

<i>SERFF Tracking Number:</i>	<i>CMIC-125323741</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Cameron Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>15725/07/0029</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Farm Fire</i>		
<i>Project Name/Number:</i>	<i>Rule Revision/15725/07/0029</i>		

## Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farm Fire

SERFF Tr Num: CMIC-125323741 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Co Tr Num: 15725/07/0029

State Status: FEES VERIFIED

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Elizabeth Branum

Disposition Date: 11/07/2007

Date Submitted: 11/05/2007

Disposition Status: Filed

Effective Date Requested (New): 12/01/2007

Effective Date (New): 12/01/2007

Effective Date Requested (Renewal): 12/01/2007

Effective Date (Renewal):

12/01/2007

## General Information

Project Name: Rule Revision

Status of Filing in Domicile: Pending

Project Number: 15725/07/0029

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/07/2007

State Status Changed: 11/07/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cameron Mutual Insurance Company desires to file changes to its Farm/Fire Program with an effective date of December 1, 2007. The highlights are as follows:

- Removed the requirement that an applicant with a previous total fire loss be unacceptable.
- Changed the restriction on an applicant who has incurred a bankruptcy from within the last seven years to within the last five years.
- Increased agent binding authority from \$100,000 to \$250,000.

SERFF Tracking Number: CMIC-125323741 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$25  
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-Removed the rule requiring supporting coverage with Cameron Mutual for eligibility to the Farm Fire Program.  
 -Removed all references to earthquake coverage and provide instructions to agents regarding earthquake binding authority. Cameron Mutual Insurance Company will exit the earthquake insurance marketplace effective November 1, 2007.

A detailed "Summary of Revisions" as well as the entire package of revised rule pages are attached to the Rate/Rule Schedule.

## Company and Contact

### Filing Contact Information

Elizabeth Branum, Actuarial Analyst ebranum@cameron-insurance.com  
 214 McElwain Drive (800) 326-6511 [Phone]  
 Cameron, MO 64429-1321 (816) 632-1022[FAX]

### Filing Company Information

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri  
 214 McElwain Drive Group Code: 532 Company Type: Property & Casualty  
 Cameron, MO 64429-1321 Group Name: State ID Number:  
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$25.00	11/05/2007	16483025

SERFF Tracking Number: CMIC-125323741 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/07/2007	11/07/2007

*SERFF Tracking Number:*      *CMIC-125323741*                      *State:*                      *Arkansas*  
*Filing Company:*              *Cameron Mutual Insurance Company*              *State Tracking Number:*      *EFT \$25*  
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*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0002 Personal Property (Fire and Allied Lines)*  
  
*Product Name:*                      *Farm Fire*  
*Project Name/Number:*              *Rule Revision/15725/07/0029*

## **Disposition**

Disposition Date: 11/07/2007

Effective Date (New): 12/01/2007

Effective Date (Renewal): 12/01/2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMIC-125323741 State: Arkansas  
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 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Product Name: Farm Fire  
 Project Name/Number: Rule Revision/15725/07/0029

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Rate	Summary of Revisions	Filed	Yes
Rate	Underwriting Rule	Filed	No
Rate	Underwriting Rule	Filed	No
Rate	Underwriting Rule	Filed	No
Rate	Index	Filed	Yes
Rate	General Rule	Filed	Yes
Rate	General Rule	Filed	Yes
Rate	General Rule	Filed	Yes
Rate	Arkansas Page	Filed	Yes
Rate	Rate Page	Filed	Yes

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*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0002 Personal Property (Fire and Allied Lines)*  
  
*Product Name:*              *Farm Fire*  
*Project Name/Number:*      *Rule Revision/15725/07/0029*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: CMIC-125323741 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$25  
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 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Summary of Revisions	N/A	New	FF AR Rev Summ 12-1-07.pdf
Filed	Index	FF-GR-Index-1 thru FF-GR-Index-2	Replacement	FF-GR-Index-1,2.pdf
Filed	General Rule	FF-GR-2 thru FF-GR-3	Replacement	FF-GR-2,3.pdf
Filed	General Rule	FF-GR-6	Replacement	FF-GR-6.pdf
Filed	General Rule	FF-GR-9	Replacement	FF-GR-9.pdf
Filed	Arkansas Page	FF-AR-EX-1	Replacement	FF-AR-EX-1.pdf
Filed	Rate Page	FF-AR-3	Replacement	FF-AR-3.pdf

