	\$2
42	-\$82	-\$55,033	0.896494	-\$1,445	-\$1,296	-\$9	-\$9	\$3
43	-\$50	-\$55,084	0.896494	-\$1,395	-\$1,251	-\$5	-\$5	\$2
44	-\$55	-\$55,139	0.896494	-\$1,340	-\$1,201	-\$6	-\$6	\$2
45	-\$72	-\$55,211	0.896494	-\$1,268	-\$1,137	-\$7	-\$7	\$3
46	-\$49	-\$55,260	0.896494	-\$1,219	-\$1,092	-\$5	-\$5	\$2
47	-\$68	-\$55,328	0.896494	-\$1,150	-\$1,031	-\$7	-\$7	\$2
48	-\$98	-\$55,427	0.896494	-\$1,052	-\$943	-\$10	-\$10	\$4
49	-\$67	-\$55,493	0.896494	-\$986	-\$884	-\$7	-\$7	\$2
50	-\$57	-\$55,550	0.896494	-\$929	-\$833	-\$6	-\$6	\$2
51	-\$98	-\$55,647	0.896494	-\$831	-\$745	-\$10	-\$10	\$4
52	-\$29	-\$55,676	0.896494	-\$803	-\$720	-\$3	-\$3	\$1
53	-\$25	-\$55,701	0.896494	-\$778	-\$697	-\$3	-\$3	\$1
54	-\$22	-\$55,723	0.896494	-\$756	-\$677	-\$2	-\$2	\$1
55	-\$20	-\$55,744	0.896494	-\$735	-\$659	-\$2	-\$2	\$1
56	-\$155	-\$55,898	0.896494	-\$580	-\$520	-\$16	-\$16	\$6
57	-\$16	-\$55,915	0.896494	-\$564	-\$506	-\$2	-\$2	\$1
58	-\$19	-\$55,934	0.896494	-\$545	-\$488	-\$2	-\$2	\$1
59	-\$19	-\$55,953	0.896494	-\$526	-\$472	-\$2	-\$2	\$1
60	-\$34	-\$55,986	0.896494	-\$492	-\$441	-\$3	-\$3	\$1
61	-\$181	-\$56,167	0.896494	-\$311	-\$279	-\$19	-\$19	\$7
62	-\$13	-\$56,180	0.896494	-\$299	-\$268	-\$1	-\$1	\$0
63	-\$22	-\$56,202	0.896494	-\$276	-\$248	-\$2	-\$2	\$1
64	-\$5	-\$56,207	0.896494	-\$272	-\$243	-\$1	-\$1	\$0
65	-\$126	-\$56,334	0.896494	-\$145	-\$130	-\$13	-\$13	\$5
66	-\$15	-\$56,348	0.896494	-\$130	-\$117	-\$2	-\$2	\$1
67	-\$69	-\$56,418	0.896494	-\$61	-\$55	-\$7	-\$7	\$3
68	-\$8	-\$56,426	0.896494	-\$53	-\$47	-\$1	-\$1	\$0
69	-\$6	-\$56,432	0.896494	-\$47	-\$42	-\$1	-\$1	\$0
70	-\$40	-\$56,472	0.896494	-\$6	-\$6	-\$4	-\$4	\$1
71	-\$5	-\$56,477	0.896494	-\$1	-\$1	-\$1	-\$1	\$0
72	-\$1	-\$56,479	0.896494	\$0	\$0	\$0	\$0	\$0
	-\$56,479					-\$56,479	\$1,601	-\$560

