

SERFF Tracking Number: CMIC-125323887 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 15725/07/0028
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other
Product Name: Farm Liability
Project Name/Number: Rule Revision/15725/07/0028

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farm Liability

SERFF Tr Num: CMIC-125323887 State: Arkansas

TOI: 17.0 Other Liability - Claims
Made/Occurrence

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 17.0022 Other

Co Tr Num: 15725/07/0028

State Status: Fees verified and
received

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi, Edith
Roberts, Brittany Yielding

Author: Elizabeth Branum

Disposition Date: 11/07/2007

Date Submitted: 11/05/2007

Disposition Status: Exempt from
Review

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

Effective Date (New):

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

Effective Date (Renewal):

General Information

Project Name: Rule Revision

Status of Filing in Domicile: Pending

Project Number: 15725/07/0028

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 Liability program with an effective date of December 1, 2007. The highlights are as follows:

- Increased minimum policy premium to \$125.
- Added swimming pool fence eligibility requirements.
- Defined ineligible risks for custom farming.
- Provided coverage for incidental business liability activities including leasing/renting land for hunting, via endorsement.

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- Added class codes 5123 (Incidental Business Liability Activities) and 5124 (Leasing/Renting Land to Others for Hunting) and an associated rate for each.
- Increased Med Pay Coverage and rate for Class Code 1415.

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 for a rule filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$25.00	11/05/2007	16483152

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	11/07/2007	11/07/2007

SERFF Tracking Number: *CMIC-125323887* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *15725/07/0028*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0022 Other*
Product Name: *Farm Liability*
Project Name/Number: *Rule Revision/15725/07/0028*

Disposition

Disposition Date: 11/07/2007

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMIC-125323887 State: Arkansas
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 Product Name: Farm Liability
 Project Name/Number: Rule Revision/15725/07/0028

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document	Accepted for Informational Purposes	Yes
Rate	Summary of Revisions	Accepted for Informational Purposes	Yes
Rate	Underwriting Rule	Accepted for Informational Purposes	Yes
Rate	Index	Accepted for Informational Purposes	Yes
Rate	General Rules	Accepted for Informational Purposes	Yes
Rate	State Exception Page	Accepted for Informational Purposes	Yes
Rate	Rate Pages	Accepted for Informational Purposes	Yes
Rate	Underwriting Rule	Accepted for Informational Purposes	Yes

SERFF Tracking Number: *CMIC-125323887* *State:* *Arkansas*
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Summary of Revisions	N/A	New	FL AR Rev Summ.pdf
Accepted for Informational Purposes	Underwriting Rule	FL-UR-1 thru FL-UR-2	Replacement	FL-UR-1 thru FL-UR-2.pdf
Accepted for Informational Purposes	Index	FL-Index-1, FL-Index-2	Replacement	FL-Index-1,2.pdf
Accepted for Informational Purposes	General Rules	FL-GR-1, FL-GR-3, FL-GR-4, FL-GR-6, FL-GR-8, FL-GR-9	Replacement	FL-GR-1,3,4,6,8,9.pdf
Accepted for Informational Purposes	State Exception Page	FL-AR-EX-1	Replacement	FL-AR-EX-1.pdf
Accepted for Informational Purposes	Rate Pages	FL-AR-1 thru AR-2	FL-Replacement	FL-AR-1,2.pdf
Accepted for Informational Purposes	Underwriting Rule	FL-UR-3 thru FL-UR-4	Withdrawn	

FARM LIABILITY PROGRAM
Arkansas
Summary of Revisions
Effective December 1, 2007

<u>Page No.</u>	<u>Rule No.</u>	
FL-UR-1	2.e.	Removed verbiage regarding underwriting discretion Added "dog of mixed breed....."
	3.g.	Added swimming pool fence eligibility requirements
	3.h.	Removed rule regarding "premises which are leased for hunting or fishing" Re-lettered all remaining rules
FL-UR-2	4.	Revised supporting property coverage requirement for Arkansas
	10.	Revised requirements for farm employees
	11.a.	Removed Missouri statute verbiage and simplified to state that "fence must meet minimum legal requirements....."
	11.b.	Replaced Cameron Mutual Fence Guidelines with simplified verbiage and example
	12.	Reformatted definition
	12.	Removed edition dates from form numbers
FL-UR-3	N/A	Page deleted – Rule 12 previously on this page has been incorporated into Page FL-UR-2
FL-UR-4	N/A	Page deleted, no longer needed
FL-Index-1		Removed reference to "Change Endorsement"
FL- Index-2		Removed reference to "Business and Incidental Farming Activities" Removed reference to "Change Endorsement" Removed reference to "Day Care (Limited Home)" Added reference to "Incidental Business Liability Activities" Added reference to "Hunting"
FL-GR-1	8.	Increased Policy Writing Minimum Premium to \$125
FL-GR-3	26.	Removed rule regarding Change Endorsement
FL-GR-4	37.D.2.a.(1)(b)	Removed Exception regarding medical payments for covered employees
	37.G.	Removed rule regarding Business and Incidental Farming Activities and Reserved For Future Use
FL-GR-6	37.K.1.b.	Removed reference to \$1,000 medical payments
	37.K.1.c.	Removed reference to increasing medical payments limit – base is now \$5,000
	37.K.2.c.	Removed reference to selected limits of insurance
FL-GR-8	37.O.1.c.	Added rule Renumbered rules d. and e.
	37.P.4.	Added verbiage regarding three-wheeled ATV's
FL-GR-9	37.S.	Added Incidental Business Liability Activities rule
	37.T.	Added Leasing/Renting Land to Others for Hunting rule
	38.	Removed "RULE 38. (RESERVED FOR FUTURE USE)"
FL-AR-EX-1		Corrected Endorsement: IL 02 31 to include "and Nonrenewal" Added Endorsements: IL 21 81 IL 21 89
FL-AR-1	N/A	Increased Med Pay coverage and rate for class code 1415 Added class codes 5123 and 5124 with associated rates Page reformatted – deleted \$1,000 Med Pay column
FL-AR-2	N/A	Page reformatted – deleted \$1,000 Med Pay column

