

SERFF Tracking Number: CMIC-125402712 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 15725/08/0001
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Personal Inland Marine
Project Name/Number: Underwriting Changes/15725/08/0001

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Personal Inland Marine	SERFF Tr Num: CMIC-125402712	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 09.0006 Other Personal Inland Marine	Co Tr Num: 15725/08/0001	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Elizabeth Branum	Disposition Date: 02/15/2008
	Date Submitted: 02/13/2008	Disposition Status: Filed
Effective Date Requested (New): 04/01/2008		Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008		Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name: Underwriting Changes	Status of Filing in Domicile: Pending
Project Number: 15725/08/0001	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/15/2008	
State Status Changed: 02/15/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

We have made several changes to our Personal Inland Marine program. In regard to rates, we are decreasing physical damage for boats 15%, with the exception of personal watercraft. In addition, we have deleted class code options for farm scheduled property which provide a rate to exclude theft and vandalism.

We have also updated our manual to allow boats up to 250 hp (formerly 200 hp) and reclassified farm construction equipment from scheduled property to farm machinery. This will allow us to charge a more appropriate lower rate for

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these items, which includes ATVs, Back Hoes, Bulldozers, and Combines.

Please see the Summary of Revisions in the Rate/Rule Schedule for a detailed description of the changes.

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: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 for rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	02/13/2008	17962343

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/15/2008	02/15/2008

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Disposition

Disposition Date: 02/15/2008
 Effective Date (New): 04/01/2008
 Effective Date (Renewal): 04/01/2008
 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	-1.260%	\$-1,189	160	\$94,400	-15.000%	0.000%	-44.200%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Indicated Need Analysis	Filed	Yes
Rate	Personal IM Summary of Changes	Filed	Yes
Rate	Boatowners IM Summary of Changes	Filed	Yes
Rate	Farm IM Summary of Changes	Filed	Yes
Rate	Personal IM General Rules	Filed	Yes
Rate	Boatowners IM Underwriting Rules	Filed	Yes
Rate	Farm IM General Rules	Filed	Yes
Rate	Personal IM Rate Pages	Filed	Yes
Rate	Boatowners IM Rate Pages	Filed	Yes
Rate	Farm IM Rate Pages	Filed	Yes
Rate	Farm IM Exception Page	Filed	Yes

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State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 09.0006 Other Personal Inland Marine

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -7.800%
Effective Date of Last Rate Revision: 02/01/2005
Filing Method of Last Filing: File and 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	-44.200%	-1.260%	\$-1,189	160	\$94,400	-15.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Personal IM Summary of Changes	N/A	New	PIM Summary 4-1-08.pdf
Filed	Boatowners IM Summary of Changes	N/A	New	BIM Summary 4-1-08.pdf
Filed	Farm IM Summary of Changes	N/A	New	FIM Summary 4-1-08.pdf
Filed	Personal IM General Rules	PIM-GR-1, PIM-GR-17	Replacement	PIM GRs 4-1-08.pdf
Filed	Boatowners IM Underwriting Rules	BIM-UR-1	Replacement	BIM UR 4-1-08.pdf
Filed	Farm IM General Rules	FIM-GR-1-3, 5, 7	Replacement	FIM GRs 4-1-08.pdf
Filed	Personal IM Rate Pages	PIM-AR-1, 2	Replacement	AR PIM Rev Rate pgs 4-1-2008.pdf
Filed	Boatowners IM Rate Pages	BIM-AR-1	Replacement	AR BIM Rev Rate pg.pdf
Filed	Farm IM Rate Pages	FIM-AR-1	Replacement	AR FIM Rev Rate Pg 4-1-08.pdf
Filed	Farm IM Exception	FIM-AR-EX-1	Replacement	AR FIM exception pg

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4-1-08.pdf

PERSONAL INLAND MARINE
Arkansas & Missouri
Summary of Revisions
Effective: April 1, 2008

<u>Page No.</u>	<u>Rule</u>	
PIM-GR-1	1.A.	Replaced: "Coverage is provided on an "open perils" basis..." With: "Coverage is provided on a "direct physical loss" basis..."
PIM-GR-17	2.	No change to content, corrected grammar only
 Arkansas		
PIM-AR-1	N/A	Changed references from "open perils" and "all risk" to "Direct Physical Loss"
PIM-AR-2	N/A	Grammatical changes
 Missouri		
PIM-MO-EX-1	N/A	Added Endorsement CL 01 67 Missouri Guaranty Association Coverage Limitations
PIM-MO-1	N/A	Changed references from "open perils" and "all risk" to "Direct Physical Loss"
PIM-MO-2	N/A	Grammatical changes

BOATOWNERS INLAND MARINE
Arkansas & Missouri
Summary of Revisions
Effective: April 1, 2008

Page No.

