



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Scott A. Miller, President
Sentry Insurance Group
1800 North Point Drive
Stevens Point, WI. 54481

**Re: Dairyland Insurance Company, NAIC 21164
Sentry Select Insurance Company, NAIC 21180
Viking Insurance Company of Wisconsin, NAIC 13137
Market Conduct Examination Verified Report**

Dear Mr. Miller,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).

Please contact me if you have any questions.

Sincerely,

Erica Weyhenmeyer
Chief Market Conduct Examiner
Illinois Department of Insurance
320 West Washington St., 5th Floor
Springfield, IL 62767
Phone: 217-782-1790
Erica.Weyhenmeyer@Illinois.gov

Company Name: Dairyland Insurance Company	CoCode	21164		Group Code	169							
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	77,683	158,985	89,162	24,262	51,772	101,702	58,585	17,577	40,608	76,451	47,561	15,765
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	276,610	258,336	236,387	220,965	204,579	190,359	175,798	165,225	153,865	146,341	138,890	132,636
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	6,924	279,022	344,881	4,287	0	150,782	130,203	192,678	1,533	173,041	76,224	1,845
(7) Net Ultimate Adjusting & Other	1,330	25,597	34,066	390	7	15,862	13,658	20,860	127	7,879	5,260	1,191
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3	16	15	2	0	15	4	4	1	8	4	0
(9) Open Claim Counts	0	1	0	0	0	0	0	0	0	6	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	31.1%	179.5%	198.0%	13.1%	25.3%	141.0%	115.2%	139.9%	27.5%	175.9%	92.9%	14.2%
Pre-refund combined ratio (6+7+2)/(3)	31.1%	179.5%	198.0%	13.1%	25.3%	141.0%	115.2%	139.9%	27.5%	175.9%	92.9%	14.2%
Claims severity (6)/(8)	2,308	17,439	22,992	2,159	#DIV/0!	9,924	32,137	46,379	1,483	20,828	18,176	#DIV/0!

Company Name: Dairyland Insurance Company	CoCode	21164		Group Code	169							
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	65,272	129,848	71,506	20,196	47,810	92,304	50,065	17,549	34,625	61,221	38,745	12,898
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	195,040	182,608	169,353	157,977	145,134	136,112	127,593	119,560	111,485	107,829	103,483	98,512
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	17,203	105,532	76,023	45,095	0	99,757	36,844	22,793	4,026	31,941	54,172	0
(7) Net Ultimate Adjusting & Other	2,557	14,575	11,831	5,884	0	14,363	5,474	3,225	666	5,461	8,812	337
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	9	39	38	8	0	25	15	6	2	12	18	2
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	43.6%	136.9%	94.1%	45.1%	32.9%	151.7%	72.4%	36.4%	35.3%	91.5%	98.3%	13.4%
Pre-refund combined ratio (6+7+2)/(3)	43.6%	136.9%	94.1%	45.1%	32.9%	151.7%	72.4%	36.4%	35.3%	91.5%	98.3%	13.4%
Claims severity (6)/(8)	1,911	2,706	2,001	5,637	#DIV/0!	3,990	2,456	3,799	2,013	2,662	3,010	0

Company Name: Sentry Select Insurance Company	CoCode:	21180		Group Code	169							
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	37,032	93,196	52,309	15,050	22,441	56,220	31,550	7,369	60,367	125,547	75,856	18,299
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	78,020	100,750	118,307	117,853	111,885	128,414	151,551	147,316	138,519	166,211	182,067	177,870
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	154,456	48,834	122,296	0	129,009	98,083	90,178	0	42,704	98,733	23,984
(7) Net Ultimate Adjusting & Other	11	15,154	5,313	11,844	3	13,565	10,514	5,473	1	3,265	19,191	1,997
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	8	10	7	0	3	8	5	0	9	13	1
(9) Open Claim Counts	0	2	0	0	0	0	0	0	0	1	3	0
Post-refund combined ratio (6+7+2+5)/(3-4)	47.5%	260.8%	90.0%	126.6%	20.1%	154.8%	92.5%	69.9%	43.6%	103.2%	106.4%	24.9%
Pre-refund combined ratio (6+7+2)/(3)	47.5%	260.8%	90.0%	126.6%	20.1%	154.8%	92.5%	69.9%	43.6%	103.2%	106.4%	24.9%
Claims severity (6)/(8)	#DIV/0!	19,307	4,883	17,602	#DIV/0!	42,456	12,104	17,365	#DIV/0!	4,569	7,848	20,756