CAMERON MUTUAL INSURANCE COMPANY

FARM LIABILITY POLICY UNDERWRITING RULES

The Farm Liability Coverage Form provides broad coverage tailored to meet the combined commercial and personal loss exposures of farmers. To maintain competitive premiums, care must be taken in the underwriting of insureds and their farm liability exposures. The Farm Liability Policy must be written only on well-maintained farm risks that show pride of ownership. Only persons with reputable backgrounds should be considered as insureds of Cameron Mutual.

1. a. The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. The agent's inspection of the property and complete reporting of the facts concerning the property and the applicant are particularly important when binding a Farm Liability Policy because of its broad coverages. Since the Farm Liability Policy embodies risks of both individuals and their property, applications should be solicited only from persons with a good loss history and no unusual liability hazards.
- b. Submit complete application to the Home Office within 48 hours after inception date. Any application supplement which is missing key underwriting information including, but not limited to, the ACORD application supplement, wood heat supplement, required photographs, agent's signature, applicant's signature or applicant's social security number will be rejected.
- c. The Farm Liability Manual is a Supplement to the Farm Fire Manual. The Farm Fire Policy Program General Rules apply to the Farm Liability Supplement except as stated.
2. Applications are **not** to be submitted on the following **individuals**:
 - a. Applicant, spouse or resident who has incurred more than one liability loss or more than two farm employee claims within the past three years.
 - b. Applicant, spouse or resident whose habits or living conditions show a lack of responsibility for property or respect for the rights of others.
 - c. Applicant, spouse or resident who is mentally incapable of making sound judgments.
 - d. Applicant, spouse or resident of household who has been engaged in illegal activities of any kind or who has a history of falsifying a claim or purposely destroying their own property or who has been convicted of a felony.
 - e. Applicant, spouse or resident who has a trained guard dog, a Staffordshire Terrier (Pit Bull, American Bull, or Yankee Terrier), a Rottweiler, a wolf hybrid (Tundra Shepherd), an Akita, a Chow or Preso Canario, a dog which has bitten someone, or any animal which has vicious tendencies. A dog of mixed breed, which includes any prohibited breed, is still unacceptable.
 - f. Applicant, spouse or resident who hire employees under 16 years of age to perform hazardous tasks, including the operation of farm machinery.
 - g. Applicant and spouse who are not gainfully employed. Retirees are considered to be gainfully employed.
 - h. Applicant, spouse, or resident of household whose principal business is raising, boarding, breeding, or using dogs or horses for show, racing, or riding purposes.
 - i. Farm employees who have two or more moving violations or two or more at fault accidents within the past three years and who will be operating farm equipment. Employee must meet Cameron Mutual Business Auto Underwriting Rules.
3. Applications are **not** to be submitted on the following **property or operations**:
 - a. Premises which have a business operation other than those permitted under rule **37.N.**, Insured's Liability while Employed by Others in Nonfarm Jobs.
 - b. Premises with debris or lack of maintenance.
 - c. Premises where fences are in poor condition or lacking maintenance.
 - d. Premises where livestock have frequently escaped.
 - e. Machinery in poor operating condition.
 - f. Machinery lacking proper safety devices designed for use with the specific equipment (i.e., power take-off guards, slow moving vehicle signs, operating lights, etc.).
 - g. Property with unfenced in-ground or above-ground swimming pools or any swimming pool with a diving board or slide. To be eligible, fences must completely surround the pool, be at least four (4) feet high, and have a self-locking gate. An exception to the rule may be allowed when an insured with an above-ground pool lives in a rural area; i.e. they do not have a neighborhood exposure like you would find in town. If the regulatory body for the area does not require a fence around the pool, then we will make an exception. The exception is granted only if the walkway, stairway or deck area leading up to the pool's edge has a self-locking gate.
 - h. Property where "U-pick" operations are allowed.
 - i. Property with trampolines that do not utilize a safety enclosure and spring cover with pad.
 - j. Property on which the principal business is raising, boarding, breeding, or using dogs or horses for show, racing, or riding purposes.

