

SERFF Tracking Number: CMIC-125681201 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: N/A
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2021 Personal Umbrella & Excess
Product Name: Personal / Farm Umbrella
Project Name/Number: Automation/

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Personal / Farm Umbrella SERFF Tr Num: CMIC-125681201 State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 17.2021 Personal Umbrella & Excess Co Tr Num: N/A State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi
Author: Sheila Andrew Disposition Date: 06/09/2008
Date Submitted: 06/04/2008 Disposition Status: Filed
Effective Date Requested (New): 08/01/2008 Effective Date (New): 08/01/2008
Effective Date Requested (Renewal): 08/01/2008 Effective Date (Renewal): 08/01/2008

State Filing Description:

General Information

Project Name: Automation Status of Filing in Domicile: Pending
Project Number: 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: 06/09/2008
State Status Changed: 06/09/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

In conjunction with our move to a new automated system, Cameron Mutual Insurance Company (CMIC) is proposing to revise rules for our currently filed Personal/Farm Umbrella program. Details of the requested changes are outlined in the Summary of Revisions. We have also attached mark-ups of our manual page revisions. Forms changes associated with this move to automation were previously submitted and approved under separate cover

Most of the changes were made to clarify rating steps and align our current rules with the new automated system.

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Additionally, we took this opportunity to correct any grammatical or text errors which we found. I've attached a Summary of Changes outlining all changes that were made to the manual rules and mark-ups of the revised pages under the Supporting Documentation tab of the SERFF filing. Updated manual pages are attached under the Rate/Rule Schedule tab of the SERFF filing. The manual pages are in final printed format.

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: \$25.00
 Retaliatory? No
 Fee Explanation: Rule Revision
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$25.00	06/04/2008	20666621

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/09/2008	06/09/2008

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Disposition

Disposition Date: 06/09/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal): 08/01/2008

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		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	Draft Copy of Mark-up of revised Manual pages	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes
Rate	Umbrella Manual Page	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>CMIC-125681201</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Cameron Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>N/A</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2021 Personal Umbrella & Excess</i>
<i>Product Name:</i>	<i>Personal / Farm Umbrella</i>		
<i>Project Name/Number:</i>	<i>Automation/</i>		

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 Manual Page	UL-INDEX-1	Replacement	UL-INDEX-1.pdf
Filed	Umbrella Manual Page	UL-INDEX-2	Replacement	UL-INDEX-2.pdf
Filed	Umbrella Manual Page	PUL-UR-1	Replacement	PUL-UR-1.pdf
Filed	Umbrella Manual Page	PUL-UR-2	Replacement	PUL-UR-2.pdf
Filed	Umbrella Manual Page	PUL-UR-3	Replacement	PUL-UR-3.pdf
Filed	Umbrella Manual Page	PUL-UR-4	Replacement	PUL-UR-4.pdf
Filed	Umbrella Manual Page	PUL-CW-2	Replacement	PUL-CW-2.pdf
Filed	Umbrella Manual Page	PUL-CW-7	Replacement	PUL-CW-7.pdf
Filed	Umbrella Manual Page	PUL-SP-1	Replacement	PUL-SP-1.pdf

**CAMERON MUTUAL INSURANCE COMPANY
 UMBRELLA LIABILITY PROGRAM
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**CAMERON MUTUAL INSURANCE COMPANY
UMBRELLA LIABILITY PROGRAM**

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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. The Personal Umbrella Liability Policy may be endorsed 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

2. Eligibility Requirements (continued)

- B. The Personal Umbrella Policy excludes personal injury or property damage arising out of the rendering or failure to render professional services. The Personal Umbrella Policy without Professional Liability coverage may, however be written for various professional persons.
- C. Insured's five-year loss history must be satisfactory.

3. Policy Terms and Renewals

- A. The Personal Umbrella Policy is written for a term of one year.
- B. A fully completed and signed Personal Umbrella Application is required the first year and at each three year interval.
- C. A fully completed and signed Personal Umbrella Renewal Questionnaire is required for the second and third years in each three-year cycle.

