

SERFF Tracking Number: CMIC-126264499 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126264499
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Personal Auto

SERFF Tr Num: CMIC-126264499 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: CMIC-126264499

State Status: Fees verified and received

Filing Type: Rate

Reviewer(s): Alexa Grissom, Betty Montesi

Author: Barry Korthanke

Disposition Date: 10/22/2009

Date Submitted: 10/02/2009

Disposition Status: Filed

Effective Date Requested (New): 12/01/2009

Effective Date (New): 12/01/2009

Effective Date Requested (Renewal): 12/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Tiers 7, 8, and 9 Factors

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/22/2009

State Status Changed: 10/06/2009

Deemer Date:

Created By: Barry Korthanke

Submitted By: Barry Korthanke

Corresponding Filing Tracking Number:

Filing Description:

Cameron Mutual would like to change tier factors effective 12/1/2009. The overall effect of this change is 2.06%.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst

bkorthanke@cameron-insurance.com

214 McElwain Drive

800-326-6511 [Phone] 258 [Ext]

Cameron, MO 64429-1321

816-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance Company

CoCode: 15725

State of Domicile: Missouri

SERFF Tracking Number: CMIC-126264499 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/
 214 McElwain Drive Group Code: 532 Company Type: Property &
 Cameron, MO 64429-1321 Group Name: Casualty
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate filing fee is \$100.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	10/02/2009	31014084

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/22/2009	10/22/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/20/2009	10/20/2009	Barry Korthanke	10/21/2009	10/21/2009
Pending Industry Response	Alexa Grissom	10/08/2009	10/08/2009	Barry Korthanke	10/08/2009	10/08/2009
Pending Industry Response	Alexa Grissom	10/06/2009	10/06/2009	Barry Korthanke	10/06/2009	10/06/2009

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 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/

Disposition

Disposition Date: 10/22/2009
 Effective Date (New): 12/01/2009
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	0.000%	2.060%	\$54,063	3,091	\$2,624,272	16.000%	0.000%

SERFF Tracking Number: CMIC-126264499 State: Arkansas
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 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Tier Justification	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: CMIC-126264499 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/20/2009

Submitted Date 10/20/2009

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. There should be a discount shown on the APCS for Drivers 55 and above (if they have successfully completed a defensive driving course).

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/21/2009

Submitted Date 10/21/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: You are correct. We do offer a 10% discount for drivers over 55 who have taken a defensive driving course. I have revised the APCS form to include this discount.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *CMIC-126264499* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126264499*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *Tiers 7, 8, and 9 Factors/*

Sincerely,
Barry Korthanke

SERFF Tracking Number: CMIC-126264499 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126264499
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/08/2009

Submitted Date 10/08/2009

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Please submit the APCS in Excel.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/08/2009

Submitted Date 10/08/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: The APCS form has been submitted in excel format.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Barry Korthanke

SERFF Tracking Number: CMIC-126264499 State: Arkansas
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Company Tracking Number: CMIC-126264499
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/06/2009

Submitted Date 10/06/2009

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Please submit justification for the proposed tier changes per Ark. Code Ann. 23-67-211.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/06/2009

Submitted Date 10/06/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: This document shows our loss ratios from our tiers. Tiers 7, 8, and 9 have a much higher loss ratio than our permissible loss ratios.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Tier Justification

Comment: Loss ratios for tiers 7, 8, and 9 (9 consists of tiers 90 - 99) are much higher than our permissible loss ratio, which varies between 61.8% and 67.6% depending on coverage.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *CMIC-126264499* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126264499*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *Tiers 7, 8, and 9 Factors/*

Sincerely,
Barry Korthanke

SERFF Tracking Number: CMIC-126264499 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126264499
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.710%
Effective Date of Last Rate Revision: 06/01/2009
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	0.000%	2.060%	\$54,063	3,091	\$2,624,272	16.000%	0.000%

SERFF Tracking Number: CMIC-126264499 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126264499
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Filed 10/22/2009	Rate Pages	A-AR-11	Replacement	Arkansas Auto Rate Pages - 12-01-2009 (Territory & Tier Changes).pdf

ARKANSAS Semi-Annual Rates

Base Rates: For higher limits of Bodily Injury and Property Damage than shown, multiply Base Rates by the desired Limit Factors shown on page A-AR-12. For OTC (Comprehensive) and Collision, multiply Base Rates by Model Year and Symbol Factors and Deductible Factors shown on page A-AR-12. For higher limits of Medical Payments and UM/UIM, add Additional Amounts shown on page A-AR-12 to the Base Rates.