CAMERON MUTUAL INSURANCE COMPANY

FARM LIABILITY POLICY UNDERWRITING RULES

4. Supporting property coverage is required in Arkansas to write a Farm Liability policy. An exception to this rule would be a lessor's risk exposure where the landlord is not involved in the farming operation.
5. The agent has no authority to bind coverage in excess of the Farm Liability limits stated in the manual.
6. Liability under the Farm Liability Policy may be extended to cover not more than ten dwelling exposures four families per dwelling. When the number of exposures exceeds this limitation of ten dwellings or more than four families per dwelling, the entire exposure must be placed under a General Liability Policy.
7. If coverage is extended to any rental premises, functioning smoke detectors must be installed according to state, city, or county code. At least one smoke detector in each bedroom and at least one smoke detector on each dwelling level is required.

A smoke detector is defined as a battery and/or household current powered device that senses smoke using either ionization or photoelectric detection and activates an audible alarm.

8. Water craft will not be acceptable if any driver's record for violations and accidents exceed Personal Auto new business requirements.
9. Water craft with greater than 200 horsepower motors.
10. If there are five (5) or more full time farm employees or more than ten (10) part time employees, the agent must call the underwriter for binding authority.
11. Fencing Guidelines
 - a. A fence must meet the minimum legal requirements for your state or county.
 - b. Any fence in disrepair or lacking proper maintenance in conjunction with the above guidelines is not acceptable.
Example: An older fence that has not been maintained, that is leaning, but has an electric fence strand running through or on top of the older fence, is not an acceptable fence.

12. All-Terrain Vehicle (ATV) Liability Coverage

ATV definition: A vehicle designed primarily for off road use. It has three or more wheels, handle bars for steering, and a seat that is straddled. Three-wheeled ATV's are NOT acceptable.

The Farm Liability policy has an absolute exclusion for ATV's (IL 21 87C). Applicants may purchase coverage through a buy-back endorsement for limited liability coverage affording on and off premises exposures (IL 24 99C). The ATV buy back endorsement provides BI, PD, and Medical coverage. It does not provide passenger, UM/UIM, or physical damage coverage.

The All-Terrain Vehicle endorsement (and the associated premium charge) will be added automatically to all new business policies unless the coverage is rejected on the application.

ATV Guidelines

- a. ATV(s) must be primarily used in conjunction with the farming operation; and,
- b. ATV(s) must have four or more wheels (three-wheeled ATV's are not eligible); and,
- c. Policies with more than two ATV's are not eligible for coverage; and
- d. High performance/racing types of ATV's are not eligible. Only utility type models are eligible (i.e. equipped with a utility rack and hitch).
- e. Minimum age to operate a covered ATV is 16 years old, unless they are under the direct supervision of a parent, guardian, or an adult authorized to supervise by the parent or guardian.
- f. Cannot be licensed for road use.

FARM LIABILITY MANUAL

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FARM LIABILITY MANUAL

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FARM LIABILITY MANUAL

GENERAL RULES

1. APPLICATION OF THIS MANUAL

- A. This manual contains the rules, rates, rating procedures and state exceptions for the Farm Liability Policy.
- B. The manual is divided into separate sections for:
 - 1. General Rules
 - 2. State Exceptions and State Rate Pages

2. RESERVED FOR FUTURE USE

3. EFFECTIVE DATE

The date shown on the bottom of the manual page is a printing date but may not necessarily be the effective date. The effective date will be announced in the cover letter accompanying new and revised manual pages.

4. POLICY TERM

Policies may be written on a continuous basis. Each renewal on the anniversary of the policy effective date will be subject to the rules and forms then in effect.

5. PREMIUM COMPUTATION

For continuous policies, compute the premium at inception using the rates in effect at that time. At each anniversary, compute the premium using the rates in effect at each anniversary. Attach endorsement form **IL 00 03**, Calculation of Premium.

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together unless otherwise specified.

7. ROUNDING PROCEDURE

- A. Rates: Round rates, factors and multipliers after the final calculation to three decimal places. Five tenths or more of a mill shall be considered one mill.
- B. Premium: Round the premium for each coverage and cause of loss for which a separate premium is calculated, to the nearest whole dollar. Round a premium involving \$.50 or over to the next higher whole dollar.

8. POLICY WRITING MINIMUM PREMIUM

The Policy Writing Minimum Premium for continuous policies shall be \$125 for each annual period.

9. ADDITIONAL PREMIUM CHANGES

- A. Calculation of Premium:
 - 1. Prorate all changes requiring additional premium.
 - 2. In computing the additional premium, apply the rates and rules in effect on the effective date of the policy or, if the change is made after an anniversary date of the policy, apply the rates and rules in effect on that anniversary date. The additional premium developed is in addition to any applicable policy writing minimum premium.
- B. Waiver of Premium:
Less than \$3.

