

SERFF Tracking Number: CMIC-125871891 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-125871891
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Farm Fire
Project Name/Number: /

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farm Fire SERFF Tr Num: CMIC-125871891 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: CMIC-125871891 State Status: Fees verified and received
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi
Authors: Elizabeth Branum, Sheila Andrew, Barry Korthanke, Alan Schrader Disposition Date: 10/31/2008
Date Submitted: 10/30/2008 Disposition Status: Filed
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009 Effective Date (Renewal): 01/01/2009

State Filing Description:

FARM Fire not normal dwelling fire.

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/31/2008
State Status Changed: 10/31/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Cameron Mutual Insurance Company is proposing to revise rules and rates for the Farm Fire Program. The rule changes can be summarized as follows:

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- New Electrical Renovation Discount available to homes over 5 years of age which have had substantial electrical renovations made.
- Increased flat rate of wood burning stove from \$25 to \$50.

The rate changes can be summarized as follows:

- Increase dwelling rates 9.0% or \$2,530,.
- Increase pumps rate 95% or \$0.
- Combined effects of dwelling and pumps rate changes gives an overall average rate increase of 3.18% or \$2,530.

For a detailed description of changes, please see the Summary of Revisions in Supporting Documentation. If you have any questions, please contact me at 816-632-6511 ext. 258 or bkorthanke@cameron-insurance.com.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@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: \$100.00
 Retaliatory? No
 Fee Explanation:

SERFF Tracking Number: *CMIC-125871891* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
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Per Company: **No**

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	10/30/2008	23586459

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/31/2008	10/31/2008

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Disposition

Disposition Date: 10/31/2008
 Effective Date (New): 01/01/2009
 Effective Date (Renewal): 01/01/2009
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Cameron Mutual Insurance Company	3.180%	\$2,530	65	\$79,620	%	%	23.700%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Indicated Need	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate	Underwriting Rules	Filed	No
Rate	Index	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rate Pages	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 12/01/2006
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	23.700%	3.180%	\$2,530	65	\$79,620	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Index	FF-GR-Index-1 thru FF-GR-Index-3	Replacement	FF AR Index.pdf
Filed	General Rules	FF-GR-4 thru FF-GR-10	Replacement	FF AR General Rules.pdf
Filed	Rate Pages	FF-AR-1 thru FF-AR-2	Replacement	AR FF Rate Pages 01012009.pdf

FARM FIRE AND EXTENDED COVERAGE MANUAL

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- B.** Description of Coverage. For each loss payee, indicate the appropriate provision in the Schedule of **FP 12 11**. The following provisions are available:
1. Loss Payable, when it is intended to make the loss payable jointly to the insured and a named loss payee as their interests may appear.
 2. Lender's Loss Payable, to protect the interest of a named lender. This provision is applicable when a mortgage holder's clause is not applicable or where the interest has been established by warehouse receipts or other suitable documentary evidence. Under this provision only, the rights of the lender are independent of any breach of condition by the insured.
 3. Contract of Sale, to be used when duplicate interests exist in property undergoing transfer by sale.
- C.** There is no charge for Endorsement form **FP 12 11**.

23. COMMUNITY MITIGATION CLASSIFICATIONS

ISO establishes general classification applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the class from the ISO Community Mitigation Classification (CMC) pages.

Primary Response

1. Where classified areas are published with a single classification number, properties within five road miles of the **primary responding** fire station should receive that classification number.
2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the **primary responding** fire station should receive the first listed classification number (e.g. 6/9 use Class 6).

Reciprocal Agreements

Properties within five road miles of a **primary responding** fire station which has a reciprocal agreement (see definition below) with a class 1 through 8 fire station may be eligible for an upgraded mitigation classification.

1. If the property is within 1,000 feet of a fire hydrant, use the same mitigation classification as the station providing reciprocal fire protection.
2. If the property is over 1,000 feet from a fire hydrant or if no hydrant is present, use the next higher mitigation classification as the reciprocal station providing fire protection.

Definition of Reciprocal Agreement – a formal agreement between two fire departments where the alarm would sound, or the fire call goes in to both stations. This is not to be confused with a mutual aid agreement which is more informal, and would mean that one department would respond, if called. Reciprocating fire stations must be no more than 10 miles apart.

Utilize Community Mitigation Classification 9 in place of Community Mitigation Classification 8B.

Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

Note: If the property is within a platted subdivision, a part of which is located within the five mile limit, the entire subdivision will be considered to be within the five mile limit.