**FARM FIRE PROGRAM**  
**Arkansas**  
**Summary of Revisions**  
**Effective December 1, 2007**

<u>Page No.</u>	<u>Rule No.</u>	
FF-UR-1	2.a. 2.d.	Removed verbiage regarding total fire losses Changed years since incurring a bankruptcy from seven to five years
FF-UR-2	7. 9. 10. 12. 13. 13.b.	Increased dwelling limits in excess of \$100,000 to in excess of \$250,000 Removed rule, now "Reserved For Future Use" Removed rule, now "Reserved For Future Use" Removed rule, now "Reserved For Future Use" Removed "and land levelers" from NOTE: Item r. Removed original 13.b. regarding any single item valued in excess of \$100,000 Re-lettered all remaining rules
FF-UR-3	13.u. 14. 16.	Removed rule regarding land levelers Added "required to be" licensed.... Removed "or red reflective triangles" and added "and slow moving vehicle signs" to end of rule
FF-UR-5	19.b.	Added "wood heat requirements" behind the heading of "Outdoor"
FF-UR-8	28. 29.	Corrected lettering of f. through i., now e. through h. (formerly missing "e") Added Agent's binding authority rule
FF-GR-Index-1		Removed reference to "Change Endorsement"
FF-GR-Index-2		Removed reference to "Change Endorsement" Removed reference to "Earthquake – Coverage and Rating"
FF-GR-2	11. 12.B. 12.C.	Removed rule regarding Restrictions of Coverage or Increased Rate Removed rule regarding Farming and Ranching means Renumbered rule, now 12.B.
FF-GR-3	21.	Removed rule regarding Change Endorsement
FF-GR-6	26.B.1.g. 26.B.2.f.	Added rule Added rule
FF-GR-9	27.C.6.	Removed rule regarding Earthquake Coverage
FF-AR-EX-1		Corrected Endorsement: IL 02 31 to include "and Nonrenewal" Added Endorsement: IL 21 89
FF-AR-3	7.	Removed Earthquake Coverage Rates Renumbered remaining coverage rates

# FARM FIRE AND EXTENDED COVERAGE MANUAL

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**FARM FIRE AND EXTENDED COVERAGE MANUAL  
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**FARM FIRE AND EXTENDED COVERAGE POLICY MANUAL  
GENERAL RULES**

**11. RESERVED FOR FUTURE USE**

**12. DEFINITIONS**

**A. Construction:**

1. Frame - exterior walls of wood or other combustible materials, including walls with metal, metal lath and plaster or stucco; or any building with combustible insulation, including plastic sheathing. Use construction code 1.
2. Masonry - including masonry veneer - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground). Use construction code 2.
3. Mixed (masonry/frame) - a combination of both frame and masonry construction shall be classified as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise classify as masonry.

**B. Farm Property means:**

1. Dwellings, garages, barns, granaries, other outbuildings and structures, including permanently attached fixtures and equipment.
  - a. Dwelling means a building used principally for residential purposes and includes mobile homes and modular and prefabricated homes.
  - b. Barn or stable means any building used for housing livestock or storing hay, straw or fodder.
  - c. Outbuilding means a building not otherwise defined used in agricultural operations. Examples are implement sheds, grain storage structures, offices and milk houses.
  - d. Silo means a structure used for storage of silage of all types.
2. Household goods.
3. Equipment, supplies and products of farming or ranching operations, including but not limited to feed, seed, fertilizer, livestock, other animals, grain, produce and agricultural machinery.
  - a. Livestock means cattle, sheep, swine, goats, horses, mules and donkeys.
  - b. Mobile agricultural equipment means all types of farm implements, machinery and equipment excluding items held for sale, repair, consignment or being manufactured.
  - c. Grain means threshed seeds, threshed beans, silage, ground feed, manufactured and blended livestock feed.
  - d. Hay, straw and fodder means grass or other plants cut and dried for use as animal food or bedding.

