

SERFF Tracking Number: SEPX-G126989093 State: Arkansas
Filing Company: Sentry Insurance a Mutual Company State Tracking Number: EFT \$100
Company Tracking Number: AR116600100001
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Plain Talk Car
Project Name/Number: 2011 P/L Auto/AR116600100001

Filing at a Glance

Company: Sentry Insurance a Mutual Company

Product Name: Plain Talk Car

SERFF Tr Num: SEPX-
G126989093

State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: AR116600100001

State Status: Fees verified and
received

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy
Horton

Author: SPI SentryInsurancePC

Disposition Date: 03/10/2011

Date Submitted: 02/17/2011

Disposition Status: Filed

Effective Date Requested (New): 05/20/2011

Effective Date (New): 05/20/2011

Effective Date Requested (Renewal): 05/20/2011

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: 2011 P/L Auto

Status of Filing in Domicile:

Project Number: AR116600100001

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/10/2011

State Status Changed: 03/01/2011

Deemer Date:

Created By: SPI SentryInsurancePC

Submitted By: SPI SentryInsurancePC

Corresponding Filing Tracking Number:

Filing Description:

Concurrent with revised base rates, with an overall increase of 5.5%, changes have been made to the following:

- " Model year factors adjusted to make 2011 base.
- " Revised towing benefit increased from \$75 to \$100, with increased rate.
- " Elimination of the \$15 per day rental and addition of the \$60 per day rental, with increased rates.
- " Expanding multi-car language to include domestic partners.
- " Expanding away at school to principle operators as well as occasional.
- " Changing wording on Good Student rule from semester to term.
- " Changed eligible vehicle definition from 4 wheels to at least 4 wheels under 10,000 pounds.

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" Rule 17, Named Non-Owner deleted, as it does not apply in Arkansas.

Zip changes are editorial only, resulting from prior bulletin changes. Also the wording that anti-lock brakes and auto home discounts applied to both Standard and Payback was removed . All the discounts apply to both programs so this wording was un-necessary.

The requested effective date is 5/20/11 for both new business and renewals.

Greta Strobel, ASA, MAAA, CPCU
 Sr. Actuarial Assistant
 715-346-6562

Company and Contact

Filing Contact Information

Greta Strobel, Sr. Actuarial Assistant greta.strobel@sentry.com
 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 #
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Sentry Insurance a Mutual Company \$100.00 02/17/2011 44825376

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/10/2011	03/10/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/01/2011	03/01/2011	SPI SentryInsuranceP C	03/03/2011	03/03/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	APCS excel form	SPI SentryInsuranceP C	03/07/2011	03/07/2011

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Disposition

Disposition Date: 03/10/2011
 Effective Date (New): 05/20/2011
 Effective Date (Renewal):
 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	5.500%	5.500%	\$13,177	160	\$239,580	%	%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	AR - NAIC RATE RULE FILING SCHEDULE, AR - NAIC P&C TRANSMITTAL DOCUMENT	Filed	Yes
Supporting Document	Filing Memorandum and Exhibits	Filed	Yes
Supporting Document	Further justification, APCS excel form	Filed	Yes
Supporting Document	APCS excel form	Filed	Yes
Rate	AR rate pages	Filed	Yes
Rate	AR Rate Supplement pages	Filed	Yes
Rate	AR Intro	Filed	Yes
Rate	AR Base Pages	Filed	Yes
Rate	AR Territory pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/01/2011

Submitted Date 03/01/2011

Respond By Date

Dear Greta Strobel,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. Additionally, please present justification for the proposed territorial changes.

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.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/03/2011
Submitted Date 03/03/2011

Dear Alexa Grissom,

Comments:

Please find attached the responses needed for this filing.

Response 1

Comments: I am attaching the APCS form as an excel worksheet. This system may automatically change it into a PDF. If that happens please let me know and I will email it to you.

My base rate exhibit should not have shown proposed territories that were different from the current territories. There are no territory definition changes with this filing. The rate impact by territory varies slightly based on ISO territory relativities. Where our territories covered more than one ISO territory straight averages were used. The increases were tempered, so that the relativities still do not match ISO, but moved in the direction indicated by ISO. An exhibit is attached, as well as a corrected base rate exhibit.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Further justification, APCS excel form

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if anything more is needed.

Sincerely,

Greta Strobel, ASA, MAAA, CPCU

Sr. Actuarial Assistant

715-346-6562

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Amendment Letter

Submitted Date: 03/07/2011

Comments:

Here is the APCS form in excel version. Thanks you.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: APCS excel form

Comment:

PPA Survey FORM APCS.PDF

PPA Survey FORM APCS.XLS

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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:	0.000%
Effective Date of Last Rate Revision:	06/15/2010
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Company Rate Change:	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	N/A	5.500%	5.500%	\$13,177	160	\$239,580	%	%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 03/10/2011	AR rate pages	R-1, R2	Replacement	AR rate pages 2011-05.PDF
Filed 03/10/2011	AR Rate Supplement pages	AR Rate Supplement pages	Replacement	Rate supp 2011-05.PDF
Filed 03/10/2011	AR Intro	AR Intro	Replacement	ARINTRO 2011-05.PDF
Filed 03/10/2011	AR Base Pages	AR Base Pages	Replacement	ARBASE 2011-05.PDF
Filed 03/10/2011	AR Territory pages	AR Territory pages	Replacement	ARTERR 2011-05.PDF

**PERSONAL LINES CAR MANUAL
SEMI-ANNUAL BASE RATES**

ARKANSAS

Base Rates

Standard Program

Territory	Combined	Split Limits	Split Limits	PIP	Uninsured	Underinsured	Comprehensive	Collision
	Single Limit	Bodily Injury	Property Damage		Motorist	Motorist		
	<u>\$75,000</u>	<u>25/50</u>	<u>\$25,000</u>		<u>25/50</u>	<u>25/50</u>	<u>\$100 deductible</u>	<u>\$250 deductible</u>
25	324	184	117	29	14	12	178	440
26	256	146	92	26	14	12	152	382
27	261	150	92	25	14	12	152	382
28	232	132	84	24	14	12	212	404
29	291	167	103	28	14	12	178	411
30	311	179	110	31	14	12	191	434
31	292	166	105	28	14	12	157	419
32	241	140	83	22	14	12	219	404
33	248	141	90	22	14	12	219	404
34	295	171	102	29	14	12	273	468
35	268	155	93	26	14	12	247	431
36	266	155	91	25	14	12	258	454
37	227	131	80	23	14	12	231	441

SENTRY INSURANCE A MUTUAL COMPANY

May, 2011

R-1

PERSONAL LINES CAR MANUAL
SEMI-ANNUAL BASE RATES

ARKANSAS

Base Rates

Payback Program

Territory	Split Limits Bodily Injury <u>25/50</u>	Split Limits Property Damage <u>\$25,000</u>	PIP	Uninsured Motorist Bodily Injury <u>25/50</u>	Underinsured Motorist Bodily Injury <u>25/50</u>	Comprehensive <u>\$100 deductible</u>	Collision <u>\$250 deductible</u>
25	145	92	31	12	10	197	389
26	111	73	27	12	10	169	347
27	114	73	26	12	10	169	347
28	104	67	26	12	10	227	369
29	129	81	29	12	10	197	365
30	137	91	34	12	10	207	409
31	125	83	29	12	10	169	395
32	108	69	23	12	10	235	383
33	110	74	23	12	10	235	383
34	131	80	30	12	10	304	443
35	121	77	27	12	10	272	404
36	118	75	27	12	10	279	429
37	100	67	24	12	10	254	399

SENTRY INSURANCE A MUTUAL COMPANY

May, 2011

R-2

**PERSONAL LINES CAR MANUAL
RATE SUPPLEMENT PAGES**

ARKANSAS

Model Year Factors

Model year	Comprehensive	Collision
2013	1.10	1.06
2012	1.05	1.03
2011	1.00	1.00
2010	0.95	0.97
2009	0.90	0.94
2008	0.86	0.91
2007	0.83	0.87
2006	0.79	0.83
2005	0.76	0.79
2004	0.72	0.75
2003	0.68	0.72
2002	0.65	0.68
2001	0.63	0.65
2000	0.62	0.62
1999	0.62	0.62
1998	0.62	0.62
1997	0.62	0.62
1996	0.62	0.62
1995 & prior	0.62	0.62

**PERSONAL LINES CAR MANUAL
RATE SUPPLEMENT PAGES**

ARKANSAS

E. \$25,000/50,000 Uninsured Motorist Increased Limits Table:

<u>STANDARD</u>		<u>PAYBACK</u>	
<u>Limits</u>		<u>Limits</u>	
25/50	1.00	25/50	1.00
50/50	1.30	50/100	1.45
75/75	1.46	100/100	1.54
50/100	1.46	100/300	1.79
100/100	1.53	250/500	2.08
100/300	1.83		
200/200	1.83		
300/300	2.00		
250/500	2.13		
500/500	2.30		

F. \$25,000/50,000 Underinsured Motorist Increased Limits Table:

<u>STANDARD</u>		<u>PAYBACK</u>	
<u>Limits</u>		<u>Limits</u>	
25/50	1.00	25/50	1.00
50/50	1.18	50/100	1.39
75/75	1.36	100/100	1.61
50/100	1.36	100/300	2.11
100/100	1.59	250/500	2.72
100/300	2.18		
200/200	2.18		
300/300	2.63		
250/500	2.86		
500/500	3.31		

G. Uninsured Motorist Property Damage Rates:

<u>STANDARD</u>		<u>PAYBACK</u>	
<u>Limits</u>		<u>Limits</u>	
25,000	\$ 3.00	25,000	\$3.00
50,000	\$ 3.60	50,000	\$3.60
75,000	\$ 3.90	100,000	\$4.20
100,000	\$ 4.20	200,000	\$4.80
200,000	\$ 4.80	300,000	\$5.40
300,000	\$ 5.40	500,000	\$6.00
500,000	\$ 6.00		

ELIGIBLE VEHICLE TYPES

- A. Vehicle types we insure:
- Private passenger type motor vehicles with gross vehicle weight rating (GVWR) less than or equal to 10,000 pounds with at least 4 wheels
 - Pickup and van type vehicles
 - Vehicles in the Miscellaneous Types rule
- B. We insure vehicles used for personal or business purposes EXCEPT those:
- Used to carry persons or property for a wage or fee (does not apply to ride sharing vehicle pools)
 - Hired or rented to others
 - Wholesale or retail delivery
 - Any vehicle with permanent advertising
- C. Eligible vehicles are those owned or leased under a long-term contract by:
- An individual
 - Insured and spouse or relatives resident in the same household
 - Individuals resident in the same household who have formed a legal or personal relationship for the purpose of sharing a common domestic life
 - A corporation or partnership if the vehicle is furnished to and used by an individual, or member of his/her household for nonbusiness use - See Rule 18 for coverage in this situation.

STATEMENTS REGARDING STATE RATES AND TERRITORY

- A. The Arkansas rate pages show rates by territory. All stated amount rates are rates per \$100 of insurance, unless otherwise noted.
- B. The territory pages contain the definitions of the territorial divisions into which Arkansas is divided and show for each territory the territory schedule and code to be used on the rate pages. The territories are based on zip codes and are listed in numerical order of the zip code for ease of use.
- P.O. Box or Corporate zip codes may not be used to determine a territory code. The zip code where the vehicles are garaged shall be used to determine the proper territory code.
 - When zip codes are issued by the United States Postal Service and not contemplated by our filed territory and rate pages, such zip codes shall be assigned the same territory code from the zip code from which it was derived. If a zip code is created from two zip codes to separate territories then contact the Company.
 - Where a zip code is assigned an asterisk instead of a territory code then contact the Company.

- (3) **"Youthful Unmarried Male Operator"** - unmarried male under 25 years of age who is not an owner or a principal operator;
- (4) **"Youthful Unmarried Male Owner or Principal Operator"** - unmarried male under 30 years of age who is an owner or principal operator.
- b. **"Age"** means the age attained on the last birthday unless the next birthday is within 45 days of the policy effective date in which case "Age" means age at nearest birthday.
- c. **"Married"** means a married person living with his or her spouse. It also includes a person who has primary custody or primary placement of a child resident in the household.
- d. **"Resident"** means any driver of any vehicle who is a legal resident of the insured's household, or is a regular operator of the insured's vehicles, whether or not they have their own vehicle and insurance with the company or another company.

Exceptions:

- A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the vehicle.
- If a **"Youthful Operator"** is a student residing at an educational institution over 100 road miles from the vehicle's place of principal garaging, the vehicle is rated as if the student is **"married"**.

3. Driver Training

The applicable 'With Driving Training' Classification applies to each 'Youthful Operator' under 21 years of age who has a certificate certifying that such operator has successfully completed a driver training course approved by the responsible state agency.

4. Good Student

The applicable Good Student Classification applies provided the owner or operator is rated under this policy and is under age 25 and is:

- (1) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education, or
 - (2) a full-time student in a private school in compliance with applicable laws in the state, or
 - (3) a student who is home schooled in compliance with the applicable laws in the state.
- a. For all students except home schooled, a certified statement from a school official is presented to the Company indicating that the student has met one of the following requirements during the immediately preceding school term:
- is in the upper 20% of the class scholastically, or
 - maintains a "B" average, or its equivalent
- If the letter grading system cannot be averaged then no grade can be below a "B".
- When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.

- Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - b. For students who are home schooled, we reserve the right to apply the good student discount after investigation on a case-by-case basis, unless standardized testing results are provided which indicate a scholastic ranking in the upper 25%.
 - c. For a student enrolled full time in a generally recognized medical or law school, credit will automatically be applied.
 - d. A classification change cannot be effected during the policy period as a result of the scholastic standing of the student.
 - e. The Good Student Discount will be continued after graduation provided the operator:
 - (1) Graduated from an accredited college
 - (2) Has a scholastic record meeting the above requirements during the last two of these years and
 - (3) Continues to be the controlling factor to the classification of the automobile.
5. Single Vehicle Risks
- a. The classification with the highest Primary Rating Factor applies. The "With Driver Training" and/or "Good Student" Rating Factor, if applicable, shall be used in determining the highest Primary Rating Factor.
 - b. When the number of drivers exceeds the number of vehicles, and no Youthful classification is assigned, assign the appropriate class for the principal/primary operator of the vehicle.
6. Multi-Vehicle Risks
- a. The applicable Multi-Vehicle Rating Factor applies if more than one vehicle, owned by individuals resident in the same household and rated under this rule, is insured in the same company. Eligible individuals are those who have formed a legal or personal relationship for the purposes of sharing a common domestic life. This includes relatives, foster children, legal or personal domestic partners and those who have entered civil unions. The Multi-Vehicle Rating Factor will also apply on new business single vehicle policies when the insured agrees to add an additional vehicle during the initial policy term.
 - b. Each youthful operator in the household must be rated on separate vehicles dependent upon the total number of operators and vehicles in the household.

"Youthful operators" shall be assigned as follows:

 - (1) a vehicle owned or principally operated by a youthful operator, shall be classified based on such principal operator, disregarding all other operators.
 - (2) when the number of vehicles equal or exceed the number of drivers, each driver will be rated as the principal operator on the vehicle they normally operate regardless of their total usage of the vehicle. (Exceptions may exist e.g., one of the vehicles is a motor home, classic or antique vehicle)
 - (3) if a youthful operator's usage is split evenly between more than one vehicle they will be rated on the newest model year vehicle on which they have usage.

2. Experience Period - SDIP

A historical period of time extending back from a specified date, over which a policy is evaluated for criteria relating to this program. The specified date can be the policy's inception date, or, for renewals, the annual anniversary date of the policy.

- For new business, use a three-year experience period extending back from the effective date of coverage;
- For renewals, use a three-year experience period, extending back from the anniversary date of the policy.
- A five-year period is used under RULE 2.B.1.c.(4). (SDIP) which provides a non-surcharge feature when occurrence free on renewal business.

3. Multi-Vehicle Risk

When two or more vehicles are insured on the policy and rated under this rule, each operator will be assigned to the vehicle he/she drives most frequently and his/her points will be assigned to that vehicle and that vehicle alone. If more than one operator is assigned to a particular vehicle, the total points assigned are the sum of the points for each driver assigned to that vehicle.

RULE 3: DISCOUNTS

A. **ANTI-LOCK BRAKE DISCOUNT**

A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Expense, and Collision coverage shall be afforded for those vehicles equipped with an Anti-Lock Braking System.

B. **AUTO HOME DISCOUNT**

At the time the insured agrees to purchase a homeowners policy with the company, excluding a renters policy, a signed application is necessary, and a 15% discount will be applied to the auto policy.

C. **MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT**

- a. A 10% Motor Vehicle Accident Prevention Course Discount will be applied to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Expense, Comprehensive and Collision Coverages.

Exception: This discount does not apply to vehicles classified and rated under the miscellaneous types rule unless specified.

- b. The discount will be applied provided the principal operator of the auto:

1. Is age 55 or over, and
2. Has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.

RULE 11: RENTAL REIMBURSEMENT

This coverage may be written only when comprehensive coverage is afforded.

The charge for this coverage shall be the semiannual, per vehicle rate shown below.

Limit	\$30 a day/\$900 maximum
Rate	\$15.00 per vehicle

Limit	\$60 a day/\$1800 maximum
Rate	\$28.00 per vehicle

NOTE: This coverage is not available for any vehicle included in the "Miscellaneous Types".

RULE 12: SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage for loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone - including its accessories, equipment and antenna - is available if the equipment is permanently installed in the owned vehicle.

Premium Per Vehicle

<u>Cost New of Equipment</u>	<u>Semi-Annual Premium</u>
\$0 - \$200	\$10
201 - \$500	20
501 - \$1,000	34
1,001 - \$2,500	61
2,501 & over	95

RULE 13: ROAD SERVICE

This coverage may be written only when comprehensive coverage is afforded.

The charge for this coverage shall be the semi-annual, per vehicle, rate shown below. It is not subject to factor modification.

Limit	\$100.00
Rate	\$9.00 per vehicle

RULE 16: CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Surcharges

The surcharge shall be applied to the liability premiums applicable to the highest rated vehicle and to any nonownership liability premium if certification is required.

1. For SDIP rated risks, the Rating Factor shall be increased by .10.
2. In all other cases, the surcharge shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after 3 years, a 5% surcharge applies) as follows:
 - a. 50% for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle.
 - b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom.
 - c. 5% for any other reason requiring filing.

B. Owners

1. If an owner is required to file evidence of financial responsibility for owned vehicle and for the operation of vehicles which he does not own, the additional premium shall be computed by applying the proper surcharge to the sum of the premium for their highest rated vehicle owned by the insured and the total nonownership liability premium, modified in accordance with any applicable rating plan.
2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated vehicle owned by the insured, modified in accordance with any applicable rating plan.

C. Nonowners

1. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Extended Nonowned Liability Coverage Rule, the additional premium shall be computed by applying the proper surcharge to:
 - a. the rates for the highest rated vehicle insured under the policy for the rating territory in which the named individual is located or
 - b. if there is no vehicle at such location, 170% of the Base Rates for the territory in which the named individual is located.
2. In all other cases - Coverage not available.

RULE 17: NAMED NONOWNER POLICY FOR INDIVIDUALS WHO DO NOT OWN A VEHICLE

| Not applicable in Arkansas.

RULE 18: EXTENDED NONOWNED LIABILITY COVERAGE

Liability coverage only may be extended to an individual described below.

- A. Insured named on the policy or Resident Relative not employed by a garage and furnished a vehicle for regular use:

Multiply the factor below by the liability premium which would apply if the furnished vehicle were being specifically insured as an owner vehicle by the insured named in the policy or resident relative.

1. When no Primary Liability insurance is in effect on the vehicle: 50%
2. When there is Primary Liability insurance in effect on the vehicle or if the vehicle is used in the business of the United States Government:

<u>Person Name (Include Spouse)</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Single Limit</u>
Named Insured	3%	4%	3%
Relative	4%	5%	5%

- B. Medical Payments - Premiums per person - available only if Bodily Injury and Property Damage coverages are extended.

Medical Payments Limit of Policy to Which Attached

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>
1.Vehicle furnished for regular use	<u>\$2</u>	<u>\$3</u>	<u>\$4</u>	<u>\$5</u>	<u>\$9</u>
2.Vehicle not furnished for regular use	1	2	3	4	8

**PERSONAL LINES CAR MANUAL
TERRITORIES**

ARKANSAS

ZIP CODE	TERR	ZIP CODE	TERR	ZIP CODE	TERR
71601	30			71820	32
71602	30	71701	32	71822	32
71603	30			71823	32
		71711	*	71825	32
71611	*			71826	32
71612	*	71720	32	71827	32
71613	*	71721	32	71828	32
		71722	32		
71630	33	71724	36	71831	32
71631	32	71725	32	71832	32
71635	33	71726	32	71833	32
71637	*	71728	32	71834	37
71638	32			71835	32
71639	33	71730	36	71836	32
		71731	*	71837	37
71640	32			71838	32
71642	33	71740	32	71839	37
71643	32	71742	32	71840	37
71644	32	71743	32	71841	32
71646	33	71744	32	71842	32
71647	32	71745	32	71845	32
		71747	36	71846	32
71650	33	71748	32	71847	32
71651	32	71749	36		
71652	32			71851	32
71653	32	71750	36	71852	32
71654	33	71751	32	71853	32
71655	33	71752	32	71854	32
71656	*	71753	32	71855	32
71658	33	71754	*	71857	32
71659	30	71758	36	71858	32
		71759	36	71859	32
71660	32			71860	32
71661	33	71762	36	71861	32
71662	33	71763	32	71862	32
71663	33	71764	32	71864	32
71665	32	71765	36	71865	32
71666	*	71766	32	71866	32
71667	32	71767	32		
		71768	*	71901	31
71670	33			71902	*
71671	32	71770	32	71903	*
71674	33	71772	32	71909	31
71675	33				
71676	33	71801	32	71910	*
71677	33	71802	*	71913	31
71678	32			71914	*

Note: Refer to an atlas or map for places not listed.

Sentry Insurance a Mutual Company

May, 2011

pla00080(arterr)

T-1

**PERSONAL LINES CAR MANUAL
TERRITORIES**

ARKANSAS

ZIP CODE	TERR	ZIP CODE	TERR	ZIP CODE	TERR
71920	32	72001	32		
71921	32	72002	25	72051	32
71922	32	72003	32	72052	32
71923	32	72004	30	72053	25
71929	32	72005	32	72055	32
		72006	32	72057	29
71932	32	72007	29	72058	29
71933	32	72009	29	72059	32
71935	32	72010	32	72060	32
71937	32	72011	29	72061	29
		72012	32	72063	32
71940	32	72013	32	72064	32
71941	32	72014	32	72065	25
71942	32	72015	29	72066	32
71943	32	72016	32	72067	32
71944	32	72017	32	72068	32
71945	32	72018	*	72069	32
71946	32	72019	29		
71949	31			72070	32
		72020	32	72072	29
71950	32	72021	32	72073	32
71951	*	72022	29	72074	32
71952	32	72023	29	72075	32
71953	32	72024	29	72076	29
71956	31	72025	32	72078	*
71957	32	72026	32	72079	30
71958	32	72027	32		
71959	32	72028	32	72080	32
		72029	32	72081	32
				72082	32
71960	32	72030	32	72083	29
71961	32	72031	32	72084	29
71962	32	72032	29	72085	32
71964	31	72033	*	72086	29
71965	32	72035	*	72087	31
71966	32	72036	32	72088	32
71968	31	72037	29	72089	*
71969	32	72038	32		
		72039	29	72099	25
71970	32	72040	32	72101	32
71971	32	72041	32	72102	32
71972	32	72042	32	72103	25
71973	32	72043	32	72104	32
		72044	32	72105	*
		72045	32	72106	29
71998	*	72046	29	72107	32
71999	*	72047	29	72108	32
		72048	32		

Note: Refer to an atlas or map for places not listed.