Adjustments to Community Mitigation Classifications will be applied at the renewal of the property policy and not at mid-term.

See your state Community Mitigation Classifications section for possible Cameron Mutual exceptions to the ISO Community Mitigation Classifications.

In ARKANSAS, if a reciprocal agreement is utilized to allow an insured an upgraded class, agents must document annual payment of assessments, dues or subscription payments by the insured to the fire department serving the district or area in which the insured property is located. This evidence may be, but is not limited to, a receipt, cancelled check, or other valid proof of payment provided by the insured.

24. TERRITORY DEFINITIONS

See state exception pages.

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25. RESERVED FOR FUTURE USE

26. TYPE CLASSIFICATION OF FARM BUILDINGS

Each building or structure must be classified in accordance with the following requirements and be certified by the agent, after careful inspection, as meeting all of the physical requirements of type classification.

Photographs are required for each building covered.

A. Dwellings Including Modular and Manufactured Homes and Mobile Homes

1. Type 1- Minimum Limit of Insurance (Combination Dwelling/Barn must be written as a Type 3 Dwelling)

\$25,000 - Coverage A

\$10,000 - Mobile Homes

\$10,000 - Contents

- a. Cannot be vacant or unoccupied.
 - b. Have good characteristics with excellent quality interior and exterior construction and be modern in every respect.
 - c. Be in excellent condition (new or good as new) showing evidence of proper maintenance and good housekeeping and with roof in excellent repair.
 - d. A modern heating system (not space heaters or stoves) consisting of one of the following:
 - (1) central heating plant consisting of a permanently installed warm air furnace, hot water, or steam plant resting on an incombustible base, and vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe (warm air furnaces fueled by wood **must** be vented to a tile-lined masonry chimney in good condition built from the ground) or to a U.L. approved metal pipe; or
 - (2) a permanent modern electric heating system installed by a competent electrician in compliance with local building code requirements; or
 - (3) rigidly piped and permanently installed, thermostatically controlled approved gas or oil fueled floor, ceiling or wall furnaces, provided that all the foregoing are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe; or
 - (4) permanently installed 220 volt electric heater listed by a recognized testing laboratory and attached by a three contact plug to an electric wiring system.
- Note:**
- Wood fueled stoves are **not** acceptable as the primary heating plant, but will be acceptable as supplemental heat to an approved system.
 - Supplemental wood fueled stoves must be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
 - Supplemental gas or oil fueled stoves must be vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.
 - Permanently installed fireplaces fueled by wood must be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
 - Free standing fireplaces are **not** acceptable.
- e. Continuous mortared or concrete foundation under all exterior walls (porches and mobile homes excepted).
 - f. Modern interior plumbing system.
 - g. Modern electrical system, in good condition, properly installed by a competent electrician in compliance with local building code requirements.

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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 good 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 corncribs) 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 corncribs) 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,** 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.**

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27. FARM PROPERTY COVERAGE

A. Farm Property Coverage Form FP 00 10C provides first-party property damage insurance to dwelling and farm buildings.

B. Coverages - FP 00 10C

1. COVERAGE A - DWELLINGS

- a. Coverage A covers each residential building (including attached structures) for which a Limit of Insurance is shown in the Declarations, if owned by the named insured. Coverage A includes building materials used in construction, alteration or repair of the dwelling; and equipment used to service the dwelling if such equipment is not otherwise covered in the policy.
- b. The amount of insurance must be at least 50% of the full replacement cost figure.

2. UNSCHEDULED HOUSEHOLD PERSONAL PROPERTY (BLANKET)

- a. Covers household personal property subject to a Limit of Insurance entered in the Declarations. Coverage is worldwide except that only 10% of the limit of insurance (or \$1,000, whichever is greater) applies to property at an insured's secondary residence. With respect to a newly acquired principal residence, the full limit of insurance remains in force for 30 days after moving begins, applied pro rata to old and new residence.
- b. A tenant's policy provides coverage (10%) for improvements and alterations on BROAD form only.
- c. Unscheduled household personal property must maintain a limit of insurance that is at least 80% of the actual cash value at the time of loss.
- d. Certain categories of household personal property are subject to Special Limits of Insurance which are included in the applicable Limit of Insurance shown on the Declarations.

3. COVERAGES E AND F - FARM PERSONAL PROPERTY

Farm personal property may be insured under the Farm Property Coverage Form under Coverage E and/or Coverage F. However, items separately described and specifically covered under Coverage E are not covered under Coverage F.