10. RETURN PREMIUM CHANGES

- A. Premium Computation:
 - 1. Compute return premium at the rates used to calculate the policy premium.
 - 2. Compute return premium pro rata and round to the nearest whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced.
- B. Waiver of Premium:
Less than \$3.

FARM LIABILITY MANUAL

GENERAL RULES

25. RESERVED FOR FUTURE USE

26. RESERVED FOR FUTURE USE

27. RESERVED FOR FUTURE USE

28. RESERVED FOR FUTURE USE

29. TERRITORY DEFINITIONS

Territory 1 - Entire State

30. - 36. RESERVED FOR FUTURE USE

37. FARM LIABILITY COVERAGE

A. Description of Coverage and Basic Forms Applicable

1. This standard coverage form provides the following coverages against claims in conjunction with the insured's farming operations and personal activities on an occurrence basis:
 - a. Bodily injury and property damage (Coverage H);
 - b. Personal injury and advertising injury (Coverage I); and
 - c. Medical payments (Coverage J).
2.
 - a. Use Coverage Form **FL 00 20** Farm Liability Coverage Form;
 - b. Attach Broad Form Nuclear Exclusion Endorsement **IL 00 21**;
 - c. Attach Limited Farm Pollution Liability Coverage Endorsement **FL 04 03**.

Endorsement **FL 04 03** provides coverage for certain pollution incidents involving:

- (1) Smoke or farm chemicals, liquids or gases usual to agricultural operations. Incidents off the insured location are covered only if they are sudden, accidental and take place while the substances are in storage or being transported.
- (2) Sub-limit of insurance is \$25,000. Such sub-limit is part of, and therefore not in addition to, the Each "Occurrence" Limit shown in the Farm Liability Coverage Form Declarations as applicable to Coverage H.
- (3) With respect to the coverage provided under this endorsement, the discharge, dispersal, seepage, migration, release or escape of waste from hog or poultry confinement operations is excluded.

B. Mandatory Coverages

Coverage must be provided, and the appropriate charges made, for the following exposures:

1. All farm premises (with or without residence) maintained by the named insured or spouse (initial and additional premises). Non-farm residence premises may also be insured under the Farm Liability Policy.
2. Residence employees in excess of two employees.

C. Eligibility

To be eligible for Farm Liability coverage, a policy covering farming operations must provide bodily injury and property damage liability coverage for the premises/operations of all farm property owned or rented to the insured.

Ineligibility:

The Farm Liability coverage cannot be written for:

1. 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.
2. Farms where the principal purpose is to operate freezing or dehydrating plants or poultry factories.
3. Farms with farm dwellings with more than four families.
4. Farms on which farm dwellings are used for business purposes.
5. Farms where the principal business is raising, boarding, breeding, training, or using horses or dogs for riding, racing, or show purposes.
6. Workers' Compensation coverage.

FARM LIABILITY MANUAL

GENERAL RULES

D. Manual Rates

1. Manual rates are shown in the state rate pages opposite the identifying code number of the classification.
2. Basic limits
 - a. Manual rates are shown at the following limits:
 - (1) \$100,000 each occurrence for bodily injury and property damage liability. Subject to this limit:
 - (a) \$50,000 per fire for fire damage.
 - (b) \$5,000 per person for medical payments;
 - (2) \$100,000 per person or organization for personal injury or advertising injury liability.
 - (3) The limits provided under (1) and (2) above are subject to a \$200,000 General Aggregate Limit.
 - b. The General Aggregate Limit applies separately to each year of the policy.
3. Optional Limits:
 - a. Increased and decreased limits premiums for liability coverage are found in the state rate pages.
 - b. The basic medical payments limit does **not** increase with the increase in liability limits.

E. Premium Computation

1. Determine the base premium in accordance with **37.F**.
2. For each additional mandatory or optional coverage applicable to the farm being insured, secure the premium from the state rate pages.

F. Base Premium

1. The rate is based on the acreage of all premises that are subject to rule **37.B.**, Mandatory Coverages.
Note: If a farm maintained by a resident of the named insured's household is covered under the policy, include this farm in the acreage computation. Use Additional Insured - Farm Liability Endorsement **FL 04 50**. (However, the premium developed from this rate does **not** constitute the entire premium for the mandatory coverages. Refer to rules G., H., J.2., J.3., J.4., and K.1., below, for other charges for the mandatory coverages.)
2. Use state rate pages for rates; exposure basis is acreage.
3. Use:
 - a. Code 01906 for 500 or fewer acres.
 - b. Code 01907 for over 500 acres, but not more than 1,000 acres.
 - c. Code 01908 for over 1,000 acres, but not more than 1,500 acres.
 - d. Code 01909 for over 1,500 acres, but not more than 2,000 acres.
 - e. Code 01910 for over 2,000 acres, but not more than 2,500 acres.
 - f. Code 01911 for over 2,500 acres, but not more than 3,000 acres.
 - g. Code 01912 for over 3,000 acres.