Rule

BIM-UR-1	1.C.1)	No change to content, corrected grammar (foot to feet)
	1.C.2)	Increased horsepower from 200 to 250

Arkansas

BIM-AR-1	N/A	Reduced rates for class codes 0600-0609 and 0620-0629 by 15%
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Missouri

BIM-MO-EX-1	N/A	Added Endorsement CL 01 67 Missouri Guaranty Association Coverage Limitations
	N/A	Changed Form IL 21 97 to Form IL 21 95 Missouri Personal Lines (including Farm) Fungus (including Mold) and Bacteria Amendatory Endorsement
BIM-MO-1	N/A	Reduced rates for class codes 0600-0609 and 0620-0629 by 15%

FARM INLAND MARINE
Arkansas & Missouri
Summary of Revisions
Effective: April 1, 2008

<u>Page No.</u>	<u>Rule</u>	
FIM-GR-1	1.A.	Replaced: "Coverage is provided on an "open perils" basis..." With: "Coverage is provided on a "direct physical loss" basis..."
FIM-GR-2	1.	Eligible Property: Added " not " to second sentence Updated list of coverage that may not be written Level 1 – changed list Level 2 – changed list Level 3 – changed list
	2.	Added "Direct Physical Loss" to description of Forms IM 0850 00C and IM 0851 00C
	2.b)	Increased value per item from \$50,000 to \$100,000 Deleted "harvester" from description of combines Increased value of all items from \$50,000 to \$100,000
FIM-GR-3	2.e)	Increased limits for any one item in excess of \$50,000 to \$100,000
FIM-GR-5	1.	Eligible Property: Added " not " to third sentence Deleted "cattle or sheep on open ranges" from list
FIM-GR-7	1.	Reworded second paragraph regarding scheduled property policies Level 1 – changed list Level 2 – changed list Level 3 – changed list
	2.	Added "Direct Physical Loss" to description of Form IM 0901 00C
	2.b)	Increased limits for any one item in excess of \$50,000 to \$100,000
	4.	Deleted rule regarding optional coverage
 Arkansas		
FIM-AR-EX-1	N/A	Added: IL 21 89 Disclosure Pursuant to Terrorism Risk Insurance Act
FIM-AR-1	N/A	Removed class codes and rates for Scheduled Property without Theft & Vandalism (codes 0331, 0333, 0335, 0337, 0339 and 0341)
	N/A	Changed references from "All risk" to "Direct Physical Loss"
 Missouri		
FIM-MO-EX-1	N/A	Added: CL 01 67 Missouri Guaranty Association Coverage Limitations Added: IL 21 89 Disclosure Pursuant to Terrorism Risk Insurance Act Added: IL 21 92 Exclusion of Other Acts of Terrorism; Cap on Losses From Certified Acts of Terrorism Deleted: IL 21 97 Personal Lines Terrorism
FIM-MO-1	N/A	Removed class codes and rates for Scheduled Property without Theft & Vandalism (codes 0331, 0333, 0335, 0337, 0339 and 0341)
	N/A	Changed references from "All risk" to "Direct Physical Loss"

**CAMERON MUTUAL INSURANCE COMPANY
INLAND MARINE PROGRAM
PERSONAL LINES INLAND MARINE MANUAL**

GENERAL RULES

RULE 1

A. Covered Perils

Coverage is provided on a “direct physical loss” basis for all classes except Portable Tools. This means that the forms cover risks of direct physical loss to covered property except those losses that are excluded in the form. Refer to individual policy form for details. Coverage for Portable Tools is provided on a “named peril” basis only. Some classes have the option of coverage on a named peril basis. Refer to the class rules.

B. Valuation

All eligible property, with the exception of scheduled fine arts, is valued on an **actual cash value basis**. Scheduled fine arts are valued at the value stated on the declarations.

C. Deductibles

All inland marine coverages and rates are based on a \$100 deductible. Optional deductible amounts of \$250, \$500, \$1,000, \$2,500, \$5,000 and \$10,000 are available. The deductible amount will be shown on the declarations page.

RULE 2 - POLICYWRITING INSTRUCTIONS

A. Policy Assembly

The inland marine coverages will be written as a monoline inland marine policy. This policy will include a Declarations and/or Schedule(s), Common Policy Conditions, Inland Marine Coverage Form(s), Inland Marine Endorsements and State Amendatory Endorsements.