**CALCULATION of SURPLUS
Homeowners**

Section D
Sheet D.4

	(1)	(2)	(3)	(4)
	SURPLUS added (-) or reduced (+) to support:			
		Loss&LAE&expense	Underwriting	Total
Month	PREMIUM	payments	Profit	SURPLUS
0	-\$33,333	\$0	\$0	-\$33,333
1	\$0	\$1,565	\$618	\$2,183
2	\$0	\$896	\$43	\$940
3	\$0	\$1,340	\$43	\$1,384
4	\$0	\$1,721	\$43	\$1,764
5	\$0	\$2,563	\$43	\$2,606
6	\$0	\$2,318	\$43	\$2,362
7	\$0	\$2,525	\$43	\$2,568
8	\$0	\$2,646	\$43	\$2,689
9	\$0	\$2,631	\$41	\$2,672
10	\$0	\$2,611	\$41	\$2,653
11	\$0	\$3,055	\$38	\$3,093
12	\$0	\$1,891	\$0	\$1,891
13	\$0	\$965	\$0	\$965
14	\$0	\$862	\$0	\$862
15	\$0	\$1,025	\$0	\$1,025
16	\$0	\$532	\$0	\$532
17	\$0	\$455	\$0	\$455
18	\$0	\$292	\$0	\$292
19	\$0	\$306	\$0	\$306
20	\$0	\$288	\$0	\$288
21	\$0	\$218	\$0	\$218
22	\$0	\$189	\$0	\$189
23	\$0	\$171	\$0	\$171
24	\$0	\$132	\$0	\$132
25	\$0	\$282	\$0	\$282
26	\$0	\$72	\$0	\$72
27	\$0	\$131	\$0	\$131
28	\$0	\$108	\$0	\$108
29	\$0	\$51	\$0	\$51
30	\$0	\$84	\$0	\$84
31	\$0	\$60	\$0	\$60
32	\$0	\$106	\$0	\$106
33	\$0	\$34	\$0	\$34
34	\$0	\$51	\$0	\$51
35	\$0	\$40	\$0	\$40
36	\$0	\$53	\$0	\$53
37	\$0	\$22	\$0	\$22
38	\$0	\$38	\$0	\$38
39	\$0	\$126	\$0	\$126
40	\$0	\$31	\$0	\$31
41	\$0	\$36	\$0	\$36
42	\$0	\$44	\$0	\$44
43	\$0	\$27	\$0	\$27
44	\$0	\$29	\$0	\$29
45	\$0	\$38	\$0	\$38
46	\$0	\$26	\$0	\$26
47	\$0	\$36	\$0	\$36
48	\$0	\$52	\$0	\$52
49	\$0	\$35	\$0	\$35
50	\$0	\$30	\$0	\$30
51	\$0	\$52	\$0	\$52
52	\$0	\$15	\$0	\$15
53	\$0	\$13	\$0	\$13
54	\$0	\$12	\$0	\$12
55	\$0	\$11	\$0	\$11
56	\$0	\$82	\$0	\$82
57	\$0	\$9	\$0	\$9
58	\$0	\$10	\$0	\$10
59	\$0	\$10	\$0	\$10
60	\$0	\$18	\$0	\$18
61	\$0	\$96	\$0	\$96
62	\$0	\$7	\$0	\$7
63	\$0	\$12	\$0	\$12
64	\$0	\$3	\$0	\$3
65	\$0	\$67	\$0	\$67
66	\$0	\$8	\$0	\$8
67	\$0	\$37	\$0	\$37
68	\$0	\$4	\$0	\$4
69	\$0	\$3	\$0	\$3
70	\$0	\$21	\$0	\$21
71	\$0	\$3	\$0	\$3
72	\$0	\$1	\$0	\$1
	-\$33,333	\$33,333	\$1,041	\$1,041