4. Binder Rules

- A. Umbrella coverage may not be bound by the agent without authorization from the Company in each case. The applicant should not be given the impression that coverage will become effective before Company prior approval.
- B. Without prior authority or instructions for a future effective date, coverage will be made effective when approved by the Home Office after receiving the application.
- C. The property is to be inspected by the agent and the application completed in full and signed by the insured before submission or before requesting binder authority.
- D. The agent should submit applications within 24 hours after completion.

5. Underlying Insurance Requirements

- A. Cameron Mutual Insurance Company or its affiliates must write the underlying automobile liability (except motorcycle liability). Cameron Mutual Insurance Company must also write the underlying watercraft liability.
- B. If the insured has no owned autos, the umbrella may be written using the Non-Ownership coverage. However, some underlying Non-Ownership coverage must exist in the form of a Non-Ownership Automobile Liability policy or some Drive-Other-Car coverage.
- C. When farms are insured, the required underlying farm liability coverage, including Employers' Liability, must also be written or reinsured by Cameron Mutual Insurance Company or its affiliates.
- D. Underlying Farmowners and/or Farm Liability policies should have inception and expiration dates that are concurrent with those of the Umbrella Policy.
- E. Risks with unusual or unanticipated exposures will be subject to individual rating and must be submitted to the Company for approval.
- F. If the agent has any uncertainty about the exposures and coverages of the underlying insurance, the policy or policies must be forwarded to the Company for review. Any form not normally used in the standard rate market must be submitted for approval.
- G. If the required minimum underlying limits of liability are either reduced, canceled, discontinued or non-existent, the Insured's retained limit will be equal to the amount of liability coverage that the primary policy would have provided. The insured should be made aware of this.

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	\$300,000 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. All changes requiring premium adjustments shall be computed on a pro rata basis. Any applicable annual minimum premium will continue to apply.

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:

UL 08 10	Personal Umbrella Policy
UL 08 30	Arkansas Umbrella Changes (Arkansas Only)
UL 08 31	Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations (Missouri Only)
UL 08 60	Punitive Damages Limitation
UL 08 61*	Automobile Liability Following Form
UL 08 70	Physical Sexual Abuse Exclusion
UL 08 73	Additional Insured Endorsement
UL 08 79	Contamination or Pollution Exclusion (Absolute)
UL 08 91	Asbestos Exclusion
UL 08 96	Personal Umbrella Limits of Liability Changes
PC-110	Lead Contamination Exclusion
IL 21 94	Fungus (including Mold) and Bacteria Exclusion Endorsement

Optional Forms:

UL 08 67	Named Insured
UL 08 71	Teachers' Liability Corporal Punishment Exclusion
UL 08 74	Canine Bite Exclusion
UL 08 76*	Automobile Liability Exclusion
UL 08 78	Designated Premises Exclusion
UL 08 84	Exclusion of Named Driver
UL 08 86	Watercraft Liability Exclusion
UL 08 87	Uninsured/Underinsured Boat Coverage Exclusion
UL 08 88	Exclusion of Named Driver (Watercraft)
IL 21 87C	All-Terrain Vehicle Coverage Exclusion
IL 21 89	Disclosure Pursuant to Terrorism Risk Insurance Act

**UL 08 61 is Mandatory unless UL 08 76 is on policy – always one or other.*

13. Farm Umbrella Forms:

Mandatory Forms:

UL 08 10	Personal Umbrella Policy
UL 08 31	Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage (Missouri Only)
UL 08 35	Arkansas Changes – Cancellation and Nonrenewal (Arkansas Only)
UL 08 36	Missouri Changes – Cancellation and Nonrenewal (Missouri Only)
UL 08 60	Punitive Damages Limitation
UL 08 61*	Automobile Liability Following Form
UL 08 62	Farm Liability Exclusion and Limitation
UL 08 63	Farm Partnership and Corporation
UL 08 64	Fellow Employee Liability Limitation
UL 08 68	Personal Injury Limitation
UL 08 70	Physical-Sexual Abuse Exclusion
UL 08 73	Additional Insured Endorsement
UL 08 79	Contamination or Pollution Exclusion (Absolute)
UL 08 96	Personal Umbrella Limit of Liability Changes
PC-110	Lead Contamination Exclusion
IL 21 81	Absolute Exclusion – Asbestos and Silica
IL 21 89	Disclosure Pursuant to Terrorism Risk Insurance Act
IL 21 92	Excl. of Other Acts of Terrorism; Cap on Losses from Cert. Acts of Terrorism (MO Only)
IL 21 94	Fungus (including Mold) and Bacteria Exclusion Endorsement