G. Reserved For Future Use

H. Multi-family Dwelling

1. If a farm or residence premises, maintained by the named insured, spouse, or resident of the named insured's household, contains a more-than-one-family (up to four families) dwelling, the following applies.
 - a. Refer to the state rate pages. Exposure basis is each farm or residence premises. (The exposure basis does **not** reflect the number of family units.)
 - b. Use Code 05113 for two, three or four family dwelling.

I. Additional Insureds

1. Use Endorsement **FL 04 50** and enter the required information in its Schedule to add any of the following as an insured under the Farm Liability Coverage Form. Coverage is defined and limited by the provisions of **FL 04 50**; refer to the Endorsement for further detail.
 - a. No Additional Premium Charge
 - (1) Person or organization from whom the insured leases land:

FARM LIABILITY MANUAL

GENERAL RULES

4. Additional residence rented to others – one, two, three or four families.
 - a. This classification also applies to residences held for rental or sale.
 - b. Refer to state rate pages for rates; exposure basis is each additional residence.
 - c. Use Endorsement **FL 04 06**.

Note: If the residence is located on a farm premises and rental commences during the present annual policy period, the Farm Liability Coverage Form (**FL 00 20**) provides automatic coverage until the end of the present annual policy period. Thereafter, Endorsement **FL 04 06** is required.
 - d. Use Code 05117 for one to four family dwelling.

K. Employers Liability and Employees Medical Payments

1. Residence Employees
 - a. This classification provides employers liability, including employees medical payments, because of bodily injury to a residence employee of the insured or spouse. It does not cover those for whom the insured has a policy providing workers' compensation or occupational disease benefits. Also, it does not cover those to whom benefits are in whole or in part either payable or required to be provided under any workers' compensation or occupational disease law.
 - b. A charge applies for each residence employee in **excess of two**. The basic charge contemplates liability and medical payments. See state rate pages; Code 01415.
 - c. The rate applies per each residence employee, based on the total number.
 - d. Designated residence employees of a designated insured may be **excluded** from coverage, by using Endorsement **FL 10 10**.
2. Farm Employees
 - a. Coverage may be provided for farm employers' liability and farm employees' medical payments. Designated employees may be excluded with respect to liability and medical payments coverage.
 - b. Form: Use Endorsement **FL 04 65** (MO) or **FL 04 67** (AR).
 - c. Limits of insurance under **FL 04 65** or **FL 04 67** are independent of those for coverages H, I and J, and are not subject to the General Aggregate Limit.
 - d. A full-time farm employee is one employed for a period of 180 days or more per year. A part-time farm employee is one employed for any period less than 180 days per year.
 - e. One part-time farm employee is included in the base liability premium. Coverage must be purchased for each full-time and each additional part-time farm employee.
 - f. Use rates from state rate pages.
 - g. Use Code 01350 for full-time employees and 01351 for part-time employees.

L. Snowmobiles

1. This classification:
 - a. Applies to snowmobiles owned by the insured.
 - b. Does not apply to any snowmobile;
 - (1) Subject to motor vehicle registration or while used to carry persons for a charge; or
 - (2) While rented to others or while operated in any prearranged racing, organized racing, speed contest or other competition.
2. Refer to state rate pages; exposure basis is each snowmobile.
3. Use Endorsement **FL 04 71**.
4. Use Code 07990.

FARM LIABILITY MANUAL

GENERAL RULES

5. Teachers, not otherwise classified:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use Code 02996.
6. Optional coverage for teachers, liability for corporal punishment of pupils:
 - a. Refer to state pages for rates. This is in addition to the rate for Code 02995 or 02996 developed in **4.** or **5.** above. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use Code 02997.

O. Additional Liability Classes

1. Custom farming
 - a. This classification applies to farming operations performed by the insured for others for a charge under contract or agreement. The Farm Liability Coverage Form includes coverage for liability from custom farming to the extent of the first \$2,000 of the insured's receipts. Paragraphs **b.** and **c.** of Endorsement **FL 04 69** provide for coverage beyond the first \$2,000.
 - b. Refer to state rate pages for rates; exposure basis is per \$1,000 of receipts over \$2,000.
 - c. Ineligible risks:
 - (1) Operations that go beyond a 50 mile radius
 - (2) Custom application of fertilizer.
 - (3) Custom spraying.
 - d. Use Endorsement **FL 04 69**.
 - e. Use Code 07106.
2. Farm stands
 - a. This classification applies to roadside stands maintained solely for the sale of farm products principally produced on the insured farm.
 - b. Refer to state pages for rates. Exposure basis is per \$1,000 of gross sales.
 - c. Use Code 01235.