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Com- prehensive)	\$250 Ded Collision
1	\$132	\$121	\$11	\$12	\$12	\$89	\$227
3	100	90	13	12	12	105	213
5	118	93	15	11	11	114	255
6	125	109	14	12	13	101	231
8	107	100	19	10	11	85	232
9	104	98	14	12	13	113	241
10	99	93	13	12	12	84	217
11	104	91	15	10	10	109	239
12	100	86	14	10	10	111	243

Risk Index Tiers, Factors and Application

Last Two Digits of Class Code			Factor	
Tier	Single Car	Multi Car		
0	10	20	0.66	Bodily Injury, Property Damage, Medical Payments and Collision: Apply the Risk Index factor after the Primary Classification factor, and before subtracting Low Mileage discount and/or Multi-Car discount additives (if applicable.) NOTE: Risk Index tiers and factors do NOT apply to OTC (Comprehensive) and Miscellaneous Coverages and Miscellaneous Types (see General Rules 14 and 19) including UM and UIM.
1	11	21	0.72	
2	12	22	0.79	
3	13	23	0.87	
4	14	24	0.96	
5	15	25	1.00	
6	16	26	1.09	
7	17	27	1.20	
8	18	28	1.32	
90	30	40	1.43	
91	31	41	1.50	
92	32	42	1.56	
93	33	43	1.63	
94	34	44	1.70	
95	35	45	1.74	
96	36	46	1.76	
97	37	47	1.8	
98	38	48	1.83	
99	39	49	1.85	

Towing and Labor:

\$3 Per Auto* \$25 Limit Per Disablement
 \$5 Per Auto* \$50 Limit Per Disablement
 \$7 Per Auto* \$75 Limit Per Disablement

Rental Reimbursement:

Included \$15 Per Day/ \$450 Aggregate
 \$6 Per Auto* \$30 Per Day/ \$900 Aggregate

*** \$500 limit is available only to snowmobiles and ATVs.

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 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	10/22/2009

Comments:

Attachment:

12-1-2009 viewFilingAttachment.do.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	10/22/2009

Comments:

Attachment:

PPA Survey FORM APCS 12-1-2009.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	10/22/2009

Comments:

Attachment:

RF-1 AR Rate Filing Abstract CMIC 12-1-2009.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	10/22/2009

Bypass Reason: This is not a loss cost filing or an adoption of an Advisory Organizational Prospective.

Comments:

		Item Status:	Status Date:
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Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126264499
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Tiers 7, 8, and 9 Factors/
Satisfied - Item: Tier Justification Filed 10/22/2009

Comments:

Loss ratios for tiers 7, 8, and 9 (9 consists of tiers 90 - 99) are much higher than our permissible loss ratio, which varies between 61.8% and 67.6% depending on coverage.

Attachment:

PA Tiers by Coverage with IBNR Justification.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Cameron Mutual Insurance Company
 NAIC # (including group #) 15727

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- a. Driver over 55 None
- b. Good Student Discount 30-50%
- c. Multi-car Discount 15%
- d. Accident Free Discount* None

Please Specify Qualification for Discount:

- e. Anti-Theft Discount None
- f. Other (specify) %
- Multi-Policy Discount 12%
- Homeowner's Policy with Agent 5%
- Loyalty Discount 2-4%

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

\$6 per payment

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
10	-34%	62 K
11	-28%	75
12	-21%	81
13	-13%	210
14	-4%	386
15	0%	337
16	9%	327
17	20%	347
18	32%	307
30-39	43-85%	253

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Barry W. Korthanke

Printed Name
Actuarial Analyst II

Title
816-632-6511

Telephone Number
bkorthanke@cameron-insurance.com

Email address

AID PC A-1 (1/06)

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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *Tiers 7, 8, and 9 Factors/*

Attachment "PPA Survey FORM APCS 12-1-2009.xls" is not a PDF document and cannot be reproduced here.