Sentry Insurance a Mutual Company

May, 2011

pla00080(arterr)

T-2

SERFF Tracking Number: SEPX-G126989093 State: Arkansas
 Filing Company: Sentry Insurance a Mutual Company State Tracking Number: EFT \$100
 Company Tracking Number: AR116600100001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Plain Talk Car
 Project Name/Number: 2011 P/L Auto/AR116600100001

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	03/10/2011

Comments:

Attachment:

AR - PPA ABSTRACT FORM A 1.PDF

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	03/10/2011

Comments:

Attachment:

Premium Comparison Survey 2011.PDF

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/10/2011

Bypass Reason: Not a loss cost filing

Comments:

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	03/10/2011

Comments:

Attachment:

AR - RATE FILING ABSTRACT RF-1.PDF

Item Status:	Status Date:
---------------------	-------------------------

SERFF Tracking Number: SEPX-G126989093 State: Arkansas
 Filing Company: Sentry Insurance a Mutual Company State Tracking Number: EFT \$100
 Company Tracking Number: AR116600100001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Plain Talk Car
 Project Name/Number: 2011 P/L Auto/AR116600100001
Satisfied - Item: AR - NAIC RATE RULE FILING SCHEDULE, AR - NAIC P&C TRANSMITTAL DOCUMENT Filed 03/10/2011

Comments:

Attachments:

AR - NAIC RATE RULE FILING SCHEDULE.PDF
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Item Status: **Status**
Date:
Satisfied - Item: Filing Memorandum and Exhibits Filed 03/10/2011

Comments:

Attachment:

AR Filing exhibits.PDF

Item Status: **Status**
Date:
Satisfied - Item: Further justification, APCS excel form Filed 03/10/2011

Comments:

Attachments:

justification.PDF
 Form APCS.PDF

Item Status: **Status**
Date:
Satisfied - Item: APCS excel form Filed 03/10/2011

Comments:

Attachments:

PPA Survey FORM APCS.PDF
 PPA Survey FORM APCS.XLS

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

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

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

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

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

- +a. Driver over 55 10 %
- b. Good Student Discount 3 to 24 %
- c. Multi-car Discount 20 %
- d. Accident Free Discount* %

Please Specify Qualification for Discount:

- e. Anti-Theft Discount %
- f. Other (specify) auto home 15 %
 anti-lock 5 %
 %
 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
 4

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

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

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



 Signature
 Greta Strobel

 Printed Name
 Sr. Actuarial Assistant

 Title
 715-346-6562 Ext. 6562

 Telephone Number
 greta.strobel@sentry.com

 Email address

Private Passenger Auto Premium Comparison Survey From
Form APCS - last modified August 2005

NAIC Number: 169.24988
 Company Name: Sentry Insurance a Mutual Company
 Contact Person: Greta Strobel
 Telephone No: 715-346-6562
 Email Address: greta.strobel@sentry.com
 Effective Date: 5/20/2011

DISCOUNTS OFFERED:
 Passive Restraint/Air Bags: 0%
 Auto/Homeowners: 15%
 Good Student: 3% to 24%
 Anti-theft device: 0%
 Over 55 Defensive Driver Discount: 10%
 \$250/\$500 Deductible Comp/Coll: 15%/ 18%

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

Vehicle	Coverages	Gender: Age:	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119 WB	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		904.24	1528.03	560.63	510.77	917.34	1550.50	568.57	518.32	1032.21	1747.51	638.19	582.65	917.34	1550.50	568.57	518.32	1024.27	1733.89	633.38	578.38
	100/300/50 Liab with Comp & Coll		998.95	1673.29	627.49	578.69	1015.91	1702.37	637.77	588.45	1154.75	1940.51	721.92	666.59	1015.91	1702.37	637.77	588.45	1143.87	1921.85	715.32	660.63
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		1049.87	1777.80	648.89	575.62	1064.56	1802.99	657.79	583.64	1178.79	1998.92	727.02	649.69	1064.56	1802.99	657.79	583.64	1172.36	1987.89	723.13	645.55
	100/300/50 Liab with Comp & Coll		1144.57	1923.05	715.75	643.54	1163.12	1954.86	726.99	653.77	1301.34	2191.93	810.76	733.64	1163.12	1954.86	726.99	653.77	1291.96	2175.84	805.07	727.80
2003 Honda Odyssey "EX"	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		1013.29	1715.07	626.72	556.67	1027.45	1739.35	635.30	564.41	1142.99	1937.52	705.33	631.14	1027.45	1739.35	635.30	564.41	1135.87	1925.31	701.01	626.65
	100/300/50 Liab with Comp & Coll		1108.00	1860.33	693.58	624.59	1126.01	1891.22	704.50	634.55	1265.54	2130.53	789.06	715.09	1126.01	1891.22	704.50	634.55	1255.47	2113.27	782.96	708.90
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		1217.46	2065.24	750.46	662.46	1234.32	2094.16	760.68	671.60	1344.90	2283.83	827.70	735.77	1234.32	2094.16	760.68	671.60	1340.99	2277.12	825.33	732.94
	100/300/50 Liab with Comp & Coll		1312.16	2210.49	817.32	730.38	1332.88	2246.03	829.87	741.74	1467.45	2476.84	911.43	819.72	1332.88	2246.03	829.87	741.74	1460.59	2465.08	907.28	815.19
2003 Cadillac Seville "SYS" 4 door Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		1171.82	1986.97	722.80	638.82	1188.12	2014.91	732.68	647.66	1299.51	2205.97	800.19	712.25	1188.12	2014.91	732.68	647.66	1294.96	2198.17	797.43	709.08
	100/300/50 Liab with Comp & Coll		1266.53	2132.23	789.66	706.73	1286.68	2166.79	801.87	717.80	1422.05	2398.98	883.92	796.19	1286.68	2166.79	801.87	717.80	1414.56	2386.13	879.38	791.34
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll		995.65	1684.81	616.03	547.53	1010.03	1709.47	624.74	555.38	1122.10	1901.69	692.67	620.32	1010.03	1709.47	624.74	555.38	1115.75	1890.80	688.82	616.22
	100/300/50 Liab with Comp & Coll		1090.36	1830.06	682.89	615.44	1108.59	1861.34	693.94	625.52	1244.65	2094.69	776.40	704.26	1108.59	1861.34	693.94	625.52	1235.35	2078.76	770.77	698.47

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

1.	This filing transmittal is part of Company Tracking #	AR116600100001
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Sentry Insurance a Mutual Company	B.	169-24988

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
liability PPA	11.4%	9.5%				
Comprehensive PPA	7.1%	4.3%				
Collision PPA	-5.0%	-1.4%				
TOTAL OVERALL EFFECT	5.5%	5.5%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	268	3.0%	3/8/2006	361	134	37.1%	41.6%
2007	213			324	42	12.9%	45.4%
2008	190			304	92	30.3%	51.5%
2009	181			271	57	21.0%	55.3%
2010	160	0%	6/15/2010	248	274	110.4%	65.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	27.3%
B. General Expense	9.9%
C. Taxes, License & Fees	2.3%
D. Underwriting Profit & Contingencies	4.6%
E. Other (explain)	20%
F. TOTAL	64.1%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. 11% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -3.7% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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 #	AR116600100001
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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)						
------------	---	--	--	--	--	--	--

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	5.5	5.5	13177	160	239580	0	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	
7.	Effective Date of last rate revision	06/15/2010
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	R-1, R2 May 2011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	AR Rate Supplement pages May 2011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	AR Intro May 2011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE *(cont.)*

State: Arkansas **Company Tracking #** AR116600100001 **Page** 2 **of** 2

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
04	AR Base Pages May 2011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05	AR Territory pages May 2011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

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	AR116600100001
-----------------------------------	----------------

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)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 05/20/2011 Renewal: 05/20/2011
15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	
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 #	AR116600100001
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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]
------------	--

[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.)

SENTRY INSURANCE A MUTUAL COMPANY

MAY, 2011

ARKANSAS

PERSONAL LINES CAR MANUAL

RATE FILING MEMORANDUM

- I.** Rate Level Development and Change
- II.** Rate Level Indications
- III.** Development of Factors Underlying the Indications
- IV.** Rate Level Development

**SENTRY INSURANCE A MUTUAL COMPANY
ARKANSAS**

I. Rate Level Development and Change

Following are our proposed rate level changes as they appear on Exhibit I.

<u>Coverage</u>	<u>Rate Level Change</u>
Liability	9.5%
Comprehensive	4.3%
Collision	<u>-1.4%</u>
All Coverages combined	<u>5.5%</u>

II. Rate Level Indications

Exhibit II displays our indicated rate level changes. Total limits liability data was used in the development of the liability coverages calculations. The experience loss ratio is calculated on the same exhibits. These exhibits reflect fiscal year data from 1-01-2008 to 12-31-2010. We refer to this experience as "rolling accident year". Note, at year end, rolling accident year equals calendar accident year.

Our indicated rate level needs are:

<u>Coverage</u>	<u>Indication</u>
Liability	11.4%
Comprehensive	7.1%
Collision	<u>-5.0%</u>
All Coverages Combined	<u>5.5%</u>

III. Development of Factors Underlying the Indications

A. Rate Level History / Current Rate Level Factors

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

B. Model Year Premium Trend

To recognize the increased revenues collected as a result of the model year structure in place, our physical damage premiums have been adjusted using the average annual factors. These factors were developed using our own countrywide data. The methodology is the same as used in past filings approved by your department. The average factors are arrived at by multiplying the number of cars by the factors for each symbol and age. These factors are then summed by symbol and age. The total for the year is then divided by the previous year's total to generate the annual effect for that year. These are the model year premium trends appearing on Exhibit IV. The factors on Exhibit II are trended to six months beyond the effective date.

C. Loss Development Factors

The factors used to develop incurred losses and ALAE to an ultimate incurred level are reflected on Exhibit V. 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.

D. Trend Data

The annual loss trend factors used in this filing, as shown on Exhibit VI are based upon third quarter 2010 ISO Fast Track Data. On Exhibit II, losses are trended from the average accident date to nine months beyond an assumed effective date of March 31, 2011.

For bodily injury and comprehensive we indexed the data based on ISO Fast Track as of third quarter 2010; this is referred to as "retrospective trend", Exhibit VII.

E. Credibility

The credibility method used is the square root method with 1,082 claims representing full credibility. This is the number of claims required so that the probability of being within 5% of the true loss ratio is 0.90. Exhibit II displays the credibility factors used with this filing.

F. Loss Adjustment Expenses

The auto 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 auto expense review indicates that unallocated loss adjustment expenses are currently 15.3% for liability and 11.1% for physical damage, of the losses reflected on Exhibit II. The "Projected Loss and LAE ratio" on this exhibit also reflects the application of loss development factors, which brings the rolling accident year losses + LAE to an ultimate settlement basis.

G. Underwriting Expenses

Exhibit VIII contains our latest countrywide personal automobile expense data used in the development of our rate level indications.

The 2.36% 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.

H. Investment Income

Exhibit IX 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.

IV. Rate Level Development

A. Base Rates

Base rates, as reflected on Exhibits X-A through X-C, have been developed by coverage based on indications, ISO loss costs and differentials between programs. Rates were also offset for the impact of the changes below.

B. Model Year/Symbol Factors

Base model year is revised from 2009 to 2011 as shown in Exhibit XI.

C. Rental Reimbursement

The \$15/day benefit is being discontinued, and a new \$60/ day benefit is being added. In addition the rate for the \$30/day benefit is being increased. See Exhibit X-C.

D. Towing

The Towing benefit is being increased from \$75 to \$100, and the rate is being increased from \$1 to \$9. 78% of the rate increase is for rate adequacy with the remaining for the benefit increase.

E. Expanded Multi-Car Rule, Good student and Student away from home Rule

The Multi-Car rule is being expanded to include unmarried domestic partners. The Good Student Rule changed eligibility from using a semester to a term. The student away from home is being expanded to include all operators and not just occasional operators.

**ARKANSAS
EFFECT OF RATE CHANGE**

Exhibit I

STANDARD PROGRAM			
	Inforce at 12/31/2010	BASE RATE % CHANGE	ALL CLASS % CHANGE
Liability PKG	\$ 9,440	3.4%	3.4%
BI Split	7,316	2.1%	2.1%
PD Split	3,824	6.0%	6.0%
MED	-	0.0%	0.0%
PIP	2,053	0.0%	0.0%
UM/UIM	2,956	3.9%	3.9%
TOTAL LIABILITY	25,589	3.2%	3.2%
Comprehensive	6,646	-1.8%	-8.6%
Towing	65	700.0%	700.0%
Rental	80	136.4%	136.4%
Sub-Total Comp	6,791	6.6%	-0.1%
Collision	12,357	3.8%	-3.1%
TOTAL PHYSICAL DAMAGE	19,148	4.8%	-2.1%
ALL COVERAGES	\$ 44,737	3.9%	1.0%

PAYBACK PROGRAM			
	Inforce at 12/31/2010	BASE RATE % CHANGE	ALL CLASS % CHANGE
BI Split	\$ 53,568	12.8%	12.8%
PD Split	28,587	12.1%	12.1%
MED	117	0.6%	0.6%
PIP	9,415	0.6%	0.6%
UM/UIM	15,285	9.6%	9.6%
TOTAL LIABILITY	106,972	11.1%	11.1%
Comprehensive	29,935	11.5%	2.8%
Towing	45	700.0%	700.0%
Rental	315	136.4%	136.4%
Sub-Total Comp	30,295	13.8%	5.2%
Collision	59,607	7.0%	-1.0%
TOTAL PHYSICAL DAMAGE	89,902	9.3%	1.1%
ALL COVERAGES	\$ 196,874	10.2%	6.5%

ALL PROGRAMS COMBINED			
	Inforce at 12/31/2010	BASE RATE % CHANGE	ALL CLASS % CHANGE
Liability PKG	\$ 9,440	3.4%	3.4%
BI Split	60,884	11.5%	11.5%
PD Split	32,411	11.4%	11.4%
MED	117	0.6%	0.6%
PIP	11,468	0.5%	0.5%
UM/UIM	18,241	8.7%	8.7%
TOTAL LIABILITY	132,561	9.5%	9.5%
Comprehensive	36,581	9.1%	0.7%
Towing	110	700.0%	700.0%
Rental	395	136.4%	136.4%
Sub-Total Comp	37,086	12.5%	4.3%
Collision	71,964	6.5%	-1.4%
TOTAL PHYSICAL DAMAGE	109,050	8.5%	0.5%
ALL COVERAGES	\$ 241,611	9.1%	5.5%

STANDARD PAYBACK CREDIBILITY WEIGHTED INDICATIONS										Exhibit II	
As of 12/31/2010 Trended to 12/31/2011										ARKANSAS	
	Rolling Accident Year	BI	PD	UM	MP	Total Liability	CP	CL	Physical Damage	TOTAL	
1 Earned Premium Excluding fees	2008	90,664	47,069	14,140	13,459	165,332	43,615	90,652	134,267	299,599	
	2009	80,389	40,473	12,621	11,636	145,119	42,093	80,429	122,522	267,641	
	2010	73,210	36,880	11,784	10,613	132,487	38,772	73,714	112,485	244,972	
	Total	244,263	124,422	38,545	35,708	442,938	124,480	244,794	369,274	812,213	
2 Installment Fees	2008	1,420	737	221	211	2,590	683	1,420	2,103	4,693	
	2009	1,140	574	179	165	2,058	597	1,141	1,737	3,795	
	2010	1,042	525	168	151	1,886	552	1,050	1,602	3,488	
	Total	3,602	1,836	568	527	6,534	1,832	3,610	5,442	11,976	
3 Case Incurred Losses and ALAE	2008	11,738	11,577	0	760	24,076	60,482	2,632	63,115	87,190	
	2009	27,000	3,438	0	0	30,438	3,573	9,388	12,961	43,399	
	2010	88,599	39,215	0	0	127,814	654	27,805	28,458	156,273	
	Total	127,337	54,231	0	760	182,328	64,709	39,825	104,535	286,862	
4 Loss Develop. Factors 12 month case	2008	1.156	1.002	1.152	1.011		1.000	0.996			
	2009	1.367	1.010	1.656	1.011		1.001	0.984			
	2010	2.227	1.120	3.206	1.112		1.039	0.933			
	Total	1.156	1.002	1.152	1.011		1.000	0.996			
5 Estimated Ultimate Losses (3)x(4)	2008	13,569	11,601	3,048	769	28,986	60,482	2,622	63,104	92,090	
	2009	36,909	3,472	3,743	0	44,123	3,576	9,238	12,813	56,936	
	2010	197,335	43,913	6,625	0	247,874	679	25,930	26,609	274,483	
	Total	247,813	58,986	13,416	769	320,984	64,737	37,789	102,526	423,509	
6a Current Rate Level adjustment factors (Premium)	2008	1.000	1.000	1.000	1.000		1.000	1.000			
	2009	1.000	1.000	1.000	1.000		1.000	1.000			
	2010	1.000	1.000	1.000	1.000		1.000	1.000			
6b (Installment fees)	2008	1.000	1.000	1.000	1.000		1.000	1.000			
	2009	1.000	1.000	1.000	1.000		1.000	1.000			
	2010	1.000	1.000	1.000	1.000		1.000	1.000			
7 Model Year Factors	2008						1.161	1.150			
	2009						1.109	1.102			
	2010						1.059	1.055			
	Total						1.109	1.102			
8 Earned Premiums at current rate levels (1)x(6a)x(7)+(2)x(6b)	2008	92,084	47,806	14,361	13,670	167,922	51,315	105,679	156,994	324,915	
	2009	81,529	41,047	12,800	11,801	147,177	47,269	89,744	137,012	284,189	
	2010	74,253	37,405	11,952	10,764	134,374	41,611	78,833	120,443	254,817	
	Total	247,866	126,258	39,113	36,235	449,472	140,194	274,255	414,450	863,922	
9 ULAE Factors	2008	1.1530	1.1530	1.1530	1.1530		1.1110	1.1110			
	2009	1.1530	1.1530	1.1530	1.1530		1.1110	1.1110			
	2010	1.1530	1.1530	1.1530	1.1530		1.1110	1.1110			
	Total	1.1530	1.1530	1.1530	1.1530		1.1110	1.1110			
10 New Business Strain Factor	2008	1.000	1.000	1.000	1.000		1.000	1.000	3 year NBS	1.000	
	2009	1.000	1.000	1.000	1.000		1.000	1.000		1.000	
	2010	1.000	1.000	1.000	1.000		1.000	1.000		1.000	
	Total	1.000	1.000	1.000	1.000		1.000	1.000		1.000	
11 Trend Factors	2008	1.118	1.000	1.396	1.396		1.109	1.035			
	2009	1.107	1.000	1.269	1.269		1.077	1.025			
	2010	1.068	1.000	1.154	1.154		1.045	1.015			
	Expected Future Trend	1.045	1.000	1.120	1.100		1.030	1.010			
12 Developed/Trended Losses and LAE (5)x(9)x(10)x(11)	2008	17,492	13,375	4,124	1,237	36,229	74,520	3,016	77,536	113,764	
	2009	47,120	4,003	5,127	0	56,250	4,277	10,522	14,799	71,048	
	2010	243,057	50,632	9,055	0	302,744	788	29,241	30,030	332,774	
	Total	307,669	68,010	18,306	1,237	395,222	79,585	42,779	122,364	517,586	
13 Projected Loss and LAE ratio - w/ on-level prem (12)/(8)	2008	19.0%	28.0%	28.7%	9.1%	21.6%	145.2%	2.9%	49.4%	35.0%	
	2009	57.8%	9.8%	40.1%	0.0%	38.2%	9.0%	11.7%	10.8%	25.0%	
	2010	327.3%	135.4%	75.8%	0.0%	225.3%	1.9%	37.1%	24.9%	130.6%	
	3 year experience	124.1%	53.9%	46.8%	3.4%	87.9%	56.8%	15.6%	29.5%	59.9%	
2 year experience	186.3%	69.6%	57.3%	0.0%	127.5%	5.7%	23.6%	17.4%	74.9%		
1 year experience	327.3%	135.4%	75.8%	0.0%	225.3%	1.9%	37.1%	24.9%	130.6%		
14 Commission Expense (Variable)	General Expense (Fixed)	14.9%	14.9%	14.9%	14.9%		14.9%	14.9%			
	Pension Expense (Fixed)	2.4%	2.4%	2.4%	2.4%		2.4%	2.4%			
	Premium Tax	2.3%	2.3%	2.3%	2.3%		2.3%	2.3%			
	U/W Expenses (Subtotal)	42.0%	42.0%	42.0%	42.0%		42.0%	42.0%			
	Profit	5.0%	5.0%	5.0%	5.0%		4.0%	4.0%			
	A/R Load	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%			
	Dividend Factor	17.4%	17.4%	17.4%	17.4%		17.7%	17.7%			
	Total	64.3%	64.3%	64.3%	64.3%		63.6%	63.6%			
	15 Permissible Loss, LAE & Fixed Exp ratio 1-(14)+Fixed expenses		60.4%	60.4%	60.4%	60.4%		61.1%	61.1%		
	16 Trended Permissible Loss and LAE ratio [1-(14)]x(11)		37.3%	35.7%	39.9%	39.2%		37.5%	36.7%		
17 Claims Received	2008	5	5	0	1	11	23	5	28	39	
	2009	2	6	1	0	9	4	9	13	22	
	2010	4	7	0	2	13	5	12	17	30	
	Total	11	18	1	3	33	32	26	58	91	
18 Credibility	3 year exp	10.0%	13.0%	3.0%	5.0%		17.0%	16.0%			
	2 year exp	7.0%	11.0%	3.0%	4.0%		9.0%	14.0%			
	1 year exp	6.0%	8.0%	0.0%	4.0%		7.0%	11.0%			
	Total	7.7%	11.7%	2.0%	4.3%		11.0%	13.7%			
19 Weighted Loss, LAE & Fixed Exp ratio (18)x(13)+1-(18)x(16)+Fixed expenses	3 year exp	70.7%	62.8%	64.9%	62.2%		65.5%	58.1%			
	2 year exp	72.5%	64.2%	65.2%	62.4%		59.4%	59.7%			
	1 year exp	79.4%	68.4%	64.7%	62.4%		59.7%	61.5%			
	Total	74.2%	65.1%	65.0%	62.3%		61.5%	60.1%			
20 Indicated rate level change (19)/(15)	3 year exp	17.0%	3.9%	7.4%	2.9%	11.4%	7.1%	-5.0%	-0.9%	5.5%	
	2 year exp	20.0%	6.2%	7.9%	3.3%	13.8%	-2.8%	-2.3%	-2.5%	6.0%	
	1 year exp	31.4%	13.2%	7.1%	3.3%	21.9%	-2.3%	0.6%	-0.4%	11.4%	
	Selected	17.0%	3.9%	7.4%	2.9%	11.4%	7.1%	-5.0%	-0.9%	5.5%	

PERSONAL AUTO - Rolling Accident Year
Current Rate Level Factors - By Coverage
Semi-annual Policies

Exhibit III

As of date yyyy mm dd
 2010 12 31

State:	Poltype:	AR	CSL		Split BI		Split PD		PIP		UM		Med Pay		Comprehensive		Collision	
			Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.
	Arkansas			1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
	Standard																	
Rate Change		1991 11 20	6.5%	1.065	7.7%	1.077	8.5%	1.085	12.6%	1.126	2.0%	1.020	0.0%	1.000	-6.1%	0.939	-7.0%	0.930
Dates		1992 5 13	1.6%	1.082	1.8%	1.096	1.7%	1.103	-1.2%	1.112	2.2%	1.042	0.0%	1.000	-2.3%	0.917	-3.9%	0.894
		1992 11 18	10.4%	1.195	12.6%	1.235	6.4%	1.174	18.3%	1.316	0.0%	1.042	0.0%	1.000	6.0%	0.972	-3.9%	0.859
		1993 6 17	17.1%	1.399	18.5%	1.463	13.8%	1.336	44.4%	1.900	51.4%	1.578	0.0%	1.000	-4.2%	0.932	-11.5%	0.760
		1995 7 31	-1.1%	1.383	-0.4%	1.457	-2.0%	1.309	8.1%	2.054	1.9%	1.608	0.0%	1.000	-16.2%	0.781	1.5%	0.772
		1996 12 12	11.0%	1.536	11.5%	1.625	10.4%	1.446	0.0%	2.054	0.0%	1.608	4.7%	1.047	1.3%	0.791	5.4%	0.813
		2003 6 2	25.0%	1.920	25.0%	2.031	25.1%	1.808	9.4%	2.247	25.0%	2.010	0.0%	1.047	0.1%	0.792	10.8%	0.901
		2005 3 23	21.6%	2.334	30.3%	2.646	20.2%	2.174	-0.4%	2.238	1.7%	2.044	-0.4%	1.043	-2.8%	0.769	0.2%	0.903
		2006 3 8	7.1%	2.500	5.9%	2.802	10.0%	2.391	0.0%	2.238	0.0%	2.044	0.0%	1.043	-0.3%	0.767	-0.8%	0.896

Year	CSL		Split BI		Split PD		PIP		UM		Med Pay		Comprehensive		Collision	
	Ave Rate	Curr Level	Ave Rate	Curr Level	Ave Rate	Curr Level										
2005	2.137	1.170	2.353	1.191	2.000	1.196	2.243	0.998	2.028	1.008	1.045	0.998	0.780	0.984	0.902	0.993
2006	2.428	1.030	2.734	1.025	2.296	1.041	2.238	1.000	2.044	1.000	1.043	1.000	0.768	0.999	0.899	0.997
2007	2.500	1.000	2.802	1.000	2.391	1.000	2.238	1.000	2.044	1.000	1.043	1.000	0.767	1.000	0.896	1.000
2008	2.500	1.000	2.802	1.000	2.391	1.000	2.238	1.000	2.044	1.000	1.043	1.000	0.767	1.000	0.896	1.000
2009	2.500	1.000	2.802	1.000	2.391	1.000	2.238	1.000	2.044	1.000	1.043	1.000	0.767	1.000	0.896	1.000
2010	2.500	1.000	2.802	1.000	2.391	1.000	2.238	1.000	2.044	1.000	1.043	1.000	0.767	1.000	0.896	1.000

As of date yyyy mm dd
 2010 12 31

State:	Poltype:	AR	CSL		Split BI		Split PD		PIP		UM		Med Pay		Comprehensive		Collision	
			Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.	Rt chg	Cumul.
	Arkansas			1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000
	Payback																	
Rate Change		1991 11 20	0.0%	1.000	10.6%	1.106	11.6%	1.116	22.2%	1.222	-0.9%	0.991	0.0%	1.000	0.1%	1.001	0.0%	1.000
Dates		1992 5 13	0.0%	1.000	10.8%	1.225	7.7%	1.202	14.1%	1.394	7.1%	1.061	0.0%	1.000	6.3%	1.064	4.3%	1.043
		1992 11 18	0.0%	1.000	18.2%	1.448	13.4%	1.363	20.0%	1.673	0.0%	1.061	0.0%	1.000	11.1%	1.182	1.5%	1.059
		1993 6 17	0.0%	1.000	21.9%	1.766	16.1%	1.582	48.6%	2.486	65.8%	1.760	0.0%	1.000	-1.3%	1.167	-8.9%	0.964
		1995 7 31	0.0%	1.000	15.1%	2.032	13.9%	1.802	23.9%	3.081	4.4%	1.837	0.0%	1.000	-11.5%	1.033	4.0%	1.003
		1996 12 12	0.0%	1.000	10.7%	2.250	10.6%	1.993	0.0%	3.081	0.0%	1.837	4.8%	1.048	-0.1%	1.032	5.5%	1.058
		2003 6 2	0.0%	1.000	2.5%	2.306	25.2%	2.496	9.2%	3.364	1.1%	1.857	0.0%	1.048	-0.1%	1.031	0.1%	1.059
		2005 3 23	0.0%	1.000	5.9%	2.442	1.1%	2.523	3.5%	3.482	3.4%	1.921	-0.5%	1.043	-7.9%	0.949	-2.5%	1.033
		2006 3 8	0.0%	1.000	11.2%	2.716	0.0%	2.523	0.0%	3.482	0.0%	1.921	0.0%	1.043	-0.2%	0.947	-0.8%	1.024

Year	CSL		Split BI		Split PD		PIP		UM		Med Pay		Comprehensive		Collision	
	Ave Rate	Curr Level	Ave Rate	Curr Level	Ave Rate	Curr Level										
2005	1.000	1.000	2.377	1.142	2.510	1.005	3.426	1.016	1.890	1.016	1.045	0.998	0.988	0.959	1.045	0.980
2006	1.000	1.000	2.597	1.046	2.523	1.000	3.482	1.000	1.921	1.000	1.043	1.000	0.948	0.999	1.028	0.997
2007	1.000	1.000	2.716	1.000	2.523	1.000	3.482	1.000	1.921	1.000	1.043	1.000	0.947	1.000	1.024	1.000
2008	1.000	1.000	2.716	1.000	2.523	1.000	3.482	1.000	1.921	1.000	1.043	1.000	0.947	1.000	1.024	1.000
2009	1.000	1.000	2.716	1.000	2.523	1.000	3.482	1.000	1.921	1.000	1.043	1.000	0.947	1.000	1.024	1.000
2010	1.000	1.000	2.716	1.000	2.523	1.000	3.482	1.000	1.921	1.000	1.043	1.000	0.947	1.000	1.024	1.000