P. All-Terrain Vehicles

1. This rule applies to all Farm Liability and Farmowners policies.
2. An absolute exclusion for All-Terrain vehicles (ATV's) will be applied to all policies (**IL 21 87C**).
3. Limited ATV Coverage may be purchased with an optional endorsement (**IL 24 99C**). This endorsement affords coverage for ATV's both on- and off-premises for Bodily Injury, Property Damage and Medical Payments. The ATV Coverage does not provide passenger coverage, Uninsured/Underinsured Motorist coverage or any Physical Damage coverage. Coverage under this endorsement applies automatically to all owned ATV's that meet the definition of an ATV.
4. For the purposes of both the absolute exclusion (**IL 21 87C**) and the limited ATV coverage endorsement (**IL 24 99C**), the definition of an ATV is any vehicle designed to be utilized primarily off the road, with three or more tires, handle bars for steering, and a seat that is straddled by the operator of the ATV. Three-wheeled ATV's are NOT acceptable.
5. Eligibility:
 - a. ATV(s) must be primarily used in conjunction with the farming operation; and,
 - b. ATV(s) must have four or more wheels (three-wheeled ATV's are not eligible); and,
 - c. Policies with more than two ATV's are not eligible for coverage; and
 - d. High performance/racing types of ATV's are not eligible. Only utility type models are eligible (i.e. equipped with a utility rack and hitch).
 - e. Minimum age to operate a covered ATV is 16 years old, unless they are under the direct supervision of a parent, guardian, or an adult authorized to supervise by the parent or guardian.
 - f. Cannot be licensed for road use.
6. Refer to state pages for rates. Exposure base is per policy.
7. Use Code 07795.

Q. Agricultural Chemicals Limited Liability Endorsement

1. Farm Liability and Farmowners policies may be endorsed to extend Coverage H – Liability to include the following limited coverage for spray drift of agricultural chemicals and the discharge, dispersal, spill, release, or escape of agricultural chemicals (not including those applied by aircraft):

FARM LIABILITY MANUAL

GENERAL RULES

- a. limited coverage for Spray Drift of Agricultural Chemicals up to \$300,000 on a policy year aggregate limit; and
- b. limited coverage for Discharge, Dispersal, Spill, Release, or Escape of Agricultural Chemicals up to \$100,000 on a policy year aggregate limit.
2. This coverage is limited to damages for physical injury to tangible property.
3. The annual premium for this endorsement is \$60. Exposure base is per policy.
4. Use Agricultural Chemicals Liability Endorsement **FL 04 99C**.
5. Use Code 07200.

R. Livestock and Poultry Liability Exclusion and associated credit

1. A 10% credit (applied to the Liability and Medical Payments Acreage premium only) is available if the policy excludes Liability and Medical Payments coverage for Livestock and Poultry at the named insured's request.
2. Named insured must sign either the application or a request for change form in order to receive the credit.
3. Use state rate pages for rates; exposure basis is acreage.
4. Use:
 - a. Code 02906 for 500 or fewer acres.
 - b. Code 02907 for over 500 acres, but not more than 1,000 acres.
 - c. Code 02908 for over 1,000 acres, but not more than 1,500 acres.
 - d. Code 02909 for over 1,500 acres, but not more than 2,000 acres.
 - e. Code 02910 for over 2,000 acres, but not more than 2,500 acres.
 - f. Code 02911 for over 2,500 acres, but not more than 3,000 acres.
 - g. Code 02912 for over 3,000 acres.
5. Attach **FL 10 99C** – Livestock and Poultry Liability Exclusion.

S. Incidental Business Liability Activities

The liability policy excludes business activities, but there are certain activities that are eligible for coverage. Use the **FL 04 43** (Business Activities endorsement) for the eligible classes listed below. Use Code 05123 and rates in the state rate pages. Guidelines for eligibility are as follows:

1. Receipts must not exceed \$20,000.
2. There can be no employees.
3. No processing of food items.
4. No fabrication or manufacturing; e.g. a metal shop, auto repair, small engine repair and appliance repair.
5. No farm entertainment activities; e.g. hay rides, petting zoos and corn mazes.
6. No rental of equipment or tools to others.

Only the following classes are eligible, and all classes include Products and Completed Work:

1. Beauty/Barber shops; no tanning beds allowed.
2. Cell Towers or Wind Generators on premises; secure a copy of the written agreement. The owner of the tower cannot transfer liability to our insured.
3. Crafts; e.g. ceramics, quilting and wood crafting.
4. Lawn mowing provided they do not apply chemicals or do landscaping.
5. Retail Operations; e.g. Tupperware, Mary Kay, Pampered Chef, antiques, firewood and selling pets.
6. Office.
7. Seed Sales; eligibility will be based on commission instead of receipts.
8. Services; e.g. saw sharpening, fence building, sewing and upholstery.
9. Call your underwriter if you have a risk that is not listed, but you feel is eligible for coverage.

T. Leasing/Renting Land to Others for Hunting

Leasing land to others would be considered a business activity and is excluded under the liability policy. Insureds may secure protection for this exposure by endorsing the Business Activities endorsement (**FL 04 43**). Use Code 05124 and rates in the state rate pages. Guidelines for acceptability are as follows:

1. Our insured and their customer act as a landlord and tenant. Responsibility and control of the land are shifted to the tenant.
2. Receipts are less than \$5,000/year.
3. No guide service or stocking of game provided.
4. No food or lodging provided.
5. No firearms or ammunition provided.