Mandatory Inland Marine Endorsements

Common Policy Conditions Form CL 0100 00

Amendatory Endorsement Form CL 0300 00

B. 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.

C. Coverage Basis

Personal inland marine coverage may be provided on a scheduled, blanket (non-scheduled) or combination basis. Refer to the class rules.

D. Large Schedules

If the rules require a schedule of items and the number of items to be listed would require several pages, the policy may be issued without the required scheduled attachment. The required schedule must be maintained at the office of Cameron Mutual Insurance Company or the agent. The schedule must be signed and dated. A limit of coverage must be shown for each listed item.

E. Loss Payment Clause

A loss payable clause may be added to a policy as needed.

F. Protective Safeguards

Cameron Mutual Insurance Company may require protective devices or other protective measures it considers necessary for the protection of property. An endorsement should be attached to the policy describing the protective device or measure taken and requiring that Cameron Mutual Insurance Company be notified if the devices or measures taken are discontinued or out of service. The endorsement may be issued without applying a rate credit unless the specific class rules provide a rate credit for protective safeguards.

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PORTABLE TOOLS

1. Eligible Property

Portable tools covers equipment and tools of a portable or mobile nature that are owned by an individual and not used in connection with their occupation.

2. Forms

IM 0100 00C, Inland Marine General Policy
IM 0902 00C, Scheduled Property Coverage – Named Perils

Coverage is restricted to “named perils”. All covered items which have a value of over \$100 must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item, including name of manufacturer, serial number, model number and/or name, or other identifying number for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be purchased to cover miscellaneous equipment and small tools that are valued at \$100 or less. **If requesting blanket coverage – note on schedule as blanketed coverage and provide limit.**

- The 10% limit may be increased at Cameron Mutual Insurance Company's discretion.
- All items covered on a blanket basis are subject to a 100% coinsurance clause.

Attach Endorsement IM 0909 00C or add the appropriate terms to the schedule.

3. Territorial Modifications

Coverage for portable tools is limited to the United States, Canada, and Puerto Rico.

4. Options

a) Excluding Theft and Vandalism

The perils of theft, including mysterious disappearance, and vandalism may be excluded.

Attach Endorsement IM 0177 01.

**CAMERON MUTUAL INSURANCE COMPANY
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The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. These rules apply only to property owned by individuals, including eligible property under the control of executors or administrators of an estate.

UNDERWRITING RULES

RULE 1 – ELIGIBILITY

A. Application

Submit completed ACORD Watercraft application to the Home Office within **48 hours** after inception date. Any application which is missing key underwriting information including, but not limited to, supporting schedules, agent's signature, applicant's signature, or applicant's social security number **will be rejected**.

B. Supporting Coverage

Boatowners Inland Marine program is regarded as accommodation business. Supporting Personal Lines Automobile Standard coverage written by Cameron Mutual Insurance Company or Preferred coverage written by Cameron National Insurance Company is required.

C. Applications are not to be submitted on the following property (refer to the company any boat that does not meet the requirements below):

- 1) Boats exceeding 40 feet in length.
- 2) Boats exceeding 45 mph or 250 hp.
- 3) Boats exceeding 15 years of age.
- 4) Boats with a value greater than \$75,000 (use the combined values of the boat and motor(s) to determine the eligibility status for boats powered by outboard motors).
- 5) Air propelled or powered boats; amphibious vehicles; boats powered by converted automobile engines; boats used or developed for experimental purposes; converted military surplus vehicles; home-built or kit-built boats; houseboats used as year-round or seasonal residences; hovercraft; hydrofoils or hydroplanes; ice boats; power boats used for racing purposes; property used for business, charter or other commercial purposes; sailboards or windsurfers; submersible watercraft.

D. Applications are not to be submitted on the following entities:

- 1) Applicant, spouse, or resident of household with 3 or more Inland Marine losses in the past 5 years.
- 2) Applicant or spouse who is not gainfully employed. Retirees are considered to be gainfully employed.
- 3) Applicant, spouse, or resident of household who is mentally incapable of making sound judgments.
- 4) Applicant, spouse, or resident of the household with a physical or mental impairment which would affect their ability to operate a watercraft to such an extent that they may be a danger to themselves or others.
- 5) 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.
- 6) Applicant, spouse, or resident of the household who is engaged in an illegal business.
- 7) Applicant, spouse, or resident of household who has been convicted of a felony.
- 8) Applicant, spouse, or resident of household who is a user of, or is addicted to, intoxicants or drugs.
- 9) Applicants who are companies, firms or corporations (other than family farm corporations or co partnerships).
- 10) Applicants who are hotels, motels or other businesses.
- 11) Applicants who are universities, colleges or other schools.