**SENTRY INSURANCE
SUMMARY OF EFFECT OF MODEL YEAR PREMIUM TRENDS**

<u>YEAR</u>	<u>Comprehensive</u>	<u>Collision</u>
2005	5.0%	4.7%
2006	4.5%	4.2%
2007	5.2%	5.0%
2008	4.4%	4.2%
2009	4.5%	4.1%
Average	4.7%	4.4%
3 year average	4.7%	4.4%
Selected	<u>4.7%</u>	<u>4.4%</u>

COUNTRYWIDE AUTO ROLLING YEAR LDF'S - @ 12/2010
ALL POLICY TYPES (EXCLUDING MA AND NJ)

Exhibit V

COVERAGE = BI ONLY

Rolling Accident Year		12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	132 mos.
Begin qtr	End Qtr											
01/2000	- 04/2000	7,328,777	15,653,943	19,208,621	21,068,829	22,250,743	22,329,182	22,344,346	22,296,315	22,313,258	22,304,832	22,304,832
01/2001	- 04/2001	8,657,372	15,011,427	18,291,448	20,752,300	21,624,729	22,124,086	22,103,181	22,306,700	22,306,700	22,306,700	
01/2002	- 04/2002	9,387,051	14,728,193	17,755,112	19,540,525	20,566,868	20,865,973	20,846,932	20,856,610	20,866,305		
01/2003	- 04/2003	5,706,215	12,864,308	15,350,968	16,623,137	17,056,181	17,191,012	17,208,544	17,209,529			
01/2004	- 04/2004	5,777,583	10,923,241	12,899,434	13,897,630	14,566,563	14,601,257	14,612,525				
01/2005	- 04/2005	4,078,098	8,316,366	9,992,814	12,008,930	12,445,653	12,557,003					
01/2006	- 04/2006	4,223,012	6,066,993	8,313,331	9,378,170	9,788,908						
01/2007	- 04/2007	3,920,846	7,198,635	8,926,087	9,921,950							
01/2008	- 04/2008	4,490,854	8,648,703	10,612,330								
01/2009	- 04/2009	6,339,647	10,984,172									
01/2010	- 04/2010	6,766,716										
Age-Age factors		12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	
01/2000	- 04/2000	2.136	1.227	1.097	1.056	1.004	1.001	0.998	1.001	1.000	1.000	
01/2001	- 04/2001	1.734	1.219	1.135	1.042	1.023	0.999	1.009	1.000	1.000		
01/2002	- 04/2002	1.569	1.206	1.101	1.053	1.015	0.999	1.000	1.000			
01/2003	- 04/2003	2.254	1.193	1.083	1.026	1.008	1.001	1.000				
01/2004	- 04/2004	1.891	1.181	1.077	1.048	1.002	1.001					
01/2005	- 04/2005	2.039	1.202	1.202	1.036	1.009						
01/2006	- 04/2006	1.437	1.370	1.128	1.044							
01/2007	- 04/2007	1.836	1.240	1.112								
01/2008	- 04/2008	1.926	1.227									
01/2009	- 04/2009	1.733										
Last 3 factors		1.831	1.279	1.147	1.043	1.006	1.000	1.003	1.000	1.000	1.000	
Last 5 excl high/low		1.831	1.223	1.108	1.043	1.010	1.000	1.000	1.000	1.000	1.000	
Selected		1.629	1.183	1.100	1.041	1.007	1.000	1.001	1.000	1.000	1.000	
Cumul last 3		2.827	1.544	1.207	1.052	1.009	1.003	1.003	1.000	1.000	1.000	
Cumul last 5 excl high/low		2.614	1.427	1.167	1.053	1.010	1.000	1.000	1.000	1.000	1.000	
Selected		2.227	1.367	1.156	1.050	1.009	1.001	1.001	1.000	1.000	1.000	

COUNTRYWIDE AUTO ROLLING YEAR LDF'S - @ 12/2010

Exhibit V

ALL POLICY TYPES (EXCLUDING MA AND NJ)

COVERAGE = PIP & MEDPAY ONLY

Rolling Accident Year		<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>132 mos.</u>
<u>Begin qtr</u>	<u>End Qtr</u>											
01/2000	- 04/2000	3,157,090	4,057,770	4,153,792	4,162,672	4,177,126	4,192,164	4,202,937	4,195,185	4,201,392	4,201,308	4,201,170
01/2001	- 04/2001	2,986,832	3,699,395	3,733,281	3,708,230	3,677,964	3,690,364	3,682,933	3,680,007	3,680,225	3,673,725	
01/2002	- 04/2002	3,175,343	3,919,672	4,073,584	4,053,489	4,055,601	4,077,786	4,151,191	4,150,668	4,151,904		
01/2003	- 04/2003	2,236,405	3,061,658	3,113,883	3,137,996	3,240,053	3,233,170	3,233,929	3,243,697			
01/2004	- 04/2004	1,755,611	2,025,923	1,999,674	2,001,462	1,990,787	1,985,036	1,985,683				
01/2005	- 04/2005	1,569,248	1,809,660	1,772,594	1,770,971	1,723,459	1,730,666					
01/2006	- 04/2006	1,485,769	1,658,377	1,625,675	1,588,299	1,604,081						
01/2007	- 04/2007	1,579,053	2,209,928	2,243,408	2,208,850							
01/2008	- 04/2008	1,778,971	1,938,439	1,893,159								
01/2009	- 04/2009	1,981,945	2,143,636									
01/2010	- 04/2010	3,663,198										
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>	<u>120-132</u>	
01/2000	- 04/2000	1.285	1.024	1.002	1.003	1.004	1.003	0.998	1.001	1.000	1.000	
01/2001	- 04/2001	1.239	1.009	0.993	0.992	1.003	0.998	0.999	1.000	0.998		
01/2002	- 04/2002	1.234	1.039	0.995	1.001	1.005	1.018	1.000	1.000			
01/2003	- 04/2003	1.369	1.017	1.008	1.033	0.998	1.000	1.003				
01/2004	- 04/2004	1.154	0.987	1.001	0.995	0.997	1.000					
01/2005	- 04/2005	1.153	0.980	0.999	0.973	1.004						
01/2006	- 04/2006	1.116	0.980	0.977	1.010							
01/2007	- 04/2007	1.400	1.015	0.985								
01/2008	- 04/2008	1.090	0.977									
01/2009	- 04/2009	1.082										
Last 3 factors		1.190	0.991	0.987	0.993	1.000	1.006	1.001	1.001	0.999	1.000	
Last 5 excl high/low		1.120	0.982	0.995	1.002	1.002	1.001	1.000	1.001	0.999	1.000	
Selected		1.100	1.000	1.000	1.003	1.003	1.005	1.000	1.000	0.999	1.000	
Cumul last 3		1.164	0.978	0.987	1.000	1.007	1.007	1.001	1.000	0.999	1.000	
Cumul last 5 excl high/low		1.100	0.982	1.000	1.005	1.003	1.001	1.000	1.000	0.999	1.000	
Selected		1.112	1.011	1.011	1.011	1.008	1.005	1.000	1.000	0.999	1.000	

COUNTRYWIDE AUTO ROLLING YEAR LDF'S - @ 12/2010

Exhibit V

ALL POLICY TYPES (EXCLUDING MA AND NJ)

COVERAGE = UM ONLY

Rolling Accident Year		<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>132 mos.</u>
<u>Begin qtr</u>	<u>End Qtr</u>											
01/2000	- 04/2000	1,981,749	4,277,858	5,025,088	5,382,960	6,339,817	6,464,622	6,516,725	6,654,716	6,662,361	6,660,641	6,656,855
01/2001	- 04/2001	1,286,632	2,957,414	3,685,577	4,589,630	4,753,769	4,823,611	4,918,713	4,889,675	4,886,813	4,886,263	
01/2002	- 04/2002	1,599,579	3,088,947	4,358,086	4,973,665	5,048,554	5,251,174	5,467,789	5,519,433	5,519,196		
01/2003	- 04/2003	1,055,165	2,602,013	3,416,661	3,780,425	3,970,144	4,116,015	4,153,407	4,217,500			
01/2004	- 04/2004	1,153,889	2,376,254	3,300,972	3,412,577	3,512,358	3,514,345	3,662,553				
01/2005	- 04/2005	656,314	1,675,850	1,805,273	2,059,598	2,170,503	2,239,983					
01/2006	- 04/2006	1,128,427	1,517,507	2,062,547	2,501,965	2,720,005						
01/2007	- 04/2007	1,329,409	2,282,346	2,792,757	3,476,938							
01/2008	- 04/2008	1,708,495	2,618,472	3,212,868								
01/2009	- 04/2009	1,198,212	2,784,470									
01/2010	- 04/2010	1,102,566										
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>	<u>120-132</u>	
01/2000	- 04/2000	2.159	1.175	1.071	1.178	1.020	1.008	1.021	1.001	1.000	0.999	
01/2001	- 04/2001	2.299	1.246	1.245	1.036	1.015	1.020	0.994	0.999	1.000		
01/2002	- 04/2002	1.931	1.411	1.141	1.015	1.040	1.041	1.009	1.000			
01/2003	- 04/2003	2.466	1.313	1.106	1.050	1.037	1.009	1.015				
01/2004	- 04/2004	2.059	1.389	1.034	1.029	1.001	1.042					
01/2005	- 04/2005	2.553	1.077	1.141	1.054	1.032						
01/2006	- 04/2006	1.345	1.359	1.213	1.087							
01/2007	- 04/2007	1.717	1.224	1.245								
01/2008	- 04/2008	1.533	1.227									
01/2009	- 04/2009	2.324										
Last 3 factors		1.858	1.270	1.200	1.057	1.023	1.031	1.006	1.000	1.000	0.999	
Last 5 excl high/low		1.858	1.270	1.153	1.044	1.028	1.023	1.012	1.000	1.000	0.999	
Selected		1.936	1.438	1.067	1.040	1.012	1.017	1.009	1.000	1.000	1.000	
Cumul last 3		3.176	1.709	1.346	1.122	1.061	1.037	1.006	1.000	1.000	1.000	
Cumul last 5 excl high/low		3.023	1.627	1.281	1.111	1.064	1.035	1.012	1.000	1.000	1.000	
Selected		3.206	1.656	1.152	1.080	1.039	1.026	1.009	1.000	1.000	1.000	

COUNTRYWIDE AUTO ROLLING YEAR LDF'S - @ 12/2010

Exhibit V

ALL POLICY TYPES (EXCLUDING MA AND NJ)

COVERAGE = COLLISION ONLY

Rolling Accident Year		<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>132 mos.</u>
<u>Begin qtr</u>	<u>End Qtr</u>											
01/2000	- 04/2000	15,867,270	15,724,249	15,542,853	15,553,015	15,550,823	15,533,383	15,521,186	15,513,389	15,506,602	15,503,175	15,500,436
01/2001	- 04/2001	14,748,289	14,318,355	14,057,075	14,016,841	14,002,010	13,992,360	13,968,313	13,963,146	13,959,278	13,955,359	
01/2002	- 04/2002	13,598,402	12,891,120	12,727,155	12,677,225	12,655,225	12,652,400	12,635,047	12,629,065	12,624,226		
01/2003	- 04/2003	11,066,922	10,537,916	10,412,930	10,379,858	10,371,437	10,365,087	10,359,594	10,356,942			
01/2004	- 04/2004	9,250,640	8,957,624	8,881,655	8,863,643	8,846,498	8,837,804	8,833,455				
01/2005	- 04/2005	8,743,612	8,362,760	8,237,448	8,169,410	8,162,887	8,141,891					
01/2006	- 04/2006	8,968,579	8,277,479	8,172,592	8,138,022	8,134,858						
01/2007	- 04/2007	9,679,182	9,400,672	9,350,936	9,342,039							
01/2008	- 04/2008	10,635,663	10,297,011	10,227,926								
01/2009	- 04/2009	10,083,666	9,510,937									
01/2010	- 04/2010	9,463,873										
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>	<u>120-132</u>	
01/2000	- 04/2000	0.991	0.988	1.001	1.000	0.999	0.999	0.999	1.000	1.000	1.000	
01/2001	- 04/2001	0.971	0.982	0.997	0.999	0.999	0.998	1.000	1.000	1.000		
01/2002	- 04/2002	0.948	0.987	0.996	0.998	1.000	0.999	1.000	1.000			
01/2003	- 04/2003	0.952	0.988	0.997	0.999	0.999	0.999	1.000				
01/2004	- 04/2004	0.968	0.992	0.998	0.998	0.999	1.000					
01/2005	- 04/2005	0.956	0.985	0.992	0.999	0.997						
01/2006	- 04/2006	0.923	0.987	0.996	1.000							
01/2007	- 04/2007	0.971	0.995	0.999								
01/2008	- 04/2008	0.968	0.993									
01/2009	- 04/2009	0.943										
Last 3 factors		0.961	0.992	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000	
Last 5 excl high/low		0.956	0.991	0.997	0.999	0.999	0.999	1.000	1.000	1.000	1.000	
Selected		0.948	0.988	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	
Cumul last 3		0.947	0.985	0.993	0.997	0.998	0.999	1.000	1.000	1.000	1.000	
Cumul last 5 excl high/low		0.942	0.985	0.994	0.997	0.998	0.999	1.000	1.000	1.000	1.000	
Selected		0.933	0.984	0.996	0.997	0.998	0.999	1.000	1.000	1.000	1.000	

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VI

Bodily Injury

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		
2006	3rd	0	0													
2006	4th	1	1	16	0.97	(0.029)	-0.029	0.96	11,842	9.379	9.379	12,002	114.98	4.745	4.745	114.64
2007	1st	2	4	15	0.96	(0.041)	-0.083	0.95	11,974	9.391	18.781	12,140	114.90	4.744	9.488	115.28
2007	2nd	3	9	14	0.95	(0.053)	-0.159	0.94	12,146	9.405	28.214	12,279	115.19	4.747	14.240	115.92
2007	3rd	4	16	13	0.94	(0.062)	-0.249	0.94	12,345	9.421	37.684	12,421	116.00	4.754	19.014	116.57
2007	4th	5	25	12	0.93	(0.073)	-0.365	0.93	12,570	9.439	47.195	12,564	116.85	4.761	23.804	117.22
2008	1st	6	36	11	0.92	(0.083)	-0.496	0.93	12,823	9.459	56.754	12,708	118.06	4.771	28.627	117.87
2008	2nd	7	49	10	0.92	(0.085)	-0.598	0.92	13,042	9.476	66.331	12,854	119.75	4.785	33.498	118.53
2008	3rd	8	64	9	0.91	(0.093)	-0.748	0.92	13,206	9.488	75.908	13,002	120.28	4.790	38.318	119.19
2008	4th	9	81	8	0.90	(0.104)	-0.939	0.91	13,408	9.504	85.533	13,151	120.81	4.794	43.148	119.86
2009	1st	10	100	7	0.89	(0.112)	-1.123	0.91	13,474	9.509	95.085	13,303	120.43	4.791	47.911	120.52
2009	2nd	11	121	6	0.89	(0.121)	-1.333	0.90	13,620	9.519	104.712	13,456	120.65	4.793	52.722	121.20
2009	3rd	12	144	5	0.89	(0.120)	-1.445	0.90	13,721	9.527	114.320	13,610	121.65	4.801	57.614	121.87
2009	4th	13	169	4	0.89	(0.117)	-1.516	0.89	13,709	9.526	123.835	13,767	122.00	4.804	62.452	122.55
2010	1st	14	196	3	0.89	(0.117)	-1.635	0.88	13,803	9.533	133.456	13,925	122.81	4.811	67.349	123.24
2010	2nd	15	225	2	0.89	(0.115)	-1.720	0.88	13,861	9.537	143.053	14,085	123.60	4.817	72.256	123.92
2010	3rd	16	256	1	0.89	(0.112)	-1.787	0.87	13,985	9.546	152.732	14,247	125.07	4.829	77.262	124.61
		136	1,496		14.6	(1.438)	(14.222)		209,528	151.657	1,292.973		1,913.0	76.536	652.448	
					a' =				0.011				0.006			
					b' =				9.381				4.736			

16 Point -	Annual Trend	0.977	-2.3%		1.047	4.7%		1.022	2.2%
15 Point -	Annual Trend	0.979	-2.1%		1.045	4.5%		1.023	2.3%
14 Point -	Annual Trend	0.981	-1.9%		1.043	4.3%		1.023	2.3%
13 Point -	Annual Trend	0.982	-1.8%		1.040	4.0%		1.022	2.2%
12 Point -	Annual Trend	0.985	-1.5%		1.036	3.6%		1.020	2.0%
11 Point -	Annual Trend	0.987	-1.3%		1.032	3.2%		1.019	1.9%
10 Point -	Annual Trend	0.989	-1.1%		1.029	2.9%		1.017	1.7%
9 Point -	Annual Trend	0.993	-0.7%		1.026	2.6%		1.019	1.9%
8 Point -	Annual Trend	0.998	-0.2%		1.023	2.3%		1.021	2.1%
7 Point -	Annual Trend	1.003	0.3%		1.022	2.2%		1.025	2.5%
6 Point -	Annual Trend	1.007	0.7%		1.020	2.0%		1.027	2.7%
5 Point -	Annual Trend	1.008	0.8%		1.020	2.0%		1.028	2.8%
4 Point -	Annual Trend	1.007	0.7%		1.026	2.6%		1.033	3.3%
Selected	Annual Trend		0.005			0.04		1.045	4.5%

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VI

Property Damage

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
2006	3rd	0												
2006	4th	1	3.78	1.330	1.330	3.80	2,705	7.903	7.903	2,725	102.24	4.627	4.627	103.50
2007	1st	2	3.77	1.326	2.652	3.79	2,721	7.909	15.817	2,733	102.46	4.629	9.259	103.56
2007	2nd	3	3.79	1.332	3.996	3.78	2,726	7.911	23.732	2,740	103.29	4.637	13.912	103.63
2007	3rd	4	3.80	1.335	5.341	3.77	2,742	7.917	31.666	2,747	104.25	4.647	18.587	103.69
2007	4th	5	3.81	1.339	6.694	3.77	2,751	7.920	39.599	2,754	104.95	4.653	23.267	103.75
2008	1st	6	3.81	1.337	8.021	3.76	2,769	7.926	47.557	2,762	105.41	4.658	27.947	103.81
2008	2nd	7	3.78	1.330	9.309	3.75	2,787	7.933	55.528	2,769	105.35	4.657	32.601	103.87
2008	3rd	8	3.75	1.321	10.565	3.74	2,794	7.935	63.483	2,776	104.68	4.651	37.207	103.94
2008	4th	9	3.68	1.302	11.722	3.74	2,813	7.942	71.480	2,783	103.49	4.639	41.755	104.00
2009	1st	10	3.67	1.299	12.993	3.73	2,812	7.942	79.416	2,791	103.10	4.636	46.357	104.06
2009	2nd	11	3.67	1.299	14.290	3.72	2,814	7.942	87.366	2,798	103.17	4.636	51.000	104.12
2009	3rd	12	3.69	1.306	15.671	3.71	2,811	7.941	95.294	2,805	103.74	4.642	55.703	104.19
2009	4th	13	3.72	1.314	17.086	3.71	2,809	7.941	103.229	2,813	104.56	4.650	60.447	104.25
2010	1st	14	3.71	1.311	18.354	3.70	2,806	7.940	111.155	2,820	104.11	4.645	65.037	104.31
2010	2nd	15	3.71	1.311	19.664	3.69	2,805	7.939	119.087	2,828	104.05	4.645	69.673	104.38
2010	3rd	16	3.72	1.314	21.024	3.68	2,814	7.942	127.079	2,835	104.72	4.651	74.420	104.44
		136		59.8	21.106	178.713		44.480	126.882	1,079.390		1,663.6	74.305	631.800
			a' =	-0.002				0.003				0.001		
			b' =	1.336				7.908				4.639		

16 Point -	Annual Trend	0.992	-0.8%		1.011	1.1%		1.002	0.2%
15 Point -	Annual Trend	0.991	-0.9%		1.010	1.0%		1.001	0.1%
14 Point -	Annual Trend	0.990	-1.0%		1.009	0.9%		0.999	-0.1%
13 Point -	Annual Trend	0.990	-1.0%		1.008	0.8%		0.998	-0.2%
12 Point -	Annual Trend	0.991	-0.9%		1.006	0.6%		0.997	-0.3%
11 Point -	Annual Trend	0.993	-0.7%		1.004	0.4%		0.997	-0.3%
10 Point -	Annual Trend	0.997	-0.3%		1.002	0.2%		1.000	0.0%
9 Point -	Annual Trend	1.002	0.2%		1.001	0.1%		1.003	0.3%
8 Point -	Annual Trend	1.009	0.9%		0.999	-0.1%		1.008	0.8%
7 Point -	Annual Trend	1.010	1.0%		0.999	-0.1%		1.010	1.0%
6 Point -	Annual Trend	1.010	1.0%		0.999	-0.1%		1.009	0.9%
5 Point -	Annual Trend	1.005	0.5%		1.000	0.0%		1.006	0.6%
4 Point -	Annual Trend	1.000	0.0%		1.002	0.2%		1.002	0.2%
Selected	Annual Trend		0			0		1.000	0.0%

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VI

Personal Injury Protection (Med 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
2006	3rd	0												
2006	4th	1	1.51	0.409	0.409	1.48	4,970	8.511	8.511	4,894	74.80	4.315	4.315	72.63
2007	1st	2	1.49	0.401	0.802	1.48	5,031	8.523	17.047	4,975	75.12	4.319	8.638	73.68
2007	2nd	3	1.48	0.393	1.180	1.48	5,093	8.536	25.607	5,058	75.48	4.324	12.972	74.74
2007	3rd	4	1.49	0.397	1.590	1.47	5,154	8.548	34.190	5,142	76.69	4.340	17.359	75.82
2007	4th	5	1.51	0.411	2.053	1.47	5,203	8.557	42.785	5,227	78.45	4.362	21.812	76.92
2008	1st	6	1.48	0.393	2.358	1.47	5,253	8.566	51.399	5,313	77.82	4.354	26.126	78.03
2008	2nd	7	1.45	0.371	2.599	1.47	5,386	8.592	60.141	5,401	78.08	4.358	30.504	79.16
2008	3rd	8	1.43	0.361	2.886	1.46	5,426	8.599	68.791	5,491	77.83	4.355	34.836	80.30
2008	4th	9	1.41	0.344	3.095	1.46	5,469	8.607	77.461	5,582	77.13	4.345	39.109	81.46
2009	1st	10	1.41	0.343	3.432	1.46	5,597	8.630	86.301	5,674	78.89	4.368	43.681	82.63
2009	2nd	11	1.42	0.353	3.884	1.45	5,699	8.648	95.128	5,768	81.11	4.396	48.354	83.83
2009	3rd	12	1.43	0.360	4.322	1.45	5,850	8.674	104.090	5,863	83.86	4.429	53.150	85.04
2009	4th	13	1.44	0.363	4.722	1.45	6,022	8.703	113.140	5,960	86.59	4.461	57.996	86.27
2010	1st	14	1.45	0.374	5.238	1.44	6,161	8.726	122.165	6,059	89.57	4.495	62.930	87.51
2010	2nd	15	1.47	0.386	5.796	1.44	6,225	8.736	131.044	6,159	91.61	4.518	67.763	88.78
2010	3rd	16	1.50	0.405	6.482	1.44	6,298	8.748	139.968	6,261	94.44	4.548	72.767	90.06
		136		23.4	6.066	50.848		88.835	137.904	1,177.768		1,297.5	70.287	602.313
			a' =	-0.002				0.016				0.014		
			b' =	0.397				8.479				4.271		

16 Point -	Annual Trend	0.992	-0.8%		1.068	6.8%		1.059	5.9%
15 Point -	Annual Trend	0.993	-0.7%		1.070	7.0%		1.063	6.3%
14 Point -	Annual Trend	0.995	-0.5%		1.072	7.2%		1.066	6.6%
13 Point -	Annual Trend	0.996	-0.4%		1.074	7.4%		1.070	7.0%
12 Point -	Annual Trend	1.000	0.0%		1.077	7.7%		1.077	7.7%
11 Point -	Annual Trend	1.008	0.8%		1.080	8.0%		1.088	8.8%
10 Point -	Annual Trend	1.017	1.7%		1.081	8.1%		1.100	10.0%
9 Point -	Annual Trend	1.025	2.5%		1.086	8.6%		1.113	11.3%
8 Point -	Annual Trend	1.034	3.4%		1.089	8.9%		1.126	12.6%
7 Point -	Annual Trend	1.039	3.9%		1.087	8.7%		1.129	12.9%
6 Point -	Annual Trend	1.041	4.1%		1.084	8.4%		1.129	12.9%
5 Point -	Annual Trend	1.046	4.6%		1.075	7.5%		1.125	12.5%
4 Point -	Annual Trend	1.057	5.7%		1.060	6.0%		1.120	12.0%
Selected	Annual Trend		0.03			0.07		1.100	10.0%

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VI

Collision

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
2006	3rd	0	0												
2006	4th	1	1	5.54	1.711	1.711	5.65	3,028	8.016	8.016	3,052	167.64	5.122	5.122	172.31
2007	1st	2	4	5.59	1.721	3.442	5.64	3,026	8.015	16.030	3,044	169.15	5.131	10.262	171.72
2007	2nd	3	9	5.65	1.731	5.192	5.64	3,021	8.013	24.040	3,036	170.54	5.139	15.417	171.13
2007	3rd	4	16	5.68	1.736	6.946	5.63	3,017	8.012	32.048	3,028	171.26	5.143	20.573	170.55
2007	4th	5	25	5.73	1.746	8.729	5.63	3,015	8.011	40.056	3,020	172.75	5.152	25.759	169.96
2008	1st	6	36	5.71	1.741	10.448	5.62	3,035	8.018	48.108	3,012	173.15	5.154	30.925	169.38
2008	2nd	7	49	5.68	1.737	12.162	5.62	3,030	8.016	56.114	3,004	172.19	5.149	36.040	168.80
2008	3rd	8	64	5.65	1.732	13.854	5.61	3,019	8.013	64.101	2,996	170.59	5.139	41.114	168.22
2008	4th	9	81	5.57	1.718	15.460	5.61	3,027	8.015	72.137	2,989	168.64	5.128	46.150	167.64
2009	1st	10	100	5.56	1.716	17.162	5.60	2,998	8.006	80.058	2,981	166.81	5.117	51.168	167.07
2009	2nd	11	121	5.54	1.712	18.835	5.60	2,984	8.001	88.011	2,973	165.35	5.108	56.189	166.50
2009	3rd	12	144	5.56	1.715	20.578	5.60	2,971	7.997	95.959	2,965	165.05	5.106	61.275	165.93
2009	4th	13	169	5.56	1.716	22.313	5.59	2,950	7.990	103.864	2,957	164.14	5.101	66.309	165.36
2010	1st	14	196	5.58	1.720	24.075	5.59	2,925	7.981	111.734	2,950	163.28	5.095	71.336	164.79
2010	2nd	15	225	5.59	1.720	25.804	5.58	2,915	7.977	119.662	2,942	162.81	5.093	76.388	164.22
2010	3rd	16	256	5.61	1.724	27.592	5.58	2,925	7.981	127.699	2,934	164.10	5.100	81.608	163.66
		136	1,496	89.8	27.598	234.302		47,885	128.062	1,087.637		2,687.5	81.977	695.636	
				a' =	-0.001			-0.003				-0.003			
				b' =	1.732			8.026				5.153			