- a. Coverage E - Scheduled Farm Personal Property
Subject to applicable Declarations entry, specific insurance may be written on specific items, such as grain and hay, farm products, poultry, livestock, and owned and borrowed farm machinery.
Specific insurance on farm machinery owned by the insured requires Declarations entry of the year, make and model.
- b. Coverage F - Unscheduled Farm Personal Property
Subject to a Limit of Insurance entered in the Declarations, coverage may be written on farm personal property on an unscheduled basis. This coverage includes farm personal property, owned or borrowed by the insured, which is usual or incidental to the operations of a farm. Eighty per cent coinsurance applies to this coverage and cannot be deleted.

4. COVERAGE G - OTHER FARM STRUCTURES

- a. Coverage G covers the following types of property for which Limits of Insurance are shown in the Declarations: Farm buildings and structures other than Coverage A property (except when the building is a dwelling/barn combination, must be rated under Coverage A, Dwelling Type 3); Portable Buildings and Structures; Silos individually described; Fences (except field and pasture fences), corrals, pens, chutes and feed racks; Outdoor radio and TV equipment; Building materials and supplies.
- b. The amount of insurance must be at least 50% of the full replacement cost figure.

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5. CAUSES OF LOSS

The Declarations for the various coverages and property require entry of either BASIC or BROAD. BASIC/BROAD is an option under Farm Fire and Extended Coverage policies.

The causes of loss on certain property are restricted. Refer to the policy form, **FP 00 10C**, under Covered Causes of Loss, for details.

a. BASIC Causes of Loss

These provide coverage against the following:

- (1) Fire or lightning
- (2) Windstorm or hail
- (3) Explosion
- (4) Riot or civil commotion
- (5) Aircraft
- (6) Vehicles
- (7) Smoke
- (8) Vandalism
- (9) Theft
- (10) Sinkhole collapse
- (11) Volcanic action
- (12) Collision (Coverage E and F only)
- (13) Earthquake Loss to Livestock
- (14) Flood Loss to Livestock

b. BROAD Causes of Loss

These provide coverage against the 14 Basic Causes plus the following additional causes of loss:

- (15) Electrocutation of livestock
- (16) Attacks on livestock by dogs or wild animals
- (17) Accidental shooting of livestock
- (18) Drowning of livestock
- (19) Loading/unloading accidents
- (20) Breakage of glass
- (21) Falling objects
- (22) Weight of ice, snow or sleet
- (23) Sudden and accidental tearing apart
- (24) Accidental discharge or leakage of water or steam
- (25) Freezing of a plumbing, heating, air conditioning or automatic fire protective system, or of a household appliance
- (26) Sudden and accidental damage from artificially generated electrical current

6. ADDITIONAL INSURED - FARM PROPERTY

- a. Persons and organizations may be designated as additional insureds, for a particular insured location, under the Farm Property Coverage Form.
- b. Use Endorsement **FP 04 50** Additional Insured - Farm Property.

C. Premium Computation:

1. Coverage A - Dwelling premium

- a. Refer to the state rate pages for applicable Dwelling 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 Dwelling coverage amount (expressed in \$100 increments.) Round the result to the nearest whole dollar.
- c. Multiply the result from b. above by the Community Mitigation Classification factor (located in the state rate pages, paragraph 6.) applicable to the Dwelling. Round the result to the nearest whole dollar.
- 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.

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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 Community Mitigation Classification 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 Community Mitigation Classification 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 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 Community Mitigation Classification 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 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. Use Endorsement **FP 04 23** Borrowed Farm Equipment.
 - c. Premium Determination: Refer to state rate pages.
8. **Peak Season - Farm Personal Property**
 - a. Limits of insurance under Coverages E and F may be increased for a selected, specified period of time.
 - b. Calculate the additional premium at pro rata of the applicable Coverage E or F rate for the period of time during which the increased limit of insurance applies.
 - c. Use Endorsement **FP 12 29** Peak Season.
9. **Builders' Risk Theft (Applies to Dwelling Risks Only)**
 - a. Covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss by theft. **The minimum premium shall be \$50.** Refer to the state rate pages for the appropriate rate.
 - b. Use Endorsement **F-070** Builders Risk Theft, and Endorsement **F-004** Provisional Limit for Building(s) Under Construction.