**13. CHANGES IN RATES, RULES AND FORMS**

- A.** A general revision is a revision in rules or forms; or a rate revision applying to one or more classes, including rate schedule changes and changes due to reclassification of a community or district.
- B.** General revisions to rates and rules do not apply to policies existing prior to the effective date of the revision. These policies will be adjusted effective on the next anniversary date to incorporate a general revision.

**14. TRANSFER OF INSURANCE AND REMOVAL OF PROPERTY**

When household personal property is moved from one location to another and the insured wants to transfer his or her insurance to cover both locations during removal, the Farm Property Coverage Form **FP 00 10C** provides coverage for a period of thirty days.

When household insurance covering property is transferred to a location with a different rate, adjust the difference in the premium, proportionately.

**FARM FIRE AND EXTENDED COVERAGE POLICY MANUAL  
GENERAL RULES**

**15. ELIGIBILITY**

Farm Property Coverage Form **FP 00 10C** may be written for an owner or tenant having an insurable interest in farming or ranching operations.

**16. FARM FIRE AND EXTENDED COVERAGE**

**A. Eligibility:**

To be eligible for Farm Fire and Extended Coverage dwelling rates, a policy covering farming or ranching operations must provide:

1. Property coverage for all farm dwellings, farm personal property and other farm structures owned by the insured. A specific item may be excluded on agreement between the company and the insured. If the farm dwelling, farm personal property and other farm structures are not under one ownership, they may be insured separately; and
2. Bodily injury and property damage liability coverage for the premises/operations of all property specified in paragraph 1. above.

**B. Ineligibility:**

The Farm Fire and Extended coverage cannot be written for:

1. Vacant or unoccupied farms.
2. a. Farms owned or controlled by food manufacturers or processors and operated principally for the purpose of supplying the manufacturing or processing operations, whether or not such operations are on the farm premises.  
b. Farms where the principal purpose is to operate freezing or dehydrating plants or poultry factories.
3. Farms on which farm dwellings are used for business purposes other than permitted incidental occupancy.
4. Farms where the principal business is raising, breeding, or using horses or dogs for riding, racing, or show purposes.

**17. BASIC FORMS**

Attach the following forms to all policies:

1. Farm Property Coverage Form **FP 00 10C**.
2. Common Policy Conditions Form **IL 00 17**.
3. Calculation of Premium Form **IL 00 03**.
4. Amendatory Endorsement **FP 26 99C**.

**18. RATING BASES**

Unless specifically indicated, all property rates are for each \$100 of insurance.

**19. DEDUCTIBLES**

The minimum property damage deductible is \$500. Higher optional deductible amounts are available and may apply to each coverage or item separately.

**20. CONTRIBUTING INSURANCE**

- A.** Farm coverage under the Farm Property Coverage form **FP 00 10C** may be divided between two or more companies on a percentage basis, subject to the rates and rules of this manual. When Farm Fire and Extended Coverage is written, attach the Contributing Insurance Endorsement to all policies and refer by number and company name to the policy that provides liability coverage.

When Farm Fire and Extended Coverage is written, use the same deductible on all policies.

- B.** Use Endorsement **FP 04 16** Contributing Insurance on all affected policies.

**21. RESERVED FOR FUTURE USE**

**22. LOSS PAYABLE PROVISIONS**

- A.** For situations where a third party has an interest in covered property, the policy may be endorsed to make that party a loss payee.

Use Endorsement form **FP 12 11** Loss Payable Provisions.

**FARM FIRE AND EXTENDED COVERAGE POLICY MANUAL  
GENERAL RULES**

2. **Type 2 - Minimum Limit of Insurance**

**\$12,000 - Coverage A**

**\$5,000 - Contents**

- a. Cannot be vacant or unoccupied.
- b. Have standard characteristics with good quality interior and exterior construction and modern in every respect.
- c. Be in good condition showing evidence of proper maintenance and housekeeping and with the roof in good repair.
- d. A modern heating system as outlined in Type 1 or gas or oil fired space heaters or stoves which are thermostatically controlled.
- e. Other requirements - same as d., e. and f. of Type 1.

3. **Type 3 - All dwellings not eligible for Type 1 or Type 2 classifications.** Gas or oil fuel approved space heaters must be vented to a tile-lined masonry chimney built from the ground, or to a U.L. approved metal pipe. Wood burning stoves MUST be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe. The dwelling must have an approved roof covering.