16 Point -	Annual Trend	0.997	-0.3%		0.990	-1.0%		0.986	-1.4%
15 Point -	Annual Trend	0.995	-0.5%		0.989	-1.1%		0.983	-1.7%
14 Point -	Annual Trend	0.993	-0.7%		0.988	-1.2%		0.980	-2.0%
13 Point -	Annual Trend	0.991	-0.9%		0.986	-1.4%		0.978	-2.2%
12 Point -	Annual Trend	0.991	-0.9%		0.984	-1.6%		0.976	-2.4%
11 Point -	Annual Trend	0.993	-0.7%		0.982	-1.8%		0.975	-2.5%
10 Point -	Annual Trend	0.996	-0.4%		0.981	-1.9%		0.977	-2.3%
9 Point -	Annual Trend	0.999	-0.1%		0.980	-2.0%		0.979	-2.1%
8 Point -	Annual Trend	1.004	0.4%		0.979	-2.1%		0.983	-1.7%
7 Point -	Annual Trend	1.007	0.7%		0.981	-1.9%		0.987	-1.3%
6 Point -	Annual Trend	1.009	0.9%		0.981	-1.9%		0.990	-1.0%
5 Point -	Annual Trend	1.009	0.9%		0.983	-1.7%		0.992	-0.8%
4 Point -	Annual Trend	1.010	1.0%		0.989	-1.1%		0.999	-0.1%
Selected	Annual Trend		0.01			0		1.010	1.0%

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VI

Comprehensive

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
2006	3rd	0												
2006	4th	1	6.04	1.798	1.798	5.76	1,068	6.973	6.973	1,102	64.48	4.166	4.166	63.42
2007	1st	2	5.91	1.776	3.553	5.79	1,083	6.987	13.975	1,105	63.99	4.159	8.317	64.02
2007	2nd	3	5.85	1.766	5.297	5.83	1,066	6.972	20.915	1,108	62.32	4.132	12.397	64.63
2007	3rd	4	5.81	1.759	7.038	5.87	1,068	6.974	27.895	1,111	62.05	4.128	16.512	65.24
2007	4th	5	5.79	1.757	8.784	5.91	1,067	6.973	34.863	1,114	61.82	4.124	20.621	65.86
2008	1st	6	5.80	1.759	10.552	5.95	1,078	6.983	41.898	1,118	62.58	4.137	24.819	66.48
2008	2nd	7	5.97	1.787	12.507	5.99	1,157	7.053	49.374	1,121	69.06	4.235	29.645	67.11
2008	3rd	8	6.01	1.793	14.348	6.03	1,196	7.086	56.691	1,124	71.86	4.275	34.197	67.75
2008	4th	9	5.99	1.789	16.104	6.07	1,248	7.129	64.164	1,127	74.70	4.313	38.821	68.39
2009	1st	10	6.00	1.792	17.920	6.11	1,245	7.127	71.268	1,131	74.71	4.314	43.137	69.04
2009	2nd	11	5.96	1.785	19.639	6.15	1,226	7.112	78.231	1,134	73.12	4.292	47.214	69.69
2009	3rd	12	6.04	1.799	21.588	6.19	1,197	7.087	85.050	1,137	72.34	4.281	51.376	70.35
2009	4th	13	6.23	1.829	23.777	6.23	1,153	7.050	91.656	1,141	71.83	4.274	55.565	71.02
2010	1st	14	6.37	1.851	25.915	6.27	1,117	7.018	98.259	1,144	71.12	4.264	59.701	71.69
2010	2nd	15	6.47	1.867	28.010	6.31	1,058	6.964	104.458	1,147	68.45	4.226	63.391	72.37
2010	3rd	16	6.56	1.882	30.104	6.35	1,023	6.931	110.892	1,151	67.16	4.207	67.314	73.05
		136		96.8	28.790	246.934		18.050	112.421	956.562		1,091.6	67.528	577.193
			a' =	0.007				0.003			0.009			
			b' =	1.744				7.002			4.140			

16 Point -	Annual Trend	1.026	2.6%		1.012	1.2%		1.038	3.8%
15 Point -	Annual Trend	1.032	3.2%		1.008	0.8%		1.040	4.0%
14 Point -	Annual Trend	1.036	3.6%		1.004	0.4%		1.041	4.1%
13 Point -	Annual Trend	1.040	4.0%		0.996	-0.4%		1.036	3.6%
12 Point -	Annual Trend	1.043	4.3%		0.983	-1.7%		1.026	2.6%
11 Point -	Annual Trend	1.044	4.4%		0.964	-3.6%		1.006	0.6%
10 Point -	Annual Trend	1.045	4.5%		0.935	-6.5%		0.977	-2.3%
9 Point -	Annual Trend	1.051	5.1%		0.911	-8.9%		0.958	-4.2%
8 Point -	Annual Trend	1.061	6.1%		0.887	-11.3%		0.941	-5.9%
7 Point -	Annual Trend	1.072	7.2%		0.873	-12.7%		0.935	-6.5%
6 Point -	Annual Trend	1.084	8.4%		0.861	-13.9%		0.934	-6.6%
5 Point -	Annual Trend	1.085	8.5%		0.852	-14.8%		0.924	-7.6%
4 Point -	Annual Trend	1.072	7.2%		0.848	-15.2%		0.909	-9.1%
Selected	Annual Trend		0.03			0		1.030	3.0%

Private Passenger Automobile Fast Track Data - Third Quarter 2010

Exhibit VII

Bodily Injury

<u>4 Qtrs Ending</u>		<u>Pure Premium</u>	<u>Rolling Accident Year Ending</u>	<u>Rolling Accident Year Pure Prem</u>	<u>Retrospective Trend to 3/31/2010</u>
2006	4th	114.98			
2007	1st	114.90			
2007	2nd	115.19			
2007	3rd	116.00	09/30/07	116.00	1.078
2007	4th	116.85	12/31/07	116.85	1.070
2008	1st	118.06			
2008	2nd	119.75			
2008	3rd	120.28	09/30/08	120.28	1.040
2008	4th	120.81	12/31/08	120.81	1.035
2009	1st	120.43			
2009	2nd	120.65			
2009	3rd	121.65	09/30/09	121.65	1.028
2009	4th	122.00	12/31/09	122.00	1.025
2010	1st	122.81			
2010	2nd	123.60			
2010	3rd	125.07			

**SENTRY INSURANCE
PERSONAL AUTOMOBILE
COUNTRYWIDE UNDERWRITING EXPENSES**

Exhibit VIII

(000's omitted)	<u>2007</u>	<u>2008</u>	<u>2009</u>	Selected	
				<u>Liability</u>	<u>Physical Damage</u>
Direct Written Premium	\$66,853	\$67,442	\$68,289		
Adjusted Written Premium*	\$80,541	\$81,445	\$81,590		
Direct Earned Premium	70,055	71,279	72,009		
Commissions and Other Acquisition	27,379	22,231	23,775		
Adjusted	20,768	\$22,231	\$23,775		
	25.8%	27.3%	29.1%	27.3%	27.3%
General (excl pension)	13,993	7,117	7,396		
Adjusted	11,704	\$7,117	\$7,396		
	14.5%	8.7%	9.1%	9.9%	9.9%
Countrywide Premium Tax	1,772	1,567	837		
	2.2%	1.9%	1.0%	2.3%	2.3%
Total - Standard	\$43,144	\$30,915	\$32,008		
	53.6%	38.0%	39.2%	39.5%	39.5%
Profit after Investment Income				5.0%	4.0%
Assigned risk load				0.0%	0.0%
Payback Premium Return				17.4%	17.7%
Pensions	1,916	905	539	2.4%	2.4%
Total Underwriting Expenses				64.3%	63.6%

NOTE: The selected premium taxes are based on Arkansas premium taxes.

* Adjustment to Written premium is adding the Payback returns back into the premium
Adjustments to expenses is excluding the costs due to the acquisition of Viking Insurance Company.

**INTERNAL RATE of RETURN MODEL:
Determination of Profit Provision
Standard Auto Liability**

Exhibit IX.1-A

Underlying Assumptions

(1)	Expected Loss Ratio	45.04%
(2)	Expected Losses	\$45,042
(3)	Written Premium	\$100,000
(4)	Combined Ratio	96.83%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	0.56%
(6a)	After-Tax Portfolio Yield	3.01%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(9)	General Expense (Fixed)	24.8%
(10)	Premium Taxes	1.7%
(11)	Commission and O/A (Variable)	14.9%
(12)	Dividends	0.0%
(13)	Residual Market	0.0%
	<u>Total Expense To Premium</u>	<u>41.4%</u>

Loss Based Expenses % of Loss % of Prem

(14)	ULAE	16.3%	7.4%
(15)	ALAE	6.8%	3.1%
(16)	Loss Based Taxes	0.0%	0.0%
	<u>Total Expense To Loss</u>	<u>23.1%</u>	<u>10.4%</u>

(17)	Internal Rate of Return	7.8%
(18)	Profit & Cont Provision	3.2%

SUMMARY of U/W CASH FLOWS
Determination of Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Month	Premium	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE	U/W Flow incl 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	\$14,417	-\$2,143	-\$7,450	\$0	-\$207	\$0	\$0	-\$211	-\$9	\$4,396	\$1,965	\$6,361	\$6,361
2	\$7,750	-\$2,143	\$0	\$0	-\$606	\$0	\$0	-\$305	-\$25	\$4,670	-\$631	\$4,039	\$10,400
3	\$7,500	-\$2,143	\$0	\$0	-\$977	\$0	\$0	-\$360	-\$36	\$3,984	-\$621	\$3,362	\$13,763
4	\$7,500	-\$2,205	\$0	\$0	-\$1,172	\$0	\$0	-\$368	-\$44	\$3,711	-\$595	\$3,116	\$16,878
5	\$6,833	-\$2,205	\$0	\$0	-\$1,295	\$0	\$0	-\$402	-\$39	\$2,893	-\$592	\$2,301	\$19,180
6	\$6,000	-\$2,205	\$0	\$0	-\$1,460	\$0	\$0	-\$409	-\$35	\$1,890	-\$588	\$1,302	\$20,482
7	\$14,417	-\$2,205	-\$7,450	\$0	-\$1,438	\$0	\$0	-\$392	-\$42	\$2,889	\$2,019	\$4,908	\$25,390
8	\$7,750	-\$2,205	\$0	\$0	-\$1,692	\$0	\$0	-\$433	-\$35	\$3,386	-\$582	\$2,804	\$28,194
9	\$7,500	-\$2,205	\$0	\$0	-\$1,661	\$0	\$0	-\$412	-\$49	\$3,173	-\$583	\$2,590	\$30,783
10	\$7,500	-\$2,205	\$0	\$0	-\$2,115	\$0	\$0	-\$465	-\$40	\$2,674	-\$572	\$2,102	\$32,886
11	\$6,833	-\$2,205	\$0	\$0	-\$1,852	\$0	\$0	-\$419	-\$33	\$2,325	-\$579	\$1,746	\$34,632
12	\$6,000	-\$2,205	\$0	\$0	-\$2,326	\$0	\$0	-\$492	-\$35	\$943	-\$567	\$376	\$35,008
13	\$0	-\$62	\$0	\$0	-\$1,851	\$0	\$0	-\$282	-\$18	-\$2,213	\$19	-\$2,194	\$32,814
14	\$0	-\$62	\$0	\$0	-\$1,251	\$0	\$0	-\$149	-\$97	-\$1,558	\$57	-\$1,501	\$31,313
15	\$0	-\$62	\$0	\$0	-\$1,667	\$0	\$0	-\$176	-\$30	-\$1,935	\$67	-\$1,869	\$29,444
16	\$0	\$0	\$0	\$0	-\$1,611	\$0	\$0	-\$158	-\$23	-\$1,793	\$43	-\$1,750	\$27,694
17	\$0	\$0	\$0	\$0	-\$1,332	\$0	\$0	-\$129	-\$12	-\$1,473	\$35	-\$1,437	\$26,257
18	\$0	\$0	\$0	\$0	-\$1,548	\$0	\$0	-\$141	-\$30	-\$1,719	\$41	-\$1,678	\$24,579
19	\$0	\$0	\$0	\$0	-\$1,025	\$0	\$0	-\$97	-\$29	-\$1,151	\$28	-\$1,123	\$23,455
20	\$0	\$0	\$0	\$0	-\$872	\$0	\$0	-\$83	-\$42	-\$997	\$24	-\$973	\$22,482
21	\$0	\$0	\$0	\$0	-\$1,134	\$0	\$0	-\$101	-\$40	-\$1,275	\$31	-\$1,245	\$21,238
22	\$0	\$0	\$0	\$0	-\$1,028	\$0	\$0	-\$93	-\$59	-\$1,180	\$28	-\$1,152	\$20,086
23	\$0	\$0	\$0	\$0	-\$607	\$0	\$0	-\$55	-\$46	-\$708	\$17	-\$691	\$19,395
24	\$0	\$0	\$0	\$0	-\$875	\$0	\$0	-\$78	-\$43	-\$995	\$24	-\$971	\$18,424
25	\$0	\$0	\$0	\$0	-\$914	\$0	\$0	-\$81	-\$67	-\$1,062	\$37	-\$1,025	\$17,399
26	\$0	\$0	\$0	\$0	-\$523	\$0	\$0	-\$47	-\$43	-\$612	\$14	-\$598	\$16,801
27	\$0	\$0	\$0	\$0	-\$587	\$0	\$0	-\$53	-\$26	-\$665	\$15	-\$650	\$16,151
28	\$0	\$0	\$0	\$0	-\$569	\$0	\$0	-\$50	-\$62	-\$680	\$16	-\$665	\$15,487
29	\$0	\$0	\$0	\$0	-\$590	\$0	\$0	-\$52	-\$28	-\$670	\$16	-\$654	\$14,832
30	\$0	\$0	\$0	\$0	-\$444	\$0	\$0	-\$40	-\$61	-\$544	\$13	-\$532	\$14,300
31	\$0	\$0	\$0	\$0	-\$774	\$0	\$0	-\$65	-\$62	-\$902	\$21	-\$881	\$13,420
32	\$0	\$0	\$0	\$0	-\$567	\$0	\$0	-\$49	-\$57	-\$673	\$16	-\$657	\$12,762
33	\$0	\$0	\$0	\$0	-\$374	\$0	\$0	-\$33	-\$50	-\$457	\$11	-\$446	\$12,316
34	\$0	\$0	\$0	\$0	-\$568	\$0	\$0	-\$48	-\$66	-\$683	\$16	-\$667	\$11,650
35	\$0	\$0	\$0	\$0	-\$273	\$0	\$0	-\$24	-\$64	-\$361	\$8	-\$352	\$11,297
36	\$0	\$0	\$0	\$0	-\$347	\$0	\$0	-\$29	-\$78	-\$454	\$11	-\$443	\$10,854
37	\$0	\$0	\$0	\$0	-\$454	\$0	\$0	-\$39	-\$74	-\$567	\$13	-\$554	\$10,300
38	\$0	\$0	\$0	\$0	-\$199	\$0	\$0	-\$18	-\$51	-\$268	\$6	-\$261	\$10,039
39	\$0	\$0	\$0	\$0	-\$499	\$0	\$0	-\$42	-\$72	-\$612	\$14	-\$598	\$9,441
40	\$0	\$0	\$0	\$0	-\$541	\$0	\$0	-\$46	-\$69	-\$655	\$15	-\$640	\$8,800
41	\$0	\$0	\$0	\$0	-\$423	\$0	\$0	-\$36	-\$56	-\$514	\$12	-\$502	\$8,298
42	\$0	\$0	\$0	\$0	-\$414	\$0	\$0	-\$35	-\$70	-\$519	\$12	-\$507	\$7,792
43	\$0	\$0	\$0	\$0	-\$254	\$0	\$0	-\$22	-\$70	-\$345	\$8	-\$337	\$7,455
44	\$0	\$0	\$0	\$0	-\$351	\$0	\$0	-\$30	-\$63	-\$444	\$10	-\$434	\$7,021
45	\$0	\$0	\$0	\$0	-\$171	\$0	\$0	-\$14	-\$58	-\$243	\$6	-\$238	\$6,783
46	\$0	\$0	\$0	\$0	-\$320	\$0	\$0	-\$27	-\$70	-\$416	\$10	-\$406	\$6,377
47	\$0	\$0	\$0	\$0	-\$195	\$0	\$0	-\$16	-\$61	-\$272	\$6	-\$265	\$6,111
48	\$0	\$0	\$0	\$0	-\$283	\$0	\$0	-\$23	-\$70	-\$376	\$9	-\$367	\$5,744
49	\$0	\$0	\$0	\$0	-\$307	\$0	\$0	-\$26	-\$56	-\$388	\$9	-\$379	\$5,365
50	\$0	\$0	\$0	\$0	-\$256	\$0	\$0	-\$22	-\$50	-\$327	\$8	-\$319	\$5,046
51	\$0	\$0	\$0	\$0	-\$229	\$0	\$0	-\$19	-\$42	-\$291	\$7	-\$284	\$4,762
52	\$0	\$0	\$0	\$0	-\$113	\$0	\$0	-\$10	-\$62	-\$185	\$4	-\$181	\$4,581
53	\$0	\$0	\$0	\$0	-\$134	\$0	\$0	-\$11	-\$41	-\$185	\$4	-\$181	\$4,400
54	\$0	\$0	\$0	\$0	-\$195	\$0	\$0	-\$16	-\$51	-\$262	\$6	-\$255	\$4,145
55	\$0	\$0	\$0	\$0	-\$187	\$0	\$0	-\$16	-\$41	-\$244	\$6	-\$238	\$3,906
56	\$0	\$0	\$0	\$0	-\$86	\$0	\$0	-\$7	-\$41	-\$133	\$3	-\$130	\$3,776
57	\$0	\$0	\$0	\$0	-\$109	\$0	\$0	-\$9	-\$45	-\$163	\$4	-\$160	\$3,616
58	\$0	\$0	\$0	\$0	-\$93	\$0	\$0	-\$8	-\$38	-\$139	\$3	-\$135	\$3,481
59	\$0	\$0	\$0	\$0	-\$177	\$0	\$0	-\$15	-\$45	-\$237	\$6	-\$232	\$3,249
60	\$0	\$0	\$0	\$0	-\$115	\$0	\$0	-\$9	-\$34	-\$158	\$4	-\$154	\$3,095
61	\$0	\$0	\$0	\$0	-\$120	\$0	\$0	-\$10	-\$19	-\$149	\$3	-\$146	\$2,950
62	\$0	\$0	\$0	\$0	-\$61	\$0	\$0	-\$5	-\$13	-\$78	\$2	-\$77	\$2,873
63	\$0	\$0	\$0	\$0	-\$81	\$0	\$0	-\$7	-\$25	-\$113	\$3	-\$110	\$2,763
64	\$0	\$0	\$0	\$0	-\$98	\$0	\$0	-\$8	-\$28	-\$134	\$3	-\$131	\$2,632
65	\$0	\$0	\$0	\$0	-\$61	\$0	\$0	-\$5	-\$16	-\$82	\$2	-\$80	\$2,552
66	\$0	\$0	\$0	\$0	-\$27	\$0	\$0	-\$2	-\$16	-\$46	\$1	-\$44	\$2,507
67	\$0	\$0	\$0	\$0	-\$252	\$0	\$0	-\$21	-\$11	-\$284	\$7	-\$277	\$2,230
68	\$0	\$0	\$0	\$0	\$28	\$0	\$0	\$2	-\$13	\$18	\$0	\$17	\$2,247
69	\$0	\$0	\$0	\$0	-\$34	\$0	\$0	-\$3	-\$9	-\$46	\$1	-\$45	\$2,202
70	\$0	\$0	\$0	\$0	-\$28	\$0	\$0	-\$2	-\$10	-\$41	\$1	-\$40	\$2,162
71	\$0	\$0	\$0	\$0	-\$47	\$0	\$0	-\$4	-\$7	-\$58	\$1	-\$56	\$2,106
72	\$0	\$0	\$0	\$0	-\$26	\$0	\$0	-\$2	-\$15	-\$43	\$1	-\$42	\$2,064
	\$100,000	-\$26,460	-\$14,900	\$0	-\$45,042	\$0	\$0	-\$7,360	-\$3,063	\$3,175	-\$1,111	\$2,064	

SUMMARY of FIT on UNDERWRITING
Determination of Profit Provision

Exhibit IX.3-A

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	-\$427	-\$427	0.936121	-\$4,195	-\$3,927	-\$4,354	-\$5,614	\$1,965
2	-\$936	-\$1,364	0.936121	-\$7,881	-\$7,377	-\$4,387	\$1,803	-\$631
3	-\$1,373	-\$2,737	0.936121	-\$11,130	-\$10,419	-\$4,415	\$1,776	-\$621
4	-\$1,584	-\$4,321	0.936121	-\$14,168	-\$13,263	-\$4,428	\$1,700	-\$595
5	-\$1,735	-\$6,056	0.936121	-\$17,054	-\$15,965	-\$4,438	\$1,691	-\$592
6	-\$1,905	-\$7,961	0.936121	-\$19,772	-\$18,509	-\$4,449	\$1,680	-\$588
7	-\$1,872	-\$9,833	0.936121	-\$22,521	-\$21,083	-\$4,446	-\$5,768	\$2,019
8	-\$2,159	-\$11,992	0.936121	-\$24,984	-\$23,388	-\$4,465	\$1,664	-\$582
9	-\$2,122	-\$14,115	0.936121	-\$27,484	-\$25,729	-\$4,462	\$1,666	-\$583
10	-\$2,621	-\$16,735	0.936121	-\$29,486	-\$27,602	-\$4,494	\$1,634	-\$572
11	-\$2,303	-\$19,039	0.936121	-\$31,804	-\$29,773	-\$4,474	\$1,654	-\$579
12	-\$2,852	-\$21,891	0.936121	-\$33,574	-\$31,430	-\$4,509	\$1,619	-\$567
13	-\$2,151	-\$24,042	0.931486	-\$31,423	-\$29,270	\$8	-\$53	\$19
14	-\$1,497	-\$25,539	0.931486	-\$29,927	-\$27,876	-\$103	-\$164	\$57
15	-\$1,874	-\$27,412	0.931486	-\$28,053	-\$26,131	-\$128	-\$190	\$67
16	-\$1,793	-\$29,205	0.931486	-\$26,260	-\$24,461	-\$123	-\$123	\$43
17	-\$1,473	-\$30,678	0.931486	-\$24,788	-\$23,089	-\$101	-\$101	\$35
18	-\$1,719	-\$32,397	0.931486	-\$23,068	-\$21,488	-\$118	-\$118	\$41
19	-\$1,151	-\$33,548	0.931486	-\$21,917	-\$20,416	-\$79	-\$79	\$28
20	-\$997	-\$34,545	0.931486	-\$20,921	-\$19,487	-\$68	-\$68	\$24
21	-\$1,275	-\$35,820	0.931486	-\$19,645	-\$18,299	-\$87	-\$87	\$31
22	-\$1,180	-\$37,000	0.931486	-\$18,465	-\$17,200	-\$81	-\$81	\$28
23	-\$708	-\$37,708	0.931486	-\$17,757	-\$16,541	-\$48	-\$48	\$17
24	-\$995	-\$38,703	0.931486	-\$16,762	-\$15,614	-\$68	-\$68	\$24
25	-\$1,062	-\$39,765	0.933510	-\$15,700	-\$14,656	-\$105	-\$105	\$37
26	-\$612	-\$40,377	0.933510	-\$15,088	-\$14,085	-\$41	-\$41	\$14
27	-\$665	-\$41,042	0.933510	-\$14,423	-\$13,464	-\$44	-\$44	\$15
28	-\$680	-\$41,722	0.933510	-\$13,743	-\$12,829	-\$45	-\$45	\$16
29	-\$670	-\$42,392	0.933510	-\$13,073	-\$12,204	-\$45	-\$45	\$16
30	-\$544	-\$42,937	0.933510	-\$12,528	-\$11,695	-\$36	-\$36	\$13
31	-\$902	-\$43,838	0.933510	-\$11,627	-\$10,854	-\$60	-\$60	\$21
32	-\$673	-\$44,511	0.933510	-\$10,954	-\$10,225	-\$45	-\$45	\$16
33	-\$457	-\$44,968	0.933510	-\$10,497	-\$9,799	-\$30	-\$30	\$11
34	-\$683	-\$45,651	0.933510	-\$9,814	-\$9,162	-\$45	-\$45	\$16
35	-\$361	-\$46,011	0.933510	-\$9,454	-\$8,825	-\$24	-\$24	\$8
36	-\$454	-\$46,466	0.933510	-\$9,000	-\$8,401	-\$30	-\$30	\$11
37	-\$567	-\$47,033	0.933510	-\$8,433	-\$7,872	-\$38	-\$38	\$13
38	-\$268	-\$47,300	0.933510	-\$8,165	-\$7,622	-\$18	-\$18	\$6
39	-\$612	-\$47,913	0.933510	-\$7,553	-\$7,051	-\$41	-\$41	\$14
40	-\$655	-\$48,568	0.933510	-\$6,897	-\$6,439	-\$44	-\$44	\$15
41	-\$514	-\$49,082	0.933510	-\$6,383	-\$5,959	-\$34	-\$34	\$12
42	-\$519	-\$49,601	0.933510	-\$5,864	-\$5,474	-\$35	-\$35	\$12
43	-\$345	-\$49,946	0.933510	-\$5,519	-\$5,153	-\$23	-\$23	\$8
44	-\$444	-\$50,390	0.933510	-\$5,075	-\$4,738	-\$30	-\$30	\$10
45	-\$243	-\$50,633	0.933510	-\$4,832	-\$4,511	-\$16	-\$16	\$6
46	-\$416	-\$51,049	0.933510	-\$4,416	-\$4,122	-\$28	-\$28	\$10
47	-\$272	-\$51,321	0.933510	-\$4,144	-\$3,869	-\$18	-\$18	\$6
48	-\$376	-\$51,697	0.933510	-\$3,768	-\$3,518	-\$25	-\$25	\$9
49	-\$388	-\$52,085	0.933510	-\$3,380	-\$3,155	-\$26	-\$26	\$9
50	-\$327	-\$52,412	0.933510	-\$3,053	-\$2,850	-\$22	-\$22	\$8
51	-\$291	-\$52,703	0.933510	-\$2,763	-\$2,579	-\$19	-\$19	\$7
52	-\$185	-\$52,888	0.933510	-\$2,578	-\$2,406	-\$12	-\$12	\$4
53	-\$185	-\$53,073	0.933510	-\$2,392	-\$2,233	-\$12	-\$12	\$4
54	-\$262	-\$53,335	0.933510	-\$2,131	-\$1,989	-\$17	-\$17	\$6
55	-\$244	-\$53,579	0.933510	-\$1,887	-\$1,761	-\$16	-\$16	\$6
56	-\$133	-\$53,712	0.933510	-\$1,753	-\$1,637	-\$9	-\$9	\$3
57	-\$163	-\$53,875	0.933510	-\$1,590	-\$1,484	-\$11	-\$11	\$4
58	-\$139	-\$54,014	0.933510	-\$1,451	-\$1,355	-\$9	-\$9	\$3
59	-\$237	-\$54,251	0.933510	-\$1,214	-\$1,133	-\$16	-\$16	\$6
60	-\$158	-\$54,409	0.933510	-\$1,056	-\$986	-\$10	-\$10	\$4
61	-\$149	-\$54,558	0.933510	-\$907	-\$847	-\$10	-\$10	\$3
62	-\$78	-\$54,637	0.933510	-\$829	-\$774	-\$5	-\$5	\$2
63	-\$113	-\$54,750	0.933510	-\$716	-\$668	-\$8	-\$8	\$3
64	-\$134	-\$54,883	0.933510	-\$582	-\$543	-\$9	-\$9	\$3
65	-\$82	-\$54,965	0.933510	-\$500	-\$467	-\$5	-\$5	\$2
66	-\$46	-\$55,011	0.933510	-\$454	-\$424	-\$3	-\$3	\$1
67	-\$284	-\$55,295	0.933510	-\$170	-\$159	-\$19	-\$19	\$7
68	\$18	-\$55,277	0.933510	-\$188	-\$176	\$1	\$1	\$0
69	-\$46	-\$55,323	0.933510	-\$142	-\$133	-\$3	-\$3	\$1
70	-\$41	-\$55,364	0.933510	-\$101	-\$94	-\$3	-\$3	\$1
71	-\$58	-\$55,422	0.933510	-\$43	-\$40	-\$4	-\$4	\$1
72	-\$43	-\$55,465	0.933510	\$0	\$0	-\$3	-\$3	\$1
	-\$55,465					-\$55,465	\$3,175	-\$1,111