**CALCULATION of NET CASH FLOW
Homeowners**

Section D
Sheet D.5

Month	(1) Cumulative Supporting Surplus	(2) Average Supporting Surplus	(3) Investment Income on Surplus	(4) Cumulative U/W Flow incl U/W Profit	(5) Average U/W Flow incl U/W Profit	(6) Investment Income on U/W Flow	(7) Total Investment Income	(8) Net Cash Flow
0	-\$33,333	\$16,667	\$42	\$0	\$0	\$0	\$42	-\$33,291
1	-\$31,768	\$32,551	\$82	\$46,130	\$23,065	\$11	\$93	\$2,276
2	-\$30,872	\$31,320	\$79	\$46,087	\$46,108	\$22	\$101	\$1,041
3	-\$29,531	\$30,201	\$76	\$45,231	\$45,659	\$22	\$98	\$1,482
4	-\$27,811	\$28,671	\$72	\$43,632	\$44,432	\$21	\$94	\$1,858
5	-\$25,248	\$26,529	\$67	\$40,490	\$42,061	\$20	\$87	\$2,693
6	-\$22,929	\$24,089	\$61	\$37,796	\$39,143	\$19	\$80	\$2,441
7	-\$20,405	\$21,667	\$55	\$34,724	\$36,260	\$17	\$72	\$2,640
8	-\$17,758	\$19,082	\$48	\$31,429	\$33,077	\$16	\$64	\$2,754
9	-\$15,128	\$16,443	\$42	\$27,975	\$29,702	\$14	\$56	\$2,728
10	-\$12,517	\$13,822	\$35	\$24,556	\$26,265	\$13	\$48	\$2,700
11	-\$9,462	\$10,989	\$28	\$20,031	\$22,293	\$11	\$38	\$3,131
12	-\$7,571	\$8,516	\$21	\$14,010	\$17,020	\$8	\$30	\$1,921
13	-\$6,606	\$7,089	\$18	\$12,089	\$13,050	\$6	\$24	\$989
14	-\$5,744	\$6,175	\$16	\$10,477	\$11,283	\$5	\$21	\$883
15	-\$4,719	\$5,231	\$13	\$8,569	\$9,523	\$5	\$18	\$1,043
16	-\$4,186	\$4,453	\$11	\$7,602	\$8,086	\$4	\$15	\$548
17	-\$3,731	\$3,959	\$10	\$6,776	\$7,189	\$3	\$13	\$469
18	-\$3,439	\$3,585	\$9	\$6,246	\$6,511	\$3	\$12	\$304
19	-\$3,134	\$3,287	\$8	\$5,691	\$5,968	\$3	\$11	\$317
20	-\$2,846	\$2,990	\$8	\$5,168	\$5,429	\$3	\$10	\$298
21	-\$2,628	\$2,737	\$7	\$4,772	\$4,970	\$2	\$9	\$227
22	-\$2,439	\$2,533	\$6	\$4,428	\$4,600	\$2	\$9	\$198
23	-\$2,268	\$2,353	\$6	\$4,119	\$4,274	\$2	\$8	\$179
24	-\$2,136	\$2,202	\$6	\$3,879	\$3,999	\$2	\$7	\$139
25	-\$1,854	\$1,995	\$5	\$3,365	\$3,622	\$2	\$7	\$289
26	-\$1,782	\$1,818	\$5	\$3,234	\$3,300	\$2	\$6	\$78
27	-\$1,652	\$1,717	\$4	\$2,997	\$3,116	\$2	\$6	\$136
28	-\$1,543	\$1,597	\$4	\$2,801	\$2,899	\$1	\$5	\$114
29	-\$1,493	\$1,518	\$4	\$2,709	\$2,755	\$1	\$5	\$56
30	-\$1,408	\$1,451	\$4	\$2,556	\$2,633	\$1	\$5	\$89
31	-\$1,349	\$1,379	\$3	\$2,448	\$2,502	\$1	\$5	\$64
32	-\$1,242	\$1,296	\$3	\$2,255	\$2,351	\$1	\$4	\$111
33	-\$1,209	\$1,225	\$3	\$2,193	\$2,224	\$1	\$4	\$38
34	-\$1,157	\$1,183	\$3	\$2,101	\$2,147	\$1	\$4	\$55
35	-\$1,117	\$1,137	\$3	\$2,027	\$2,064	\$1	\$4	\$44
36	-\$1,065	\$1,091	\$3	\$1,932	\$1,980	\$1	\$4	\$56
37	-\$1,042	\$1,053	\$3	\$1,891	\$1,912	\$1	\$4	\$26
38	-\$1,004	\$1,023	\$3	\$1,823	\$1,857	\$1	\$3	\$41
39	-\$878	\$941	\$2	\$1,594	\$1,708	\$1	\$3	\$129
40	-\$848	\$863	\$2	\$1,539	\$1,566	\$1	\$3	\$34
41	-\$811	\$830	\$2	\$1,472	\$1,505	\$1	\$3	\$39
42	-\$768	\$789	\$2	\$1,393	\$1,433	\$1	\$3	\$46
43	-\$741	\$754	\$2	\$1,344	\$1,369	\$1	\$3	\$29
44	-\$712	\$726	\$2	\$1,292	\$1,318	\$1	\$2	\$32
45	-\$673	\$693	\$2	\$1,222	\$1,257	\$1	\$2	\$41
46	-\$647	\$660	\$2	\$1,174	\$1,198	\$1	\$2	\$28
47	-\$611	\$629	\$2	\$1,109	\$1,142	\$1	\$2	\$38
48	-\$559	\$585	\$1	\$1,014	\$1,061	\$1	\$2	\$54
49	-\$523	\$541	\$1	\$950	\$982	\$0	\$2	\$37
50	-\$493	\$508	\$1	\$895	\$923	\$0	\$2	\$32
51	-\$442	\$467	\$1	\$801	\$848	\$0	\$2	\$53
52	-\$426	\$434	\$1	\$774	\$787	\$0	\$1	\$17
53	-\$413	\$420	\$1	\$750	\$762	\$0	\$1	\$15
54	-\$401	\$407	\$1	\$728	\$739	\$0	\$1	\$13
55	-\$390	\$396	\$1	\$709	\$718	\$0	\$1	\$12
56	-\$308	\$349	\$1	\$559	\$634	\$0	\$1	\$83
57	-\$300	\$304	\$1	\$544	\$551	\$0	\$1	\$10
58	-\$289	\$294	\$1	\$525	\$534	\$0	\$1	\$11
59	-\$279	\$284	\$1	\$507	\$516	\$0	\$1	\$11
60	-\$262	\$270	\$1	\$475	\$491	\$0	\$1	\$19
61	-\$165	\$213	\$1	\$300	\$387	\$0	\$1	\$97
62	-\$159	\$162	\$0	\$288	\$294	\$0	\$1	\$7
63	-\$147	\$153	\$0	\$266	\$277	\$0	\$1	\$12
64	-\$144	\$145	\$0	\$262	\$264	\$0	\$0	\$3
65	-\$77	\$111	\$0	\$140	\$201	\$0	\$0	\$68
66	-\$69	\$73	\$0	\$126	\$133	\$0	\$0	\$8
67	-\$32	\$51	\$0	\$59	\$92	\$0	\$0	\$37
68	-\$28	\$30	\$0	\$51	\$55	\$0	\$0	\$5
69	-\$25	\$26	\$0	\$45	\$48	\$0	\$0	\$3
70	-\$3	\$14	\$0	\$6	\$25	\$0	\$0	\$21
71	-\$1	\$2	\$0	\$1	\$4	\$0	\$0	\$3
72	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$1
			\$908			\$265	\$1,173	\$2,214