Form RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-126264499
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Cameron Mutual Insurance Company	B.	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. 19.0000-Personal Auto	B.	19.0001-Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(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
Bodily Injury	10.3%	2.4%					
Property Damage	6.1%	2.5%					
Medical Payments	46.3%	2.3%					
Comprehensive	-9.2%	0.0%					
Collision	9.4%	2.7%					
UM	-7.7%	0.0%					
UIM	-7.7%	0.0%					
TOTAL OVERALL EFFECT	6.6%	2.1%					

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
2008	1802	0%		2420	2077	86	74
2007	1595	2.00%	7/1/2007	2297	1332	58	56
2006	1560	4.70%	8/1/2006	2053	1481	72	61
2005	1324	0%		1796	931	52	56
2004	1340	-2.26%	9/1/2004	1766	998	57	59

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.4%
B. General Expense	6.1%
C. Taxes, License & Fees	2.0%
D. Underwriting Profit & Contingencies	5.0%
E. Other (reinsurance)	5.1%
F. TOTAL	37.9%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 16%

10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 0%

Countrywide Personal Auto Loss Ratios by Tier and Coverage

Cameron Mutual

A		July 06 - Dec 06		Jan 07 - June 07		July 07 - Dec 07		Jan 08 - June 08		July 08 - Dec 08		Totals	
Tier	Cov.	Earned	Loss Ratio	Earned	Loss Ratio								
0	UM	\$ 63,700.09	4.3%	\$ 53,105.51	0.0%	\$ 49,961.73	0.0%	\$ 47,448.03	0.0%	\$ 46,440.61	0.0%	\$ 260,655.97	1.1%
0	UIM	\$ 10,890.27	2336.9%	\$ 8,970.43	0.0%	\$ 8,568.81	0.0%	\$ 8,207.94	0.0%	\$ 7,997.79	0.0%	\$ 44,635.24	570.2%
0	Tow	\$ 2,612.58	14.7%	\$ 2,267.70	16.3%	\$ 2,258.90	13.9%	\$ 2,153.22	20.9%	\$ 2,145.90	17.8%	\$ 11,438.30	16.6%
0	PD	\$ 225,353.30	80.0%	\$ 165,015.74	45.6%	\$ 142,221.92	84.8%	\$ 123,477.46	62.9%	\$ 120,995.66	80.6%	\$ 777,064.08	71.0%
0	MP	\$ 38,192.85	65.2%	\$ 27,854.04	140.5%	\$ 23,969.34	41.5%	\$ 20,864.51	64.2%	\$ 20,396.52	31.3%	\$ 131,277.26	71.4%
0	Misc	\$ 644.04	0.0%	\$ 642.00	65.4%	\$ 675.00	13.3%	\$ 669.77	134.4%	\$ 650.44	18.4%	\$ 3,281.25	46.6%
0	Comp	\$ 280,417.17	40.6%	\$ 239,148.44	30.5%	\$ 233,453.74	30.0%	\$ 223,879.21	42.5%	\$ 221,387.80	27.2%	\$ 1,198,286.36	34.4%
0	Coll	\$ 313,658.00	48.0%	\$ 235,985.48	44.5%	\$ 211,805.09	55.1%	\$ 188,526.93	43.2%	\$ 186,230.70	41.3%	\$ 1,136,206.20	46.7%
0	BI	\$ 298,257.29	101.8%	\$ 218,284.59	46.7%	\$ 187,604.77	11.3%	\$ 162,907.58	104.2%	\$ 159,032.01	67.1%	\$ 1,026,086.24	68.5%
Total		\$ 1,233,725.59	83.5%	\$ 951,273.93	41.5%	\$ 860,519.30	39.4%	\$ 778,134.65	56.4%	\$ 765,277.43	45.5%	\$ 4,588,930.90	55.6%
1	UM	\$ 43,031.81	1.8%	\$ 44,686.42	0.0%	\$ 41,032.57	1.6%	\$ 38,902.55	0.0%	\$ 37,543.35	0.0%	\$ 205,196.70	0.7%
1	UIM	\$ 7,318.73	0.0%	\$ 7,844.95	0.0%	\$ 7,235.14	0.0%	\$ 6,912.82	0.0%	\$ 6,844.31	0.0%	\$ 36,155.95	0.0%
1	Tow	\$ 1,782.17	17.4%	\$ 1,886.62	19.2%	\$ 1,776.58	13.6%	\$ 1,679.08	10.1%	\$ 1,633.79	17.8%	\$ 8,758.24	15.7%
1	PD	\$ 159,966.40	57.2%	\$ 152,304.47	58.8%	\$ 129,575.17	46.7%	\$ 114,148.40	81.0%	\$ 108,899.77	74.5%	\$ 664,894.21	62.4%