**CAMERON MUTUAL INSURANCE COMPANY
INLAND MARINE PROGRAM
FARM INLAND MARINE MANUAL**

EXCEPTIONS TO PERSONAL INLAND MARINE GENERAL RULES

All references to “Personal Inland Marine” in the Personal Inland Marine Manual should be understood to include “Farm Inland Marine”. The Personal Inland Marine General Rules apply to the Farm Inland Marine Program except as follows:

GENERAL RULE 1

Section A includes the following additional information:

A. Covered Perils

Coverage for livestock, irrigation equipment, and scheduled property is provided on a “named peril” basis. Coverage is provided on a “direct physical loss” basis for farm machinery and by underwriting approval only for scheduled property. Refer to individual policy form for details.

Section B includes the following additional information:

B. Valuation

For the farm classes, all eligible property is valued on an **actual cash value** basis. All farm classes include an **80% coinsurance** provision contained in the coverage.

Section C is replaced by the following:

C. Deductibles

The minimum deductible for the farm classes is **\$500**. Optional deductible amounts of \$1,000, \$2,500, \$5,000 and \$10,000 are available for the appropriate credit. The deductible amount will be shown on the declarations page.

PERSONAL COMPUTERS includes the following additional information:

The eligible property for the Personal Computers class is expanded to include computers and related software used principally as aids in farm management.

CAMERON MUTUAL INSURANCE COMPANY
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FARM MACHINERY

1. Eligible Property

Mobile farm machinery and equipment that belongs to the insured and similar property for which the insured is liable.

Under these rules coverage may **not** be written for:

- farm machinery and equipment held for sale, on consignment, or being manufactured.
- farm machinery and equipment used primarily for custom work.
- farm machinery and equipment used in business other than farming.
- portable sawmills.
- irrigation equipment. (see Irrigation Equipment page FIM-GR-4)

For rating purposes, property is categorized into three levels:

Level 1 – All other farm machinery not described below.

Level 2 – ATVs

- Back Hoes
- Bulldozers
- Combines
- Forage Harvesters (choppers)
- Road Graders
- Self Propelled Sprayers
- Skid Steer Loaders

Level 3 – Cotton Pickers

2. Forms

IM 0850 00C, Farm Machinery Coverage A (Scheduled) – Direct Physical Loss

IM 0851 00C, Farm Machinery Coverage B (Blanket) – Direct Physical Loss

a) Scheduled Policies (Coverage A)

All covered items exceeding \$1,000 in value must be scheduled on the declarations. The limit of coverage and a description, including the serial number, must be shown on the declarations for each item of property covered.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be purchased to cover miscellaneous equipment on this form. Blanket coverage is limited to miscellaneous items with a value of \$1,000 or less per item. **If requesting blanket coverage – note on schedule as blanketed coverage and provide limit.**

b) Blanket Policies (Coverage B)

A single limit of coverage applies to all property. Items are not scheduled on this form. This limit must be shown on the appropriate part of the declarations. Blanket coverage is limited to items with a value of \$100,000 or less per item.

Blanket coverage under IM 0851 00C does not apply to:

- combines
- cotton pickers
- all items with an individual value exceeding \$100,000

(These items may be covered using Coverage A. Each of these items must be scheduled.)

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FARM MACHINERY (continued)

2. Forms (continued)

c) Blanket and Scheduled Policies Combined

The same policy may cover some property on a scheduled basis, and other property on a blanket basis by attaching both IM 0850 00C and IM 0851 00C.

d) Coinsurance

The coinsurance percentage that applies is 80%.

e) Deductible

Any one item with limits in excess of \$100,000 will require a \$1,000 minimum deductible. Combine heads may be scheduled separately with separate deductibles.

3. Territorial Modifications

Under Scheduled Policies (Coverage A) the property is covered only while it is within 100 miles of the location where it is normally stored.

-- The mileage limitation does not apply to property transported by the insured to or from the place where it is purchased, sold, serviced or repaired.

Under Blanket Policies (Coverage B) the property is covered while it is within the United States, its territories and possessions, Canada and Puerto Rico.

4. Optional Coverages

a) Rented or Borrowed Equipment

Coverage under Scheduled Policies (Coverage A) may be extended to provide automatic coverage for equipment that is rented or borrowed from others. The limit of coverage for this property is in addition to the limit of coverage shown for covered farm machinery and must be shown on the appropriate part of the declarations.