IRR: 7.8%

SENTRY INSURANCE A MUTUAL COMPANY

Exhibit E-1

ARKANSAS HOMEOWNER BASE RATES

TERRITORY	Masonry, Prot Class 1-3, \$60,000 Limit - \$250 Deductible			Masonry, Prot Class 1-3, \$250 Deductible, Base limit changing				Masonry or Frame, Prot Class 1-7, \$10,000 Limit - \$250 Deductible		
	SPECIAL BASE RATES			SUPREME BASE RATES				TENANTS BASE RATES		
	<u>Present</u>	<u>Proposed</u>	<u>% Change</u>	<u>Present</u>	<u>Proposed</u>	<u>% Change</u>	<u>Proposed</u>	<u>Present</u>	<u>Proposed</u>	<u>% Change</u>
				(\$75,000 limit)	(\$75,000 limit)		(\$125,000 limit)			
1	348	445	27.9%	500	602	20.4%	946	138	138	0.0%
2	376	481	27.9%	578	694	20.1%	1090	138	138	0.0%
3	433	554	27.9%	668	802	20.1%	1260	138	138	0.0%
4	495	621	25.5%	711	836	17.6%	1313	138	138	0.0%
5	459	605	31.8%	677	840	24.1%	1320	138	138	0.0%
6	510	653	28.0%	780	936	20.0%	1470	138	138	0.0%
7	361	462	28.0%	549	659	20.0%	1035	138	138	0.0%
10	501	641	27.9%	718	862	20.1%	1354	138	138	0.0%
12	348	447	28.4%	539	649	20.4%	1020	138	138	0.0%
13	349	447	28.1%	539	649	20.4%	1020	138	138	0.0%
15	352	451	28.1%	539	649	20.4%	1020	138	138	0.0%
16	352	451	28.1%	539	649	20.4%	1020	138	138	0.0%
17	512	655	27.9%	780	936	20.0%	1470	138	138	0.0%