1	MP	\$ 26,787.11	92.8%	\$ 25,288.26	54.3%	\$ 21,539.44	6.5%	\$ 18,699.29	256.7%	\$ 18,055.56	72.0%	\$ 110,369.66	91.5%
1	Misc	\$ 680.85	106.6%	\$ 729.07	0.0%	\$ 709.65	0.0%	\$ 682.67	0.0%	\$ 652.03	0.0%	\$ 3,454.27	21.0%
1	Comp	\$ 199,290.61	38.5%	\$ 211,170.18	36.2%	\$ 196,444.88	42.6%	\$ 186,434.18	41.7%	\$ 179,392.16	40.3%	\$ 972,732.01	39.8%
1	Coll	\$ 233,850.31	39.0%	\$ 229,563.06	43.9%	\$ 199,818.21	36.9%	\$ 176,914.96	49.1%	\$ 169,295.61	52.4%	\$ 1,009,442.15	43.7%
1	BI	\$ 210,542.78	26.8%	\$ 201,147.01	62.8%	\$ 171,027.97	35.2%	\$ 150,275.43	203.5%	\$ 143,232.91	96.9%	\$ 876,226.10	78.4%
Total		\$ 883,250.77	38.8%	\$ 874,620.04	46.5%	\$ 769,159.61	36.5%	\$ 694,649.38	88.0%	\$ 665,549.49	59.2%	\$ 3,887,229.29	52.4%
2	UM	\$ 38,039.20	35.6%	\$ 38,721.16	0.0%	\$ 36,146.94	0.0%	\$ 34,007.58	0.0%	\$ 32,969.60	0.0%	\$ 179,884.48	7.5%
2	UIM	\$ 7,136.87	0.0%	\$ 7,738.57	0.0%	\$ 7,537.74	0.0%	\$ 7,048.71	0.0%	\$ 6,790.56	0.0%	\$ 36,252.45	0.0%
2	Tow	\$ 1,681.81	11.6%	\$ 1,751.39	9.1%	\$ 1,727.34	10.1%	\$ 1,637.28	16.6%	\$ 1,618.22	15.4%	\$ 8,416.04	12.5%
2	PD	\$ 156,327.80	72.3%	\$ 148,832.28	79.7%	\$ 130,808.16	82.0%	\$ 115,183.38	64.2%	\$ 111,120.78	90.3%	\$ 662,272.40	77.5%
2	MP	\$ 26,004.30	61.0%	\$ 24,656.43	25.9%	\$ 21,807.07	141.3%	\$ 18,948.27	43.7%	\$ 18,242.63	74.8%	\$ 109,658.70	68.4%
2	Misc	\$ 600.69	0.0%	\$ 665.15	0.0%	\$ 708.37	0.0%	\$ 704.02	38.4%	\$ 673.56	26.1%	\$ 3,351.79	13.3%
2	Comp	\$ 173,182.76	41.6%	\$ 179,043.98	15.2%	\$ 168,907.58	43.6%	\$ 161,591.12	62.1%	\$ 156,056.49	35.5%	\$ 838,781.93	39.2%
2	Coll	\$ 221,637.43	51.5%	\$ 216,469.59	64.8%	\$ 194,135.23	49.8%	\$ 175,760.58	51.4%	\$ 168,781.45	51.9%	\$ 976,784.28	54.1%
2	BI	\$ 201,684.44	33.7%	\$ 192,075.22	30.1%	\$ 168,252.80	86.5%	\$ 148,071.93	11.8%	\$ 143,017.13	172.9%	\$ 853,101.52	62.8%
Total		\$ 826,295.30	48.0%	\$ 809,953.77	43.3%	\$ 730,031.23	62.2%	\$ 662,952.87	43.9%	\$ 639,270.42	79.0%	\$ 3,668,503.59	54.4%
3	UM	\$ 38,538.35	2.7%	\$ 43,680.07	5.6%	\$ 45,035.62	0.0%	\$ 45,098.68	222.3%	\$ 45,769.90	4.4%	\$ 218,122.62	48.5%
3	UIM	\$ 7,967.71	0.0%	\$ 10,020.49	0.0%	\$ 11,036.77	0.0%	\$ 11,763.03	425.1%	\$ 12,644.69	0.0%	\$ 53,432.69	93.6%
3	Tow	\$ 2,021.71	9.4%	\$ 2,331.61	13.5%	\$ 2,591.70	12.0%	\$ 2,799.06	17.5%	\$ 2,954.38	16.2%	\$ 12,698.46	14.0%
3	PD	\$ 165,500.99	58.7%	\$ 183,869.41	52.2%	\$ 181,770.71	76.8%	\$ 176,218.94	57.3%	\$ 178,587.96	75.4%	\$ 885,948.01	64.2%
3	MP	\$ 26,189.78	61.6%	\$ 29,148.07	20.4%	\$ 28,722.67	45.1%	\$ 27,919.90	218.8%	\$ 28,440.18	62.6%	\$ 140,420.60	81.1%
3	Misc	\$ 774.81	23.2%	\$ 981.03	70.2%	\$ 1,160.69	54.3%	\$ 1,423.05	108.6%	\$ 1,693.20	112.9%	\$ 6,032.78	82.1%
3	Comp	\$ 179,019.92	54.8%	\$ 207,158.54	42.9%	\$ 213,567.48	36.2%	\$ 215,225.51	97.7%	\$ 218,594.14	47.0%	\$ 1,033,565.59	55.8%
3	Coll	\$ 240,040.89	53.0%	\$ 276,662.36	58.6%	\$ 278,486.32	61.0%	\$ 274,079.43	51.0%	\$ 278,031.35	67.0%	\$ 1,347,300.35	58.3%
3	BI	\$ 212,657.16	26.3%	\$ 236,376.42	9.6%	\$ 233,742.52	27.9%	\$ 227,384.51	73.6%	\$ 229,898.52	36.7%	\$ 1,140,059.13	34.7%
Total		\$ 872,711.32	45.4%	\$ 990,228.00	38.3%	\$ 996,114.48	46.8%	\$ 981,912.11	84.7%	\$ 996,614.32	53.2%	\$ 4,837,580.23	53.8%