CALCULATION of SURPLUS

Determination of Profit Provision

Month	SURPLUS added (-) or reduced (+) to support:			
	(1)	(2)	(3)	(4)
	PREMIUM	Loss&LAE payments	Underwriting Profit	Total SURPLUS
0	-\$35,714	\$0	\$0	-\$35,714
1	\$0	\$1,081	\$297	\$1,378
2	\$0	\$728	\$160	\$888
3	\$0	\$981	\$155	\$1,136
4	\$0	\$1,109	\$155	\$1,264
5	\$0	\$1,197	\$141	\$1,338
6	\$0	\$1,295	\$124	\$1,418
7	\$0	\$1,923	\$297	\$2,221
8	\$0	\$1,442	\$160	\$1,602
9	\$0	\$1,421	\$155	\$1,575
10	\$0	\$1,709	\$155	\$1,864
11	\$0	\$1,525	\$141	\$1,667
12	\$0	\$1,843	\$124	\$1,967
13	\$0	\$1,251	\$0	\$1,251
14	\$0	\$872	\$0	\$872
15	\$0	\$1,090	\$0	\$1,090
16	\$0	\$1,038	\$0	\$1,038
17	\$0	\$853	\$0	\$853
18	\$0	\$996	\$0	\$996
19	\$0	\$667	\$0	\$667
20	\$0	\$577	\$0	\$577
21	\$0	\$739	\$0	\$739
22	\$0	\$684	\$0	\$684
23	\$0	\$410	\$0	\$410
24	\$0	\$576	\$0	\$576
25	\$0	\$615	\$0	\$615
26	\$0	\$354	\$0	\$354
27	\$0	\$385	\$0	\$385
28	\$0	\$394	\$0	\$394
29	\$0	\$388	\$0	\$388
30	\$0	\$315	\$0	\$315
31	\$0	\$522	\$0	\$522
32	\$0	\$390	\$0	\$390
33	\$0	\$264	\$0	\$264
34	\$0	\$395	\$0	\$395
35	\$0	\$209	\$0	\$209
36	\$0	\$263	\$0	\$263
37	\$0	\$328	\$0	\$328
38	\$0	\$155	\$0	\$155
39	\$0	\$355	\$0	\$355
40	\$0	\$380	\$0	\$380
41	\$0	\$298	\$0	\$298
42	\$0	\$301	\$0	\$301
43	\$0	\$200	\$0	\$200
44	\$0	\$257	\$0	\$257
45	\$0	\$141	\$0	\$141
46	\$0	\$241	\$0	\$241
47	\$0	\$157	\$0	\$157
48	\$0	\$218	\$0	\$218
49	\$0	\$225	\$0	\$225
50	\$0	\$189	\$0	\$189
51	\$0	\$168	\$0	\$168
52	\$0	\$107	\$0	\$107
53	\$0	\$107	\$0	\$107
54	\$0	\$151	\$0	\$151
55	\$0	\$141	\$0	\$141
56	\$0	\$77	\$0	\$77
57	\$0	\$95	\$0	\$95
58	\$0	\$80	\$0	\$80
59	\$0	\$137	\$0	\$137
60	\$0	\$91	\$0	\$91
61	\$0	\$86	\$0	\$86
62	\$0	\$45	\$0	\$45
63	\$0	\$65	\$0	\$65
64	\$0	\$77	\$0	\$77
65	\$0	\$48	\$0	\$48
66	\$0	\$26	\$0	\$26
67	\$0	\$164	\$0	\$164
68	\$0	-\$10	\$0	-\$10
69	\$0	\$27	\$0	\$27
70	\$0	\$24	\$0	\$24
71	\$0	\$33	\$0	\$33
72	\$0	\$25	\$0	\$25
	-\$35,714	\$35,714	\$2,064	\$2,064

**INTERNAL RATE of RETURN MODEL:
Determination of Profit Provision
Standard Auto Physical Damage**

Exhibit IX.1-B

Underlying Assumptions

(1)	Expected Loss Ratio	50.88%
(2)	Expected Losses	\$50,878
(3)	Written Premium	\$100,000
(4)	Combined Ratio	98.73%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	0.18%
(6a)	After-Tax Portfolio Yield	3.01%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(9)	General Expense (Fixed)	24.8%
(10)	Premium Taxes	1.7%
(11)	Commission and O/A (Variable)	14.9%
(12)	Dividends	0.0%
(13)	Residual Market	0.0%
	<u>Total Expense To Premium</u>	<u>41.4%</u>

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(14)	ULAE	11.3%	5.7%
(15)	ALAE	1.5%	0.8%
(16)	Loss Based Taxes	0.0%	0.0%
	<u>Total Expense To Loss</u>	<u>12.8%</u>	<u>6.5%</u>

(17)	Internal Rate of Return	7.8%
(18)	Profit & Cont Provision	1.3%

SUMMARY of U/W CASH FLOWS
Determination of Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Month	Premium	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE	U/W Flow incl 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	\$14,417	-\$2,143	-\$7,450	\$0	-\$2,726	\$0	\$0	-\$344	-\$1	\$1,752	\$2,101	\$3,852	\$3,852
2	\$7,750	-\$2,143	\$0	\$0	-\$4,435	\$0	\$0	-\$468	-\$1	\$703	-\$492	\$211	\$4,063
3	\$7,500	-\$2,143	\$0	\$0	-\$5,379	\$0	\$0	-\$557	-\$6	-\$586	-\$483	-\$1,069	\$2,994
4	\$7,500	-\$2,205	\$0	\$0	-\$4,532	\$0	\$0	-\$491	-\$18	\$255	-\$469	-\$215	\$2,780
5	\$6,833	-\$2,205	\$0	\$0	-\$4,642	\$0	\$0	-\$504	-\$12	-\$530	-\$468	-\$998	\$1,782
6	\$6,000	-\$2,205	\$0	\$0	-\$4,942	\$0	\$0	-\$524	-\$14	-\$1,684	-\$466	-\$2,150	-\$368
7	\$14,417	-\$2,205	-\$7,450	\$0	-\$4,435	\$0	\$0	-\$481	-\$3	-\$157	\$2,137	\$1,980	\$1,612
8	\$7,750	-\$2,205	\$0	\$0	-\$4,448	\$0	\$0	-\$486	-\$11	\$601	-\$470	\$131	\$1,742
9	\$7,500	-\$2,205	\$0	\$0	-\$3,826	\$0	\$0	-\$435	-\$3	\$1,030	-\$476	\$555	\$2,297
10	\$7,500	-\$2,205	\$0	\$0	-\$4,137	\$0	\$0	-\$456	-\$73	\$628	-\$472	\$156	\$2,453
11	\$6,833	-\$2,205	\$0	\$0	-\$4,099	\$0	\$0	-\$440	-\$54	\$36	-\$473	-\$437	\$2,017
12	\$6,000	-\$2,205	\$0	\$0	-\$4,922	\$0	\$0	-\$517	-\$26	-\$1,669	-\$466	-\$2,135	-\$118
13	\$0	-\$62	\$0	\$0	-\$2,385	\$0	\$0	-\$203	-\$26	-\$2,675	\$67	-\$2,608	-\$2,726
14	\$0	-\$62	\$0	\$0	\$43	\$0	\$0	-\$14	-\$68	-\$101	\$22	-\$79	-\$2,805
15	\$0	-\$62	\$0	\$0	\$515	\$0	\$0	\$19	-\$1	\$472	\$14	\$485	-\$2,320
16	\$0	\$0	\$0	\$0	\$497	\$0	\$0	\$23	-\$3	\$516	-\$8	\$509	-\$1,811
17	\$0	\$0	\$0	\$0	\$306	\$0	\$0	\$14	-\$34	\$286	-\$4	\$282	-\$1,529
18	\$0	\$0	\$0	\$0	\$394	\$0	\$0	\$19	\$0	\$413	-\$6	\$407	-\$1,122
19	\$0	\$0	\$0	\$0	\$241	\$0	\$0	\$12	-\$1	\$251	-\$4	\$248	-\$874
20	\$0	\$0	\$0	\$0	\$181	\$0	\$0	\$9	-\$5	\$185	-\$3	\$182	-\$692
21	\$0	\$0	\$0	\$0	\$198	\$0	\$0	\$10	-\$12	\$197	-\$3	\$194	-\$499
22	\$0	\$0	\$0	\$0	\$226	\$0	\$0	\$12	\$0	\$238	-\$4	\$234	-\$265
23	\$0	\$0	\$0	\$0	\$105	\$0	\$0	\$6	-\$11	\$100	-\$1	\$99	-\$166
24	\$0	\$0	\$0	\$0	\$172	\$0	\$0	\$9	-\$1	\$180	-\$3	\$177	\$12
25	\$0	\$0	\$0	\$0	\$118	\$0	\$0	\$6	-\$12	\$112	-\$7	\$105	\$117
26	\$0	\$0	\$0	\$0	\$95	\$0	\$0	\$5	-\$7	\$94	-\$1	\$93	\$210
27	\$0	\$0	\$0	\$0	\$127	\$0	\$0	\$6	-\$2	\$130	-\$1	\$129	\$339
28	\$0	\$0	\$0	\$0	\$85	\$0	\$0	\$5	-\$70	\$19	\$0	\$19	\$358
29	\$0	\$0	\$0	\$0	\$67	\$0	\$0	\$4	-\$2	\$68	-\$1	\$67	\$426
30	\$0	\$0	\$0	\$0	\$36	\$0	\$0	\$2	-\$1	\$37	\$0	\$36	\$462
31	\$0	\$0	\$0	\$0	\$44	\$0	\$0	\$2	-\$14	\$32	\$0	\$32	\$494
32	\$0	\$0	\$0	\$0	\$58	\$0	\$0	\$3	-\$53	\$8	\$0	\$8	\$501
33	\$0	\$0	\$0	\$0	\$54	\$0	\$0	\$3	-\$2	\$54	\$0	\$54	\$555
34	\$0	\$0	\$0	\$0	\$66	\$0	\$0	\$4	-\$9	\$61	\$0	\$61	\$616
35	\$0	\$0	\$0	\$0	\$42	\$0	\$0	\$2	\$0	\$44	\$0	\$43	\$660
36	\$0	\$0	\$0	\$0	\$40	\$0	\$0	\$2	-\$11	\$30	\$0	\$30	\$690
37	\$0	\$0	\$0	\$0	\$33	\$0	\$0	\$2	-\$4	\$31	\$0	\$31	\$720
38	\$0	\$0	\$0	\$0	\$27	\$0	\$0	\$1	-\$3	\$26	\$0	\$26	\$746
39	\$0	\$0	\$0	\$0	\$32	\$0	\$0	-\$1	-\$1	\$31	\$0	\$31	\$777
40	\$0	\$0	\$0	\$0	\$23	\$0	\$0	\$1	\$0	\$24	\$0	\$24	\$801
41	\$0	\$0	\$0	\$0	\$20	\$0	\$0	\$1	\$0	\$21	\$0	\$21	\$822
42	\$0	\$0	\$0	\$0	\$17	\$0	\$0	\$1	-\$21	-\$3	\$0	-\$3	\$819
43	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	-\$6	\$2	\$0	\$2	\$821
44	\$0	\$0	\$0	\$0	\$17	\$0	\$0	\$1	-\$3	\$15	\$0	\$15	\$836
45	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$0	-\$1	\$9	\$0	\$9	\$845
46	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$23	-\$18	\$0	-\$18	\$828
47	\$0	\$0	\$0	\$0	\$26	\$0	\$0	\$1	-\$4	\$22	\$0	\$22	\$850
48	\$0	\$0	\$0	\$0	\$29	\$0	\$0	\$2	-\$30	\$0	\$0	\$0	\$850
49	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	-\$3	\$2	\$0	\$2	\$852
50	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$1	\$3	\$0	\$3	\$854
51	\$0	\$0	\$0	\$0	\$6	\$0	\$0	-\$1	-\$3	\$2	\$0	\$2	\$856
52	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	\$856
53	\$0	\$0	\$0	\$0	\$20	\$0	\$0	\$1	-\$1	\$21	\$0	\$20	\$877
54	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0	\$6	\$0	\$6	\$883
55	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	-\$13	-\$6	\$0	-\$6	\$876
56	\$0	\$0	\$0	\$0	\$17	\$0	\$0	\$1	-\$4	\$14	\$0	\$14	\$891
57	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	\$0	\$8	\$0	\$8	\$899
58	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$11	-\$8	\$0	-\$8	\$891
59	\$0	\$0	\$0	\$0	\$14	\$0	\$0	\$1	-\$7	\$7	\$0	\$7	\$899
60	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$8	-\$5	\$0	-\$5	\$894
61	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$896
62	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	-\$1	\$4	\$0	\$4	\$899
63	\$0	\$0	\$0	\$0	\$3	\$0	\$0	-\$3	\$0	\$0	\$0	\$0	\$900
64	\$0	\$0	\$0	\$0	-\$11	\$0	\$0	-\$1	\$0	-\$12	\$0	-\$12	\$887
65	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	-\$2	\$1	\$0	\$1	\$888
66	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	-\$9	-\$7	\$0	-\$7	\$881
67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$882
68	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	\$0	\$4	\$0	\$4	\$886
69	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$3	-\$2	\$0	-\$2	\$884
70	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$1	\$3	\$0	\$3	\$887
71	\$0	\$0	\$0	\$0	-\$31	\$0	\$0	-\$2	\$0	-\$33	\$0	-\$32	\$854
72	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	-\$31	-\$35	\$0	-\$35	\$819
	\$100,000	-\$26,460	-\$14,900	\$0	-\$50,884	\$0	\$0	-\$5,732	-\$763	\$1,260	-\$441	\$819	

SUMMARY of FIT on UNDERWRITING
Determination of Profit Provision

Exhibit IX.3-B

Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Incremental Loss & LAE <u>Paid</u>	Cumulative Loss & LAE <u>Paid</u>	IRS Discount <u>Factor</u>	Undiscounted Loss & LAE <u>Reserves</u>	Discounted Loss & LAE <u>Reserves</u>	Incurred Loss & LAE <u>for Taxes</u>	Taxable Underwriting <u>Gain or Loss</u>	FIT on Underwriting
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$3,072	-\$3,072	0.976638	-\$1,710	-\$1,670	-\$4,742	-\$6,002	\$2,101
2	-\$4,904	-\$7,976	0.976638	-\$1,588	-\$1,551	-\$4,784	\$1,406	-\$492
3	-\$5,942	-\$13,918	0.976638	-\$427	-\$417	-\$4,809	\$1,381	-\$483
4	-\$5,040	-\$18,958	0.976638	-\$168	-\$164	-\$4,788	\$1,341	-\$469
5	-\$5,158	-\$24,116	0.976638	\$208	\$203	-\$4,790	\$1,338	-\$468
6	-\$5,479	-\$29,596	0.976638	\$906	\$885	-\$4,798	\$1,330	-\$466
7	-\$4,919	-\$34,515	0.976638	\$1,043	\$1,019	-\$4,785	-\$6,107	\$2,137
8	-\$4,944	-\$39,459	0.976638	\$1,206	\$1,178	-\$4,785	\$1,343	-\$470
9	-\$4,265	-\$43,724	0.976638	\$689	\$673	-\$4,770	\$1,359	-\$476
10	-\$4,667	-\$48,390	0.976638	\$574	\$560	-\$4,779	\$1,349	-\$472
11	-\$4,592	-\$52,982	0.976638	\$384	\$375	-\$4,777	\$1,351	-\$473
12	-\$5,464	-\$58,446	0.976638	\$1,067	\$1,042	-\$4,798	\$1,331	-\$466
13	-\$2,613	-\$61,060	0.957713	\$3,680	\$3,524	-\$131	-\$192	\$67
14	-\$39	-\$61,099	0.957713	\$3,720	\$3,562	-\$2	-\$63	\$22
15	\$534	-\$60,566	0.957713	\$3,186	\$3,051	\$23	-\$39	\$14
16	\$516	-\$60,049	0.957713	\$2,670	\$2,557	\$22	\$22	-\$8
17	\$286	-\$59,763	0.957713	\$2,384	\$2,283	\$12	\$12	-\$4
18	\$413	-\$59,350	0.957713	\$1,971	\$1,887	\$17	\$17	-\$6
19	\$251	-\$59,099	0.957713	\$1,719	\$1,647	\$11	\$11	-\$4
20	\$185	-\$58,914	0.957713	\$1,534	\$1,469	\$8	\$8	-\$3
21	\$197	-\$58,717	0.957713	\$1,338	\$1,281	\$8	\$8	-\$3
22	\$238	-\$58,480	0.957713	\$1,100	\$1,054	\$10	\$10	-\$4
23	\$100	-\$58,379	0.957713	\$1,000	\$957	\$4	\$4	-\$1
24	\$180	-\$58,199	0.957713	\$820	\$785	\$8	\$8	-\$3
25	\$112	-\$58,087	0.978513	\$708	\$692	\$19	\$19	-\$7
26	\$94	-\$57,994	0.978513	\$614	\$601	\$2	\$2	-\$1
27	\$130	-\$57,863	0.978513	\$484	\$473	\$3	\$3	-\$1
28	\$19	-\$57,844	0.978513	\$465	\$455	\$0	\$0	\$0
29	\$68	-\$57,776	0.978513	\$397	\$388	\$1	\$1	-\$1
30	\$37	-\$57,740	0.978513	\$360	\$352	\$1	\$1	\$0
31	\$32	-\$57,707	0.978513	\$328	\$321	\$1	\$1	\$0
32	\$8	-\$57,700	0.978513	\$320	\$313	\$0	\$0	\$0
33	\$54	-\$57,645	0.978513	\$266	\$260	\$1	\$1	\$0
34	\$61	-\$57,584	0.978513	\$205	\$200	\$1	\$1	\$0
35	\$44	-\$57,540	0.978513	\$161	\$157	\$1	\$1	\$0
36	\$30	-\$57,510	0.978513	\$131	\$128	\$1	\$1	\$0
37	\$31	-\$57,479	0.978513	\$100	\$98	\$1	\$1	\$0
38	\$26	-\$57,454	0.978513	\$74	\$72	\$1	\$1	\$0
39	\$31	-\$57,422	0.978513	\$43	\$42	\$1	\$1	\$0
40	\$24	-\$57,398	0.978513	\$19	\$18	\$1	\$1	\$0
41	\$21	-\$57,377	0.978513	-\$2	-\$2	\$0	\$0	\$0
42	-\$3	-\$57,380	0.978513	\$1	\$1	\$0	\$0	\$0
43	\$2	-\$57,378	0.978513	-\$2	-\$2	\$0	\$0	\$0
44	\$15	-\$57,363	0.978513	-\$17	-\$17	\$0	\$0	\$0
45	\$9	-\$57,353	0.978513	-\$26	-\$26	\$0	\$0	\$0
46	-\$18	-\$57,371	0.978513	-\$8	-\$8	\$0	\$0	\$0
47	\$22	-\$57,349	0.978513	-\$31	-\$30	\$0	\$0	\$0
48	\$0	-\$57,349	0.978513	-\$31	-\$30	\$0	\$0	\$0
49	\$2	-\$57,347	0.978513	-\$33	-\$32	\$0	\$0	\$0
50	\$3	-\$57,344	0.978513	-\$35	-\$34	\$0	\$0	\$0
51	\$2	-\$57,342	0.978513	-\$37	-\$36	\$0	\$0	\$0
52	\$0	-\$57,342	0.978513	-\$37	-\$36	\$0	\$0	\$0
53	\$21	-\$57,322	0.978513	-\$58	-\$56	\$0	\$0	\$0
54	\$6	-\$57,316	0.978513	-\$64	-\$63	\$0	\$0	\$0
55	-\$6	-\$57,322	0.978513	-\$57	-\$56	\$0	\$0	\$0
56	\$14	-\$57,308	0.978513	-\$72	-\$70	\$0	\$0	\$0
57	\$8	-\$57,299	0.978513	-\$80	-\$79	\$0	\$0	\$0
58	-\$8	-\$57,307	0.978513	-\$72	-\$71	\$0	\$0	\$0
59	\$7	-\$57,300	0.978513	-\$80	-\$78	\$0	\$0	\$0
60	-\$5	-\$57,305	0.978513	-\$75	-\$73	\$0	\$0	\$0
61	\$2	-\$57,303	0.978513	-\$77	-\$75	\$0	\$0	\$0
62	\$4	-\$57,299	0.978513	-\$80	-\$79	\$0	\$0	\$0
63	\$0	-\$57,299	0.978513	-\$81	-\$79	\$0	\$0	\$0
64	-\$12	-\$57,311	0.978513	-\$69	-\$67	\$0	\$0	\$0
65	\$1	-\$57,310	0.978513	-\$69	-\$68	\$0	\$0	\$0
66	-\$7	-\$57,317	0.978513	-\$62	-\$61	\$0	\$0	\$0
67	\$0	-\$57,317	0.978513	-\$63	-\$62	\$0	\$0	\$0
68	\$4	-\$57,313	0.978513	-\$67	-\$65	\$0	\$0	\$0
69	-\$2	-\$57,315	0.978513	-\$65	-\$64	\$0	\$0	\$0
70	\$3	-\$57,311	0.978513	-\$68	-\$67	\$0	\$0	\$0
71	-\$33	-\$57,344	0.978513	-\$35	-\$35	-\$1	-\$1	\$0
72	-\$35	-\$57,380	0.978513	\$0	\$0	-\$1	-\$1	\$0
	-\$57,380					-\$57,380	\$1,260	-\$441

CALCULATION of SURPLUS
Determination of Profit Provision

Exhibit IX.4-B

Month	SURPLUS added (-) or reduced (+) to support:			
	(1) PREMIUM	(2) Loss&LAE payments	(3) Underwriting Profit	(4) Total SURPLUS
0	-\$35,714	\$0	\$0	-\$35,714
1	\$0	\$2,534	\$118	\$2,652
2	\$0	\$2,935	\$63	\$2,999
3	\$0	\$3,518	\$61	\$3,580
4	\$0	\$3,017	\$61	\$3,078
5	\$0	\$3,083	\$56	\$3,139
6	\$0	\$3,264	\$49	\$3,313
7	\$0	\$3,576	\$118	\$3,694
8	\$0	\$2,963	\$63	\$3,027
9	\$0	\$2,581	\$61	\$2,643
10	\$0	\$2,807	\$61	\$2,868
11	\$0	\$2,765	\$56	\$2,821
12	\$0	\$3,255	\$49	\$3,304
13	\$0	\$1,473	\$0	\$1,473
14	\$0	\$27	\$0	\$27
15	\$0	-\$294	\$0	-\$294
16	\$0	-\$290	\$0	-\$290
17	\$0	-\$161	\$0	-\$161
18	\$0	-\$232	\$0	-\$232
19	\$0	-\$141	\$0	-\$141
20	\$0	-\$104	\$0	-\$104
21	\$0	-\$110	\$0	-\$110
22	\$0	-\$133	\$0	-\$133
23	\$0	-\$56	\$0	-\$56
24	\$0	-\$101	\$0	-\$101
25	\$0	-\$63	\$0	-\$63
26	\$0	-\$53	\$0	-\$53
27	\$0	-\$73	\$0	-\$73
28	\$0	-\$11	\$0	-\$11
29	\$0	-\$38	\$0	-\$38
30	\$0	-\$21	\$0	-\$21
31	\$0	-\$18	\$0	-\$18
32	\$0	-\$4	\$0	-\$4
33	\$0	-\$31	\$0	-\$31
34	\$0	-\$34	\$0	-\$34
35	\$0	-\$25	\$0	-\$25
36	\$0	-\$17	\$0	-\$17
37	\$0	-\$17	\$0	-\$17
38	\$0	-\$14	\$0	-\$14
39	\$0	-\$17	\$0	-\$17
40	\$0	-\$13	\$0	-\$13
41	\$0	-\$12	\$0	-\$12
42	\$0	\$2	\$0	\$2
43	\$0	-\$1	\$0	-\$1
44	\$0	-\$8	\$0	-\$8
45	\$0	-\$5	\$0	-\$5
46	\$0	\$10	\$0	\$10
47	\$0	-\$13	\$0	-\$13
48	\$0	\$0	\$0	\$0
49	\$0	-\$1	\$0	-\$1
50	\$0	-\$1	\$0	-\$1
51	\$0	-\$1	\$0	-\$1
52	\$0	\$0	\$0	\$0
53	\$0	-\$12	\$0	-\$12
54	\$0	-\$3	\$0	-\$3
55	\$0	\$4	\$0	\$4
56	\$0	-\$8	\$0	-\$8
57	\$0	-\$5	\$0	-\$5
58	\$0	\$4	\$0	\$4
59	\$0	-\$4	\$0	-\$4
60	\$0	\$3	\$0	\$3
61	\$0	-\$1	\$0	-\$1
62	\$0	-\$2	\$0	-\$2
63	\$0	\$0	\$0	\$0
64	\$0	\$7	\$0	\$7
65	\$0	\$0	\$0	\$0
66	\$0	\$4	\$0	\$4
67	\$0	\$0	\$0	\$0
68	\$0	-\$2	\$0	-\$2
69	\$0	\$1	\$0	\$1
70	\$0	-\$2	\$0	-\$2
71	\$0	\$18	\$0	\$18
72	\$0	\$20	\$0	\$20
	-\$35,714	\$35,714	\$819	\$819