Optional Forms:

UL 08 65	Livestock and Poultry Liability - Exclusion
UL 08 67	Named Insured
UL 08 71	Teachers' Liability Corporal Punishment Exclusion
UL 08 74	Canine Bite Exclusion
UL 08 76*	Automobile Liability Exclusion
UL 08 78	Designated Premises Exclusion
UL 08 84	Exclusion of Named Driver
UL 08 85	Designated Premises or Project Limitation of Coverage
UL 08 86	Watercraft Liability Exclusion
UL 08 87	Uninsured/Underinsured Boat Coverage Exclusion
UL 08 88	Exclusion of Named Driver (Watercraft)
UL 08 90	Contractual Liability Limitation
UL 08 93	Designated Products Exclusion
IL 21 87C	All-Terrain Vehicle Coverage Exclusion

**UL 08 61 is Mandatory unless UL 08 76 is on policy – always one or other.*

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

Annual Premium

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 and Minimum Annual Premium:

Limit	Factor	Minimum Annual Premium - Metro -	Minimum Annual Premium - Rural and Suburban -
\$ 1,000,000	1.00	\$ 150	\$ 125
\$ 2,000,000	1.75	\$ 250	\$ 225
\$ 3,000,000 *	2.35	\$ 350	\$ 325
\$ 4,000,000 *	2.85	\$ 450	\$ 425
\$ 5,000,000 *	3.35	\$ 550	\$ 525

* Limits in excess of \$2,000,000 require Special Acceptance from Cameron Mutual Insurance Company

Note: All Limit Premiums are subject to the application of Minimum Annual Premium.

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

Farm Umbrella Liability Limits and Minimum Annual Premium

Limit	Factor	Minimum Annual Premium
\$ 1,000,000	1.00	\$ 250
\$ 2,000,000	1.50	\$ 350
\$ 3,000,000 *	1.75	\$ 450
\$ 4,000,000 *	1.95	\$ 550
\$ 5,000,000 *	2.15	\$ 650

* Limits in excess of \$2,000,000 require Special Acceptance from Cameron Mutual Insurance Company

Note: All Limit Premiums are subject to the application of Minimum Annual Premium.

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.

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

Personal and Farm Umbrella - Supplemental

	<u>Annual Premium</u>
A. Automobile Liability	
If underlying automobile liability coverage is written with a carrier other than Cameron Mutual Insurance Company	\$50
B. Watercraft Liability	
If underlying watercraft liability coverage is written with a carrier other than Cameron Mutual Insurance Company	\$25
Minimum Limits of Liability	
Watercraft Liability	\$300,000 Combined Single Limit
If over 200 hp and underlying coverage is written with another carrier	\$500,000 Combined Single Limit

If underlying coverages are not written or reinsured by Cameron Mutual Insurance Company, the underlying carrier must be rated "B+7" or better by A. M. Best.

Arkansas Only - An individual risk filing will be made to the Arkansas Insurance Department for each risk classification in this manual for which a rate is not displayed.

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Product Name: Personal / Farm Umbrella
Project Name/Number: Automation/

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 06/09/2008

Comments:

Attachment:

Personal Umbrella - Arkansas P&C Transmittal Document.pdf

Satisfied -Name: Summary of Revisions **Review Status:** Filed 06/09/2008

Comments:

Attachment:

Summary of Revisions - Umbrella Personal-Farm 8-1-08.pdf

Satisfied -Name: Draft Copy of Mark-up of revised Manual pages **Review Status:** Filed 06/09/2008

Comments:

Attachment:

Personal-Farm Umbrella Rules Changes 8-1-08 (Draft Mark-Up Copy).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: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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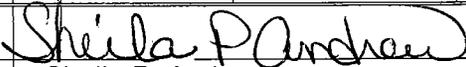
3. Group Name	Group NAIC #
	0532

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

5. Company Tracking Number	SERFF / CMIC-125681201
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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 checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: August 1, 2008 Renewal: August 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	June 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 #	SERFF / CMIC-125681201
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In conjunction with our move to a new automated system, Cameron Mutual Insurance Company (CMIC) is proposing to revise rules for our currently filed Personal/Farm Umbrella program. Details of the requested changes are outlined in the Summary of Revisions. We have also attached mark-ups of our manual page revisions. Forms changes associated with this move to automation were previously submitted and approved under separate cover.