Attach Endorsement IM 0850 03.

b) Audio Equipment

Coverage may be endorsed to apply to sound receiving and recording or sound receiving and transmitting equipment. This coverage applies only if the equipment is installed in or on covered farm machinery at the time of loss. A limit of coverage for this property must be shown on the declarations.

Attach Endorsement IM 0850 10C.

c) Intake of Foreign Objects

Coverage may be extended to include loss or damage caused by the intake of foreign objects. A limit of coverage for this property must be shown on the declarations. A deductible for this coverage is mandatory; the minimum deductible is \$500. The deductible for this coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM 0850 11.

**CAMERON MUTUAL INSURANCE COMPANY
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LIVESTOCK

1. Eligible Property

Coverage in accordance with these rules may be written on the following classes of livestock belonging to or in the custody of the insured: cattle, sheep, hogs, horses, mules and goats. The term cattle includes bulls, cows, calves, heifers and steers.

Under these rules coverage may **not** be written for:

- horses or mules used only for racing, show or delivery (this includes animals used for breeding).
- animals used for the breeding of livestock not owned by the insured.
- livestock in stock yards or commercial feed lots.
- those who conduct sales or auctions.
- livestock covered by mortality policies.
- animals belonging to a circus, carnival or theatrical enterprise.
- veterinarians or humane societies.

2. Forms

IM 0860 00, Livestock Coverage A (Scheduled)

IM 0861 00C, Livestock Coverage B (Blanket)

Livestock coverage covers loss by death or injury necessitating destruction caused by the perils named. Loss by theft is also covered.

a) Scheduled Policies

Livestock covered under Form IM 0860 00 may be scheduled:

By Class -- Breed -- Sex

Animals under each class of livestock may be scheduled by breed and/or sex. The total limit of coverage for all animals under each breed and/or sex must be shown on the declarations.

By Individual Animals

Registered livestock should be scheduled by individual animal. The description of each animal should include the following:

- Breed
- I.D. or Tag Number
- Registration and/or Tattoo (required on any animal valued at \$2,000 or more)

Both methods of scheduling may be applied to this form.

b) Blanket Policies

Livestock covered under Form IM 0861 00C is covered on a blanket basis. A limit of coverage per animal and an aggregate limit per class of livestock must be shown on the declarations.

c) Coinsurance

The coinsurance percentage that applies is 80%.

3. Territorial Modifications

Coverage is limited to the United States, its territories and possessions, Canada and Puerto Rico.

**CAMERON MUTUAL INSURANCE COMPANY
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SCHEDULED PROPERTY

1. Eligible Property

Any article which is eligible for Inland Marine coverage and for which no specific form is provided is eligible for coverage under these rules.

Scheduled Property policies can be issued as “named peril” or “direct physical loss” policies. For Level 3, please call your underwriter.

For rating purposes, property is categorized into three levels – please contact your underwriter if you have questions as to which level an individual item should be rated:

Level 1 – Air Compressors
Generators
GPS Devices
Saddle & Tack Gear
Small Tools
Two Way Radios

Level 2 – Decorative Fencing
Farm Commodities (named peril only)
Signs

Level 3 – Call your underwriter

2. Forms

IM 0100 00C, Inland Marine General Policy
IM 0902 00C, Scheduled Property Coverage – Named Perils
IM 0901 00C, Scheduled Property Coverage – Direct Physical Loss

Coverage will be restricted to “named perils” unless prior underwriting approval has been given. All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item, including name of manufacturer, purchase price, date of purchase, serial number, model number and/or name, or other identifying number for each item.

- a) **Coinsurance**
The coinsurance percentage that applies is 80%.
- b) **Deductible**
Any one item with limits in excess of \$100,000 will require a \$1,000 minimum deductible.

3. Territorial Modifications

Coverage for Scheduled Property is limited to the United States, Canada, and Puerto Rico.

