

SERFF Tracking Number:	CMIC-125468986	State:	Arkansas
Filing Company:	Cameron Mutual Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	15725/08/0003		
TOI:	17.2 Other Liability - Occurrence Only	Sub-TOI:	17.2021 Personal Umbrella & Excess
Product Name:	Personal/Farm Umbrella		
Project Name/Number:	Personal/Farm Umbrella program/N/A		

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Personal/Farm Umbrella	SERFF Tr Num: CMIC-125468986	State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 17.2021 Personal Umbrella & Excess	Co Tr Num: 15725/08/0003	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status: Submitted & Pending	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Sheila Andrew	Disposition Date: 02/08/2008
	Date Submitted: 02/07/2008	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: Personal/Farm Umbrella program	Status of Filing in Domicile: Pending
Project Number: N/A	Domicile Status Comments: N/A
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 02/08/2008	
State Status Changed: 02/08/2008	Deemer Date:
Corresponding Filing Tracking Number: N/A	

Filing Description:

Cameron Mutual Insurance Company (CMIC) is proposing to revise rates for our currently filed Personal/Farm Umbrella program. Details of the requested change are outlined in the attached Summary of Revisions. We have also attached mark-ups of our rate changes to assist you in your review. The rate impact is estimated at <1% increase statewide. We estimate an annual overall revenue effect to written premium of less than \$253; however, the actual increase a policyholder will incur will depend upon the limit of liability, territory, coverage provided, etc.

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Note: Although in several places in our rate/rule manual we indicate "submit to company", in order to be compliant with Ark. Code Ann. §23-67-211(a)(1), previously filed and approved page PUL-SP-1 states that "An individual risk filing will be made to the Arkansas Insurance Department for each risk classification for which a rate is not displayed".

Company and Contact

Filing Contact Information

Sheila Andrew, Research & Compliance sandrew@cameron-insurance.com
 Specialist
 214 McElwain Drive (800) 326-6511 [Phone]
 Cameron, MO 64442-1321 (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:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	02/07/2008	17873045

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/08/2008	02/08/2008

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Disposition

Disposition Date: 02/08/2008

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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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 Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	Revised Personal-Farm Umbrella Rate Pages - mark-ups	Filed	Yes
Rate	Umbrella Rate/Rule Manual Index Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Index Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Rule Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Rule Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Rule Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Rate Page	Filed	Yes
Rate	Umbrella Rate/Rule Manual Rate Page	Filed	Yes
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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:
Filed	Umbrella Rate/Rule Manual Index Page	UL-INDEX-1	Replacement	UL-INDEX-1 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Index Page	UL-INDEX-2	Replacement	UL-INDEX-2 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rule Page	PUL-UR-1	Replacement	PUL-UR-1 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rule Page	PUL-UR-3	Replacement	PUL-UR-3 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rule Page	PUL-UR-4	Replacement	PUL-UR-4 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-1	Replacement	PUL-CW-1 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-2	Replacement	PUL-CW-2 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-3	Replacement	PUL-CW-3 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-4	Replacement	PUL-CW-4 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule	PUL-CW-5	Replacement	PUL-CW-5 (Rev.) 04-

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Manual Rate Page

01-2008.pdf

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Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-6	Replacement	PUL-CW-6 (Rev.) 04-01-2008.pdf
Filed	Umbrella Rate/Rule Manual Rate Page	PUL-CW-7	Replacement	PUL-CW-7 (Rev.) 04-01-2008.pdf

**CAMERON MUTUAL INSURANCE COMPANY
UMBRELLA LIABILITY PROGRAM**

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**CAMERON MUTUAL INSURANCE COMPANY
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CAMERON MUTUAL INSURANCE COMPANY
UMBRELLA LIABILITY PROGRAM
SECTION I – PERSONAL AND FARM POLICIES

1. Introduction to Coverage and Limits of Liability

- A. The Personal Umbrella Liability Policy is written only in the name of an individual and is specifically designed for executives, business-persons, various professionals and other individuals with the need for substantial liability protection.
- B. The policy definition of "insured person" includes the named insured, the named insured's spouse residing in the same household, relatives of either residing in the named insured's household, and other persons under the age of 21 in the care of the named insured or a resident relative.
- C. Coverage under this program provides for liability limits up to \$5,000,000 each occurrence. Umbrella coverage may not be bound by the agent without authorization from the company in each case (see Binder Rules on page PUL-UR-2). The limits provided under the umbrella policy are subject to a general aggregate limit equal to the occurrence limit. The two principal features of Personal Umbrella Liability insurance includes:
 - 1. Limits of coverage in excess of an Insured's primary liability policies (underlying insurance).
 - 2. Coverage subject to the Insured's "self-insured retention" for exposures not insured under the primary policies.Both features are subject to the conditions and exclusions of the Personal Umbrella Policy.
- D. The basic coverages under this program can include:
 - 1. Personal Liability including residences and farms;
 - 2. Eligible owned and non-owned automobiles, including motorcycles;
 - 3. Watercraft;
 - 4. Employers' Liability; and
 - 5. Recreational Vehicles.
- E. The policy is not designed for business activities, however, it can provide excess coverage for some business pursuits or business property if primary coverage is provided by the required underlying insurance and the appropriate additional charge is made on the Personal Umbrella Policy. Refer to "Rating Information," section 14, in this manual.
- F. An Additional Insured endorsement may be used to cover the interests of a Family Farm Corporation or Partnership Farm if underlying insurance also provides such coverage.