A		July 06 - Dec 06		Jan 07 - June 07		July 07 - Dec 07		Jan 08 - June 08		July 08 - Dec 08		Totals	
Tier	Cov.	Earned	Loss Ratio	Earned	Loss Ratio								
4	UM	\$ 38,303.36	8.4%	\$ 42,236.93	0.0%	\$ 56,968.36	9.0%	\$ 68,694.24	3.1%	\$ 70,933.42	2.8%	\$ 277,136.31	4.5%
4	UIM	\$ 9,116.63	0.0%	\$ 10,243.92	0.0%	\$ 13,221.40	0.0%	\$ 15,953.62	231.9%	\$ 17,668.01	283.0%	\$ 66,203.58	131.4%
4	Tow	\$ 2,177.75	27.1%	\$ 2,675.49	21.3%	\$ 3,406.38	33.7%	\$ 4,046.30	16.9%	\$ 4,243.31	17.2%	\$ 16,549.23	22.5%
4	PD	\$ 183,906.53	43.0%	\$ 200,423.57	64.1%	\$ 278,939.23	64.7%	\$ 343,811.29	87.2%	\$ 355,410.74	88.0%	\$ 1,362,491.36	73.4%
4	MP	\$ 29,123.12	51.9%	\$ 31,678.27	48.0%	\$ 43,179.34	44.6%	\$ 52,910.82	78.5%	\$ 54,323.04	125.5%	\$ 211,214.59	75.4%
4	Misc	\$ 1,109.41	119.0%	\$ 1,436.73	41.8%	\$ 1,819.84	185.0%	\$ 2,298.85	245.8%	\$ 2,625.34	40.0%	\$ 9,290.17	129.0%
4	Comp	\$ 179,474.87	47.0%	\$ 196,068.39	60.4%	\$ 246,426.70	41.9%	\$ 284,865.74	68.6%	\$ 295,336.71	71.1%	\$ 1,202,172.41	59.2%
4	Coll	\$ 266,685.08	44.4%	\$ 293,416.97	69.7%	\$ 359,228.25	66.4%	\$ 408,622.18	67.5%	\$ 423,923.99	61.7%	\$ 1,751,876.47	62.7%
4	BI	\$ 234,995.94	128.2%	\$ 254,607.04	48.3%	\$ 349,261.29	64.9%	\$ 427,900.04	117.6%	\$ 441,546.75	117.2%	\$ 1,708,311.06	97.9%
Total		\$ 944,892.69	63.9%	\$ 1,032,787.31	57.2%	\$ 1,352,450.79	57.5%	\$ 1,609,103.08	84.6%	\$ 1,666,011.31	85.5%	\$ 6,605,245.18	72.0%
5	UM	\$ 76,832.05	54.4%	\$ 83,300.34	24.7%	\$ 72,016.82	77.5%	\$ 59,558.91	0.8%	\$ 60,813.44	8.2%	\$ 352,521.56	35.1%
5	UIM	\$ 13,941.41	71.7%	\$ 17,214.30	0.0%	\$ 16,317.48	0.0%	\$ 14,780.22	0.0%	\$ 15,450.74	0.0%	\$ 77,704.15	12.9%
5	Tow	\$ 3,620.00	30.1%	\$ 4,191.75	15.1%	\$ 3,981.46	18.2%	\$ 3,597.53	16.5%	\$ 3,694.09	9.2%	\$ 19,084.83	17.7%
5	PD	\$ 407,400.98	47.1%	\$ 448,915.04	87.4%	\$ 378,500.70	77.6%	\$ 301,616.64	65.9%	\$ 305,507.14	52.2%	\$ 1,841,940.50	67.1%
5	MP	\$ 63,796.67	49.1%	\$ 69,650.16	58.8%	\$ 58,897.41	52.9%	\$ 47,105.71	76.2%	\$ 47,144.79	32.8%	\$ 286,594.74	54.0%
5	Misc	\$ 2,236.98	91.2%	\$ 2,362.27	45.4%	\$ 2,373.73	78.7%	\$ 2,332.09	3.6%	\$ 2,440.25	83.6%	\$ 11,745.32	60.5%
5	Comp	\$ 305,434.45	53.3%	\$ 333,477.17	45.7%	\$ 291,853.33	62.0%	\$ 247,291.19	105.8%	\$ 246,959.27	41.1%	\$ 1,425,015.41	60.3%
5	Coll	\$ 454,514.96	59.1%	\$ 503,705.27	70.0%	\$ 441,268.18	60.4%	\$ 375,860.87	37.8%	\$ 375,558.53	39.6%	\$ 2,150,907.81	54.8%
5	BI	\$ 506,039.89	76.9%	\$ 557,500.76	115.0%	\$ 472,705.05	47.0%	\$ 378,563.61	85.8%	\$ 383,683.43	69.6%	\$ 2,298,492.74	80.2%
Total		\$ 1,833,817.39	59.9%	\$ 2,020,317.06	79.3%	\$ 1,737,914.16	60.6%	\$ 1,430,706.77	67.4%	\$ 1,441,251.68	48.5%	\$ 8,464,007.06	64.0%
6	UM	\$ 31,806.18	7.9%	\$ 35,245.47	13.4%	\$ 36,607.35	10.9%	\$ 35,896.07	7.1%	\$ 36,680.95	6.1%	\$ 176,236.02	9.1%