Most of the changes were made to clarify rating steps and align our current rules with the new automated system. Additionally, we took this opportunity to correct any grammatical or text errors which we found. I've attached a Summary of Changes outlining all changes that were made to the manual rules and mark-ups of the revised pages under the Supporting Documentation tab of the SERFF filing. Updated manual pages are attached under the Rate/Rule Schedule tab of the SERFF filing. The manual pages are in final printed format.

The rule revisions are incorporated into the following manual pages.

Personal/Farm Umbrella Manual Page(s)			
Present Page(s)		Revised Page(s)	
UL-INDEX-1	(Rev.) 04-01-2008	UL-INDEX-1	(Rev.) 08-01-2008
UL-INDEX-2	(Rev.) 04-01-2008	UL-INDEX-2	(Rev.) 08-01-2008
PUL-UR-1	(Rev.) 04-01-2008	PUL-UR-1	(Rev.) 08-01-2008
PUL-UR-2	(Rev.) 04-01-2003	PUL-UR-2	(Rev.) 08-01-2008
PUL-UR-3	(Rev.) 04-01-2008	PUL-UR-3	(Rev.) 08-01-2008
PUL-UR-4	(Rev.) 04-01-2008	PUL-UR-4	(Rev.) 08-01-2008
PUL-CW-2	(Rev.) 04-01-2008	PUL-CW-2	(Rev.) 08-01-2008
PUL-CW-7	(Rev.) 04-01-2008	PUL-CW-7	(Rev.) 08-01-2008
PUL-SP-1	03-01-2002	PUL-SP-1	(Rev.) 08-01-2008

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: \$25

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 #	SERFF / CMIC-125681201
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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
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4a.	Rate Change by Company (As Proposed) < 1 %
------------	--

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	0%	None	Unknown	\$25,331		

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

5.	Overall Rate Information (Complete for Multiple Company Filings only)	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.) 08-01-2008 UL-INDEX-2 (Rev.) 08-01-2008 PUL-UR-1 (Rev.) 08-01-2008 PUL-UR-2 (Rev.) 08-01-2008	[] New [X] Replacement [] Withdrawn	
02	PUL-UR-3(Rev.) 08-01-2008 PUL-UR-4 (Rev.) 08-01-2008 PUL-CW-2 (Rev.) 08-01-2008 PUL-CW-7 (Rev.) 08-01-2008	[] New [X] Replacement [] Withdrawn	
03	PUL-SP-1(Rev.) 08-01-2008	[] New [X] Replacement [] Withdrawn	

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

<u>Page No.</u>	<u>Rule No.</u>		
UL-INDEX-1	N/A	SECTION II	Added Rule Number 4. Renumbered remaining rules
			Added Rule Numbers 7. – 11. Renumbered remaining rules
UL-INDEX-2	N/A	SECTION II	Added: Binder Rules Cancellation Policy Changes Self-Insured Retention Whole Dollar Premium Waiver of Premium
PUL-UR-1	1.F.		Reworded rule
PUL-UR-2	5.A.		Reworded rule
	5.E.		Deleted original rule regarding underlying coverages
	5.E. – 5.G.		Renumbered due to deletion of above
PUL-UR-3	6.		Watercraft Liability: Removed limit for over 200 hp and underlying coverage is written with another carrier
	8.		Reworded rule
PUL-UR-4	12.		Removed dates from all forms

Mandatory Forms:

Deleted: JACKET (08 99) Policy Jacket
801 (09 92) Declarations

Changed: 810 to UL 08 10 and revised name of form
830 to UL 08 30

Added: UL 08 31 Missouri Property and Casualty...

Changed: 860 to UL 08 60
UL 861 to UL 08 61 and revised name of form
870 to UL 08 70

Added: UL 08 73 Additional Insured Endorsement

Changed: 879 to UL 08 79
UL 891 to UL 08 91
UL 896 to UL 08 96

Deleted: IL 21 89 01 08 Disclosure Pursuant to Terrorism...