2. Eligibility Requirements

- A. Insureds should be people of integrity, good morals and reputation. Persons with the following occupations are more susceptible to public criticism and should not be written. Risks **not** eligible include but are not limited to:
 - 1. Politicians;
 - 2. Labor Leaders;
 - 3. Entertainers, including public lecturers, professional actors or actresses, professional athletes, radio broadcasters and telecasters;
 - 4. Any person who has been sued for libel or slander;
 - 5. Persons who present a moral or morale hazard;
 - 6. Newspaper reporters, writers, editors or publishers;
 - 7. Any insured involved in competitive racing;
 - 8. Any insured operating a home day care, nursery school or child care center; and
 - 9. Owners or operators of "high-powered" sports cars. "High-powered" as used here refers to a car whose performance has been modified by someone other than the original manufacturer. Examples would include but not be limited to bored out cylinders, high performance carburetors, altered transmissions, altered suspensions and extra large tires which were installed and/or altered by someone other than the original manufacturer.
 - 10. Limits restriction of \$2,000,000 on High Profile Personal Umbrellas. Umbrellas for high profile persons (other than those excluded under 1, 2, 3, or 6 directly above), the limits should be restricted to a maximum of \$2,000,000.
 - 11. Any insured with a property exposure of a swimming pool with a diving board.

**UMBRELLA LIABILITY PROGRAM
SECTION I – PERSONAL AND FARM POLICIES**

6. Minimum Underlying Limits of Liability

COVERAGE	REQUIRED UNDERLYING LIMITS
Automobile Liability (Including Motorcycles)	\$250,000/\$500,000 Bodily Injury \$100,000 Property Damage or \$300,000 Combined Single Limit
All auto liability policies in a household with Youthful Drivers (unmarried, age 21 or under) &/or Mature Drivers (age 65 or over)	\$500,000/\$500,000 Bodily Injury \$250,000 Property Damage or \$500,000 Combined Single Limit
Personal Liability	\$300,000/\$300,000 Bodily Injury \$50,000 Property Damage or \$300,000 Combined Single Limit
Residence & Farm Premises Liability	Equal to Personal Liability
Residence & Farm Premises Liability with Hunting for Fee Business Pursuits	\$500,000 Combined Single Limit
Farm Liability (Including Employers Liability)	Equal to Personal Liability
Farm Liability (Including Employers Liability) with Hunting for Fee Business Pursuits	\$500,000 Combined Single Limit
Recreational Vehicle Liability	Equal to Automobile Liability
Business Pursuits	Equal to Personal Liability
Watercraft Liability If over 200 hp and underlying coverage is written with another carrier	\$300,000 Combined Single Limit \$500,000 Combined Single Limit

7. Self-Insured Retention

The minimum self-insured retention by the insured for occurrences not covered by underlying insurance is \$250. Higher limits are available with premium credit.

8. Policy Changes

All policy changes must be requested in writing. Additional or return premium will be computed on a pro rata basis.

9. Whole Dollar Premium

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. This rule does not apply to cancellations.

10. Waiver of Premium

When a policy is endorsed subsequent to the inception date, any additional or return premium of \$3.00 or less (after rounding) shall be waived.

11. Cancellation

If the policy is canceled for any reason, the return premium will be computed on a pro rata basis. Flat cancellation is not permitted.

UMBRELLA LIABILITY PROGRAM
SECTION I – PERSONAL AND FARM POLICIES

12. Personal Umbrella Forms:

Mandatory Forms:

JACKET	(08-99)	Policy Jacket
801	(09-92)	Declarations
810	(04-92)	Personal Umbrella Liability Provisions
830	(08-89)	Arkansas Umbrella Changes (Arkansas Only)
860	(02-93)	Punitive Damages Limitations
UL-861*	(03-02)	Automobile Liability Follow Form
870	(11-89)	Physical Sexual Abuse Exclusion
879	(02-93)	Contamination or Pollution Exclusion (Absolute)
UL-891	(03-02)	Asbestos Exclusion
UL-896	(03-02)	Personal Umbrella Limits of Liability Changes
PC-110	(03-94)	Lead Contamination Exclusion
IL 21 89	01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
IL 21 94	09 02	Fungus (including Mold) and Bacteria Exclusion Endorsement

Optional Forms:

UL-867	(03-02)	Additional Named Insured
871	(11-89)	Teachers' Liability Corporal Punishment
UL-876*	(03-02)	Automobile Liability Exclusion
UL-878	(03-02)	Designated Premises Exclusion
UL-884	(09-93)	Exclusion of Named Driver
UL-886	(09-96)	Watercraft Liability Exclusion
UL-887	(10-96)	Uninsured/Underinsured Boat Coverage Exclusion
UL-888	(01-97)	Exclusion of Named Driver (Watercraft)
IL 21 87C	06 05	All-Terrain Vehicle Coverage Exclusion

**UL-861 is Mandatory unless UL-876 is on policy – always one or other.*

13. Farm Umbrella Forms:

Mandatory Forms:

JACKET	(08-99)	Policy Jacket
801	(09-92)	Declarations
810	(04-92)	Personal Umbrella Liability Provisions
830	(08-89)	Arkansas Umbrella Changes (Arkansas Only)
860	(02-93)	Punitive Damages Limitations
UL-861*	(03-02)	Automobile Liability Follow Form
862	(11-89)	Farm Liability Exclusion and Limitation
864	(11-89)	Fellow Employee Liability Limitation
868	(11-89)	Personal Injury Limitation
870	(11-89)	Physical Sexual Abuse Exclusion
879	(02-93)	Contamination or Pollution Exclusion (Absolute)
UL-896	(03-02)	Personal Umbrella Limit of Liability Changes
PC-110	(03-94)	Lead Contamination Exclusion
IL 21 81	(05-07)	Absolute Exclusion – Asbestos and Silica
IL 21 89	01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
IL 21 92	01 08	Excl. of Other Acts of Terrorism; Cap on Losses from Cert. Acts of Terrorism (MO Only)
IL 21 94	09 02	Fungus (including Mold) and Bacteria Exclusion Endorsement