6	UIM	\$ 8,161.39	0.0%	\$ 8,554.74	0.0%	\$ 9,699.19	0.0%	\$ 9,824.72	0.0%	\$ 10,901.90	0.0%	\$ 47,141.94	0.0%
6	Tow	\$ 1,905.04	24.7%	\$ 2,246.71	35.9%	\$ 2,526.20	17.6%	\$ 2,642.19	16.7%	\$ 2,784.22	16.9%	\$ 12,104.36	21.7%
6	PD	\$ 166,306.13	58.6%	\$ 188,966.32	65.5%	\$ 197,143.36	50.8%	\$ 193,193.61	93.6%	\$ 197,740.61	68.2%	\$ 943,350.03	67.5%
6	MP	\$ 26,000.06	111.0%	\$ 27,793.21	87.5%	\$ 29,095.11	69.5%	\$ 28,746.76	99.5%	\$ 29,725.76	118.3%	\$ 141,360.90	97.0%
6	Misc	\$ 1,179.19	76.3%	\$ 1,526.79	129.7%	\$ 1,831.57	154.4%	\$ 1,819.63	107.2%	\$ 1,926.51	46.5%	\$ 8,283.69	103.3%
6	Comp	\$ 149,529.04	40.0%	\$ 166,148.33	53.4%	\$ 165,198.23	53.9%	\$ 159,550.33	94.5%	\$ 161,677.69	76.7%	\$ 802,103.62	63.9%
6	Coll	\$ 238,413.69	60.5%	\$ 274,707.49	60.1%	\$ 281,117.59	77.4%	\$ 275,607.85	63.0%	\$ 281,684.32	58.2%	\$ 1,351,530.94	64.0%
6	BI	\$ 209,460.71	63.2%	\$ 234,539.52	55.6%	\$ 245,113.96	38.4%	\$ 240,288.67	163.0%	\$ 246,289.17	89.3%	\$ 1,175,692.03	82.4%
Total		\$ 832,761.43	56.0%	\$ 939,728.58	57.4%	\$ 968,332.56	54.6%	\$ 947,569.83	98.2%	\$ 969,411.13	70.3%	\$ 4,657,803.53	67.6%
7	UM	\$ 33,202.09	2.4%	\$ 34,424.52	5.8%	\$ 34,842.90	24.7%	\$ 35,217.66	77.7%	\$ 36,804.19	52.9%	\$ 174,491.36	33.4%
7	UIM	\$ 8,010.12	0.0%	\$ 9,592.48	0.0%	\$ 10,015.78	698.9%	\$ 10,029.18	0.0%	\$ 11,071.32	0.0%	\$ 48,718.88	143.7%
7	Tow	\$ 2,307.60	14.1%	\$ 2,880.59	33.0%	\$ 3,070.83	19.5%	\$ 3,083.01	4.2%	\$ 3,237.17	14.2%	\$ 14,579.20	16.9%
7	PD	\$ 179,999.11	105.0%	\$ 191,920.97	61.2%	\$ 199,180.58	78.5%	\$ 204,420.25	72.2%	\$ 211,767.83	86.4%	\$ 987,288.74	80.3%
7	MP	\$ 26,035.48	99.1%	\$ 27,532.24	109.1%	\$ 29,301.04	137.6%	\$ 30,091.00	69.0%	\$ 31,492.38	85.3%	\$ 144,452.14	99.6%
7	Misc	\$ 1,413.52	14.9%	\$ 1,949.28	42.7%	\$ 2,123.28	82.7%	\$ 2,170.96	192.7%	\$ 2,245.07	122.4%	\$ 9,902.11	98.3%
7	Comp	\$ 161,846.64	49.1%	\$ 164,858.89	52.3%	\$ 164,315.85	67.9%	\$ 160,661.27	137.8%	\$ 162,430.51	88.7%	\$ 814,113.16	78.9%
7	Coll	\$ 266,975.65	65.5%	\$ 280,407.28	61.3%	\$ 289,254.31	46.4%	\$ 290,786.86	86.9%	\$ 294,307.39	66.3%	\$ 1,421,731.49	65.3%
7	BI	\$ 221,302.30	70.9%	\$ 235,356.43	57.8%	\$ 244,654.04	97.3%	\$ 251,300.50	133.9%	\$ 260,889.66	71.1%	\$ 1,213,502.93	86.8%
Total		\$ 901,092.51	69.6%	\$ 948,922.68	57.5%	\$ 976,758.61	78.0%	\$ 987,760.69	102.3%	\$ 1,014,245.52	74.7%	\$ 4,828,780.01	76.7%
A		July 06 - Dec 06		Jan 07 - June 07		July 07 - Dec 07		Jan 08 - June 08		July 08 - Dec 08		Totals	
Tier	Cov.	Earned	Loss Ratio	Earned	Loss Ratio								
8	UM	\$ 40,557.07	89.1%	\$ 30,813.47	52.0%	\$ 31,624.37	13.3%	\$ 31,178.07	0.0%	\$ 31,348.97	0.0%	\$ 165,521.95	34.1%
8	UIM	\$ 10,264.20	0.0%	\$ 7,863.59	0.0%	\$ 8,405.33	0.0%	\$ 8,622.97	0.0%	\$ 9,017.38	0.0%	\$ 44,173.47	0.0%