**INTERNAL RATE of RETURN MODEL:
Determination of Profit Provision
Payback Auto Liability - Arkansas**

Exhibit IX.1-C

Underlying Assumptions

(1)	Expected Loss Ratio	25.73%
(2)	Expected Losses	\$25,729
(3)	Written Premium	\$100,000
(4)	Combined Ratio	94.58%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	0.56%
(6a)	After-Tax Portfolio Yield	3.01%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(9)	General Expense (Fixed)	24.8%
(10)	Premium Taxes	1.7%
(11)	Commission and O/A (Variable)	14.9%
(12)	Dividends	21.5%
(13)	Residual Market	0.0%
	<u>Total Expense To Premium</u>	<u>62.9%</u>

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(14)	ULAE	16.3%	4.2%
(15)	ALAE	6.8%	1.7%
(16)	Loss Based Taxes	0.0%	0.0%
	<u>Total Expense To Loss</u>	<u>23.1%</u>	<u>6.0%</u>

(17)	Internal Rate of Return	7.8%
(18)	Profit & Cont Provision	5.4%

SUMMARY of U/W CASH FLOWS
Determination of Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Month	Premium	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE	U/W Flow incl 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	\$14,417	-\$2,117	-\$7,450	\$0	-\$118	\$0	\$0	-\$121	-\$5	\$4,606	\$1,302	\$5,908	\$5,908
2	\$7,750	-\$2,117	\$0	\$0	-\$346	\$0	\$0	-\$174	-\$14	\$5,098	-\$1,299	\$3,800	\$9,708
3	\$7,500	-\$2,117	\$0	\$0	-\$558	\$0	\$0	-\$205	-\$21	\$4,599	-\$1,293	\$3,306	\$13,013
4	\$7,500	-\$2,205	\$0	\$0	-\$669	\$0	\$0	-\$210	-\$25	\$4,390	-\$1,260	\$3,131	\$16,144
5	\$6,833	-\$2,205	\$0	\$0	-\$739	\$0	\$0	-\$229	-\$22	\$3,637	-\$1,258	\$2,379	\$18,523
6	\$6,000	-\$2,205	\$0	\$0	-\$834	\$0	\$0	-\$234	-\$20	\$2,707	-\$1,256	\$1,451	\$19,975
7	\$14,417	-\$2,205	-\$7,450	\$0	-\$822	\$0	\$0	-\$224	-\$24	\$3,692	\$1,352	\$5,044	\$25,018
8	\$7,750	-\$2,205	\$0	\$0	-\$966	\$0	\$0	-\$247	-\$20	\$4,312	-\$1,252	\$3,059	\$28,078
9	\$7,500	-\$2,205	\$0	\$0	-\$949	\$0	\$0	-\$235	-\$28	\$4,083	-\$1,253	\$2,830	\$30,908
10	\$7,500	-\$2,205	\$0	\$0	-\$1,208	\$0	\$0	-\$266	-\$23	\$3,798	-\$1,246	\$2,552	\$33,459
11	\$6,833	-\$2,205	\$0	\$0	-\$1,058	\$0	\$0	-\$239	-\$19	\$3,313	-\$1,250	\$2,062	\$35,521
12	\$6,000	-\$2,205	\$0	\$0	-\$1,328	\$0	\$0	-\$281	-\$20	\$2,166	-\$1,243	\$922	\$36,444
13	\$0	-\$88	\$0	\$0	-\$1,057	\$0	\$0	-\$161	-\$10	-\$1,317	\$29	-\$1,288	\$35,156
14	\$0	-\$88	\$0	\$0	-\$715	\$0	\$0	-\$85	-\$55	-\$943	\$51	-\$892	\$34,264
15	\$0	-\$88	\$0	\$0	-\$952	\$0	\$0	-\$101	-\$17	-\$1,158	\$57	-\$1,102	\$33,162
16	\$0	\$0	\$0	\$0	-\$920	\$0	\$0	-\$90	-\$13	-\$1,024	\$25	-\$1,000	\$32,163
17	\$0	\$0	\$0	\$0	-\$761	\$0	\$0	-\$73	-\$7	-\$841	\$20	-\$821	\$31,342
18	\$0	\$0	\$0	\$0	-\$884	\$0	\$0	-\$81	-\$17	-\$982	\$24	-\$959	\$30,383
19	\$0	\$0	\$0	\$0	-\$586	\$0	\$0	-\$55	-\$17	-\$658	\$16	-\$642	\$29,742
20	\$0	\$0	\$0	\$0	-\$498	\$0	\$0	-\$48	-\$24	-\$569	\$14	-\$556	\$29,186
21	\$0	\$0	\$0	\$0	-\$648	\$0	\$0	-\$58	-\$23	-\$728	\$17	-\$711	\$28,475
22	\$0	\$0	\$0	\$0	-\$587	\$0	\$0	-\$53	-\$34	-\$674	\$16	-\$658	\$27,817
23	\$0	\$0	\$0	\$0	-\$347	\$0	\$0	-\$32	-\$26	-\$404	\$10	-\$395	\$27,422
24	\$0	\$0	\$0	\$0	-\$500	\$0	\$0	-\$44	-\$24	-\$568	\$14	-\$555	\$26,868
25	\$0	\$0	\$0	\$0	-\$522	\$0	\$0	-\$46	-\$38	-\$607	\$21	-\$586	\$26,282
26	\$0	\$0	\$0	\$0	-\$299	\$0	\$0	-\$27	-\$24	-\$350	\$8	-\$341	\$25,941
27	\$0	\$0	\$0	\$0	-\$335	\$0	\$0	-\$30	-\$15	-\$380	\$9	-\$371	\$25,570
28	\$0	\$0	\$0	\$0	-\$325	\$0	\$0	-\$28	-\$35	-\$389	\$9	-\$380	\$25,190
29	\$0	\$0	\$0	\$0	-\$337	\$0	\$0	-\$29	-\$16	-\$383	\$9	-\$374	\$24,816
30	\$0	\$0	\$0	\$0	-\$254	\$0	\$0	-\$23	-\$35	-\$311	\$7	-\$304	\$24,512
31	\$0	\$0	\$0	\$0	-\$442	\$0	\$0	-\$37	-\$36	-\$515	\$12	-\$503	\$24,009
32	\$0	\$0	\$0	\$0	-\$324	\$0	\$0	-\$28	-\$33	-\$384	\$9	-\$376	\$23,634
33	\$0	\$0	\$0	\$0	-\$214	\$0	\$0	-\$19	-\$28	-\$261	\$6	-\$255	\$23,379
34	\$0	\$0	\$0	\$0	-\$325	\$0	\$0	-\$27	-\$38	-\$390	\$9	-\$381	\$22,998
35	\$0	\$0	\$0	\$0	-\$156	\$0	\$0	-\$14	-\$36	-\$206	\$5	-\$201	\$22,797
36	\$0	\$0	\$0	\$0	-\$198	\$0	\$0	-\$17	-\$44	-\$259	\$6	-\$253	\$22,544
37	\$0	\$0	\$0	\$0	-\$259	\$0	\$0	-\$22	-\$42	-\$324	\$8	-\$316	\$22,227
38	\$0	\$0	\$0	\$0	-\$113	\$0	\$0	-\$10	-\$29	-\$153	\$4	-\$149	\$22,078
39	\$0	\$0	\$0	\$0	-\$285	\$0	\$0	-\$24	-\$41	-\$350	\$8	-\$342	\$21,736
40	\$0	\$0	\$0	\$0	-\$309	\$0	\$0	-\$26	-\$39	-\$374	\$9	-\$366	\$21,371
41	\$0	\$0	\$0	\$0	-\$241	\$0	\$0	-\$20	-\$32	-\$294	\$7	-\$287	\$21,084
42	\$0	\$0	\$0	\$0	-\$236	\$0	\$0	-\$20	-\$40	-\$296	\$7	-\$289	\$20,794
43	\$0	\$0	\$0	\$0	-\$145	\$0	\$0	-\$12	-\$40	-\$197	\$5	-\$192	\$20,602
44	\$0	\$0	\$0	\$0	-\$201	\$0	\$0	-\$17	-\$36	-\$254	\$6	-\$248	\$20,354
45	\$0	\$0	\$0	\$0	-\$98	\$0	\$0	-\$8	-\$33	-\$139	\$3	-\$136	\$20,218
46	\$0	\$0	\$0	\$0	-\$183	\$0	\$0	-\$15	-\$40	-\$237	\$6	-\$232	\$19,986
47	\$0	\$0	\$0	\$0	-\$111	\$0	\$0	-\$9	-\$35	-\$155	\$4	-\$152	\$19,835
48	\$0	\$0	\$0	\$0	-\$162	\$0	\$0	-\$13	-\$40	-\$215	\$5	-\$210	\$19,625
49	\$0	\$0	\$0	\$0	-\$176	\$0	\$0	-\$15	-\$32	-\$222	\$5	-\$217	\$19,408
50	\$0	\$0	\$0	\$0	-\$146	\$0	\$0	-\$12	-\$28	-\$187	\$4	-\$182	\$19,226
51	\$0	\$0	\$0	\$0	-\$131	\$0	\$0	-\$11	-\$24	-\$166	\$4	-\$162	\$19,064
52	\$0	\$0	\$0	\$0	-\$65	\$0	\$0	-\$5	-\$35	-\$106	\$2	-\$103	\$18,961
53	\$0	\$0	\$0	\$0	-\$76	\$0	\$0	-\$6	-\$23	-\$106	\$2	-\$103	\$18,857
54	\$0	\$0	\$0	\$0	-\$111	\$0	\$0	-\$9	-\$29	-\$149	\$3	-\$146	\$18,711
55	\$0	\$0	\$0	\$0	-\$107	\$0	\$0	-\$9	-\$24	-\$139	\$3	-\$136	\$18,575
56	\$0	\$0	\$0	\$0	-\$49	\$0	\$0	-\$4	-\$23	-\$76	\$2	-\$74	\$18,501
57	\$0	\$0	\$0	\$0	-\$62	\$0	\$0	-\$5	-\$26	-\$93	\$2	-\$91	\$18,410
58	\$0	\$0	\$0	\$0	-\$53	\$0	\$0	-\$4	-\$21	-\$79	\$2	-\$77	\$18,332
59	\$0	\$0	\$0	\$0	-\$101	\$0	\$0	-\$8	-\$26	-\$136	\$3	-\$132	\$18,200
60	\$0	\$0	\$0	\$0	-\$65	-\$21,542	\$0	-\$5	-\$19	-\$21,632	\$7,542	-\$14,090	\$4,110
61	\$0	\$0	\$0	\$0	-\$69	\$0	\$0	-\$6	-\$11	-\$85	\$2	-\$83	\$4,027
62	\$0	\$0	\$0	\$0	-\$35	\$0	\$0	-\$3	-\$7	-\$45	\$1	-\$44	\$3,983
63	\$0	\$0	\$0	\$0	-\$46	\$0	\$0	-\$4	-\$14	-\$65	\$2	-\$63	\$3,920
64	\$0	\$0	\$0	\$0	-\$56	\$0	\$0	-\$5	-\$16	-\$76	\$2	-\$75	\$3,845
65	\$0	\$0	\$0	\$0	-\$35	\$0	\$0	-\$3	-\$9	-\$47	\$1	-\$46	\$3,799
66	\$0	\$0	\$0	\$0	-\$16	\$0	\$0	-\$1	-\$9	-\$26	\$1	-\$25	\$3,774
67	\$0	\$0	\$0	\$0	-\$144	\$0	\$0	-\$12	-\$7	-\$162	\$4	-\$158	\$3,616
68	\$0	\$0	\$0	\$0	\$16	\$0	\$0	\$1	-\$7	\$10	\$0	\$10	\$3,626
69	\$0	\$0	\$0	\$0	-\$19	\$0	\$0	-\$2	-\$5	-\$26	\$1	-\$26	\$3,600
70	\$0	\$0	\$0	\$0	-\$16	\$0	\$0	-\$1	-\$6	-\$23	\$1	-\$23	\$3,577
71	\$0	\$0	\$0	\$0	-\$27	\$0	\$0	-\$2	-\$4	-\$33	\$1	-\$32	\$3,545
72	\$0	\$0	\$0	\$0	-\$15	\$0	\$0	-\$1	-\$9	-\$25	\$1	-\$24	\$3,521
	\$100,000	-\$26,460	-\$14,900	\$0	-\$25,729	-\$21,542	\$0	-\$4,204	-\$1,750	\$5,416	-\$1,896	\$3,521	

SUMMARY of FIT on UNDERWRITING
Determination of Profit Provision

Exhibit IX.3-C

Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Incremental Loss & LAE <u>Paid</u>	Cumulative Loss & LAE <u>Paid</u>	IRS Discount <u>Factor</u>	Undiscounted Loss & LAE <u>Reserves</u>	Discounted Loss & LAE <u>Reserves</u>	Incurred Loss & LAE <u>for Taxes</u>	Taxable Underwriting <u>Gain or Loss</u>	FIT on Underwriting
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$244	-\$244	0.936121	-\$2,396	-\$2,243	-\$2,487	-\$3,721	\$1,302
2	-\$535	-\$779	0.936121	-\$4,502	-\$4,214	-\$2,506	\$3,711	-\$1,299
3	-\$784	-\$1,563	0.936121	-\$6,357	-\$5,951	-\$2,522	\$3,695	-\$1,293
4	-\$905	-\$2,468	0.936121	-\$8,093	-\$7,576	-\$2,529	\$3,599	-\$1,260
5	-\$991	-\$3,459	0.936121	-\$9,742	-\$9,119	-\$2,535	\$3,593	-\$1,258
6	-\$1,088	-\$4,547	0.936121	-\$11,294	-\$10,572	-\$2,541	\$3,587	-\$1,256
7	-\$1,070	-\$5,617	0.936121	-\$12,864	-\$12,043	-\$2,540	-\$3,862	\$1,352
8	-\$1,233	-\$6,850	0.936121	-\$14,271	-\$13,360	-\$2,550	\$3,578	-\$1,252
9	-\$1,212	-\$8,062	0.936121	-\$15,699	-\$14,696	-\$2,549	\$3,579	-\$1,253
10	-\$1,497	-\$9,559	0.936121	-\$16,842	-\$15,767	-\$2,567	\$3,561	-\$1,246
11	-\$1,316	-\$10,875	0.936121	-\$18,167	-\$17,006	-\$2,556	\$3,573	-\$1,250
12	-\$1,629	-\$12,504	0.936121	-\$19,178	-\$17,953	-\$2,576	\$3,553	-\$1,243
13	-\$1,229	-\$13,733	0.931486	-\$17,949	-\$16,719	\$5	-\$83	\$29
14	-\$855	-\$14,588	0.931486	-\$17,094	-\$15,923	-\$59	-\$147	\$51
15	-\$1,070	-\$15,658	0.931486	-\$16,024	-\$14,926	-\$73	-\$162	\$57
16	-\$1,024	-\$16,682	0.931486	-\$15,000	-\$13,972	-\$70	-\$70	\$25
17	-\$841	-\$17,523	0.931486	-\$14,159	-\$13,189	-\$58	-\$58	\$20
18	-\$982	-\$18,505	0.931486	-\$13,177	-\$12,274	-\$67	-\$67	\$24
19	-\$658	-\$19,163	0.931486	-\$12,519	-\$11,662	-\$45	-\$45	\$16
20	-\$569	-\$19,732	0.931486	-\$11,950	-\$11,131	-\$39	-\$39	\$14
21	-\$728	-\$20,461	0.931486	-\$11,222	-\$10,453	-\$50	-\$50	\$17
22	-\$674	-\$21,135	0.931486	-\$10,547	-\$9,825	-\$46	-\$46	\$16
23	-\$404	-\$21,539	0.931486	-\$10,143	-\$9,448	-\$28	-\$28	\$10
24	-\$568	-\$22,107	0.931486	-\$9,575	-\$8,919	-\$39	-\$39	\$14
25	-\$607	-\$22,714	0.933510	-\$8,968	-\$8,372	-\$60	-\$60	\$21
26	-\$350	-\$23,064	0.933510	-\$8,619	-\$8,046	-\$23	-\$23	\$8
27	-\$380	-\$23,444	0.933510	-\$8,239	-\$7,691	-\$25	-\$25	\$9
28	-\$389	-\$23,832	0.933510	-\$7,850	-\$7,328	-\$26	-\$26	\$9
29	-\$383	-\$24,215	0.933510	-\$7,467	-\$6,971	-\$25	-\$25	\$9
30	-\$311	-\$24,526	0.933510	-\$7,156	-\$6,681	-\$21	-\$21	\$7
31	-\$515	-\$25,041	0.933510	-\$6,641	-\$6,200	-\$34	-\$34	\$12
32	-\$384	-\$25,425	0.933510	-\$6,257	-\$5,841	-\$26	-\$26	\$9
33	-\$261	-\$25,686	0.933510	-\$5,996	-\$5,597	-\$17	-\$17	\$6
34	-\$390	-\$26,076	0.933510	-\$5,606	-\$5,233	-\$26	-\$26	\$9
35	-\$206	-\$26,282	0.933510	-\$5,400	-\$5,041	-\$14	-\$14	\$5
36	-\$259	-\$26,542	0.933510	-\$5,141	-\$4,799	-\$17	-\$17	\$6
37	-\$324	-\$26,865	0.933510	-\$4,817	-\$4,497	-\$22	-\$22	\$8
38	-\$153	-\$27,018	0.933510	-\$4,664	-\$4,354	-\$10	-\$10	\$4
39	-\$350	-\$27,368	0.933510	-\$4,314	-\$4,027	-\$23	-\$23	\$8
40	-\$374	-\$27,742	0.933510	-\$3,940	-\$3,678	-\$25	-\$25	\$9
41	-\$294	-\$28,036	0.933510	-\$3,646	-\$3,404	-\$20	-\$20	\$7
42	-\$296	-\$28,332	0.933510	-\$3,350	-\$3,127	-\$20	-\$20	\$7
43	-\$197	-\$28,529	0.933510	-\$3,153	-\$2,943	-\$13	-\$13	\$5
44	-\$254	-\$28,783	0.933510	-\$2,899	-\$2,706	-\$17	-\$17	\$6
45	-\$139	-\$28,922	0.933510	-\$2,760	-\$2,576	-\$9	-\$9	\$3
46	-\$237	-\$29,160	0.933510	-\$2,523	-\$2,355	-\$16	-\$16	\$6
47	-\$155	-\$29,315	0.933510	-\$2,367	-\$2,210	-\$10	-\$10	\$4
48	-\$215	-\$29,530	0.933510	-\$2,153	-\$2,009	-\$14	-\$14	\$5
49	-\$222	-\$29,752	0.933510	-\$1,931	-\$1,802	-\$15	-\$15	\$5
50	-\$187	-\$29,938	0.933510	-\$1,744	-\$1,628	-\$12	-\$12	\$4
51	-\$166	-\$30,104	0.933510	-\$1,578	-\$1,473	-\$11	-\$11	\$4
52	-\$106	-\$30,210	0.933510	-\$1,472	-\$1,374	-\$7	-\$7	\$2
53	-\$106	-\$30,316	0.933510	-\$1,366	-\$1,276	-\$7	-\$7	\$2
54	-\$149	-\$30,465	0.933510	-\$1,217	-\$1,136	-\$10	-\$10	\$3
55	-\$139	-\$30,605	0.933510	-\$1,078	-\$1,006	-\$9	-\$9	\$3
56	-\$76	-\$30,681	0.933510	-\$1,001	-\$935	-\$5	-\$5	\$2
57	-\$93	-\$30,774	0.933510	-\$908	-\$848	-\$6	-\$6	\$2
58	-\$79	-\$30,853	0.933510	-\$829	-\$774	-\$5	-\$5	\$2
59	-\$136	-\$30,989	0.933510	-\$693	-\$647	-\$9	-\$9	\$3
60	-\$90	-\$31,079	0.933510	-\$603	-\$563	-\$6	-\$21,548	\$7,542
61	-\$85	-\$31,164	0.933510	-\$518	-\$484	-\$6	-\$6	\$2
62	-\$45	-\$31,209	0.933510	-\$473	-\$442	-\$3	-\$3	\$1
63	-\$65	-\$31,273	0.933510	-\$409	-\$382	-\$4	-\$4	\$2
64	-\$76	-\$31,350	0.933510	-\$332	-\$310	-\$5	-\$5	\$2
65	-\$47	-\$31,397	0.933510	-\$286	-\$267	-\$3	-\$3	\$1
66	-\$26	-\$31,423	0.933510	-\$260	-\$242	-\$2	-\$2	\$1
67	-\$162	-\$31,585	0.933510	-\$97	-\$91	-\$11	-\$11	\$4
68	\$10	-\$31,575	0.933510	-\$107	-\$100	\$1	\$1	\$0
69	-\$26	-\$31,601	0.933510	-\$81	-\$76	-\$2	-\$2	\$1
70	-\$23	-\$31,624	0.933510	-\$58	-\$54	-\$2	-\$2	\$1
71	-\$33	-\$31,657	0.933510	-\$25	-\$23	-\$2	-\$2	\$1
72	-\$25	-\$31,682	0.933510	\$0	\$0	-\$2	-\$2	\$1
	-\$31,682					-\$31,682	\$5,416	-\$1,896

CALCULATION of SURPLUS
Determination of Profit Provision

Exhibit IX.4-C

Month	SURPLUS added (-) or reduced (+) to support:			
	(1) PREMIUM	(2) Loss&LAE payments	(3) Underwriting Profit	(4) Total SURPLUS
0	-\$35,714	\$0	\$0	-\$35,714
1	\$0	\$1,009	\$508	\$1,517
2	\$0	\$512	\$273	\$785
3	\$0	\$662	\$264	\$926
4	\$0	\$743	\$264	\$1,007
5	\$0	\$795	\$241	\$1,035
6	\$0	\$853	\$211	\$1,064
7	\$0	\$1,513	\$508	\$2,021
8	\$0	\$940	\$273	\$1,213
9	\$0	\$927	\$264	\$1,191
10	\$0	\$1,098	\$264	\$1,362
11	\$0	\$989	\$241	\$1,230
12	\$0	\$1,178	\$211	\$1,389
13	\$0	\$746	\$0	\$746
14	\$0	\$522	\$0	\$522
15	\$0	\$651	\$0	\$651
16	\$0	\$615	\$0	\$615
17	\$0	\$506	\$0	\$506
18	\$0	\$590	\$0	\$590
19	\$0	\$395	\$0	\$395
20	\$0	\$342	\$0	\$342
21	\$0	\$438	\$0	\$438
22	\$0	\$405	\$0	\$405
23	\$0	\$243	\$0	\$243
24	\$0	\$342	\$0	\$342
25	\$0	\$365	\$0	\$365
26	\$0	\$210	\$0	\$210
27	\$0	\$228	\$0	\$228
28	\$0	\$234	\$0	\$234
29	\$0	\$230	\$0	\$230
30	\$0	\$187	\$0	\$187
31	\$0	\$309	\$0	\$309
32	\$0	\$231	\$0	\$231
33	\$0	\$157	\$0	\$157
34	\$0	\$234	\$0	\$234
35	\$0	\$124	\$0	\$124
36	\$0	\$156	\$0	\$156
37	\$0	\$195	\$0	\$195
38	\$0	\$92	\$0	\$92
39	\$0	\$210	\$0	\$210
40	\$0	\$225	\$0	\$225
41	\$0	\$176	\$0	\$176
42	\$0	\$178	\$0	\$178
43	\$0	\$118	\$0	\$118
44	\$0	\$152	\$0	\$152
45	\$0	\$84	\$0	\$84
46	\$0	\$143	\$0	\$143
47	\$0	\$93	\$0	\$93
48	\$0	\$129	\$0	\$129
49	\$0	\$133	\$0	\$133
50	\$0	\$112	\$0	\$112
51	\$0	\$100	\$0	\$100
52	\$0	\$64	\$0	\$64
53	\$0	\$64	\$0	\$64
54	\$0	\$90	\$0	\$90
55	\$0	\$84	\$0	\$84
56	\$0	\$46	\$0	\$46
57	\$0	\$56	\$0	\$56
58	\$0	\$48	\$0	\$48
59	\$0	\$81	\$0	\$81
60	\$0	\$13,000	\$0	\$13,000
61	\$0	\$51	\$0	\$51
62	\$0	\$27	\$0	\$27
63	\$0	\$39	\$0	\$39
64	\$0	\$46	\$0	\$46
65	\$0	\$28	\$0	\$28
66	\$0	\$16	\$0	\$16
67	\$0	\$97	\$0	\$97
68	\$0	-\$6	\$0	-\$6
69	\$0	\$16	\$0	\$16
70	\$0	\$14	\$0	\$14
71	\$0	\$20	\$0	\$20
72	\$0	\$15	\$0	\$15
	-\$35,714	\$35,714	\$3,521	\$3,521

**INTERNAL RATE of RETURN MODEL:
Determination of Profit Provision
Payback Auto Physical Damage - Arkansas**

Exhibit IX.1-D

Underlying Assumptions

(1)	Expected Loss Ratio	28.82%
(2)	Expected Losses	\$28,817
(3)	Written Premium	\$100,000
(4)	Combined Ratio	95.40%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	0.18%
(6a)	After-Tax Portfolio Yield	3.01%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(9)	General Expense (Fixed)	24.8%
(10)	Premium Taxes	1.7%
(11)	Commission and O/A (Variable)	14.9%
(12)	Dividends	21.5%
(13)	Residual Market	0.0%
	<u>Total Expense To Premium</u>	<u>62.9%</u>

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(14)	ULAE	11.3%	3.2%
(15)	ALAE	1.5%	0.4%
(16)	Loss Based Taxes	0.0%	0.0%
	<u>Total Expense To Loss</u>	<u>12.8%</u>	<u>3.7%</u>