Optional Forms:

863	(08-93)	Farm Partnership and Corporation
UL-865	(12-06)	Livestock and Poultry Liability - Exclusion
UL-867	(03-02)	Additional Named Insured
871	(11-89)	Teachers' Liability Corporal Punishment
UL-876*	(03-02)	Automobile Liability Exclusion
UL-878	(03-02)	Designated Premises Exclusion
UL-884	(09-93)	Exclusion of Named Driver
UL-885	(03-02)	Designated Premises or Project Limitation
UL-886	(09-96)	Watercraft Liability Exclusion
UL-887	(10-96)	Uninsured/Underinsured Boat Coverage Exclusion
UL-888	(01-97)	Exclusion of Named Driver (Watercraft)
UL-890	(03-02)	Contractual Liability Limitation
UL-893	(03-02)	Designated Products Exclusion
IL 21 87C	06 05	All-Terrain Vehicle Coverage Exclusion

**UL-861 is Mandatory unless UL-876 is on policy – always one or other.*

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – PERSONAL POLICIES**

14. Rating Information - Personal Umbrella Policy - Annual Premiums

A. Exposures affecting any person included in the policy definition of "insured person" must be considered in calculating premiums.

B. Personal Umbrella Rates	<u>Annual Premium</u>
1. Personal Liability - Residences	
a) Initial Residence	\$45
b) Swimming Pool (without diving board)	\$25
c) Each Additional Residence	\$10
2. Automobile Liability (Including Motorcycles and Motor homes)	
a) Initial Vehicle	\$40
b) Each Additional Vehicle	\$20
c) No Vehicles - Non-Ownership Charge	\$15
d) Youthful Drivers: Unmarried members of household age 21 or younger – rate per youthful driver not to not to exceed number of vehicles in household	\$25
e) Mature Drivers: age 65 or older; per driver	\$25
3. Watercraft Liability	
a) Outboard motors less than 26 HP and sailing vessels less than 26 feet in length:	N/C
b) Watercraft less than 26 feet in length:	
Each outboard 26 HP to 150 HP	\$20
Each outboard 151 HP to 250 HP	\$30
Each inboard or inboard/outboard 1 HP to 175 HP	\$25
Each inboard or inboard/outboard 176 HP to 250 HP	\$30
c) Personal Watercraft (Wave Runner or Jet Ski)	\$35
d) Watercraft 26 feet or more in length or over 250 HP	Submit to company
NOTE: The horsepower of all outboards when regularly used together shall be added together for rating purposes.	
4. Miscellaneous Vehicles	
a) Golf carts	\$10 Each
b) All other - (Including snowmobiles, dune buggies, ATV's, minibikes, trail bikes, or other vehicles not licensed for highway use).	\$25 Each

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – PERSONAL POLICIES**

	<u>Annual Premium</u>
5. Business Pursuits or Business Property	
a) Rental Dwellings (not to exceed 4 families each)	\$15 Each
b) Office Premises Occupied by Insured	\$15 Each
c) Beauty/Barber Shops; no tanning beds are allowed	\$10 Each seat
d) All Others	Submit to company

C. Increased Self-Insured Retention

For retained limits greater than \$250, reduce the total premium developed from the above schedule as follows:

Retained Limit

\$ 500	\$ 3 Credit
\$ 1,000	\$ 5 Credit
\$ 5,000	\$ 7 Credit
\$10,000	\$ 8 Credit

D. Increased Limits

- 2nd Million
75% of 1st \$1mm Premium

E. Minimum Annual Premium

- \$1mm Personal Umbrella Limit:

Metro (population 250,000 & over)	\$150
Rural & Suburban (population less than 250,000)	\$125
- \$2mm Personal Umbrella Limit

Metro (population 250,000 & over)	\$250
Rural & Suburban (population less than 250,000)	\$225

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 1 Rating Information
(Rural < 100,000 Population)
Farm Umbrella Liability Limit: \$1,000,000

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
Farm Personal Umbrella			
Farm Premises			
First 500 Acres	60	55	50
Each Additional 500 Acres up to 5,000 Acres	15	10	5
Farm Commercial Umbrella (Corporation or LLC)			
Farm Premises			
First 500 Acres	55	50	45
Each Additional 500 Acres up to 5,000 Acres	15	13	10
Personal Liability Extension or Additional Insured Occupying Separate Residence on Farm			
	35	30	15
Each Additional Residence Premises			
Occupied by the Insured	10	9	8
Rented/Held for Rental to Others (Not to exceed 4 families each)	10	9	8
Each Office, Professional, Private School, or Studio Occupancy			
	10	9	7
Employers' Liability			
Farm Employees			
Each Full or Part Time Employee	20	15	10
Custom Farming			
Per \$1,000 of receipts in excess of \$2,000 (No custom applications of fertilizers allowed)	4	3	2
Incidental Business Pursuits			
Class I*	8	5	4
Class II*	10	7	6

*see rate page PUL-CW-7 for further information

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 1 Rating Information (cont.)