CAMERON MUTUAL INSURANCE COMPANY

Inland Marine - Personal Lines

Arkansas

\$100 Deductible Rates

Coverage	Description	Class Code	Rate per \$100
Camera and Projection Equipment	Non-Professional	0100	0.90
	with Blanket	0101	0.90
	Professional	0102	1.70
	with Blanket	0103	1.70
Fine Arts	Base (Scheduled)	0110	1.00
	with Blanket	0111	1.00
	with ACV (Scheduled)	0112	1.00
	with Breakage (Scheduled)	0113	2.00
Furs - Personal	Base	0120	0.40
Golfers Equipment	Direct Physical Loss (Scheduled)	0130	1.30
	with Blanket	0131	1.30
	Named Perils (Scheduled)	0132	1.15
	with Blanket	0133	1.15
Guns	Hunting/Sportsman (Scheduled)	0140	3.00
	with Premises Protection (Scheduled)	0141	2.90
	Club Activities/Firing Range (Scheduled)	0142	2.50
	with Premises Protection (Scheduled)	0143	2.40
	Collections (Scheduled)	0144	2.00
	with Premises Protection (Scheduled)	0145	1.90
	Blanket	0146	2.00
Jewelry - Personal	Base	0150	1.10
	with Valued Coverage	0151	1.20
	Vault	0152	0.90
	with Valued Coverage	0153	1.00
Musical Instruments	Non-Professional - Direct Physical Loss	0160	0.40
	with Blanket	0161	0.40
	Non-Professional - Named Perils	0162	0.35
	with Blanket	0163	0.35
	Professional - Direct Physical Loss	0164	2.70
	with Blanket	0165	2.70
	Professional - Named Perils	0166	2.25
with Blanket	0167	2.25	
Personal Computers	Coverage A - Equipment (Scheduled)	0170	1.00
	Coverage B - Media (Blanket)	0171	1.25

(Rev.) 04-01-2008

CAMERON MUTUAL INSURANCE COMPANY

Inland Marine - Personal Lines

Arkansas

\$100 Deductible Rates

Coverage	Description	Class Code	Rate per \$100	
Personal Effects	Base			
	X	Professional Entertainers Surcharges	0180	4.50
	X	Excluding Theft & Vandalism	0181	2.25
	X	Limitations on Certain Property	0182	4.05
	X	Coverage For Students	0183	2.05
	X		0184	4.80
	X		0185	2.40
	X		0186	4.30
	X		0187	2.15
	X		0190	9.00
	X		0191	4.50
	X		0192	8.10
	X		0193	4.05
	X		0194	9.60
	X		0195	4.80
	X		0196	8.65
	X		0197	4.30
Personal Property	Base	0200	2.80	
	with Antennas and Towers - Restrictions	0201	2.80	
	with Antennas and Towers - Exclusions	0202	2.75	
	Increased Jewelry, Watches, Gems, Furs	0210	2.90	
	Increased Securities, Stamps, etc.	0211	2.10	
	Increased Money	0212	3.15	
	Additional Living Expenses	0213	0.35	
	Credit Card Forgery	0214	0.40	
Portable Tools	Base - Located in Locked Building	0220	2.75	
	without Theft & Vandalism	0221	2.25	
	Base - Located in Locked Vehicle	0222	2.65	
	without Theft & Vandalism	0223	2.15	
	Blanket	0224	3.15	
Silverware	Base	0230	0.30	
	with Valued Coverage	0231	0.30	
Sports Equipment	Base (Scheduled)	0240	4.00	
	with Blanket	0241	4.00	

(Corr.) 04-01-2008

CAMERON MUTUAL INSURANCE COMPANY

Inland Marine - Boat

Arkansas

\$250 Deductible Rates

Coverage	Description	Class Code	Rate per \$100
Physical Damage without lay-up			
Outboard Motorboats	0-49 hp	0600	0.81
	50-99 hp	0601	1.06
	100-149 hp	0602	1.91
	150 and over	0603	2.04
Inboard-Outboard Motorboats	All Classes	0604	2.04
Inboard Motorboats	199 and under	0605	2.04
	200 and over	0606	2.55
Sailboats (Age of Boat)	Less than 4 years	0607	0.68
	4 to 10 years	0608	0.89
	11 years and older	0609	1.53
Personal Watercraft	All Classes	0610	3.60
Physical Damage with lay-up			
Outboard Motorboats	0-49 hp	0620	0.81
	50-99 hp	0621	1.06
	100-149 hp	0622	1.91
	150 and over	0623	2.04
Inboard-Outboard Motorboats	All Classes	0624	2.04
Inboard Motorboats	199 and under	0625	2.04
	200 and over	0626	2.55
Sailboats (Age of Boat)	Less than 4 years	0627	0.68
	4 to 10 years	0628	0.89
	11 years and older	0629	1.53
Personal Watercraft	All Classes	0630	3.60
Optional Coverages			
Accessories		0660	2.00
Emergency Services		0662	2.70