FARM LIABILITY MANUAL

ARKANSAS EXCEPTIONS PAGE

EXCEPTIONS TO GENERAL RULES

11. POLICY CANCELLATION

This rule is revised as follows:

If the policy is cancelled by Cameron Mutual, compute refund premium pro rata and round to the nearest whole dollar. If the policy is cancelled by the First Named Insured, the refund may be less than pro rata.

Flat cancellation is available only if a signed request from the First Named Insured is received within 30 days of issuance of the policy and the reason for cancellation is duplication of coverage.

ADDITIONAL RULE

Attach the following endorsement forms to all policies:

- FL 04 67** Farm Employers Liability and Farm Employees Medical Payment Insurance
- IL 01 63** Arkansas Changes
- IL 01 99** Arkansas Changes - Transfer of Rights of Recovery Against Others To Us
- IL 02 31** Arkansas Changes – Cancellation and Nonrenewal
- IL 21 81** Absolute Exclusion – Asbestos and Silica
- 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

FARM LIABILITY ARKANSAS

Class Code	Description	Cov H - Bodily Injury/Property Damage & Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000	
		Agg -	100	200	400	600	800	1,000		1,000
		Occ	50	100	200	300	400	500		1,000
1906	Farm Liab 0-500 acres w/ one part-time Farm Emp.	127	141	168	192	207	217	254	22	
2906	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	114	127	151	173	186	195	229	20	
1907	Farm Liab 501-1,000 acres w/ one part-time Farm Emp.	165	183	218	249	269	282	329	22	
2907	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	149	165	196	224	242	254	296	20	
1908	Farm Liab 1,001-1,500 acres w/ one part-time Farm Emp.	172	191	227	260	281	294	344	22	
2908	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	155	172	204	234	253	265	310	20	
1909	Farm Liab 1,501-2,000 acres w/ one part-time Farm Emp.	186	207	246	282	304	319	373	22	
2909	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	167	186	221	254	274	287	336	20	
1910	Farm Liability 2,001-2,500 acres with one part-time Farm Emp.	196	218	259	296	320	336	392	22	
2910	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	176	196	233	266	288	302	353	20	
1911	Farm Liability 2,501-3,000 acres with one part-time Farm Emp.	207	230	274	313	338	354	414	22	
2911	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	186	207	247	282	304	319	373	20	
1912	Farm Liability 3,000+ acres with one part-time Farm Emp.	228	253	301	344	372	390	455	22	
2912	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	205	228	271	310	335	351	410	20	
1350	Farm Employee Liability - Full time (180 days or more per year)	40	44	52	60	65	68	79	26	
1351	Farm Employee Liability- Part Time (Less than 180 days per year)	20	22	26	30	32	34	40	26	
1415	Employers liability and employees medical payments - residence employees	10	11	13	15	16	17	20	35	
1418	Additional farm premises maintained by insured, spouse or resident of insureds household	20	22	26	30	32	34	40	11	
1412	Additional farm premises rented to others	25	28	33	38	41	43	50	11	
5113	Two, three, or four family dwelling	10	11	13	15	16	17	20	6	
5114	Additional non-farm residence premises maintained by insured, spouse or resident of household	10	11	13	15	16	17	20	6	
5117	Additional residence rented to others - one to four family	25	28	33	38	41	43	50	6	
5123	Incidental Business Liability Activities	32	36	43	49	53	55	65	9	
5124	Leasing/Renting Land to Others for Hunting	32	36	43	49	53	55	65	9	

(Rev.) 12-01-2007

FARM LIABILITY

ARKANSAS

Class Code	Description	Cov H - Bodily Injury/Property Damage & Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000	
		Agg - Occ	100 50	200 100	400 200	600 300	800 400	1,000 500		1,000 1,000
3210	Insureds liability while employed by others in non-farm jobs - business pursuits class "A" *		6	7	8	10	10	11	13	6
3320	Insureds liability while employed by others in non-farm jobs - business pursuits class "B" *		4	4	5	5	6	6	7	6
2995	Insureds liability while employed by others in non-farm jobs - business pursuits class "C" *		12	13	15	18	19	20	23	11
2996	Insureds liability while employed by others in non-farm jobs - business pursuits class "D" *		5	6	7	8	9	9	11	6
2997	Insureds liability while employed by others in non-farm jobs - business pursuits class "E" *		5	6	7	8	9	9	11	N/A
4122	Additional insureds - resident of household (not included in definition of insured)		16	18	21	24	26	28	32	17
5135	Additional insureds - Partners or Co-owners		16	18	21	24	26	28	32	17
1235	Farm stands (rate per \$1,000 gross receipts)		14.90	16.50	19.60	22.40	24.30	25.40	29.70	16.50
7106	Custom Farming (rate per \$1,000 gross receipts)		6.90	7.70	9.20	10.50	11.30	11.90	13.90	2.20
7990	Snowmobile		45	50	60	68	74	77	90	5.50
7795	All-Terrain Vehicle (no more than two units)		39	43	51	58	63	66	77	1
4601	Watercraft 0-50 hp 0-15 ft		10	11	13	15	16	17	20	9
4602	Watercraft 0-50 hp 16-26 ft		16	18	21	24	26	28	32	11
4603	Watercraft 51-100 hp 0-15 ft		19	21	25	29	31	32	38	10
4604	Watercraft 51-100 hp 16-26 ft		25	28	33	38	41	43	50	14
4605	Watercraft 101-150 hp 0-15 ft		27	30	36	41	44	46	54	12
4606	Watercraft 101-150 hp 16-26 ft		32	36	43	49	53	55	65	17
4608	Watercraft 151-200 hp 16-26 ft		57	63	75	86	93	97	113	31
4621	Watercraft sailboats 26 to 40 ft		32	36	43	49	53	55	65	17