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
Hunting for Fee Business Pursuits			
Receipts less than \$5,000/year			
No guide service or stocking of game			
No food or lodging provided			
No firearms or ammunition provided	N/A	75	50
Swimming Pool			
(without diving board)	N/A	20	15
Each Watercraft			
Outboard motors less than 26 HP and sailing vessels less than 26 feet in length	N/C	N/C	N/C
Watercraft less than 26 feet in length:			
Each outboard 26 HP to 150 HP	20	15	10
Each outboard 151 HP to 250 HP	30	25	20
Each inboard or inboard/outboard 1 HP to 175 HP	25	20	15
Each inboard or inboard/outboard 176 HP to 250 HP	30	25	20
Personal watercraft (Wave Runner or Jet Ski)	35	30	25
Watercraft over 26 feet or more in length or over 250 HP	**	**	**
Each Unlicensed Recreational Vehicle	25	20	15
Each Private Passenger Auto or Motorcycle	60	40	35
Additional Charge -			
Each Youthful Operator (unmarried, age 21 or under) &/or			
Mature Operator (age 65 or older)	N/A	25	15
Each Licensed Recreational Vehicle	60	40	35
Each Light Truck	60	40	35
Each Medium Truck	N/A	100	75
Seasonal Use Only	N/A	80	50
Each Heavy and Extra Heavy Truck			
Seasonal Use Only			
Up to 200 Miles	N/A	N/A	175
Over 200 Miles	N/A	**	**
Non-Seasonal Use	N/A	**	**

** Submit to Company

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 2 Rating Information
(Metropolitan Areas > 100,000 Population)
Farm Umbrella Liability Limit: \$1,000,000

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
Farm Personal Umbrella			
Farm Premises			
First 500 Acres	70	60	55
Each Additional 500 Acres up to 5,000 Acres	20	15	10
Farm Commercial Umbrella (Corporation or LLC)			
Farm Premises			
First 500 Acres	60	55	50
Each Additional 500 Acres up to 5,000 acres	20	15	10
Personal Liability Extension or Additional Insured Occupying Separate Residence on Farm	40	35	20
Each Additional Residence Premises			
Occupied by the Insured	15	12	10
Rented/Held for Rental to Others (Not to exceed 4 families each)	15	12	10
Each Office, Professional, Private School, or Studio Occupancy	15	12	10
Employers' Liability			
Farm Employees			
Each Full or Part Time Employee	40	35	30
Custom Farming			
Per \$1,000 of receipts in excess of \$2,000 (No custom application of fertilizers allowed)	15	10	5
Incidental Business Pursuits			
Class I*	15	10	5
Class II*	20	15	10

*see rate page PUL-CW-7 for further information

UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES
Territory 2 Rating Information (cont.)

	UNDERLYING LIMIT		
	\$300,000 \$	\$500,000 \$	\$1,000,000 \$
Hunting for Fee Business Pursuits			
Receipts less than \$5,000/year			
No guide service or stocking of game			
No food or lodging provided			
No firearms or ammunition provided	N/A	75	50
Swimming Pool			
(without a diving board)	N/A	25	20
Each Watercraft			
Outboard motors less than 26 HP and sailing vessels less than 26 feet in length	N/C	N/C	N/C
Watercraft less than 26 feet in length:			
Each outboard 26 HP to 150 HP	20	15	10
Each outboard 151 HP to 250 HP	30	25	20
Each inboard or inboard/outboard 1 HP to 175 HP	25	20	15
Each inboard or inboard/outboard 176 HP to 250 HP	30	25	20
Personal watercraft (Wave Runner or Jet Ski)	35	30	25
Watercraft over 26 feet or more in length or over 250 HP	**	**	**
Each Unlicensed Recreational Vehicle	25	20	15
Each Private Passenger Auto or Motorcycle	65	45	40
Additional Charge -			
Each Youthful Operator (unmarried, age 21 or under) &/or			
Mature Operator (age 65 or older)	N/A	25	15
Each Licensed Recreational Vehicle	65	45	35
Each Light Truck	65	45	35
Each Medium Truck	N/A	110	85
Seasonal Use Only	N/A	80	65
Each Heavy and Extra Heavy Truck			
Seasonal Use Only			
Up to 200 Miles	N/A	N/A	200
Over 200 Miles	N/A	**	**
Non-Seasonal Use	N/A	**	**

**** Submit to Company**

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Farm Umbrella Liability Limits - Increased Limit Factors

Limit	Factor	Minimum Annual Premium
\$1,000,000	1.000	\$250
\$2,000,000	1.500	\$350

Definitions of Class I and Class II - Farm Incidental Business Pursuits

Only the following classes are eligible. Call the company if you have a risk that is not listed, but you feel is eligible for coverage.

Class I risks include:

Beauty/Barber shops; no tanning beds are allowed.

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.

Retail Operations; e.g. Tupperware, Mary Kay, Pampered Chef, antiques, firewood and selling pets.

Roadside stands and truck gardens.

Seed Sales; eligibility will be based on commission instead of receipts.

Services; e.g. saw sharpening, fence building, sewing and upholstery.

Class II risks include:

Crafts; e.g. ceramics, quilting and woodcrafting.

Lawn mowing provided they do not apply chemicals or do landscaping.