Optional Forms:

Changed: UL 867 to UL 08 67 and revised name of form
871 to UL 08 71 and revised name of form

Added: UL 08 74 Canine Bite Exclusion

Changed: UL 876 to UL 08 76
UL 878 to UL 08 78
UL 884 to UL 08 84
UL 886 to UL 08 86
UL 887 to UL 08 87
UL 888 to UL 08 88

Added: IL 21 89 Disclosure Pursuant to Terrorism...
Changed: *UL 861 is...unless UL 876 to *UL 08 61 is...unless UL 08 76

13. Removed dates from **all** forms

Mandatory Forms:

Deleted: JACKET (08 99) Policy Jacket
801 (09 92) Declarations
Changed: 810 to UL 08 10 and revised name of form
Deleted: UL 830 (08 89) Arkansas Umbrella Changes...
Added: UL 08 31 Missouri Property and Casualty...
UL 08 35 Arkansas Changes – Cancellation...
UL 08 36 Missouri Changes – Cancellation...
Changed: 860 to UL 08 60
UL 861 to UL 08 61 and revised name of form
862 to UL 08 62
Added: UL 08 63 Farm Partnership and Corporation
Changed: 864 to UL 08 64
868 to UL 08 68
870 to UL 08 70
Added: UL 08 73 Additional Insured Endorsement
Changed: 879 to UL 08 79
UL 896 to UL 08 96

Optional Forms:

Deleted: 863 (08 93) Farm Partnership and Corporation
Changed: UL 865 to UL 08 65
UL 867 to UL 08 67 and revised name of form
871 to UL 08 71 and revised name of form
Added: UL 08 74 Canine Bite Exclusion
Changed: UL 876 to UL 08 76
UL 878 to UL 08 78
UL 884 to UL 08 84
UL 885 to UL 08 85 and revised name of form
UL 886 to UL 08 86
UL 887 to UL 08 87
UL 888 to UL 08 88
UL 890 to UL 08 90
UL 893 to UL 08 93
**UL 861 is...unless UL 876 to *UL 08 61 is...unless UL 08 76*

PUL-CW-2 14. D. & E. Deleted previous rules
D. Added new rule, note and footnote

PUL-CW-7 N/A **Farm Umbrella Liability...** reworded
Added Limit, Factor and Minimum Annual Premium for:
\$ 3,000,000 ...
\$ 4,000,000 ...
\$ 5,000.000 ...
Added note and footnote

Class I risks include:

Retail Operations: Added trademark symbol to Tupperware ®, Mary Kay ®
and Pampered Chef ®

PUL-SP-1 N/A Removed numbering from **Personal and Farm Umbrella – Supplemental**

N/A Added “Watercraft Minimum Limits of Liability” for over 200 hp and underlying coverage is written with another carrier

N/A Added verbiage regarding underlying coverages not written or reinsured by Cameron

**CAMERON MUTUAL INSURANCE COMPANY
UMBRELLA LIABILITY PROGRAM**

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**CAMERON MUTUAL INSURANCE COMPANY
UMBRELLA LIABILITY PROGRAM**

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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~~ The Personal Umbrella Liability Policy may be endorsed 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~~ 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

2. Eligibility Requirements (continued)

- B. The Personal Umbrella Policy excludes personal injury or property damage arising out of the rendering or failure to render professional services. The Personal Umbrella Policy without Professional Liability coverage may, however be written for various professional persons.
- C. Insured's five-year loss history must be satisfactory.

3. Policy Terms and Renewals

- A. The Personal Umbrella Policy is written for a term of one year.
- B. A fully completed and signed Personal Umbrella Application is required the first year and at each three year interval.
- C. A fully completed and signed Personal Umbrella Renewal Questionnaire is required for the second and third years in each three-year cycle.

4. Binder Rules

- A. Umbrella coverage may not be bound by the agent without authorization from the Company in each case. The applicant should not be given the impression that coverage will become effective before Company prior approval.
- B. Without prior authority or instructions for a future effective date, coverage will be made effective when approved by the Home Office after receiving the application.
- C. The property is to be inspected by the agent and the application completed in full and signed by the insured before submission or before requesting binder authority.
- D. The agent should ~~mail~~ submit applications within 24 hours after completion.