**B. Barns, Stables and Outbuildings**

1. **Type 1 - Minimum Limit of Insurance \$5,000.**

- a. Have superior characteristics and be in excellent repair.
- b. No floor or mow (hayloft) above the lowest ground level and not exceeding a height of 26 feet from the lowest ground level to peak.
- c. Foundation under all exterior walls (or the two longest walls in granaries or corncrubs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- d. Floor throughout must be incombustible.
- e. Fully enclosed with no open sheds/sides attached.
- f. Contain no hay or straw.

**Note:** Grain storage structures may be considered as complying with requirements **a.** through **f.** above when such structures are of all metal construction (tanks, bins and quonsets) securely bolted on continuous mortared masonry or concrete foundation and are used exclusively for bulk storage of grain. Such structures written for not less than \$1,000 qualify as Type 1 (minimum premium is not applicable). If written for less than \$1,000, classify as Type 3.

- g. A Type 1 building with a wood burning device is not eligible for coverage. This building type may be eligible as a Type 2 (Class 262).

2. **Type 2 - Minimum Limit of Insurance \$3,000.**

- a. Have better than average characteristics, maintenance and gas or electric heat.
- b. Foundation under all exterior walls (or the two longest walls in granaries or corncrubs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- c. Building must be fully enclosed. If open sheds are attached, the appropriate premium shall apply.
- d. Hay or straw storage is permitted.
- e. All metal or steel grain bins with dryers not meeting the Type 1 requirements.
- f. A Type 2 building with a wood burning device is not eligible for coverage. This building type may be eligible as a Type 3 (Class 263).

3. **Type 3 - All buildings not eligible for Type 1 or Type 2 classification,** also buildings with wood or oil heat, occupied or constructed for crop drying, grain grinding, seed grain cleaning and drying, alfalfa or hay chopping; private greenhouses and portable buildings and structures.

**C. Silos**

1. **Type 1 - Minimum Limit of Insurance \$10,000**

All steel reinforced concrete construction with integral roof, foundation and walls with unloading from the bottom.

2. **Type 2 - Minimum Limit of Insurance \$6,000**

Masonry, including tile, hollow concrete block, solid concrete stave, brick or steel or reinforced concrete not qualifying for Type 1.

3. **Type 3 - All silos not eligible for Type 1 or Type 2 classification.**

**FARM FIRE AND EXTENDED COVERAGE POLICY MANUAL**  
**GENERAL RULES**

- d. If applicable for the Dwelling, add the Supplemental Wood Heating Charge (located in the state rate pages, paragraph 11.) to the result from c. above.
  - e. Multiply the result from d. above by the Deductible factor (located in the state rate pages, paragraph 5.) applicable for the Dwelling. Round the result to the nearest whole dollar.
2. **Unscheduled Household Personal Property (Blanket Contents) premium**
    - a. Refer to the state rate pages for applicable Contents rate. Select the rate based upon Type (type 1, 2, or 3) and Cause of Loss (BASIC or BROAD).
    - b. Multiply the selected rate per \$100 by the applicable Contents coverage amount (expressed in \$100 increments.) Round the result to the nearest whole dollar.
    - c. Multiply the result from b. above by the Public Protection Class factor (located in the state rate pages, paragraph 6.) applicable to the Contents. Round the result to the nearest whole dollar.
    - d. Multiply the result from c. above by the Deductible factor (located in the state rate pages, paragraph 5.) applicable for the Contents. Round the result to the nearest whole dollar.
  3. **Scheduled Farm Personal Property (Coverage E) premium**
    - a. Refer to the state rate pages for applicable Coverage E rate. Select the rate based upon Cause of Loss (BASIC or BROAD).
    - b. Multiply the selected rate per \$100 by the applicable Coverage E amount (expressed in \$100 increments.) Round the result to the nearest whole dollar.
    - c. Multiply the result from b. above by the Deductible factor (located in the state rate pages, paragraph 5.) applicable for Coverage E. Round the result to the nearest whole dollar.
  4. **Unscheduled Farm Personal Property (Coverage F) premium**
    - a. Refer to the state rate pages for applicable Coverage F rate.
    - b. Multiply the selected rate per \$100 by the applicable Coverage F amount (expressed in \$100 increments.) Round the result to the nearest whole dollar.
    - c. Multiply the result from b. above by the Deductible factor (located in the state rate pages, paragraph 5.) applicable for Coverage F. Round the result to the nearest whole dollar.
  5. **Other Farm Structure (Coverage G) premium**
    - a. Refer to the state rate pages for applicable Coverage G rate. Select the rate based upon Type (type 1,2, or 3) and Cause of Loss (BASIC or BROAD).
    - b. Multiply the selected rate per \$100 by the applicable Coverage G amount (expressed in \$100 increments.) Round the result to the nearest whole dollar.
    - c. Multiply the result from b. above by the Deductible factor (located in the state rate pages, paragraph 5.) applicable for Coverage G. Round the result to the nearest whole dollar.
  6. **Reserved For Future Use**
  7. **Borrowed Farm Equipment**
    - a. If the policy includes Coverage E and/or Coverage F, it can be endorsed to provide \$50,000 blanket coverage on borrowed (leased or rented) farm machinery, vehicles and equipment for a limited period of time. Coverage on such property applies to the extent that the property is not covered under another Coverage Form or policy of the insured. Maximum 30 day coverage will apply per item.
    - b. Form: Use Endorsement **FP 04 23** Borrowed Farm Equipment.
    - c. Premium Determination - Refer to state rate pages.