SERFF Tracking Number: CMIC-125468986 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 15725/08/0003
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2021 Personal Umbrella & Excess
Product Name: Personal/Farm Umbrella
Project Name/Number: Personal/Farm Umbrella program/N/A

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 02/08/2008

Comments:

Attachment:

Personal Umbrella - Arkansas P&C Transmittal Document.doc

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 02/08/2008

Comments:

Attachment:

PC-RLC CMIC - 15725-08-0003.pdf

Satisfied -Name: Summary of Revisions **Review Status:** Filed 02/08/2008

Comments:

Attachment:

Summary of Revisions 4-1-08 - Personal-Farm Umbrella Rate & Rule manual.pdf

Satisfied -Name: Revised Personal-Farm Umbrella
Rate Pages - mark-ups **Review Status:** Filed 02/08/2008

Comments:

Attachment:

Revised Personal-Farm Umbrella Rate Pages - mark-ups.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 border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
	0532

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Cameron Mutual Insurance Company	MO	15725	44 0447850	

5. Company Tracking Number	15725/08/0003
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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
	Sheila P. Andrew 214 McElwain Drive Cameron, MO 64429	Research & Compliance Specialist	800-326-6511 x371	816-632-1022	sandrew@cameron-insurance.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Sheila P. Andrew		

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

9. Type of Insurance (TOI)	Other Liability Occurrence Only - 17.2
10. Sub-Type of Insurance (Sub-TOI)	Personal Umbrella & Excess - 17.2021
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Personal / Farm Umbrella 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: April 1, 2008 Renewal: April 1, 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	February 4, 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

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	15725/08/0003
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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]
------------	------------------------------------------------------------------------------------------------------------------------

Cameron Mutual Insurance Company (CMIC) is proposing to revise rates for our currently filed Personal/Farm Umbrella program. Details of the requested change are outlined in the attached Summary of Revisions. We have also attached mark-ups of our rate changes to assist you in your review. The rate impact is estimated at <1% increase statewide. We estimate an annual overall revenue effect to written premium of less than \$253; however, the actual increase a policyholder will incur will depend upon the limit of liability, territory, coverage provided, etc.

The rate/rule revisions are incorporated into the following manual pages.

Personal/Farm Umbrella Manual Page(s)			
Present Page(s)		Revised Page(s)	
UL-INDEX-1	03-01-2002	UL-INDEX-1	(Rev.) 04-01-2008
UL-INDEX-2	(Rev.) 04-01-2003	UL-INDEX-2	(Rev.) 04-01-2008
PUL-UR-1	(Rev.) 04-01-2003	PUL-UR-1	(Rev.) 04-01-2008
PUL-UR-3	(Rev.) 04-01-2003	PUL-UR-3	(Rev.) 04-01-2008
PUL-UR-4	(Rev.) 01-01-2007	PUL-UR-4	(Rev.) 04-01-2008
PUL-CW-1	(Rev.) 04-01-2006	PUL-CW-1	(Rev.) 04-01-2008
PUL-CW-2	(Rev.) 04-01-2003	PUL-CW-2	(Rev.) 04-01-2008
PUL-CW-3	(Rev.) 04-01-2006	PUL-CW-3	(Rev.) 04-01-2008
PUL-CW-4	(Rev.) 04-01-2006	PUL-CW-4	(Rev.) 04-01-2008
PUL-CW-5	(Rev.) 04-01-2006	PUL-CW-5	(Rev.) 04-01-2008
PUL-CW-6	(Rev.) 04-01-2006	PUL-CW-6	(Rev.) 04-01-2008
PUL-CW-7	03-01-2002	PUL-CW-7	(Rev.) 04-01-2008

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]
------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

SERFF EFT Transaction
Amount: \$100

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 #	15725/08/0003
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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.)	File & Use
-----------	------------------------------------------------------------------------	-----------------------

4a.	Rate Change by Company (As Proposed) < 1 %
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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)
Cameron Mutual Insurance Company	Unknown	<1.0%	<\$253	Unknown	\$25,331		

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)	N/A
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	N/A	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	UL-INDEX-1 (Rev.) 04-01-2008 UL-INDEX-2 (Rev.) 04-01-2008 PUL-UR-1 (Rev.) 04-01-2008 PUL-UR-3 (Rev.) 04-01-2008	[] New [X] Replacement [] Withdrawn	
02	PUL-UR-4(Rev.) 04-01-2008 PUL-CW-1 (Rev.) 04-01-2008 PUL-CW-2 (Rev.) 04-01-2008 PUL-CW-3 (Rev.) 04-01-2008	[] New [X] Replacement [] Withdrawn	
03	PUL-CW-4(Rev.) 04-01-2008 PUL-CW-5 (Rev.) 04-01-2008 PUL-CW-6 (Rev.) 04-01-2008 PUL-CW-7 (Rev.) 04-01-2008	[] New [X] Replacement [] Withdrawn	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	053215725/08/0003
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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	0532-15725

	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.	17.2 Other Liability – Occurrence Only	B. 17.2021 Personal Umbrella and Excess

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/Farm Umbrella	Unknown	< 1%					
TOTAL OVERALL EFFECT	Unknown	< 1%					

6.		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	99	0%		62.1	0	0.0%	323.0%
2006	88	<1%	04/01/06	54.1	0	0.0%	0.0%
2005	76	0%		45.3	0	0.0%	0.0%
2004	65	0%		32.8	0	0.0%	0.0%
2003	58	<1%	04/01/03	27.2	0	0.0%	0.0%
*All policy counts, earned premium, incurred losses, and loss ratios include both commercial and personal/farm umbrella.							