5. Underlying Insurance Requirements

- A. Cameron Mutual Insurance Company or its affiliates must write the underlying ~~Preferred or Standard~~ automobile liability (except motorcycle liability). Cameron Mutual Insurance Company must also write the underlying watercraft liability. ~~whenever possible. Otherwise insurance companies rated "B+7" or better by A.M. Best are acceptable.~~
- B. If the insured has no owned autos, the umbrella may be written using the Non-Ownership coverage. However, some underlying Non-Ownership coverage must exist in the form of a Non-Ownership Automobile Liability policy or some Drive-Other-Car coverage.
- C. When farms are insured, the required underlying farm liability coverage, including Employers' Liability, must also be written or reinsured by Cameron Mutual Insurance Company or its affiliates.
- D. Underlying Farmowners and/or Farm Liability policies ~~must~~ should have inception and expiration dates that are concurrent with those of the Umbrella Policy.
- ~~E. Underlying coverages not written or reinsured by Cameron Mutual Insurance Company or its affiliates must be written by insurance companies with a Best's rating of "B+7" or better.~~
- EF. Risks with unusual or unanticipated exposures will be subject to individual rating and must be submitted to the Company for approval.
- FG. If the agent has any uncertainty about the exposures and coverages of the underlying insurance, the policy or policies must be forwarded to the Company for review. Any form not normally used in the standard rate market must be submitted for approval.
- GH. If the required minimum underlying limits of liability are either reduced, canceled, discontinued or non-existent, the Insured's retained limit will be equal to the amount of liability coverage that the primary policy would have provided. The insured should be made aware of this.

**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.~~ All changes requiring premium adjustments shall be computed on a pro rata basis. Any applicable annual minimum premium will continue to apply.

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
UL 08 10	(04-92)	Personal Umbrella <u>Liability Provisions Policy</u>
UL 08 30	(08-89)	Arkansas Umbrella Changes (Arkansas Only)
UL 08 31		<u>Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations (Missouri Only)</u>
UL 08 60	(02-93)	Punitive Damages Limitations
UL 08 61*	(03-02)	Automobile Liability Follow<u>ing</u> Form
UL 08 70	(11-89)	Physical Sexual Abuse Exclusion
UL 08 73		<u>Additional Insured Endorsement</u>
UL 08 79	(02-93)	Contamination or Pollution Exclusion (Absolute)
UL 08 91	(03-02)	Asbestos Exclusion
UL 08 96	(03-02)	Personal Umbrella Limits of Liability Changes
PC-110	(03-94)	Lead Contamination Exclusion
IL 21 89	01-08	<u>Disclosure Pursuant to Terrorism Risk Insurance Act</u>
IL 21 94	09-02	Fungus (including Mold) and Bacteria Exclusion Endorsement

Optional Forms:

UL 08 67	(03-02)	<u>Additional</u> Named Insured
UL 08 71	(11-89)	Teachers' Liability Corporal Punishment <u>Exclusion</u>
UL 08 74		<u>Canine Bite Exclusion</u>
UL 08 76*	(03-02)	Automobile Liability Exclusion
UL 08 78	(03-02)	Designated Premises Exclusion
UL 08 84	(09-93)	Exclusion of Named Driver
UL 08 86	(09-96)	Watercraft Liability Exclusion
UL 08 87	(10-96)	Uninsured/Underinsured Boat Coverage Exclusion
UL 08 88	(01-97)	Exclusion of Named Driver (Watercraft)
IL 21 87C	06-05	All-Terrain Vehicle Coverage Exclusion
IL 21 89		<u>Disclosure Pursuant to Terrorism Risk Insurance Act</u>

*UL 08 61 is Mandatory unless UL 08 76 is on policy – always one or other.