(Rev.) 04-01-2008

CAMERON MUTUAL INSURANCE COMPANY

Inland Marine - Farm Lines

Arkansas

\$500 Deductible Rates

Coverage	Description	Class Code	Rate per \$100
Farm Machinery	Coverage A Scheduled Level 1	0300	1.55
	Coverage A Scheduled Level 2	0301	2.00
	Coverage A Scheduled Level 3	0302	2.45
	Coverage A Blanketed Miscellaneous Equipment	0303	1.65
	Coverage B Blanket Policy	0304	2.10
	Rented or Borrowed Equipment	0306	2.85
	Audio Equipment	0307	14.75
	Intake of Foreign Objects (multiply factor to item premium after application of deductible)		1.25
Irrigation Equipment (Named Peril)		0310	2.10
Form A Livestock (Scheduled) with Additional Perils		0320	1.20
		0321	1.50
Form B Livestock (Blanket) with Additional Perils		0322	1.80
		0323	2.25
Scheduled Property	Named Perils - Level 1	0330	2.00
	Named Perils - Level 2	0332	2.25
	Named Perils - Level 3	0334	2.50
	Direct Physical Loss - Level 1	0336	2.75
	Direct Physical Loss - Level 2	0338	3.00
	Direct Physical Loss - Level 3	0340	3.50

**CAMERON MUTUAL INSURANCE COMPANY
INLAND MARINE PROGRAM
FARM INLAND MARINE MANUAL
ARKANSAS EXCEPTIONS**

Additional Rule

Mandatory Inland Marine Endorsements

CL 0178 00	Arkansas Amendatory Endorsement
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
IM 0910 00	Arkansas Amendatory Endorsement

SERFF Tracking Number: CMIC-125402712 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 15725/08/0001
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Personal Inland Marine
Project Name/Number: Underwriting Changes/15725/08/0001

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 02/15/2008

Comments:

Attachment:

AR Trans File Form PIM040108.pdf

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 02/15/2008

Comments:

Attachment:

AR RF-1 Rate Filing Abstract.pdf

Satisfied -Name: Indicated Need Analysis **Review Status:** Filed 02/15/2008

Comments:

Attachments:

AR Indicated Need for State.pdf

AR Cred Indicated Need for State.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	15725/08/0001
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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)	09.0 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Personal Inland Marine Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 04-01-2008 Renewal: 04-01-2008
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	02-13-2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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 #	15725/08/0001
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

Rate Increase x Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Cameron Mutual	-44.2%	-1.26%	-\$1,189	160	\$94,400	-15%	0%

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

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

6.	Overall percentage of last rate revision	-7.8%
7.	Effective Date of last rate revision	2/1/2005
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

g.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	PIM-GR-1,17 (Rev.) 04-01-2008 PIM-AR-1,2 (Rev.) 04-01-2008 BIM-UR-1 (Rev.) 04-01-2008	[] New [x] Replacement [] Withdrawn	
02	BIM-AR-1 (Rev.) 04-01-2008 FIM-GR-1,2,3,5,7 (Rev.) 04-01-2008 FIM-AR-EX-1 (Rev.) 04-01-2008	[] New [x] Replacement [] Withdrawn	
03	FIM-AR-1 (Rev.) 04-01-2008	[] New [] Replacement [] Withdrawn	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	15725/08/0001
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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	n/a
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Company Name		Company NAIC Number		
3.	A.	Cameron Mutual Insurance Company	B.	17525

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.	09.0 Inland Marine	B.	09.0006 Other Personal Inland Marine

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
Personal Inland Marine	-44.2%	-1.26%					
TOTAL OVERALL EFFECT	-44.2%	-1.26%					

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	152	0%	N/A	90276	9146	10.13%	31.29%
2006	160	0%	N/A	94400	9634	10.21%	96.18%
2005	168	-7.8%	2/1/2005	91298	4617	5.06%	10.21%
2004	181	0%	N/A	88148	11273	12.79%	15.87%
2003	205	0%	N/A	73812	57042	77.28%	32.81%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. 15% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