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	19.1%
B. General Expense	6.2%
C. Taxes, License & Fees	1.8%
D. Underwriting Profit & Contingencies	5.0%
E. Other (Reinsurance)	11.3%
F. TOTAL	43.4%

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

UMBRELLA – PERSONAL LINES
Summary of Revisions
Arkansas & Missouri
Effective: April 1, 2008

<u>Page No.</u>	<u>Rule No.</u>	
UL-INDEX-1	N/A	Incorporated contents of UL-INDEX-2 onto this page
UL-INDEX-2	N/A	Moved previous contents of this page to UL-INDEX-1 and added an alphabetical index
PUL-UR-1	1.C.	Increased liability limit from \$2,000,000 to \$5,000,000 Added verbiage regarding company authorization to bind coverage.
PUL-UR-3	6.	Added COVERAGE and REQUIRED UNDERLYING LIMITS for: Residence & Farm Premises Liability with Hunting for Fee Business Pursuits and Farm Liability (Including Employers Liability) with Hunting for Fee Business Pursuits
	10.	Increased premium that shall be waived from \$2.00 or less to \$3.00 or less
PUL-UR-4	12.	Added: “(Absolute)” to Mandatory Form 879 Changed edition date of IL 21 89 from 01 07 to 01 08
	13.	Deleted: UL 891 Asbestos Exclusion Added: IL 21 81 Absolute Exclusion – Asbestos and Silica Deleted: IL 21 86 Commercial Conditional Exclusion of Terrorism... Changed edition date of IL 21 89 from 01 07 to 01 08 Changed edition date of IL 21 92 from 02 03 to 01 08
PUL-CW-1	14.B.3.a) 14.B.3.b)	Reworded and changed premium to N/C Outboard 26 HP to 150 HP – Premium changed from \$15 to \$20 Each Inboard or inboard/outboard – Changed: 50 HP to 175 HP To: 1 HP to 175 HP
PUL-CW-2	14.B.5.b) 14.B.5.c) 14.D. 14.D. & E.	Deleted: Farms rented to others Renumbered 14.B.5.c) through 14.B.5.e) Revised description Deleted: Additional Insured Endorsement Renumbered, previously were numbers E. & F.
PUL-CW-3	N/A	Added: “(Corporation or LLC)” to Farm Commercial Umbrella Deleted: Charge per Family Unit from Each Additional Residence Premises Added: “(Not to exceed 4 families each)” to Each Additional Residence Premises Deleted: Incidental Herbicide or Insecticide and Application only from Custom Farming Added: “(No custom applications of fertilizers allowed)” to Custom Farming Deleted: Fruit or Vegetable “Pick Your Own” Operations Moved: Incidental Business Pursuits to this page from PUL-CW-4
PUL-CW-4	N/A	Moved: Incidental Business Pursuits to page PUL-CW-3 Added: Hunting for Fee Business Pursuits Replaced: Each Watercraft with new verbiage and rates Changed: Each Private Passenger Auto or Motorcycle , Mature Operator rate for \$1,000,000 limit from \$10 to \$15 Changed: Footnote from “Refer to Company” to “Submit to Company”
PUL-CW-5	N/A	Added: “(Corporation or LLC)” to Farm Commercial Umbrella Deleted: Charge per Family Unit from Each Additional Residence Premises Added: “(Not to exceed 4 families each)” to Each Additional Residence Premises

Deleted: Incidental Herbicide or Insecticide and Application only from **Custom Farming**
Added: “(No custom applications of fertilizers allowed)” to **Custom Farming**
Deleted: **Fruit or Vegetable “Pick Your Own” Operations**
Moved: **Incidental Business Pursuits** to this page from PUL-CW-6

PUL-CW-6 N/A

Moved: **Incidental Business Pursuits** to page PUL-CW-5
Replaced: **Each Watercraft** with new verbiage and rates
Changed: Rates for **Each Unlicensed Recreational Vehicle**
Changed: Footnote from “Refer to Company” to “Submit to Company”

PUL-CW-7 N/A
N/A
N/A

After **Definitions of Class I and Class II...** added verbiage regarding eligible classes
New list of **Class I risks**
New list of **Class II risks**

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – PERSONAL POLICIES**

14. Rating Information - Personal Umbrella Policy - Annual Premiums

A. Exposures affecting any person included in the policy definition of "insured person" must be considered in calculating premiums.

B. Personal Umbrella Rates	<u>Annual Premium</u>
1. Personal Liability - Residences	
a) Initial Residence	\$45
b) Swimming Pool (without diving board)	\$25
c) Each Additional Residence	\$10
2. Automobile Liability (Including Motorcycles and Motor homes)	
a) Initial Vehicle	\$40
b) Each Additional Vehicle	\$20
c) No Vehicles - Non-Ownership Charge	\$15
d) Youthful Drivers: Unmarried members of household age 21 or younger – rate per youthful driver not to not to exceed number of vehicles in household	\$25
e) Mature Drivers: age 65 or older; per driver	\$25
3. Watercraft Liability	
a) Outboard motors less than 26 HP, inboard or inboard/outboard motors with less than 50 HP and sailing vessels less than 26 feet in length.	\$25
b) Watercraft less than 26 feet in length: Each outboard 26 HP to 150 HP	\$15
Each outboard 151 HP to 250 HP	\$30
Each inboard or inboard/outboard 50 HP to 175 HP	\$25
Each inboard or inboard/outboard 176 HP to 250 HP	\$30
<u>a) Outboard motors less than 26 HP and sailing vessels less than 26 feet in length:</u>	<u>N/C</u>
<u>b) Watercraft less than 26 feet in length:</u>	
<u>Each outboard 26 HP to 150 HP</u>	<u>\$20</u>
<u>Each outboard 151 HP to 250 HP</u>	<u>\$30</u>
<u>Each inboard or inboard/outboard 1 HP to 175 HP</u>	<u>\$25</u>
<u>Each inboard or inboard/outboard 176 HP to 250 HP</u>	<u>\$30</u>
c) Personal Watercraft (Wave Runner or Jet Ski)	\$35
d) Watercraft 26 feet or more in length or over 250 HP	Submit to company
NOTE: The horsepower of all outboards when regularly used together shall be added together for rating purposes.	
4. Miscellaneous Vehicles	
a) Golf carts	\$10 Each
b) All other - (Including snowmobiles, dune buggies, ATV's, minibikes, trail bikes, or other vehicles not licensed for highway use).	\$25 Each