# FARM FIRE AND EXTENDED COVERAGE POLICY PROGRAM MANUAL

## ARKANSAS EXCEPTIONS PAGE

### ADDITIONAL RULE

Attach the following endorsement forms to all policies:

- IL 01 63** Arkansas Changes
- IL 02 31** Arkansas Changes – Cancellation and Nonrenewal
- IL 21 89** Disclosure Pursuant to Terrorism Risk Insurance Act
- IL 21 99** Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacteria Amendatory Endorsement

### RULE 24. TERRITORY DEFINITIONS

- Territory 1 - Baxter, Benton, Boone, Carroll, Cleburne, Conway, Crawford, Faulkner, Franklin, Fulton, Independence, Izard, Johnson, Logan, Madison, Marion, Newton, Perry, Search, Sebastian, Sharp, Stone, Van Buren, and Washington Counties.
- Territory 2 - Arkansas, Ashley, Bradley, Calhoun, Chicot, Clark, Cleveland, Columbia, Dallas, Desha, Drew, Garland, Grant, Hempstead, Hot Spring, Howard, Jefferson, Lafayette, Lincoln, Little River, Miller, Montgomery, Nevada, Ouachita, Pike, Polk, Pope, Pulaski, Saline, Scott, Sevier, Union, and Yell Counties.
- Territory 3 - Clay, Craighead, Crittenden, Cross, Greene, Jackson, Lawrence, Lee, Lonoke, Mississippi, Monroe, Phillips, Poinsett, Prairie, Randolph, St. Francis, White, and Woodruff Counties.

**FARM FIRE AND EXTENDED COVERAGE POLICY PROGRAM  
ARKANSAS**

**Miscellaneous Coverages and Adjustments**

**\$150 Minimum Policy Premium - Territories 1 through 3**

**5. Deductibles**

The minimum policy deductible is \$500. Multiply the premium calculated by the indicated factor for the desired deductible.

Deductibles	Factor
1,000	0.95
2,500	0.85
5,000	0.75
10,000	0.65

**6. Public Protection Class Factors**

Apply the factor indicated to the dwelling and contents premium only.

Protection Class	Factor
Class 1-7	0.81
Class 8	0.90
Class 9	0.95
Class 10	1.00

**7. Borrowed Farm Equipment (FP 04 23)**

The rate for this coverage is \$25.00.

**8. Builders' Risk Theft (applies to dwelling risks only) (F-070)**

Minimum premium for this coverage is \$50.00. The rate per \$100 of insurance is \$1.00.

**9. Farm Machinery Glass Breakage (FP 04 98C)**

Minimum premium for this coverage is \$10.00. The rate per \$100 of insurance is \$0.12.

**10. Supplemental Wood Heating Charge**

A flat \$25.00 charge will be made for the existence of supplemental wood stoves in the dwelling.