Cameron Mutual Insurance Company
Rate Level Indications
Inland Marine
Arkansas

Exhibit 1
Sheet 1
2/13/2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	Direct Earned Premium	Premium at Present Rates Factor	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
CIM														
2003	12,831.24	0.922	11,830.40	0.00	1.000	1.131	0.00	1.072	0.00	0.00%	0.25	0.00%		
2004	29,519.22	0.922	27,216.72	25,220.18	1.000	1.131	28,518.20	1.061	30,257.15	111.17%	0.25	27.79%		
2005	32,265.21	0.953	30,756.44	21,441.19	1.001	1.131	24,269.28	1.050	25,481.58	82.85%	0.25	20.71%		
2006	44,238.40	1.000	44,225.41	14,902.68	1.021	1.131	17,208.88	1.039	17,880.76	40.43%	0.25	10.11%		
Total	118854.07		114028.97	61564.05			69996.37		73619.49	0.65	1.00	58.61%	51.42%	13.98%
FIM														
2003	26636.21	0.922	24558.5856	10761.41	1.000	1.131	12168.671	1.072	13046.237	0.531	0.25	13.28%		
2004	59,352.89	0.922	54,723.36	5,181.75	1.000	1.131	5,859.36	1.061	6,216.65	11.36%	0.25	2.84%		
2005	67,429.26	0.953	64,276.16	0.00	1.001	1.131	0.00	1.050	0.00	0.00%	0.25	0.00%		
2006	72,637.10	1.000	72,615.77	5,325.34	1.021	1.131	6,148.19	1.039	6,388.23	8.80%	0.25	2.20%		
Total	226,055.46		216,173.88	21,268.50			24,176.22		25,651.11	11.87%	1.00	18.32%	51.42%	-64.38%
PIM														
2003	15585.85	0.922	14370.1537	12100	1.000	1.131	13682.31	1.072	14669.03	102.08%	0.25	25.52%		
2004	28795.29	0.922	26549.2574	912.88	1.000	1.131	1032.26	1.061	1095.20	4.13%	0.25	1.03%		
2005	23,868.94	0.953	22,752.79	4,616.72	1.001	1.131	5,225.67	1.050	5,486.70	24.11%	0.25	6.03%		
2006	21,762.54	1.000	21,756.15	4,418.11	1.021	1.131	5,100.78	1.039	5,299.92	24.36%	0.25	6.09%		
Total	90,012.62		85,428.35	22,047.71			25,041.01		26,550.85	31.08%	1.00	38.67%	51.42%	-24.80%
PF														
1996	110231.37	0.922	101633.323	47387.82	1.000	1.131	53584.689	1.153	61806.914	0.608	0	0		
1997	112387.22	0.922	103621.017	33334.78	1.000	1.131	37693.944	1.141	43026.062	0.415	0	0		
1998	111182.42	0.922	102510.191	23193.06	1.000	1.131	26225.999	1.130	29624.821	0.289	0	0		
1999	109,554.97	0.922	101,009.68	43,244.18	1.000	1.131	48,899.19	1.118	54,662.44	54.12%	0.20	10.82%		
2000	101,152.09	0.922	93,262.23	31,870.73	1.000	1.131	36,038.44	1.106	39,867.32	42.75%	0.20	8.55%		
2001	104,303.15	0.922	96,167.50	14,871.47	1.000	1.131	16,816.20	1.095	18,409.53	19.14%	0.20	3.83%		
2002	99,812.48	0.922	92,027.11	27,110.78	1.000	1.131	30,656.04	1.083	33,211.95	36.09%	0.20	7.22%		
2003	41,189.63	0.922	37,976.84	43,211.12	1.000	1.131	48,861.80	1.072	52,385.56	137.94%	0.20	27.59%		
2004	-	0.922	-	-	1.000	1.131	0.00	1.061	0.00	0.00%	0.00	0.00%		
2005	-	0.953	-	-	1.001	1.131	0.00	1.050	0.00	0.00%	0.00	0.00%		
2006	-	1.000	-	-	1.021	1.131	0.00	1.039	0.00	0.00%		0.00%		
Total	789,813.33		728,207.89	264,223.94			298,776.30		332,994.61	45.73%	1.00	58.01%	51.42%	12.80%

Cameron Mutual Insurance Company
Rate Level Indications
Inland Marine
Arkansas

Exhibit 1
 Sheet 3
 2/13/2008

Coverage	Full Indicated Change	Credibility	Prior Indicated Change	Prior Selected Change	Amount Not Taken	Loss Ratio Trend	Amount Needed from Prior	Credibile Indicated Change	Selected Rate Change	2007 YE Earned Premium	Premium Effect
CIM	14.0%	0.09	96.8%	0.0%	96.8%	1.000	96.8%	89.3%	0.0%	44,238	-
FIM	-64.4%	0.08	-52.5%	0.0%	-52.5%	1.000	-52.5%	-53.4%	0.0%	72,637	-
PIM	-24.8%	0.06	-12.8%	0.0%	-12.8%	1.000	-12.8%	-13.5%	0.0%	21,763	-
PF	12.8%	0.22	-38.8%	0.0%	-38.8%	1.000	-38.8%	-27.7%	0.0%	-	-
			30.9%					-1.6%	0.0%	138,638	-

Personal & Farm IM Combined Premium: 94,400

Personal & Farm Combined Indicated Need (Weighted Average): (0.44)