(17)	Internal Rate of Return	7.8%
(18)	Profit & Cont Provision	4.6%

SUMMARY of U/W CASH FLOWS
Determination of Profit Provision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Month	Premium	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE	U/W Flow incl 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	\$14,417	-\$2,117	-\$7,450	\$0	-\$1,477	\$0	\$0	-\$202	-\$1	\$3,170	\$1,371	\$4,541	\$4,541
2	\$7,750	-\$2,117	\$0	\$0	-\$2,249	\$0	\$0	-\$240	-\$1	\$3,143	-\$1,230	\$1,913	\$6,455
3	\$7,500	-\$2,117	\$0	\$0	-\$2,457	\$0	\$0	-\$267	-\$3	\$2,656	-\$1,228	\$1,428	\$7,883
4	\$7,500	-\$2,205	\$0	\$0	-\$2,465	\$0	\$0	-\$277	-\$6	\$2,547	-\$1,197	\$1,351	\$9,234
5	\$6,833	-\$2,205	\$0	\$0	-\$2,517	\$0	\$0	-\$287	-\$1	\$1,823	-\$1,196	\$627	\$9,860
6	\$6,000	-\$2,205	\$0	\$0	-\$2,765	\$0	\$0	-\$298	-\$2	\$730	-\$1,194	-\$464	\$9,396
7	\$14,417	-\$2,205	-\$7,450	\$0	-\$2,668	\$0	\$0	-\$288	-\$1	\$1,806	\$1,413	\$3,218	\$12,614
8	\$7,750	-\$2,205	\$0	\$0	-\$2,253	\$0	\$0	-\$255	-\$4	\$3,033	-\$1,199	\$1,835	\$14,449
9	\$7,500	-\$2,205	\$0	\$0	-\$2,411	\$0	\$0	-\$260	\$0	\$2,623	-\$1,197	\$1,426	\$15,875
10	\$7,500	-\$2,205	\$0	\$0	-\$2,327	\$0	\$0	-\$260	-\$6	\$2,703	-\$1,198	\$1,505	\$17,380
11	\$6,833	-\$2,205	\$0	\$0	-\$2,343	\$0	\$0	-\$259	-\$14	\$2,013	-\$1,198	\$815	\$18,194
12	\$6,000	-\$2,205	\$0	\$0	-\$3,081	\$0	\$0	-\$315	-\$2	\$398	-\$1,191	-\$794	\$17,401
13	\$0	-\$88	\$0	\$0	-\$1,190	\$0	\$0	-\$93	\$0	-\$1,372	\$48	-\$1,324	\$16,077
14	\$0	-\$88	\$0	\$0	\$82	\$0	\$0	-\$1	-\$9	-\$16	\$30	\$14	\$16,091
15	\$0	-\$88	\$0	\$0	\$128	\$0	\$0	\$3	-\$1	\$42	\$29	\$71	\$16,162
16	\$0	\$0	\$0	\$0	\$130	\$0	\$0	\$5	-\$2	\$133	-\$2	\$131	\$16,293
17	\$0	\$0	\$0	\$0	\$140	\$0	\$0	\$6	\$0	\$145	-\$2	\$143	\$16,437
18	\$0	\$0	\$0	\$0	\$80	\$0	\$0	\$3	-\$5	\$79	-\$1	\$77	\$16,514
19	\$0	\$0	\$0	\$0	\$103	\$0	\$0	\$5	-\$7	\$101	-\$2	\$100	\$16,614
20	\$0	\$0	\$0	\$0	\$71	\$0	\$0	\$3	\$0	\$74	-\$1	\$73	\$16,687
21	\$0	\$0	\$0	\$0	\$69	\$0	\$0	\$4	\$0	\$73	-\$1	\$72	\$16,759
22	\$0	\$0	\$0	\$0	\$73	\$0	\$0	\$4	-\$41	\$36	-\$1	\$35	\$16,794
23	\$0	\$0	\$0	\$0	\$68	\$0	\$0	\$3	\$0	\$71	-\$1	\$70	\$16,864
24	\$0	\$0	\$0	\$0	\$30	\$0	\$0	\$2	-\$3	\$29	\$0	\$29	\$16,893
25	\$0	\$0	\$0	\$0	\$67	\$0	\$0	\$4	-\$1	\$69	-\$1	\$68	\$16,961
26	\$0	\$0	\$0	\$0	\$41	\$0	\$0	\$2	-\$1	\$42	\$0	\$41	\$17,002
27	\$0	\$0	\$0	\$0	\$40	\$0	\$0	\$1	\$0	\$42	\$0	\$42	\$17,044
28	\$0	\$0	\$0	\$0	\$25	\$0	\$0	\$1	\$0	\$26	\$0	\$26	\$17,070
29	\$0	\$0	\$0	\$0	\$22	\$0	\$0	\$1	\$0	\$23	\$0	\$23	\$17,092
30	\$0	\$0	\$0	\$0	\$25	\$0	\$0	\$1	\$0	\$26	\$0	\$26	\$17,118
31	\$0	\$0	\$0	\$0	\$18	\$0	\$0	\$1	\$0	\$19	\$0	\$19	\$17,137
32	\$0	\$0	\$0	\$0	\$20	\$0	\$0	\$1	\$0	\$21	\$0	\$21	\$17,158
33	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	-\$7	\$2	\$0	\$2	\$17,159
34	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	-\$1	\$8	\$0	\$7	\$17,167
35	\$0	\$0	\$0	\$0	\$9	\$0	\$0	\$1	-\$185	-\$175	\$1	-\$174	\$16,993
36	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	\$0	\$9	\$0	\$9	\$17,002
37	\$0	\$0	\$0	\$0	\$11	\$0	\$0	\$1	\$0	\$12	\$0	\$12	\$17,013
38	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$17,015
39	\$0	\$0	\$0	\$0	-\$9	\$0	\$0	-\$2	-\$33	-\$45	\$0	-\$45	\$16,971
40	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$16,977
41	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$2	\$3	\$0	\$3	\$16,980
42	\$0	\$0	\$0	\$0	\$9	\$0	\$0	\$1	-\$2	\$8	\$0	\$8	\$16,988
43	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	-\$1	\$5	\$0	\$5	\$16,993
44	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$0	-\$1	\$0	-\$1	\$16,992
45	\$0	\$0	\$0	\$0	\$9	\$0	\$0	\$1	-\$33	-\$23	\$0	-\$23	\$16,970
46	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$3	\$2	\$0	\$2	\$16,971
47	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	-\$3	-\$2	\$0	-\$2	\$16,970
48	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	-\$1	\$3	\$0	\$3	\$16,973
49	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	-\$5	\$4	\$0	\$4	\$16,976
50	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$4	\$0	\$4	\$16,980
51	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0	\$5	\$0	\$5	\$16,985
52	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$16,986
53	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$1	\$2	\$0	\$1	\$16,987
54	\$0	\$0	\$0	\$0	\$12	\$0	\$0	\$1	\$0	\$12	\$0	\$12	\$17,000
55	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	-\$13	-\$9	\$0	-\$9	\$16,991
56	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$30	-\$28	\$0	-\$28	\$16,963
57	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$16,970
58	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$16,973
59	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$16,977
60	\$0	\$0	\$0	\$0	\$3	-\$21,542	\$0	\$0	\$0	-\$21,538	\$7,540	-\$13,999	\$2,978
61	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,981
62	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$2,982
63	\$0	\$0	\$0	\$0	\$3	\$0	\$0	-\$2	-\$1	\$0	\$0	\$0	\$2,982
64	\$0	\$0	\$0	\$0	-\$3	\$0	\$0	\$0	\$0	-\$3	\$0	-\$3	\$2,978
65	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,982
66	\$0	\$0	\$0	\$0	-\$2	\$0	\$0	\$0	\$0	-\$2	\$0	-\$2	\$2,980
67	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,983
68	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$2,984
69	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	\$0	\$4	\$0	\$4	\$2,988
70	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	\$0	\$1	\$0	\$1	\$2,989
71	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,992
72	\$0	\$0	\$0	\$0	-\$3	\$0	\$0	\$0	\$0	-\$3	\$0	-\$3	\$2,989
	\$100,000	-\$26,460	-\$14,900	\$0	-\$28,821	-\$21,542	\$0	-\$3,247	-\$432	\$4,599	-\$1,610	\$2,989	

SUMMARY of FIT on UNDERWRITING
Determination of Profit Provision

Exhibit IX.3-D

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	-\$1,680	-\$1,680	0.976638	-\$1,029	-\$1,005	-\$2,684	-\$3,918	\$1,371
2	-\$2,490	-\$4,170	0.976638	-\$1,247	-\$1,218	-\$2,703	\$3,513	-\$1,230
3	-\$2,727	-\$6,897	0.976638	-\$1,228	-\$1,199	-\$2,709	\$3,508	-\$1,228
4	-\$2,748	-\$9,645	0.976638	-\$1,188	-\$1,161	-\$2,709	\$3,419	-\$1,197
5	-\$2,805	-\$12,450	0.976638	-\$1,091	-\$1,066	-\$2,711	\$3,418	-\$1,196
6	-\$3,065	-\$15,515	0.976638	-\$735	-\$717	-\$2,717	\$3,412	-\$1,194
7	-\$2,956	-\$18,471	0.976638	-\$487	-\$475	-\$2,714	-\$4,036	\$1,413
8	-\$2,512	-\$20,983	0.976638	-\$683	-\$667	-\$2,704	\$3,425	-\$1,199
9	-\$2,672	-\$23,655	0.976638	-\$720	-\$703	-\$2,707	\$3,421	-\$1,197
10	-\$2,592	-\$26,247	0.976638	-\$836	-\$817	-\$2,706	\$3,423	-\$1,198
11	-\$2,616	-\$28,863	0.976638	-\$929	-\$907	-\$2,706	\$3,422	-\$1,198
12	-\$3,397	-\$32,260	0.976638	-\$240	-\$234	-\$2,724	\$3,404	-\$1,191
13	-\$1,284	-\$33,544	0.957713	\$1,044	\$1,000	-\$50	-\$138	\$48
14	\$72	-\$33,472	0.957713	\$972	\$931	\$3	-\$85	\$30
15	\$131	-\$33,341	0.957713	\$841	\$806	\$6	-\$83	\$29
16	\$133	-\$33,208	0.957713	\$708	\$678	\$6	\$6	-\$2
17	\$145	-\$33,063	0.957713	\$563	\$539	\$6	\$6	-\$2
18	\$79	-\$32,984	0.957713	\$484	\$464	\$3	\$3	-\$1
19	\$101	-\$32,883	0.957713	\$383	\$367	\$4	\$4	-\$2
20	\$74	-\$32,808	0.957713	\$308	\$295	\$3	\$3	-\$1
21	\$73	-\$32,735	0.957713	\$236	\$226	\$3	\$3	-\$1
22	\$36	-\$32,700	0.957713	\$200	\$191	\$2	\$2	-\$1
23	\$71	-\$32,629	0.957713	\$129	\$124	\$3	\$3	-\$1
24	\$29	-\$32,599	0.957713	\$100	\$95	\$1	\$1	\$0
25	\$69	-\$32,530	0.978513	\$30	\$30	\$4	\$4	-\$1
26	\$42	-\$32,488	0.978513	-\$11	-\$11	\$1	\$1	\$0
27	\$42	-\$32,447	0.978513	-\$53	-\$52	\$1	\$1	\$0
28	\$26	-\$32,421	0.978513	-\$79	-\$77	\$1	\$1	\$0
29	\$23	-\$32,398	0.978513	-\$102	-\$99	\$0	\$0	\$0
30	\$26	-\$32,372	0.978513	-\$128	-\$125	\$1	\$1	\$0
31	\$19	-\$32,353	0.978513	-\$147	-\$144	\$0	\$0	\$0
32	\$21	-\$32,332	0.978513	-\$168	-\$164	\$0	\$0	\$0
33	\$2	-\$32,330	0.978513	-\$169	-\$166	\$0	\$0	\$0
34	\$8	-\$32,323	0.978513	-\$177	-\$173	\$0	\$0	\$0
35	-\$175	-\$32,498	0.978513	-\$2	-\$2	-\$4	-\$4	\$1
36	\$9	-\$32,489	0.978513	-\$10	-\$10	\$0	\$0	\$0
37	\$12	-\$32,477	0.978513	-\$22	-\$22	\$0	\$0	\$0
38	\$2	-\$32,475	0.978513	-\$25	-\$24	\$0	\$0	\$0
39	-\$45	-\$32,520	0.978513	\$21	\$20	-\$1	-\$1	\$0
40	\$7	-\$32,514	0.978513	\$14	\$14	\$0	\$0	\$0
41	\$3	-\$32,511	0.978513	\$11	\$11	\$0	\$0	\$0
42	\$8	-\$32,503	0.978513	\$3	\$3	\$0	\$0	\$0
43	\$5	-\$32,498	0.978513	-\$2	-\$2	\$0	\$0	\$0
44	-\$1	-\$32,499	0.978513	-\$1	-\$1	\$0	\$0	\$0
45	-\$23	-\$32,521	0.978513	\$22	\$21	\$0	\$0	\$0
46	\$2	-\$32,520	0.978513	\$20	\$20	\$0	\$0	\$0
47	-\$2	-\$32,521	0.978513	\$22	\$21	\$0	\$0	\$0
48	\$3	-\$32,518	0.978513	\$19	\$18	\$0	\$0	\$0
49	\$4	-\$32,515	0.978513	\$15	\$15	\$0	\$0	\$0
50	\$4	-\$32,511	0.978513	\$11	\$11	\$0	\$0	\$0
51	\$5	-\$32,506	0.978513	\$6	\$6	\$0	\$0	\$0
52	\$1	-\$32,505	0.978513	\$5	\$5	\$0	\$0	\$0
53	\$2	-\$32,504	0.978513	\$4	\$4	\$0	\$0	\$0
54	\$12	-\$32,491	0.978513	-\$8	-\$8	\$0	\$0	\$0
55	-\$9	-\$32,500	0.978513	\$1	\$1	\$0	\$0	\$0
56	-\$28	-\$32,528	0.978513	\$29	\$28	-\$1	-\$1	\$0
57	\$7	-\$32,521	0.978513	\$21	\$21	\$0	\$0	\$0
58	\$3	-\$32,518	0.978513	\$18	\$17	\$0	\$0	\$0
59	\$3	-\$32,514	0.978513	\$15	\$14	\$0	\$0	\$0
60	\$3	-\$32,511	0.978513	\$11	\$11	\$0	-\$21,541	\$7,540
61	\$3	-\$32,508	0.978513	\$8	\$8	\$0	\$0	\$0
62	\$1	-\$32,507	0.978513	\$7	\$7	\$0	\$0	\$0
63	\$0	-\$32,507	0.978513	\$8	\$7	\$0	\$0	\$0
64	-\$3	-\$32,511	0.978513	\$11	\$11	\$0	\$0	\$0
65	\$3	-\$32,507	0.978513	\$8	\$7	\$0	\$0	\$0
66	-\$2	-\$32,509	0.978513	\$10	\$9	\$0	\$0	\$0
67	\$3	-\$32,506	0.978513	\$7	\$6	\$0	\$0	\$0
68	\$1	-\$32,505	0.978513	\$5	\$5	\$0	\$0	\$0
69	\$4	-\$32,501	0.978513	\$1	\$1	\$0	\$0	\$0
70	\$1	-\$32,500	0.978513	\$0	\$0	\$0	\$0	\$0
71	\$3	-\$32,497	0.978513	-\$3	-\$3	\$0	\$0	\$0
72	-\$3	-\$32,500	0.978513	\$0	\$0	\$0	\$0	\$0
	-\$32,500					-\$32,500	\$4,599	-\$1,610

CALCULATION of SURPLUS
Determination of Profit Provision

Exhibit IX.4-D

Month	SURPLUS added (-) or reduced (+) to support:			
	(1) PREMIUM	(2) Loss&LAE payments	(3) Underwriting Profit	(4) Total SURPLUS
0	-\$35,714	\$0	\$0	-\$35,714
1	\$0	\$1,846	\$431	\$2,277
2	\$0	\$1,664	\$232	\$1,896
3	\$0	\$1,805	\$224	\$2,029
4	\$0	\$1,825	\$224	\$2,049
5	\$0	\$1,859	\$204	\$2,063
6	\$0	\$2,013	\$179	\$2,193
7	\$0	\$2,611	\$431	\$3,042
8	\$0	\$1,685	\$232	\$1,917
9	\$0	\$1,780	\$224	\$2,004
10	\$0	\$1,733	\$224	\$1,957
11	\$0	\$1,747	\$204	\$1,951
12	\$0	\$2,210	\$179	\$2,389
13	\$0	\$769	\$0	\$769
14	\$0	-\$35	\$0	-\$35
15	\$0	-\$70	\$0	-\$70
16	\$0	-\$79	\$0	-\$79
17	\$0	-\$86	\$0	-\$86
18	\$0	-\$47	\$0	-\$47
19	\$0	-\$60	\$0	-\$60
20	\$0	-\$44	\$0	-\$44
21	\$0	-\$43	\$0	-\$43
22	\$0	-\$21	\$0	-\$21
23	\$0	-\$42	\$0	-\$42
24	\$0	-\$17	\$0	-\$17
25	\$0	-\$41	\$0	-\$41
26	\$0	-\$25	\$0	-\$25
27	\$0	-\$25	\$0	-\$25
28	\$0	-\$15	\$0	-\$15
29	\$0	-\$13	\$0	-\$13
30	\$0	-\$15	\$0	-\$15
31	\$0	-\$11	\$0	-\$11
32	\$0	-\$12	\$0	-\$12
33	\$0	-\$1	\$0	-\$1
34	\$0	-\$4	\$0	-\$4
35	\$0	\$104	\$0	\$104
36	\$0	-\$5	\$0	-\$5
37	\$0	-\$7	\$0	-\$7
38	\$0	-\$1	\$0	-\$1
39	\$0	\$27	\$0	\$27
40	\$0	-\$4	\$0	-\$4
41	\$0	-\$2	\$0	-\$2
42	\$0	-\$5	\$0	-\$5
43	\$0	-\$3	\$0	-\$3
44	\$0	\$1	\$0	\$1
45	\$0	\$13	\$0	\$13
46	\$0	-\$1	\$0	-\$1
47	\$0	\$1	\$0	\$1
48	\$0	-\$2	\$0	-\$2
49	\$0	-\$2	\$0	-\$2
50	\$0	-\$2	\$0	-\$2
51	\$0	-\$3	\$0	-\$3
52	\$0	\$0	\$0	\$0
53	\$0	-\$1	\$0	-\$1
54	\$0	-\$7	\$0	-\$7
55	\$0	\$5	\$0	\$5
56	\$0	\$17	\$0	\$17
57	\$0	-\$4	\$0	-\$4
58	\$0	-\$2	\$0	-\$2
59	\$0	-\$2	\$0	-\$2
60	\$0	\$12,768	\$0	\$12,768
61	\$0	-\$2	\$0	-\$2
62	\$0	-\$1	\$0	-\$1
63	\$0	\$0	\$0	\$0
64	\$0	\$2	\$0	\$2
65	\$0	-\$2	\$0	-\$2
66	\$0	\$1	\$0	\$1
67	\$0	-\$2	\$0	-\$2
68	\$0	-\$1	\$0	-\$1
69	\$0	-\$2	\$0	-\$2
70	\$0	\$0	\$0	\$0
71	\$0	-\$2	\$0	-\$2
72	\$0	\$2	\$0	\$2
	-\$35,714	\$35,714	\$2,989	\$2,989

CALCULATION of NET CASH FLOW
Determination of Profit Provision

Exhibit IX.5-D

Month	(1) Cumulative Supporting Surplus	(2) Average Supporting Surplus	(3) Investment Income on Surplus	(4) Cumulative U/W Flow incl Surplus	(5) Average U/W Flow incl Surplus	(6) Investment Income on U/W Flow	(7) Total Investment Income	(8) Net Cash Flow
0	-\$35,714	\$17,857	\$44	\$0	\$0	\$0	\$44	-\$35,670
1	-\$33,868	\$34,791	\$86	\$4,111	\$2,055	\$0	\$86	\$2,364
2	-\$32,203	\$33,036	\$82	\$5,792	\$4,951	\$1	\$82	\$1,978
3	-\$30,398	\$31,301	\$77	\$6,996	\$6,394	\$1	\$78	\$2,108
4	-\$28,573	\$29,486	\$73	\$8,123	\$7,559	\$1	\$74	\$2,123
5	-\$26,714	\$27,644	\$68	\$8,545	\$8,334	\$1	\$70	\$2,133
6	-\$24,701	\$25,708	\$64	\$7,902	\$8,223	\$1	\$65	\$2,257
7	-\$22,090	\$23,396	\$58	\$10,689	\$9,295	\$1	\$59	\$3,101
8	-\$20,405	\$21,248	\$53	\$12,292	\$11,490	\$2	\$54	\$1,971
9	-\$18,625	\$19,515	\$48	\$13,494	\$12,893	\$2	\$50	\$2,054
10	-\$16,892	\$17,759	\$44	\$14,774	\$14,134	\$2	\$46	\$2,003
11	-\$15,146	\$16,019	\$40	\$15,385	\$15,079	\$2	\$42	\$1,993
12	-\$12,936	\$14,041	\$35	\$14,412	\$14,898	\$2	\$37	\$2,426
13	-\$12,167	\$12,551	\$31	\$13,088	\$13,750	\$2	\$33	\$802
14	-\$12,202	\$12,184	\$30	\$13,102	\$13,095	\$2	\$32	-\$3
15	-\$12,271	\$12,237	\$30	\$13,173	\$13,138	\$2	\$32	-\$37
16	-\$12,350	\$12,311	\$30	\$13,304	\$13,239	\$2	\$32	-\$46
17	-\$12,437	\$12,393	\$31	\$13,448	\$13,376	\$2	\$33	-\$54
18	-\$12,483	\$12,460	\$31	\$13,525	\$13,486	\$2	\$33	-\$14
19	-\$12,543	\$12,513	\$31	\$13,625	\$13,575	\$2	\$33	-\$27
20	-\$12,587	\$12,565	\$31	\$13,698	\$13,662	\$2	\$33	-\$11
21	-\$12,630	\$12,609	\$31	\$13,770	\$13,734	\$2	\$33	-\$10
22	-\$12,652	\$12,641	\$31	\$13,805	\$13,787	\$2	\$33	\$12
23	-\$12,694	\$12,673	\$31	\$13,875	\$13,840	\$2	\$33	-\$9
24	-\$12,711	\$12,702	\$31	\$13,904	\$13,889	\$2	\$33	\$16
25	-\$12,752	\$12,732	\$31	\$13,972	\$13,938	\$2	\$34	-\$8
26	-\$12,777	\$12,765	\$32	\$14,013	\$13,993	\$2	\$34	\$9
27	-\$12,802	\$12,789	\$32	\$14,055	\$14,034	\$2	\$34	\$9
28	-\$12,817	\$12,809	\$32	\$14,080	\$14,068	\$2	\$34	\$18
29	-\$12,830	\$12,824	\$32	\$14,103	\$14,092	\$2	\$34	\$20
30	-\$12,846	\$12,838	\$32	\$14,129	\$14,116	\$2	\$34	\$18
31	-\$12,857	\$12,852	\$32	\$14,148	\$14,138	\$2	\$34	\$22
32	-\$12,870	\$12,863	\$32	\$14,169	\$14,158	\$2	\$34	\$21
33	-\$12,871	\$12,870	\$32	\$14,170	\$14,169	\$2	\$34	\$33
34	-\$12,875	\$12,873	\$32	\$14,178	\$14,174	\$2	\$34	\$29
35	-\$12,771	\$12,823	\$32	\$14,004	\$14,091	\$2	\$34	\$138
36	-\$12,776	\$12,774	\$32	\$14,012	\$14,008	\$2	\$34	\$28
37	-\$12,783	\$12,780	\$32	\$14,024	\$14,018	\$2	\$34	\$27
38	-\$12,785	\$12,784	\$32	\$14,026	\$14,025	\$2	\$34	\$32
39	-\$12,758	\$12,771	\$32	\$13,982	\$14,004	\$2	\$34	\$60
40	-\$12,762	\$12,760	\$32	\$13,988	\$13,985	\$2	\$34	\$30
41	-\$12,764	\$12,763	\$32	\$13,991	\$13,990	\$2	\$34	\$32
42	-\$12,768	\$12,766	\$32	\$13,999	\$13,995	\$2	\$34	\$29
43	-\$12,771	\$12,770	\$32	\$14,004	\$14,002	\$2	\$34	\$31
44	-\$12,771	\$12,771	\$32	\$14,003	\$14,004	\$2	\$34	\$34
45	-\$12,757	\$12,764	\$32	\$13,981	\$13,992	\$2	\$34	\$47
46	-\$12,758	\$12,758	\$32	\$13,982	\$13,981	\$2	\$34	\$33
47	-\$12,757	\$12,758	\$32	\$13,981	\$13,981	\$2	\$34	\$35
48	-\$12,759	\$12,758	\$32	\$13,984	\$13,982	\$2	\$34	\$32
49	-\$12,761	\$12,760	\$32	\$13,987	\$13,985	\$2	\$34	\$31
50	-\$12,763	\$12,762	\$32	\$13,991	\$13,989	\$2	\$34	\$31
51	-\$12,767	\$12,765	\$32	\$13,996	\$13,993	\$2	\$34	\$30
52	-\$12,767	\$12,767	\$32	\$13,997	\$13,996	\$2	\$34	\$33
53	-\$12,768	\$12,767	\$32	\$13,998	\$13,997	\$2	\$34	\$33
54	-\$12,775	\$12,772	\$32	\$14,010	\$14,004	\$2	\$34	\$26
55	-\$12,770	\$12,772	\$32	\$14,001	\$14,006	\$2	\$34	\$39
56	-\$12,753	\$12,761	\$32	\$13,974	\$13,987	\$2	\$34	\$50
57	-\$12,758	\$12,755	\$32	\$13,981	\$13,977	\$2	\$34	\$29
58	-\$12,760	\$12,759	\$32	\$13,984	\$13,983	\$2	\$34	\$32
59	-\$12,762	\$12,761	\$32	\$13,988	\$13,986	\$2	\$34	\$32
60	\$7	\$6,377	\$16	-\$11	\$6,988	\$1	\$17	\$12,785
61	\$5	-\$6	\$0	-\$8	-\$10	\$0	\$0	-\$2
62	\$4	-\$5	\$0	-\$7	-\$8	\$0	\$0	-\$1
63	\$4	-\$4	\$0	-\$7	-\$7	\$0	\$0	\$0
64	\$6	-\$5	\$0	-\$11	-\$9	\$0	\$0	\$2
65	\$4	-\$5	\$0	-\$8	-\$9	\$0	\$0	-\$2
66	\$6	-\$5	\$0	-\$10	-\$9	\$0	\$0	\$1
67	\$4	-\$5	\$0	-\$7	-\$8	\$0	\$0	-\$2
68	\$3	-\$3	\$0	-\$5	-\$6	\$0	\$0	-\$1
69	\$1	-\$2	\$0	-\$1	-\$3	\$0	\$0	-\$2
70	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0
71	-\$2	\$1	\$0	\$3	\$1	\$0	\$0	-\$2
72	\$0	\$1	\$0	\$0	\$1	\$0	\$0	\$2
			\$2,263			\$115	\$2,378	\$5,368