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

10. Farm Machinery Glass Breakage Endorsement
- a. Covers machinery against loss by glass breakage. Coverage must be in the same amount as the item is insured for on the Declaration Page of the policy and insured to at least 80% of actual cash value.
 - b. Use Endorsement **FP 04 98C** Farm Machinery Glass Breakage Endorsement
 - c. Premium Determination: Refer to state rate pages.

11. Renovation Discount

The Renovation Discount credit will apply to dwellings more than five years of age which have been substantially renovated.

Age of Feature in Years

Renovation Feature	0-1	2	3	4	5	6	7	8
Total Electrical System Credit (to include ALL interior wiring)	11%	10%	8%	6%	5%	3%	2%	1%

To determine the Age of Feature, subtract the year in which the feature was installed from the present year. All features would be deemed to have advanced one year in age on January 1 of each year. To qualify for any of the Renovation Credits, complete the underwriting information section on the Farm Fire application. All renovated features must be **total** renovations. The **entire** electrical system must be updated to conform to current local codes.

On existing business, appropriate credits may be applied at the policy anniversary date.

These credits shall apply to the premium developed from the Basic Premium Chart for the \$500 deductible before the application of optional deductible factors or endorsement charges.

12. Unoccupancy And Vacancy Permit

- a. Waiver Of Vacancy Restriction

Under the Farm Property Form certain causes of loss are excluded with respect to buildings or structures vacant more than 30 consecutive days. By using Unoccupancy And Vacancy Permit Endorsement **FP 04 75**, coverage may be extended beyond 30 days for each building or structure (including contents) specified in the Schedule, for the time period specified in the Schedule
- b. Waiver of Unoccupancy And Vacancy Loss Condition

The Farm Property Form imposes a loss condition which reduces the applicable Limit of Insurance by 50% if a building or structure is unoccupied or vacant more than 120 consecutive days. Under Endorsement **FP 04 75**, the Unoccupancy and Vacancy Loss Condition may be waived for periods of vacancy and unoccupancy beyond 120 days, for each building or structure (including contents) specified in the schedule.
- c. Coverage Options

Either or both options (Waiver of Vacancy Restriction, Waiver of Unoccupancy and Vacancy Loss Condition) may be selected.
- d. Form

Use Unoccupancy And Vacancy Permit Endorsement **FP 04 75**.
In the Schedule of **FP 04 75**, indicate for each option selected:

 1. The insured location;
 2. The number and description of each building(s) or structure(s) to which the option applies; and
 3. The permit period.
- e. Rule
 1. The period of extension must not exceed beyond the anniversary date of the policy.
 2. Contact your underwriter for eligibility.

13. Actual Cash Value Loss Settlement – Windstorm or Hail Losses To Roof Surfacing (Not available in Arkansas)

- a. The policy may be endorsed to provide loss settlement exclusively on an actual cash value basis for roof surfacing for specified covered property at the described insured location when damage is caused by the peril of Windstorm or Hail.
- b. Use Endorsement **FP 10 15C** – Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roof Surfacing.

FARM FIRE AND EXTENDED COVERAGE POLICY PROGRAM

ARKANSAS

Rate per \$100 of Coverage - \$500 Deductible

\$150 Minimum Policy Premium - Territories 1 through 3

Description	Class	Type	Minimum Amount	Form 1 "Basic"	Form 2 "Broad"
1. Dwelling, Mobile Homes and Contents					
Dwellings (not Mobile Homes)	131	1	25,000	1.37	1.50
must be at least 50% of replacement cost	132	2	12,000	2.14	2.28
	133	3	none	3.66	
Contents (household personal property)- contained in Dwellings - minimum 80% of ACV	141	1	10,000	1.68	1.80
	142	2	5,000	2.44	2.56
	143	3	none	4.09	
Mobile Homes	121	1	10,000	3.63	3.75
Contents (household personal property) - contained in Mobile Homes - minimum 80% of ACV	141	1	5,000	3.92	4.04
2. Coverage E - Scheduled Farm Personal Property					
Windmills, windchargers, windpumps	440			3.60	
Hay straw fodder - in the open	530			2.16	
Hay straw fodder - in structures	540			2.16	
Grain - in metal structure	560			2.16	
Grain - in other structure	570			2.16	
Livestock **	640			1.04	1.19
Machinery vehicles and equipment - scheduled **	710			0.96	
Other farm property - NOC - scheduled	740			0.96	
Combines **	780			1.14	
Cotton Pickers **	790			1.14	
Irrigation equipment **	800			1.34	
3. Coverage F - Unscheduled Farm Personal Property					
minimum 80% of actual cash value of property	720		50,000	1.04	
4. Coverage G - Other Farm Structures					
Barns and stables - no open sheds attached	261	1	5,000	1.54	1.65 *
Barns and stables - no open sheds attached	262	2	3,000	1.83	1.94 *
Barns and stables - open sheds attached	252	2	3,000	1.94	2.06 *
Barns and stables with or without supplemental heat	263	3	none	5.19	5.30 *
<i>* must be approved by Farm Underwriting</i>					
Silos	271	1	10,000	1.10	
	272	2	6,000	1.68	
	273	3	none	3.61	
Pumps	400			2.98	