Company Name: Sentry Select Insurance Company	CoCode:	21180		Group Code	169							
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	30,987	77,138	41,945	10,927	20,266	51,134	29,026	5,079	53,016	110,708	63,992	10,488
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	65,982	86,979	102,789	100,755	94,409	112,589	136,491	131,797	122,046	152,886	169,543	162,841
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	10,702	120,806	115,374	85,428	10,306	81,840	200,069	72,158	18,109	144,052	327,581	156,107
(7) Net Ultimate Adjusting & Other	1,373	16,767	16,170	11,659	1,446	11,784	29,398	10,311	2,855	23,166	53,065	29,674
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5	35	36	22	4	31	72	24	5	52	76	31
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	2
Post-refund combined ratio (6+7+2+5)/(3-4)	65.3%	246.9%	168.8%	107.2%	33.9%	128.6%	189.4%	66.4%	60.6%	181.8%	262.3%	120.5%
Pre-refund combined ratio (6+7+2)/(3)	65.3%	246.9%	168.8%	107.2%	33.9%	128.6%	189.4%	66.4%	60.6%	181.8%	262.3%	120.5%
Claims severity (6)/(8)	2,140	3,452	3,205	3,883	2,576	2,640	2,779	3,007	3,622	2,770	4,310	4,973

Company Name: Viking Insurance Company of Wisconsin	CoCode	13137	Group Code	169								
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	554,665	470,689	439,423	367,770	469,450	415,547	350,361	268,656	368,834	339,315	321,980	266,022
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,675,912	1,775,529	1,639,738	1,500,320	1,482,553	1,461,407	1,410,820	1,278,175	1,216,992	1,294,774	1,230,316	1,204,749
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	633,454	1,030,519	858,715	929,603	672,912	695,699	1,287,384	587,762	753,276	673,340	1,041,449	504,920
(7) Net Ultimate Adjusting & Other	183,241	233,724	175,161	165,966	174,088	159,878	170,438	141,452	129,642	134,504	127,188	146,685
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	151	186	192	158	147	110	164	92	107	105	132	92
(9) Open Claim Counts	4	7	5	1	10	0	6	3	10	12	29	26
Post-refund combined ratio (6+7+2+5)/(3-4)	81.8%	97.7%	89.8%	97.5%	88.8%	87.0%	128.2%	78.1%	102.9%	88.6%	121.2%	76.2%
Pre-refund combined ratio (6+7+2)/(3)	81.8%	97.7%	89.8%	97.5%	88.8%	87.0%	128.2%	78.1%	102.9%	88.6%	121.2%	76.2%
Claims severity (6)/(8)	4,195	5,535	4,480	5,870	4,568	6,308	7,846	6,424	7,036	6,429	7,889	5,483

Company Name: Viking Insurance Company of Wisconsin	CoCode	13137	Group Code	169								
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	115,151	116,221	93,891	75,621	102,590	117,813	81,807	60,126	86,211	98,975	81,524	54,528
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	333,562	377,332	357,803	334,209	335,731	345,098	336,005	308,050	290,013	316,831	309,205	311,205
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	260,460	309,794	315,057	307,326	167,980	304,734	249,640	298,225	147,058	275,097	315,569	299,274
(7) Net Ultimate Adjusting & Other	37,686	47,298	48,321	33,862	36,162	46,284	42,697	35,215	25,033	38,814	43,734	32,838
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	69	99	79	95	51	78	79	65	48	78	77	64
(9) Open Claim Counts	1	-1	0	0	0	0	0	0	0	0	0	1
Post-refund combined ratio (6+7+2+5)/(3-4)	123.9%	125.4%	127.8%	124.7%	91.4%	135.9%	111.4%	127.8%	89.1%	130.3%	142.6%	124.2%
Pre-refund combined ratio (6+7+2)/(3)	123.9%	125.4%	127.8%	124.7%	91.4%	135.9%	111.4%	127.8%	89.1%	130.3%	142.6%	124.2%
Claims severity (6)/(8)	3,775	3,129	3,988	3,235	3,294	3,907	3,160	4,582	3,055	3,511	4,072	4,657