* Class "A" - Salesmen, collectors, and messengers, including installation, demonstration or servicing operations.
Class "B" - Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations.
Class "C" - Teachers, athletic, laboratory, manual training, physical training and swimming instructors.
Class "D" - Teachers, not otherwise classified.
Class "E" - Optional coverage for teachers, liability for corporal punishment of pupils.

SERFF Tracking Number: CMIC-125323887 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 15725/07/0028
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other
Product Name: Farm Liability
Project Name/Number: Rule Revision/15725/07/0028

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document

Review Status:

Accepted for Informational 11/07/2007
Purposes

Comments:

Attachment:

2007 new AR Trans Filing Form - FL.pdf

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: 60%; 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 #
Cameron Insurance Companies	0532

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

5. Company Tracking Number	15725/07/0028
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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)	17.0 Other Liability (Farm Liability)
10. Sub-Type of Insurance (Sub-TOI)	17.2000 Other Liability Occurrence (Farm Liability)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Farm Liability 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—

20.	This filing transmittal is part of Company Tracking #	15725/07/0028
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Cameron Mutual Insurance Company desires to make changes to its Farm Liability Program with an effective date of December 1, 2007 for new and renewal business. The highlights of the changes are as follows:

- Provided coverage for incidental business liability activities including leasing/renting land for hunting, via endorsement.
- Added class codes 5123 (Incidental Business Liability Activities) and 5124 (Leasing/Renting Land to Others for Hunting) and an associated rate for each.
- Added swimming pool fence eligibility requirements.
- Defined ineligible risks for custom farming.
- Increased minimum policy premium to \$125.
- Increased Med Pay Coverage and rate for Class Code 1415.

Please see the Summary of Revisions attached to 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
FL-UR-1 (Rev.) 12-01-2004	FL-UR-1 (Rev.) 12-01-2007
FL-UR-2 (Rev.) 12-01-2004	FL-UR-2 (Rev.) 12-01-2007
FL-UR-3 thru FL-UR-4 (Rev.) 12-01-2004	Deleted
FL-Index-1 (Rev.) 12-01-2003	FL-Index-1 (Rev.) 12-01-2007
FL-Index-2 (Rev.) 12-01-2006	FL-Index-2 (Rev.) 12-01-2007
FL-GR-1 (Rev.) 11-01-2001	FL-GR-1 (Rev.) 12-01-2007
FL-GR-3 07-01-98	FL-GR-3 (Rev.) 12-01-2007
FL-GR-4 07-01-98	FL-GR-4 (Rev.) 12-01-2007
FL-GR-6 07-01-98	FL-GR-6 (Rev.) 12-01-2007
FL-GR-8 (Rev.) 02-01-2006	FL-GR-8 (Rev.) 12-01-2007
FL-GR-9 (Rev.) 12-01-2006	FL-GR-9 (Rev.) 12-01-2007
FL-AR-EX-1 (Rev.) 11-01-2002	FL-AR-EX-1 (Rev.) 12-01-2007
FL-AR-1 (Rev.) 12-01-2006	FL-AR-1 (Rev.) 12-01-2007
FL-AR-2 (Rev.) 12-01-2006	FL-AR-2 (Rev.) 12-01-2007

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]
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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.)

1.	This filing transmittal is part of Company Tracking #	15725/07/0028
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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

4b.	Rate Change by Company (As Accepted) For State Use Only						
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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

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		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	
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7.	Effective Date of last rate revision	
-----------	---	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
-----------	---	--

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	FL-UR-1 (Rev.) 12-01-2007 FL-UR-2 (Rev.) 12-01-2007 FL-Index-1 (Rev.) 12-01-2007 FL-Index-2 (Rev.) 12-01-2007 FL-GR-1 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	
02	FL-GR-3 (Rev.) 12-01-2007 FL-GR-4 (Rev.) 12-01-2007 FL-GR-6 (Rev.) 12-01-2007 FL-GR-8 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	
03	FL-GR-9 (Rev.) 12-01-2007 FL-AR-EX-1 (Rev.) 12-01-2007 FL-AR-1 (Rev.) 12-01-2007 FL-AR-2 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	