ARKANSAS
Rate per \$100 of Coverage - \$500 Deductible
\$150 Minimum Policy Premium - Territories 1 through 3

Description	Class	Type	Minimum Amount	Form 1 "Basic"	Form 2 "Broad"
Radio and TV equipment, including Satellite Dishes - Outdoor	490			3.26	
Fences (except field and pasture fences), corrals, pens, chutes and feed racks (type 3 outbuilding rate)				5.19	
Portable building and structures (type3 outbuilding rate)				5.19	

**** Public Protection Class credits do not apply to these property classes.**

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, contents, and coverage E, F, and G.

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 \$50.00 charge will be made for the existence of supplemental wood stoves in the dwelling.

11 Electrical Renovation Credit

Credit will apply to dwellings more than five years of age which have been substantially renovated.

Elec. Ren. Cr. Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	11%	10%	8%	6%	5%	3%	2%	1%
Factor	0.89	0.90	0.92	0.94	0.95	0.97	0.98	0.99

SERFF Tracking Number: CMIC-125871891 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-125871891
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Farm Fire
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines **Review Status:** Filed 10/31/2008

Comments:

Attachment:

AR FORM RF-1 Rate Filing Abstract FF.doc

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 10/31/2008

Comments:

Attachment:

AR FF SERFF Property & Casualty Transmittal Doc.pdf

Satisfied -Name: Indicated Need **Review Status:** Filed 10/31/2008

Comments:

Attachment:

FF AR Rate Indications.pdf

Satisfied -Name: Summary of Revisions **Review Status:** Filed 10/31/2008

Comments:

Attachment:

FF AR Summary of Revisions.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-125871891
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Cameron Mutual Insurance Company	B.	15725

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	01.0 Property	B.	01.0002 Personal Property (Fire and Allied Lines)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwellings		9					
Pumps		95					
TOTAL OVERALL EFFECT	23.7	3.18					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	65	0	Dec. 1	71	95	133%	79%
2006	50	0	Dec. 1	57	26	46%	97%
2005	54	0	Dec. 1	59	43	72%	54%
2004	51	0	Dec. 1	58	2	3%	21%
2003	52	20	Nov. 1	27	0	0%	33%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	37.3%
B. General Expense	7.9%
C. Taxes, License & Fees	2.2%
D. Underwriting Profit & Contingencies	3.8%
E. Other (explain)	
F. TOTAL	51.2%

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

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <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> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
-----------------------------------	--

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
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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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22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
-----	---

Check #:
Amount:

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

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

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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

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

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.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Cameron Mutual Insurance Company
Rate Level Indications
Farm
Arkansas

Exhibit 1
Sheet 3
10/24/2008

Coverage	Full Indicated Change	Credibility	Compliment of Credibility	Credibile Indicated Change	Selected Rate Change	2007 YE Earned Premium	Premium Effect
Farm Property (Farm Fire)	12.0%	0.12	25.3%	23.7%	3.18%	56,621	1,801

Cameron Mutual Insurance Company
Rate Level Indications
Farm
Arkansas

Exhibit 1
 Sheet 1
 10/24/2008

Exhibit 1
 Sheet 2
 10/24/2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	Direct Earned Premium	Premium at Present Rates Factors	Adjusted Premium	Case Incurred Losses	IBNR Factor	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Loss Trend Factors	Trended Incurred Losses w/ibnr and LAE	Trended Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Farm Property														
2003	45,748.74	1.367	62,541.30	0.00	1.001	1.100	0.00	1.188	0.00	0.00%	0.200	0.00%		
2004	58,116.49	1.168	67,854.93	1,614.84	1.004	1.100	1,782.54	1.151	2,051.39	3.02%	0.200	0.60%		
2005	59,243.31	1.100	65,167.64	42,916.01	1.006	1.100	47,490.86	1.115	52,942.52	81.24%	0.200	16.25%		
2006	56,620.76	1.100	62,261.22	25,938.94	1.014	1.100	28,932.29	1.080	31,243.84	50.18%	0.200	10.04%		
2007	70,936.54	1.040	73,753.51	84,834.32	1.046	1.100	97,563.71	1.046	102,060.29	138.38%	0.200	27.68%		
Total	290,665.84		331,578.60	155,304.11			175,769.40		188,298.05	56.79%	1.00	54.57%	48.7%	12.0%