8	Tow	\$ 2,947.63	27.0%	\$ 2,317.55	23.3%	\$ 2,518.16	13.1%	\$ 2,611.36	21.6%	\$ 2,737.39	22.0%	\$ 13,132.09	21.6%
8	PD	\$ 228,735.07	65.7%	\$ 183,825.95	67.4%	\$ 195,476.26	100.7%	\$ 200,456.27	69.6%	\$ 200,130.52	80.6%	\$ 1,008,624.07	76.5%
8	MP	\$ 33,494.64	124.5%	\$ 27,334.44	102.9%	\$ 29,050.52	237.4%	\$ 29,759.32	89.6%	\$ 29,538.50	196.2%	\$ 149,177.42	149.8%
8	Misc	\$ 1,956.38	277.0%	\$ 1,647.73	134.1%	\$ 1,840.53	236.4%	\$ 1,997.74	280.2%	\$ 2,107.19	186.4%	\$ 9,549.57	225.2%
8	Comp	\$ 188,383.16	56.2%	\$ 137,429.23	106.1%	\$ 140,792.63	52.2%	\$ 134,536.59	114.1%	\$ 132,367.95	86.1%	\$ 733,509.56	80.8%
8	Coll	\$ 325,485.54	55.8%	\$ 255,242.92	72.0%	\$ 274,206.25	59.9%	\$ 273,771.63	81.1%	\$ 269,713.89	70.6%	\$ 1,398,420.23	67.4%
8	BI	\$ 277,792.86	112.1%	\$ 223,628.69	59.7%	\$ 237,559.09	101.5%	\$ 244,122.33	117.7%	\$ 243,521.53	119.0%	\$ 1,226,624.50	103.0%
	Total	\$ 1,109,616.55	75.1%	\$ 870,103.57	72.8%	\$ 921,473.14	81.8%	\$ 927,056.28	90.1%	\$ 920,483.32	88.9%	\$ 4,748,732.86	81.6%
9	UM	\$ 32,621.19	5.2%	\$ 22,717.28	85.8%	\$ 22,736.80	228.3%	\$ 24,633.63	25.8%	\$ 26,912.14	26.0%	\$ 129,621.04	66.7%
9	UIM	\$ 7,846.33	0.0%	\$ 5,547.39	0.0%	\$ 5,327.77	0.0%	\$ 6,160.27	0.0%	\$ 7,471.75	167.3%	\$ 32,353.51	38.6%
9	Tow	\$ 2,263.97	19.0%	\$ 1,580.63	44.3%	\$ 1,634.41	60.0%	\$ 1,983.18	23.2%	\$ 2,327.11	17.9%	\$ 9,789.30	30.5%
9	PD	\$ 182,596.86	65.2%	\$ 137,726.50	50.0%	\$ 153,089.05	76.0%	\$ 182,071.74	66.7%	\$ 196,234.25	96.2%	\$ 851,718.40	72.1%
9	MP	\$ 26,012.53	96.5%	\$ 19,929.20	66.7%	\$ 22,530.79	91.8%	\$ 27,145.37	84.4%	\$ 29,004.26	87.9%	\$ 124,622.15	86.2%
9	Misc	\$ 1,352.36	104.3%	\$ 950.00	145.5%	\$ 1,135.65	129.4%	\$ 1,626.04	404.2%	\$ 1,895.56	239.8%	\$ 6,959.61	221.0%
9	Comp	\$ 161,113.12	47.7%	\$ 113,020.67	100.1%	\$ 106,007.02	101.4%	\$ 107,137.55	143.1%	\$ 117,711.23	92.2%	\$ 604,989.59	92.4%
9	Coll	\$ 285,727.38	80.0%	\$ 217,986.83	48.6%	\$ 226,982.15	58.0%	\$ 252,827.88	86.7%	\$ 279,119.14	80.6%	\$ 1,262,643.38	72.1%
9	BI	\$ 220,540.83	53.7%	\$ 166,928.85	7.6%	\$ 185,052.13	65.0%	\$ 220,121.57	115.9%	\$ 238,525.98	147.8%	\$ 1,031,169.36	83.3%
	Total	\$ 920,074.57	62.1%	\$ 686,387.35	48.9%	\$ 724,495.77	76.1%	\$ 823,707.23	95.3%	\$ 899,201.42	102.9%	\$ 4,053,866.34	78.1%