13. Farm Umbrella Forms:

Mandatory Forms:

JACKET	(08-99)	Policy Jacket
801	(09-92)	Declarations
UL 08 10	(04-92)	Personal Umbrella <u>Liability Provisions Policy</u>
UL 08 30	(08-89)	Arkansas Umbrella Changes (Arkansas Only)
UL 08 31		<u>Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage (Missouri Only)</u>
UL 08 35		<u>Arkansas Changes – Cancellation and Nonrenewal (Arkansas Only)</u>
UL 08 36		<u>Missouri Changes – Cancellation and Nonrenewal (Missouri Only)</u>
UL 08 60	(02-93)	Punitive Damages Limitations
UL 08 61*	(03-02)	Automobile Liability Follow<u>ing</u> Form
UL 08 62	(11-89)	Farm Liability Exclusion and Limitation
UL 08 63		<u>Farm Partnership and Corporation</u>
UL 08 64	(11-89)	Fellow Employee Liability Limitation
UL 08 68	(11-89)	Personal Injury Limitation
UL 08 70	(11-89)	Physical-Sexual Abuse Exclusion
UL 08 73		<u>Additional Insured Endorsement</u>
UL 08 79	(02-93)	Contamination or Pollution Exclusion (Absolute)
UL 08 96	(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	<u>Disclosure Pursuant to Terrorism Risk Insurance Act</u>
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)	<u>Farm Partnership and Corporation</u>
UL 08 65	(12-06)	Livestock and Poultry Liability - Exclusion
UL 08 67	(03-02)	<u>Additional</u> Named Insured
UL 08 71	(11-89)	Teachers' Liability Corporal Punishment <u>Exclusion</u>
UL 08 74		<u>Canine Bite Exclusion</u>
UL 08 76*	(03-02)	Automobile Liability Exclusion
UL 08 78	(03-02)	Designated Premises Exclusion
UL 08 84	(09-93)	Exclusion of Named Driver
UL 08 85	(03-02)	Designated Premises or Project Limitation <u>of Coverage</u>
UL 08 86	(09-96)	Watercraft Liability Exclusion
UL 08 87	(10-96)	Uninsured/Underinsured Boat Coverage Exclusion
UL 08 88	(01-97)	Exclusion of Named Driver (Watercraft)
UL 08 90	(03-02)	Contractual Liability Limitation
UL 08 93	(03-02)	Designated Products Exclusion
IL 21 87C	06-05	All-Terrain Vehicle Coverage Exclusion

*UL 08 61 is Mandatory unless UL 08 76 is on policy – always one or other.

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

Annual Premium

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 and Minimum Annual Premium:

Limit	Factor	Minimum Annual Premium - Metro -	Minimum Annual Premium - Rural and Suburban -
\$ 1,000,000	1.00	\$ 150	\$ 125
\$ 2,000,000	1.75	\$ 250	\$ 225
\$ 3,000,000 *	2.35	\$ 350	\$ 325
\$ 4,000,000 *	2.85	\$ 450	\$ 425
\$ 5,000,000 *	3.35	\$ 550	\$ 525

* Limits in excess of \$2,000,000 require Special Acceptance from Cameron Mutual Insurance Company

Note: All Limit Premiums are subject to the application of Minimum Annual Premium.

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

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**

Farm Umbrella Liability Limits Increased Limit Factors and Minimum Annual Premium

Limit	Factor	Minimum Annual Premium
\$ 1,000,000	1.00	\$ 250
\$ 2,000,000	1.50	\$ 350
<u>\$ 3,000,000 *</u>	<u>1.75</u>	<u>\$ 450</u>
<u>\$ 4,000,000 *</u>	<u>1.95</u>	<u>\$ 550</u>
<u>\$ 5,000,000 *</u>	<u>2.15</u>	<u>\$ 650</u>

* Limits in excess of \$2,000,000 require Special Acceptance from Cameron Mutual Insurance Company

Note: All Limit Premiums are subject to the application of Minimum Annual Premium.

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.

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

15. Personal and Farm Umbrella - Supplemental

	<u>Annual Premium</u>
A. Automobile Liability If underlying automobile liability coverage is written with a carrier other than Cameron Mutual Insurance Company	\$50
B. Watercraft Liability If underlying watercraft liability coverage is written with a carrier other than Cameron Mutual Insurance Company	\$25
<u>Minimum Limits of Liability</u>	
<u>Watercraft Liability</u>	<u>\$300,000 Combined Single Limit</u>
<u>If over 200 hp and underlying coverage is written with another carrier</u>	<u>\$500,000 Combined Single Limit</u>

If underlying coverages are not written or reinsured by Cameron Mutual Insurance Company, the underlying carrier must be rated "B+7" or better by A. M. Best.

Arkansas Only - An individual risk filing will be made to the Arkansas Insurance Department for each risk classification in this manual for which a rate is not displayed.