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Farm

Exhibit 7
Sheet 1
10/24/08

Expense Category	Property
(1) Commission & Brokerage	16.8%
(2) Other Acquisition	7.1%
(3) General Expenses	7.9%
(4) Taxes, Licenses & Fees	2.2%
(5) Reinsurance Risk Loads	13.4%
(6) <u>Underwriting Profit Margin</u>	<u>3.8%</u>
(7) Total	51.3%
(8) Permissible Loss Ratio	48.7%
Expense Ratio	34.1%

**Summary of Revisions
Arkansas Farm Fire Program
Effective January 1, 2009**

<u>Page No.</u>	<u>Rule No.</u>	
FF-UR-1	1. 3.j.	Replaced entire rule with new verbiage Added mobile homes as excepted
FF-UR-2	N/A 4. 6.	Page reformatted Changed rule Deleted rule, replaced with "Reserved For Future Use"
FF-UR-3	N/A 15.	Page reformatted Deleted rule, replaced with "Reserved For Future Use"
FF-UR-4	N/A 18.d.1)d. 19.a.21) 19.a.22)	Page reformatted Increased flat rate for wood heating stove to \$50 Previous rule 19.a.21) deleted, remaining rules renumbered Added rule: An ACORD Solid Fuel Questionnaire must ...
FF-UR-5	N/A 19.b. 20. 21. 22.d.	Page reformatted Added verbiage after rule 19.b.7) regarding photographs Removed "dwellings" from rule Removed "may be written on Basic form only" from title Previous rule 22.d. deleted, remaining rules renumbered
FF-UR-6	N/A 24.	Page reformatted Deleted rule, replaced with "Reserved For Future Use"
FF-UR-7	N/A	Page reformatted
FF-UR-8	N/A	Page reformatted
FF-GR-Index-1		Changed Public Protection Classification to "Community Mitigation Classifications" (FF-GR-4, Rule 23.)
FF-GR-Index-2		Added: Actual Cash Value Loss Settlement (FO-GR-10, Rule 27.C.13.) Changed: Builder's Risk Theft now on FO-GR-9 Added: Community Mitigation Classifications (FO-GR-4, Rule 23.)
FF-GR-Index-3		Changed: Peak Season – Farm Personal Property now on FO-GR-9 Deleted: Public Protection Classification Added: Renovation Discount (FF-GR-10, Rule 27.C.11.) Added: Unoccupancy and Vacancy Permit (FF-GR-10, Rule 27.C.12)
FF-GR-4	23.	All reference to "Public Protection" changed to "Community Mitigation"

Reciprocal Agreements – All reference to “protection class” changed to “mitigation classification”

Definition of Reciprocal Agreements – added verbiage regarding use of Classification 9 in lieu of classification 8B

Note: All reference to “Public Protection” changed to “Community Mitigation”
Changed ARKANSAS reciprocal utilization requirements

FF-GR-5	26.	Deleted last two sentences of second paragraph
	26.A.1.b.	Changed “superior” characteristics to “good” characteristics
	26.A.1.e.	Added mobile homes as excepted
FF-GR-6	26B.1.a.	Changed “superior” characteristics to “good” characteristics
FF-GR-7	27.B.1.b.	Deleted verbiage: “and not to exceed 79%”
	27.B.4.b.	Deleted verbiage: “and not to exceed 79%”
FF-GR-8	27.C.1.c.	Replaced “Public Protection Class” with “Community Mitigation Classification”
FF-GR-9	27.C.2.c.	Replaced “Public Protection Class” with “Community Mitigation Classification”
	27.C.4.c.	Added rule: Multiply the result from ...
	27.C.5.c.	Added rule: Multiply the result from ...
FF-GR-10	27.C.11.	Added “Renovation Discount” rules
	27.C.12.	Added “Unoccupancy and Vacancy Permit” rules
	27.C.13.	Added “Actual Cash Value Loss Settlement” rules
FF-AR-1	N/A	Rates were revised
FF-AR-2	N/A	Supplemental Wood Heating Charge changed to \$50 and Electrical Renovation Credit added