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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Farm Fire  
Project Name/Number: Rule Revision/15725/07/0029

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 11/07/2007

**Comments:**

**Attachment:**

2007 new AR Trans Filing Form - FF.pdf

### Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>
Cameron Insurance Companies	0532

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Cameron Mutual Insurance Company	Missouri	17525	44-0447850	

<b>5. Company Tracking Number</b>	15725/07/0029
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Elizabeth L. Branum, CPCU 214 Mc Elwain Dr. Cameron, MO 64429	Actuarial Analyst	816.632.6511 Ext. 352	816.632.1022	ebranum@cameron-insurance.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Elizabeth L. Branum

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Property – 1.0000
10. Sub-Type of Insurance (Sub-TOI)	Personal Property (Farm Fire & Allied Lines) 1.0002
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Farm Fire & EC Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12-01-2007      Renewal: 12-01-2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	November 5, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	15725/07/0029
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Cameron Mutual Insurance Company desires to make changes to its Farm Fire Program with an effective date of December 1, 2007 for new and renewal business. The highlights of the changes are as follows:

- Removed all references to earthquake coverage and provided instructions to agents regarding earthquake binding authority. Cameron Mutual Insurance Company will exit the earthquake insurance marketplace effective November 1, 2007.
- Increased other agent binding authority from \$100,000 to \$250,000.
- Removed the requirement that an applicant with a previous total fire loss be unacceptable.
- Changed the restriction on an applicant who has incurred a bankruptcy from within the last seven years to within the last five years.
- Removed the rule requiring supporting coverage with Cameron Mutual for eligibility to the Farm Fire Program.

Please see the Summary of Revisions included in the Rate/Rule Schedule for a more detailed explanation of the proposed changes. The revised rate and rule pages are also included in the schedule. The following is a list of manual page changes:

Obsolete Page	Replacement Page
FF-UR-1 11-01-2002	FF-UR-1 (Rev.) 12-01-2007
FF-UR-2 (Rev.) 12-01-2004	FF-UR-2 (Rev.) 12-01-2007
FF-UR-3 11-01-2002	FF-UR-3 (Rev.) 12-01-2007
FF-UR-5 11-01-2002	FF-UR-5 (Rev.) 12-01-2007
FF-UR-8 11-01-2002	FF-UR-8 (Rev.) 12-01-2007
FF-GR-Index-1 (Rev.) 12-01-2003	FF-GR-Index-1 (Rev.) 12-01-2007
FF-GR-Index-2 (Rev.) 12-01-2003	FF-GR-Index-2 (Rev.) 12-01-2007
FF-GR-2 11-01-2002	FF-GR-2 (Rev.) 12-01-2007
FF-GR-3 11-01-2002	FF-GR-3 (Rev.) 12-01-2007
FF-GR-6 (Rev.) 12-01-2004	FF-GR-6 (Rev.) 12-01-2007
FF-GR-9 11-01-2002	FF-GR-9 (Rev.) 12-01-2007
FF-AR-EX-1 11-01-2002	FF-AR-EX-1 (Rev.) 12-01-2007
FF-AR-3 11-01-2002	FF-AR-3 (Rev.) 12-01-2007

<b>22.</b>	<b>Filing Fees</b> (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]
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**Check #: n/a**  
**Amount: n/a**

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

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

## 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.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	15725/07/0029
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	N/A
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	FF-UR-1 (Rev.) 12-01-2007 FF-UR-2 (Rev.) 12-01-2007 FF-UR-3 (Rev.) 12-01-2007 FF-UR-5 (Rev.) 12-01-2007 FF-UR-8 (Rev.) 12-01-2007	[ ] New [x] Replacement [ ] Withdrawn	
02	FF-GR-Index-1 (Rev.) 12-01-2007 FF-GR-Index-2 (Rev.) 12-01-2007 FF-GR-2 (Rev.) 12-01-2007 FF-GR-3 (Rev.) 12-01-2007	[ ] New [x] Replacement [ ] Withdrawn	
03	FF-GR-6 (Rev.) 12-01-2007 FF-GR-9 (Rev.) 12-01-2007 FF-AR-EX-1 (Rev.) 12-01-2007 FF-AR-3 (Rev.) 12-01-2007	[ ] New [x] Replacement [ ] Withdrawn	