IRR: 7.8%

SENTRY INSURANCE A MUTUAL COMPANY
ARKANSAS - STANDARD PROGRAM
PRIVATE PASSENGER AUTOMOBILE BASE CLASS RATES

Current Territory	Proposed Territory	\$75,000 Single Limit Liability			25/50 Bodily Injury			\$25,000 Property Damage			PIP		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	30	313	324	3.5%	182	184	1.1%	108	117	8.3%	29	29	0.0%
26	31	242	256	5.8%	140	146	4.3%	85	92	8.2%	26	26	0.0%
27	33	247	261	5.7%	144	150	4.2%	85	92	8.2%	25	25	0.0%
28	36	226	232	2.7%	131	132	0.8%	78	84	7.7%	24	24	0.0%
29	37	280	291	3.9%	164	167	1.8%	95	103	8.4%	28	28	0.0%
30	40	300	311	3.7%	172	179	4.1%	107	110	2.8%	31	31	0.0%
31	41	277	292	5.4%	160	166	3.8%	97	105	8.2%	28	28	0.0%
32	42	238	241	1.3%	139	140	0.7%	81	83	2.5%	22	22	0.0%
33	43	244	248	1.6%	140	141	0.7%	87	90	3.4%	22	22	0.0%
34	47	290	295	1.7%	169	171	1.2%	99	102	3.0%	29	29	0.0%
35	51	263	268	1.9%	153	155	1.3%	90	93	3.3%	26	26	0.0%
36	52	256	266	3.9%	149	155	4.0%	88	91	3.4%	25	25	0.0%
37	96	224	227	1.3%	130	131	0.8%	78	80	2.6%	23	23	0.0%

Current Territory	Proposed Territory	\$25/50 Uninsured Motorist BI			\$25/50 Underinsured Motorist BI			\$100 Deductible COMPREHENSIVE			\$250 Deductible COLLISION		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	30	14	14	0.0%	10	12	20.0%	184	178	-3.3%	400	440	10.0%
26	31	14	14	0.0%	10	12	20.0%	157	152	-3.2%	371	382	3.0%
27	33	14	14	0.0%	10	12	20.0%	157	152	-3.2%	371	382	3.0%
28	36	14	14	0.0%	10	12	20.0%	219	212	-3.2%	392	404	3.1%
29	37	14	14	0.0%	10	12	20.0%	184	178	-3.3%	375	411	9.6%
30	40	14	14	0.0%	10	12	20.0%	191	191	0.0%	421	434	3.1%
31	41	14	14	0.0%	10	12	20.0%	157	157	0.0%	407	419	2.9%
32	42	14	14	0.0%	10	12	20.0%	219	219	0.0%	392	404	3.1%
33	43	14	14	0.0%	10	12	20.0%	219	219	0.0%	392	404	3.1%
34	47	14	14	0.0%	10	12	20.0%	281	273	-2.8%	454	468	3.1%
35	51	14	14	0.0%	10	12	20.0%	255	247	-3.1%	418	431	3.1%
36	52	14	14	0.0%	10	12	20.0%	258	258	0.0%	441	454	2.9%
37	96	14	14	0.0%	10	12	20.0%	238	231	-2.9%	428	441	3.0%

**SENTRY INSURANCE A MUTUAL COMPANY
ARKANSAS - PAYBACK PROGRAM**

PRIVATE PASSENGER AUTOMOBILE BASE CLASS RATES

Current Territory	Proposed Territory	25/50 Bodily Injury			\$25,000 Property Damage			PIP		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	30	128	145	13.3%	82	92	12.2%	30	31	3.3%
26	31	98	111	13.3%	65	73	12.3%	27	27	0.0%
27	33	101	114	12.9%	65	73	12.3%	26	26	0.0%
28	36	92	104	13.0%	60	67	11.7%	25	26	4.0%
29	37	114	129	13.2%	72	81	12.5%	29	29	0.0%
30	40	121	137	13.2%	81	91	12.3%	33	34	3.0%
31	41	111	125	12.6%	74	83	12.2%	29	29	0.0%
32	42	97	108	11.3%	62	69	11.3%	23	23	0.0%
33	43	98	110	12.2%	66	74	12.1%	23	23	0.0%
34	47	119	131	10.1%	75	80	6.7%	30	30	0.0%
35	51	107	121	13.1%	69	77	11.6%	27	27	0.0%
36	52	104	118	13.5%	67	75	11.9%	26	27	3.8%
37	96	91	100	9.9%	60	67	11.7%	24	24	0.0%

Current Territory	Proposed Territory	\$25/50 Uninsured Motorist BI			\$25/50 Underinsured Motorist BI			\$100 Deductible COMPREHENSIVE			\$250 Deductible COLLISION		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	30	11	12	9.1%	9	10	11.1%	176	197	11.9%	354	389	9.9%
26	31	11	12	9.1%	9	10	11.1%	151	169	11.9%	330	347	5.2%
27	33	11	12	9.1%	9	10	11.1%	151	169	11.9%	330	347	5.2%
28	36	11	12	9.1%	9	10	11.1%	210	227	8.1%	348	369	6.0%
29	37	11	12	9.1%	9	10	11.1%	176	197	11.9%	332	365	9.9%
30	40	11	12	9.1%	9	10	11.1%	185	207	11.9%	372	409	9.9%
31	41	11	12	9.1%	9	10	11.1%	151	169	11.9%	359	395	10.0%
32	42	11	12	9.1%	9	10	11.1%	210	235	11.9%	348	383	10.1%
33	43	11	12	9.1%	9	10	11.1%	210	235	11.9%	348	383	10.1%
34	47	11	12	9.1%	9	10	11.1%	271	304	12.2%	403	443	9.9%
35	51	11	12	9.1%	9	10	11.1%	246	272	10.6%	370	404	9.2%
36	52	11	12	9.1%	9	10	11.1%	249	279	12.0%	390	429	10.0%
37	96	11	12	9.1%	9	10	11.1%	227	254	11.9%	380	399	5.0%

Misc Rates:

UMPD: Limit:	Standard			Payback		
	Present	Proposed	% Chge	Present	Proposed	% Chge
25,000	2.50	3.00	20.0%	2.50	3.00	20.0%
50,000	3.00	3.60	20.0%	3.00	3.60	20.0%
75,000	3.00	3.90	30.0%	n/a	n/a	
100,000	3.50	4.20	20.0%	3.00	4.20	40.0%
200,000	4.00	4.80	20.0%	3.50	4.80	37.1%
300,000	4.50	5.40	20.0%	4.50	5.40	20.0%
500,000	5.00	6.00	20.0%	5.00	6.00	20.0%

Towing:	current:	Proposed
limit:	\$75	\$100
rate:	\$1.00	\$9.00

Rental:	current:	Proposed
Limit:	15/day, \$450 max	
Rate:	\$6.00	no longer available
Limit:	30/day, \$900 max	
Rate:	\$11.00	\$15.00
Limit:	60/day, \$1800 max	
Rate:	new	\$28.00

Exhibit XI

MODEL YEAR FACTORS				
	Comprehensive		Collision	
Year	<i>Present</i>	Proposed	<i>Present</i>	Proposed
2012	1.16	1.05	1.09	1.03
2011	1.10	1.00	1.06	1.00
2010	1.05	0.95	1.03	0.97
2009	1.00	0.90	1.00	0.94
2008	0.95	0.86	0.97	0.91
2007	0.90	0.83	0.94	0.87
2006	0.86	0.79	0.91	0.83
2005	0.83	0.76	0.87	0.79
2004	0.79	0.72	0.83	0.75
2003	0.76	0.68	0.79	0.72
2002	0.72	0.65	0.75	0.68
2001	0.68	0.63	0.72	0.65
2000	0.65	0.62	0.68	0.62
1999	0.63	0.62	0.65	0.62
1998	0.62	0.62	0.62	0.62
1997	0.62	0.62	0.62	0.62
1996 & prior	0.62	0.62	0.62	0.62

Sentry Insurance

ISO Ratios

Standard Program

Payback Program

Sentry ISO

Territory	Territory	BI	PD	Med Pay	Comp	Collision
25	21 thru 24	1.00	1.00	1.00	1.00	1.00
26	30	0.83	0.89	0.68	0.84	0.79
27	30	0.83	0.89	0.68	0.84	0.79
28	31	0.71	0.82	0.74	0.92	0.85
29	24	0.91	0.93	0.80	1.05	0.93
30	25	1.04	0.79	0.98	1.63	0.96
31	24	0.91	0.93	0.80	1.05	0.93
32	27-29	0.70	0.66	0.70	1.54	0.91
33	26, 27	0.71	0.69	0.77	1.58	0.89
34	32	0.75	0.69	0.74	1.61	1.02
35	32,33	0.80	0.75	0.74	1.33	0.93
36	28	0.86	0.73	0.74	1.54	0.99
37	29	0.60	0.64	0.62	1.30	0.84

Territory	Territory	BI	PD	Med Pay	Comp	Collision
25	21 thru 24	1.00	1.00	1.00	1.00	1.00
26	30	0.83	0.89	0.68	0.84	0.79
27	30	0.83	0.89	0.68	0.84	0.79
28	31	0.71	0.82	0.74	0.92	0.85
29	24	0.91	0.93	0.80	1.05	0.93
30	25	1.04	0.79	0.98	1.63	0.96
31	24	0.91	0.93	0.80	1.05	0.93
32	27-29	0.70	0.66	0.70	1.54	0.91
33	26, 27	0.71	0.69	0.77	1.58	0.89
34	32	0.75	0.69	0.74	1.61	1.02
35	32,33	0.80	0.75	0.74	1.33	0.93
36	28	0.86	0.73	0.74	1.54	0.99
37	29	0.60	0.64	0.62	1.30	0.84

Sentry current ratios

	BI	PD	Med Pay	Comp	Collision
25	1.00	1.00	1.00	1.00	1.00
26	0.77	0.79	0.90	0.85	0.93
27	0.79	0.79	0.86	0.85	0.93
28	0.72	0.72	0.83	1.19	0.98
29	0.90	0.88	0.97	1.00	0.94
30	0.95	0.99	1.07	1.04	1.05
31	0.88	0.90	0.97	0.85	1.02
32	0.76	0.75	0.76	1.19	0.98
33	0.77	0.81	0.76	1.19	0.98
34	0.93	0.92	1.00	1.53	1.14
35	0.84	0.83	0.90	1.39	1.05
36	0.82	0.81	0.86	1.40	1.10
37	0.71	0.72	0.79	1.29	1.07

	BI	PD	Med Pay	Comp	Collision
25	1.00	1.00	1.00	1.00	1.00
26	0.77	0.79	0.90	0.86	0.93
27	0.79	0.79	0.87	0.86	0.93
28	0.72	0.73	0.83	1.19	0.98
29	0.89	0.88	0.97	1.00	0.94
30	0.95	0.99	1.10	1.05	1.05
31	0.87	0.90	0.97	0.86	1.01
32	0.76	0.76	0.77	1.19	0.98
33	0.77	0.80	0.77	1.19	0.98
34	0.93	0.91	1.00	1.54	1.14
35	0.84	0.84	0.90	1.40	1.05
36	0.81	0.82	0.87	1.41	1.10
37	0.71	0.73	0.80	1.29	1.07

Sentry Proposed ratios

	BI	PD	Med Pay	Comp	Collision
25	1.00	1.00	1.00	1.00	1.00
26	0.79	0.79	0.90	0.85	0.87
27	0.82	0.79	0.86	0.85	0.87
28	0.72	0.72	0.83	1.19	0.92
29	0.91	0.88	0.97	1.00	0.93
30	0.97	0.94	1.07	1.07	0.99
31	0.90	0.90	0.97	0.88	0.95
32	0.76	0.71	0.76	1.23	0.92
33	0.77	0.77	0.76	1.23	0.92
34	0.93	0.87	1.00	1.53	1.06
35	0.84	0.79	0.90	1.39	0.98
36	0.84	0.78	0.86	1.45	1.03
37	0.71	0.68	0.79	1.30	1.00

	BI	PD	Med Pay	Comp	Collision
25	1.00	1.00	1.00	1.00	1.00
26	0.77	0.79	0.87	0.86	0.89
27	0.79	0.79	0.84	0.86	0.89
28	0.72	0.73	0.84	1.15	0.95
29	0.89	0.88	0.94	1.00	0.94
30	0.94	0.99	1.10	1.05	1.05
31	0.86	0.90	0.94	0.86	1.02
32	0.74	0.75	0.74	1.19	0.98
33	0.76	0.80	0.74	1.19	0.98
34	0.90	0.87	0.97	1.54	1.14
35	0.83	0.84	0.87	1.38	1.04
36	0.81	0.82	0.87	1.42	1.10
37	0.69	0.73	0.77	1.29	1.03

SENTRY INSURANCE A MUTUAL COMPANY
ARKANSAS - STANDARD PROGRAM
PRIVATE PASSENGER AUTOMOBILE BASE CLASS RATES

Current Territory	Proposed Territory	\$75,000 Single Limit Liability			25/50 Bodily Injury			\$25,000 Property Damage			PIP		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	25	313	324	3.5%	182	184	1.1%	108	117	8.3%	29	29	0.0%
26	26	242	256	5.8%	140	146	4.3%	85	92	8.2%	26	26	0.0%
27	27	247	261	5.7%	144	150	4.2%	85	92	8.2%	25	25	0.0%
28	28	226	232	2.7%	131	132	0.8%	78	84	7.7%	24	24	0.0%
29	29	280	291	3.9%	164	167	1.8%	95	103	8.4%	28	28	0.0%
30	30	300	311	3.7%	172	179	4.1%	107	110	2.8%	31	31	0.0%
31	31	277	292	5.4%	160	166	3.8%	97	105	8.2%	28	28	0.0%
32	32	238	241	1.3%	139	140	0.7%	81	83	2.5%	22	22	0.0%
33	33	244	248	1.6%	140	141	0.7%	87	90	3.4%	22	22	0.0%
34	34	290	295	1.7%	169	171	1.2%	99	102	3.0%	29	29	0.0%
35	35	263	268	1.9%	153	155	1.3%	90	93	3.3%	26	26	0.0%
36	36	256	266	3.9%	149	155	4.0%	88	91	3.4%	25	25	0.0%
37	37	224	227	1.3%	130	131	0.8%	78	80	2.6%	23	23	0.0%

Current Territory	Proposed Territory	\$25/50 Uninsured Motorist BI			\$25/50 Underinsured Motorist BI			\$100 Deductible COMPREHENSIVE			\$250 Deductible COLLISION		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	25	14	14	0.0%	10	12	20.0%	184	178	-3.3%	400	440	10.0%
26	26	14	14	0.0%	10	12	20.0%	157	152	-3.2%	371	382	3.0%
27	27	14	14	0.0%	10	12	20.0%	157	152	-3.2%	371	382	3.0%
28	28	14	14	0.0%	10	12	20.0%	219	212	-3.2%	392	404	3.1%
29	29	14	14	0.0%	10	12	20.0%	184	178	-3.3%	375	411	9.6%
30	30	14	14	0.0%	10	12	20.0%	191	191	0.0%	421	434	3.1%
31	31	14	14	0.0%	10	12	20.0%	157	157	0.0%	407	419	2.9%
32	32	14	14	0.0%	10	12	20.0%	219	219	0.0%	392	404	3.1%
33	33	14	14	0.0%	10	12	20.0%	219	219	0.0%	392	404	3.1%
34	34	14	14	0.0%	10	12	20.0%	281	273	-2.8%	454	468	3.1%
35	35	14	14	0.0%	10	12	20.0%	255	247	-3.1%	418	431	3.1%
36	36	14	14	0.0%	10	12	20.0%	258	258	0.0%	441	454	2.9%
37	37	14	14	0.0%	10	12	20.0%	238	231	-2.9%	428	441	3.0%

**SENTRY INSURANCE A MUTUAL COMPANY
ARKANSAS - PAYBACK PROGRAM**

PRIVATE PASSENGER AUTOMOBILE BASE CLASS RATES

Current Territory	Proposed Territory	25/50 Bodily Injury			\$25,000 Property Damage			PIP		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	25	128	145	13.3%	82	92	12.2%	30	31	3.3%
26	26	98	111	13.3%	65	73	12.3%	27	27	0.0%
27	27	101	114	12.9%	65	73	12.3%	26	26	0.0%
28	28	92	104	13.0%	60	67	11.7%	25	26	4.0%
29	29	114	129	13.2%	72	81	12.5%	29	29	0.0%
30	30	121	137	13.2%	81	91	12.3%	33	34	3.0%
31	31	111	125	12.6%	74	83	12.2%	29	29	0.0%
32	32	97	108	11.3%	62	69	11.3%	23	23	0.0%
33	33	98	110	12.2%	66	74	12.1%	23	23	0.0%
34	34	119	131	10.1%	75	80	6.7%	30	30	0.0%
35	35	107	121	13.1%	69	77	11.6%	27	27	0.0%
36	36	104	118	13.5%	67	75	11.9%	26	27	3.8%
37	37	91	100	9.9%	60	67	11.7%	24	24	0.0%

Current Territory	Proposed Territory	\$25/50 Uninsured Motorist BI			\$25/50 Underinsured Motorist BI			\$100 Deductible COMPREHENSIVE			\$250 Deductible COLLISION		
		Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge	Present	Proposed	% Chge
25	25	11	12	9.1%	9	10	11.1%	176	197	11.9%	354	389	9.9%
26	26	11	12	9.1%	9	10	11.1%	151	169	11.9%	330	347	5.2%
27	27	11	12	9.1%	9	10	11.1%	151	169	11.9%	330	347	5.2%
28	28	11	12	9.1%	9	10	11.1%	210	227	8.1%	348	369	6.0%
29	29	11	12	9.1%	9	10	11.1%	176	197	11.9%	332	365	9.9%
30	30	11	12	9.1%	9	10	11.1%	185	207	11.9%	372	409	9.9%
31	31	11	12	9.1%	9	10	11.1%	151	169	11.9%	359	395	10.0%
32	32	11	12	9.1%	9	10	11.1%	210	235	11.9%	348	383	10.1%
33	33	11	12	9.1%	9	10	11.1%	210	235	11.9%	348	383	10.1%
34	34	11	12	9.1%	9	10	11.1%	271	304	12.2%	403	443	9.9%
35	35	11	12	9.1%	9	10	11.1%	246	272	10.6%	370	404	9.2%
36	36	11	12	9.1%	9	10	11.1%	249	279	12.0%	390	429	10.0%
37	37	11	12	9.1%	9	10	11.1%	227	254	11.9%	380	399	5.0%

Misc Rates:

UMPD: Limit:	Standard			Payback		
	Present	Proposed	% Chge	Present	Proposed	% Chge
25,000	2.50	3.00	20.0%	2.50	3.00	20.0%
50,000	3.00	3.60	20.0%	3.00	3.60	20.0%
75,000	3.00	3.90	30.0%	n/a	n/a	
100,000	3.50	4.20	20.0%	3.00	4.20	40.0%
200,000	4.00	4.80	20.0%	3.50	4.80	37.1%
300,000	4.50	5.40	20.0%	4.50	5.40	20.0%
500,000	5.00	6.00	20.0%	5.00	6.00	20.0%

Towing:	current:	Proposed
limit:	\$75	\$100
rate:	\$1.00	\$9.00

Rental:	current:	Proposed
Limit:	15/day, \$450 max	
Rate:	\$6.00	no longer available
Limit:	30/day, \$900 max	
Rate:	\$11.00	\$15.00
Limit:	60/day, \$1800 max	
Rate:	new	\$28.00

Private Passenger Auto Premium Comparison Survey From
Form APCS - last modified August 2005

NAIC Number: 169.24988
 Company Name: Sentry Insurance a Mutual Company
 Contact Person: Greta Strobel
 Telephone No: 715-346-6562
 Email Address: greta.strobel@sentry.com
 Effective Date: 5/20/2011

DISCOUNTS OFFERED:
 Passive Restraint/Air Bags: 0%
 Auto/Homeowners: 15%
 Good Student: 3% to 24%
 Anti-theft device: 0%
 Over 55 Defensive Driver Discount: 10%
 \$250/\$500 Deductible Comp/Coll: 15%/ 18%

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

Vehicle	Coverages	Gender: Age:	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119 WB	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		904.24	1528.03	560.63	510.77	917.34	1550.50	568.57	518.32	1032.21	1747.51	638.19	582.65	917.34	1550.50	568.57	518.32	1024.27	1733.89	633.38	578.38
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		1049.87	1777.80	648.89	575.62	1064.56	1802.99	657.79	583.64	1178.79	1998.92	727.02	649.69	1064.56	1802.99	657.79	583.64	1172.36	1987.89	723.13	645.55
2003 Honda Odyssey "EX"	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		1013.29	1715.07	626.72	556.67	1027.45	1739.35	635.30	564.41	1142.99	1937.52	705.33	631.14	1027.45	1739.35	635.30	564.41	1135.87	1925.31	701.01	626.65
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		1217.46	2065.24	750.46	662.46	1234.32	2094.16	760.68	671.60	1344.90	2283.83	827.70	735.77	1234.32	2094.16	760.68	671.60	1340.99	2277.12	825.33	732.94
2003 Cadillac Seville "SYS" 4 door Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		1171.82	1986.97	722.80	638.82	1188.12	2014.91	732.68	647.66	1299.51	2205.97	800.19	712.25	1188.12	2014.91	732.68	647.66	1294.96	2198.17	797.43	709.08
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		368.60	609.32	236.00	222.60	375.61	621.35	240.25	226.64	494.83	825.82	312.50	295.28	375.61	621.35	240.25	226.64	480.80	801.76	304.00	287.20
	Minimum Liability with Comp & Coll 100/300/50 Liab with Comp & Coll		995.65	1684.81	616.03	547.53	1010.03	1709.47	624.74	555.38	1122.10	1901.69	692.67	620.32	1010.03	1709.47	624.74	555.38	1115.75	1890.80	688.82	616.22
			1090.36	1830.06	682.89	615.44	1108.59	1861.34	693.94	625.52	1244.65	2094.69	776.40	704.26	1108.59	1861.34	693.94	625.52	1235.35	2078.76	770.77	698.47

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 169.24988
 Company Name: Sentry Insurance A Mutual Company
 Contact Person: Greta Strobel
 Telephone No.: 715-346-6562
 Email Address: greta.strobel@sentry.com
 Effective Date: 5/20/2011

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS _____ 15 %
 GOOD STUDENT _____ 3% to 24 %
 ANTI-THEFT DEVICE _____ 0 %
 Over 55 Defensive Driver Discount _____ 10 %
 \$250/\$500 Deductible Comp./Coll. _____ 15% / 18% %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$904	\$1,528	\$561	\$511	\$917	\$1,550	\$569	\$518	\$1,032	\$1,748	\$638	\$583	\$917	\$1,550	\$569	\$518	\$1,024	\$1,734	\$633	\$578
	100/300/50 Liability with Comprehensive and Collision			\$999	\$1,673	\$627	\$579	\$1,016	\$1,702	\$638	\$588	\$1,155	\$1,941	\$722	\$667	\$1,016	\$1,702	\$638	\$588	\$1,144	\$1,922	\$715	\$661
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$1,050	\$1,778	\$649	\$576	\$1,065	\$1,803	\$658	\$584	\$1,179	\$1,999	\$727	\$650	\$1,065	\$1,803	\$658	\$584	\$1,172	\$1,988	\$723	\$646
	100/300/50 Liability with Comprehensive and Collision			\$1,145	\$1,923	\$716	\$644	\$1,163	\$1,955	\$727	\$654	\$1,301	\$2,192	\$811	\$734	\$1,163	\$1,955	\$727	\$654	\$1,292	\$2,176	\$805	\$728
2003 Honda Odyssey "EX"	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$1,013	\$1,715	\$627	\$557	\$1,027	\$1,739	\$635	\$564	\$1,143	\$1,938	\$705	\$631	\$1,027	\$1,739	\$635	\$564	\$1,136	\$1,925	\$701	\$627
	100/300/50 Liability with Comprehensive and Collision			\$1,108	\$1,860	\$694	\$625	\$1,126	\$1,891	\$705	\$635	\$1,266	\$2,131	\$789	\$715	\$1,126	\$1,891	\$705	\$635	\$1,255	\$2,113	\$783	\$709
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$1,217	\$2,065	\$750	\$662	\$1,234	\$2,094	\$761	\$672	\$1,345	\$2,284	\$828	\$736	\$1,234	\$2,094	\$761	\$672	\$1,341	\$2,277	\$825	\$733
	100/300/50 Liability with Comprehensive and Collision			\$1,312	\$2,210	\$817	\$730	\$1,333	\$2,246	\$830	\$742	\$1,467	\$2,477	\$911	\$820	\$1,333	\$2,246	\$830	\$742	\$1,461	\$2,465	\$907	\$815
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$1,172	\$1,987	\$723	\$639	\$1,188	\$2,015	\$733	\$648	\$1,300	\$2,206	\$800	\$712	\$1,188	\$2,015	\$733	\$648	\$1,295	\$2,198	\$797	\$709
	100/300/50 Liability with Comprehensive and Collision			\$1,267	\$2,132	\$790	\$707	\$1,287	\$2,167	\$802	\$718	\$1,422	\$2,399	\$884	\$796	\$1,287	\$2,167	\$802	\$718	\$1,415	\$2,386	\$879	\$791
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$369	\$609	\$236	\$223	\$376	\$621	\$240	\$227	\$495	\$826	\$313	\$295	\$376	\$621	\$240	\$227	\$481	\$802	\$304	\$287
	Minimum Liability with Comprehensive and Collision			\$996	\$1,685	\$616	\$548	\$1,010	\$1,709	\$625	\$555	\$1,122	\$1,902	\$693	\$620	\$1,010	\$1,709	\$625	\$555	\$1,116	\$1,891	\$689	\$616
	100/300/50 Liability with Comprehensive and Collision			\$1,090	\$1,830	\$683	\$615	\$1,109	\$1,861	\$694	\$626	\$1,245	\$2,095	\$776	\$704	\$1,109	\$1,861	\$694	\$626	\$1,235	\$2,079	\$771	\$698