ARKANSAS AMOUNT OF INSURANCE CURVES

AMOUNT OF INSURANCE	SPECIAL CURVE			AMOUNT OF INSURANCE	SUPREME CURVE		
	PRESENT	PROPOSED	% CHG		PRESENT	PROPOSED	% CHG
10	0.703	0.703	0.0%	125	1.571	1.000	-36.3%
12	0.727	0.727	0.0%	130	1.635	1.041	-36.3%
14	0.750	0.750	0.0%	135	1.701	1.083	-36.3%
16	0.774	0.774	0.0%	140	1.767	1.125	-36.3%
18	0.798	0.798	0.0%	145	1.804	1.148	-36.3%
20	0.817	0.817	0.0%	150	1.835	1.168	-36.3%
22	0.826	0.826	0.0%	155	1.872	1.192	-36.3%
24	0.832	0.832	0.0%	160	1.908	1.215	-36.3%
26	0.837	0.837	0.0%	165	1.945	1.238	-36.3%
28	0.842	0.842	0.0%	170	1.980	1.260	-36.3%
30	0.847	0.847	0.0%	175	2.017	1.284	-36.3%
32	0.852	0.852	0.0%	180	2.053	1.307	-36.3%
34	0.858	0.858	0.0%	185	2.090	1.330	-36.3%
36	0.862	0.862	0.0%	190	2.125	1.353	-36.3%
38	0.867	0.867	0.0%	195	2.162	1.376	-36.3%
40	0.872	0.872	0.0%	200	2.198	1.399	-36.3%
42	0.886	0.886	0.0%	205	2.258	1.437	-36.3%
44	0.900	0.900	0.0%	210	2.317	1.475	-36.3%
46	0.913	0.913	0.0%	215	2.377	1.513	-36.3%
48	0.927	0.927	0.0%	220	2.437	1.551	-36.3%
50	0.941	0.941	0.0%	225	2.497	1.589	-36.3%
52	0.953	0.953	0.0%	230	2.557	1.628	-36.3%
54	0.964	0.964	0.0%	235	2.617	1.666	-36.3%
56	0.976	0.976	0.0%	240	2.676	1.703	-36.3%
58	0.988	0.988	0.0%	245	2.736	1.742	-36.3%
60	1.000	1.000	0.0%	250	2.796	1.780	-36.3%
62	1.023	1.023	0.0%	255	2.856	1.818	-36.3%
64	1.045	1.045	0.0%	260	2.916	1.856	-36.3%
66	1.068	1.068	0.0%	265	2.976	1.894	-36.3%
68	1.090	1.090	0.0%	270	3.036	1.933	-36.3%
70	1.113	1.113	0.0%	275	3.095	1.970	-36.3%
72	1.143	1.143	0.0%	280	3.155	2.008	-36.3%
74	1.174	1.174	0.0%	285	3.215	2.046	-36.3%
76	1.204	1.204	0.0%	290	3.275	2.085	-36.3%
78	1.234	1.234	0.0%	295	3.335	2.123	-36.3%
80	1.265	1.265	0.0%	300	3.395	2.161	-36.3%
82	1.296	1.296	0.0%				
84	1.212	1.296	6.9%				
86	1.357	1.357	0.0%	add'l 10,000	0.120	0.076	-36.3%
88	1.387	1.387	0.0%				
90	1.419	1.402	-1.2%				
92	1.438	1.414	-1.7%				
94	1.458	1.424	-2.3%				
96	1.477	1.436	-2.8%				
98	1.497	1.446	-3.4%				
100	1.516	1.458	-3.8%				
105	1.588	1.491	-6.1%				
110	1.657	1.545	-6.8%				

AMOUNT OF INSURANCE	SPECIAL CURVE		
	PRESENT	PROPOSED	% CHG
115	1.738	1.621	-6.7%
120	1.818	1.696	-6.7%
125	1.898	1.770	-6.7%
130	1.965	1.833	-6.7%
135	2.032	1.895	-6.7%
140	2.098	1.957	-6.7%
145	2.164	2.018	-6.7%
150	2.230	2.080	-6.7%
155	2.288	2.134	-6.7%
160	2.345	2.187	-6.7%
165	2.402	2.240	-6.7%
170	2.459	2.293	-6.8%
175	2.516	2.347	-6.7%
180	2.573	2.400	-6.7%
185	2.630	2.453	-6.7%
190	2.687	2.506	-6.7%
195	2.745	2.560	-6.7%
200	2.801	2.612	-6.7%
205	2.879	2.685	-6.7%
210	2.957	2.758	-6.7%
215	3.036	2.832	-6.7%
220	3.113	2.903	-6.7%
225	3.191	2.976	-6.7%
230	3.269	3.049	-6.7%
235	3.347	3.122	-6.7%
240	3.425	3.194	-6.7%
245	3.503	3.234	-7.7%
250	3.581	3.306	-7.7%
255	3.659	3.378	-7.7%
260	3.737	3.450	-7.7%
265	3.815	3.522	-7.7%
270	3.892	3.593	-7.7%
275	3.971	3.627	-8.7%
280	4.049	3.699	-8.6%
285	4.127	3.770	-8.7%
290	4.204	3.840	-8.7%
295	4.283	3.912	-8.7%
300	4.361	3.984	-8.6%