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – PERSONAL POLICIES**

	<u>Annual Premium</u>
5. Business Pursuits or Business Property	
a) Rental Dwellings (not to exceed 4 families each)	\$15 Each
b) Farms rented to others	\$15 Each
be) Office Premises Occupied by Insured	\$15 Each
cd) Beauty/Barber Shops; no tanning beds are allowed	\$10 Each seat
de) All Others	Submit to company

C. Increased Self-Insured Retention

For retained limits greater than \$250, reduce the total premium developed from the above schedule as follows:

<u>Retained Limit</u>	
\$ 500	\$ 3 Credit
\$ 1,000	\$ 5 Credit
\$ 5,000	\$ 7 Credit
\$10,000	\$ 8 Credit

~~D. Additional Insured Endorsement~~ ~~\$10 per Person~~

~~E.D.~~ Increased Limits

- 2nd Million
75% of 1st \$1mm Premium

~~E.E.~~ Minimum Annual Premium

- \$1mm Personal Umbrella Limit:
- Metro
\$150
- (population 250,000 & over)
- Rural & Suburban
\$125
- (population less than 250,000)

- \$2mm Personal Umbrella Limit
- Metro
\$250
- (population 250,000 & over)
- Rural & Suburban
\$225
- (population less than 250,000)

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 1 Rating Information
(Rural < 100,000 Population)
Farm Umbrella Liability Limit: \$1,000,000

	UNDERLYING LIMIT		
	\$300,000 \$	\$500,000 \$	\$1,000,000 \$
Farm Personal Umbrella			
Farm Premises			
First 500 Acres	60	55	50
Each Additional 500 Acres			
Up to 5,000 Acres	15	10	5
Farm Commercial Umbrella (Corporation or LLC)			
Farm Premises			
First 500 Acres	55	50	45
Each Additional 500 Acres			
Up to 5,000 Acres	15	13	10
Personal Liability Extension or Additional Insured Occupying Separate Residence on Farm	35	30	15
Each Additional Residence Premises			
Occupied by the Insured	10	9	8
Rented/Held for Rental to Others			
Charge per Family Unit (Not to exceed 4 families each)	10	9	8
Each Office, Professional, Private School, or Studio Occupancy	10	9	7
Employers' Liability			
Farm Employees			
Each Full or Part Time Employee	20	15	10
Custom Farming			
Incidental Herbicide or Insecticide Application only Per \$1,000 of Receipts in Excess of \$2,000 (No custom applications of fertilizers allowed)	4	3	2
Fruit or Vegetable "Pick Your Own" Operations			
 — No Off-Ground Picking			
 — Per \$1,000 of Receipts	6	5	4
 — Includes Off-Ground Picking—			
 — Per \$1,000 of Receipts	11	10	9
Incidental Business Pursuits			
Class I*	8	5	4
Class II*	10	7	6

*see rate page PUL-CW-7 for further information

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 1 Rating Information (cont.)

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
<u>Hunting for Fee Business Pursuits</u>			
<u>Receipts less than \$5,000/year</u>			
<u>No guide service or stocking of game</u>			
<u>No food or lodging provided</u>			
<u>No firearms or ammunition provided</u>	<u>N/A</u>	<u>75</u>	<u>50</u>
Swimming Pool			
(without diving board)	N/A	20	15
Each Watercraft			
Powered by Outboard Motors			
Over 25 Horsepower	15	12	10
Powered by Inboard or Inboard/ Outboard Motors and Sailboats			
Over 26 Feet with Auxiliary Power	55	40	25
Sailboats over 26 Feet Without Auxiliary Power	25	20	15
Personal Watercraft	35	30	25
<u>Outboard motors less than 26 HP and sailing vessels less than 26 feet in length</u>	<u>N/C</u>	<u>N/C</u>	<u>N/C</u>
<u>Watercraft less than 26 feet in length:</u>			
<u>Each outboard 26 HP to 150 HP</u>	<u>20</u>	<u>15</u>	<u>10</u>
<u>Each outboard 151 HP to 250 HP</u>	<u>30</u>	<u>25</u>	<u>20</u>
<u>Each inboard or inboard/outboard 1 HP to 175 HP</u>	<u>25</u>	<u>20</u>	<u>15</u>
<u>Each inboard or inboard/outboard 176 HP to 250 HP</u>	<u>30</u>	<u>25</u>	<u>20</u>
<u>Personal watercraft (Wave Runner or Jet Ski)</u>	<u>35</u>	<u>30</u>	<u>25</u>
<u>Watercraft over 26 feet or more in length or over 250 HP</u>	<u>**</u>	<u>**</u>	<u>**</u>
Each Unlicensed Recreational Vehicle	25	20	15
Each Private Passenger Auto or Motorcycle	60	40	35
Additional Charge - Each Youthful Operator (unmarried, age 21 or under) &/or Mature Operator (age 65 or older)	N/A	25	40 <u>15</u>
Each Licensed Recreational Vehicle	60	40	35
Each Light Truck	60	40	35
Each Medium Truck	N/A	100	75
Seasonal Use Only	N/A	80	50
Each Heavy and Extra Heavy Truck			
Seasonal Use Only			
Up to 200 Miles	N/A	N/A	175
Over 200 Miles	N/A	**	**
Non-Seasonal Use	N/A	**	**

** **Refer Submit to Company**

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Territory 2 Rating Information
(Metropolitan Areas > 100,000 Population)
Farm Umbrella Liability Limit: \$1,000,000

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
Farm Personal Umbrella			
Farm Premises			
First 500 Acres	70	60	55
Each Additional 500 Acres			
Up to 5,000 Acres	20	15	10
Farm Commercial Umbrella (Corporation or LLC)			
Farm Premises			
First 500 Acres	60	55	50
Each Additional 500 Acres			
Up to 5,000 Acres	20	15	10
Personal Liability Extension or Additional Insured Occupying Separate Residence on Farm			
	40	35	20
Each Additional Residence Premises			
Occupied by the Insured	15	12	10
Rented/Held for Rental to Others			
Charge per Family Unit	15	12	10
(Not to exceed 4 families each)			
Each Office, Professional, Private School, or Studio Occupancy			
	15	12	10
Employers' Liability			
Farm Employees			
Each Full or Part Time Employee	40	35	30
Custom Farming			
Incidental Herbicide or Insecticide Application only Per \$1,000 of Receipts in Excess of \$2,000	15	10	5
(No custom application of fertilizers allowed)			
Fruit or Vegetable "Pick Your Own" Operations			
No Off-Ground Picking Per \$1,000 of Receipts	15	10	5
Includes Off-Ground Picking Per \$1,000 of Receipts	20	15	10
Incidental Business Pursuits			
Class I*	15	10	5
Class II*	20	15	10

*see rate page PUL-CW-7 for further information

UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES
Territory 2 Rating Information (cont.)

	UNDERLYING LIMIT		
	\$300,000	\$500,000	\$1,000,000
	\$	\$	\$
<u>Hunting for Fee Business Pursuits</u>			
<u>Receipts less than \$5,000/year</u>			
<u>No guide service or stocking of game</u>			
<u>No food or lodging provided</u>			
<u>No firearms or ammunition provided</u>	<u>N/A</u>	<u>75</u>	<u>50</u>
Swimming Pool			
(without a diving board)	N/A	25	20
Each Watercraft			
Powered by Outboard Motors			
Over 25 Horsepower	25	20	15
Powered by Inboard or Inboard/			
Outboard Motors and Sailboats			
Over 26 Feet with Auxiliary Power	65	45	30
Sailboats over 26 Feet			
Without Auxiliary Power	30	25	20
Personal Watercraft	40	35	30
<u>Outboard motors less than 26 HP and</u>	<u>N/C</u>	<u>N/C</u>	<u>N/C</u>
<u>sailing vessels less than 26 feet in length</u>			
<u>Watercraft less than 26 feet in length:</u>			
<u>Each outboard 26 HP to 150 HP</u>	<u>20</u>	<u>15</u>	<u>10</u>
<u>Each outboard 151 HP to 250 HP</u>	<u>30</u>	<u>25</u>	<u>20</u>
<u>Each inboard or inboard/outboard 1 HP to 175 HP</u>	<u>25</u>	<u>20</u>	<u>15</u>
<u>Each inboard or inboard/outboard 176 HP to 250 HP</u>	<u>30</u>	<u>25</u>	<u>20</u>
<u>Personal watercraft (Wave Runner or Jet Ski)</u>	<u>35</u>	<u>30</u>	<u>25</u>
<u>Watercraft over 26 feet or more in length or over 250 HP</u>	<u>**</u>	<u>**</u>	<u>**</u>
Each Unlicensed			
Recreational Vehicle	28 <u>25</u>	18 <u>20</u>	12 <u>15</u>
Each Private Passenger			
Auto or Motorcycle	65	45	40
Additional Charge -			
Each Youthful Operator (unmarried, age 21 or under) &/or			
Mature Operator (age 65 or older)	N/A	25	15
Each Licensed			
Recreational Vehicle	65	45	35
Each Light Truck	65	45	35
Each Medium Truck	N/A	110	85
Seasonal Use Only	N/A	80	65
Each Heavy and Extra			
Heavy Truck			
Seasonal Use Only			
Up to 200 Miles	N/A	N/A	200
Over 200 Miles	N/A	**	**
Non-Seasonal Use	N/A	**	**

** **Refer Submit to Company**

**UMBRELLA LIABILITY PROGRAM
SECTION I – RATES – FARM POLICIES**

Farm Umbrella Liability Limits - Increased Limit Factors

Limit	Factor	Minimum Annual Premium
\$1,000,000	1.000	\$250
\$2,000,000	1.500	\$350

Definitions of Class I and Class II - Farm Incidental Business Pursuits

Only the following classes are eligible. Call the company if you have a risk that is not listed, but you feel is eligible for coverage.

Class I risks include:

~~Blacksmithing, Welding, and Farm Machinery Repair Shops – NO Farm implement Dealers – NO employees
Hay, Grain, Feed, Fertilizer or Seed Dealers
Kennels – Breeding, Boarding or Sales (rate per kennel in place of per \$1,000 gross receipts)
Road Side Stands
Tailoring or Dressmaking~~

Beauty/Barber shops; no tanning beds are allowed.

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.

Retail Operations; e.g. Tupperware, Mary Kay, Pampered Chef, antiques, firewood and selling pets.

Roadside stands and truck gardens.

Seed Sales; eligibility will be based on commission instead of receipts.

Services; e.g. saw sharpening, fence building, sewing and upholstery.

Class II risks include:

~~Fishing Ponds or Lakes – NO boat rentals
Hay Rides or Sleigh Rides (rate per ride)
Hunting on Premises
Retail Stores
Road Maintenance – Grading or Mowing with Farm Equipment ONLY
Snow Removal with Farm Equipment ONLY
Woodworking, Crafts or Upholstery~~

Crafts; e.g. ceramics, quilting and woodcrafting.

Lawn mowing provided they do not apply chemicals or do landscaping.