SERFF Tracking Number: CMIC-126264499 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126264499
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto
 Project Name/Number: Tiers 7, 8, and 9 Factors/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/08/2009	Supporting Document	APCS-Auto Premium Comparison Survey	10/21/2009	PPA Survey FORM APCS 12-1-2009.xls (Superceded)
08/12/2009	Supporting Document	APCS-Auto Premium Comparison Survey	10/08/2009	PPA Survey FORM APCS.pdf (Superceded)

SERFF Tracking Number: *CMIC-126264499* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126264499*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *Tiers 7, 8, and 9 Factors/*

Attachment "PPA Survey FORM APCS 12-1-2009.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 15725
Company Name: Cameron Mutual Insurance Company
Contact Person: Barry Korthanke
Telephone No.: 816-632-6511 ext. 258
Email Address: bkorthanke@cameron-insurance.com
Effective Date: 6/1/2009

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10 %
 AUTO/HOMEOWNERS 12 %
 GOOD STUDENT 30-50 %
 ANTI-THEFT DEVICE NA %
 Over 55 Defensive Driver Discount NA %
 \$250/\$500 Deductible Comp./Coll. 0-36 %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	
Vehicle	Coverages	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$894	\$1,544	\$577	\$485	\$951	\$1,648	\$611	\$512	\$1,033	\$1,813	\$651	\$540	\$951	\$1,648	\$611	\$512	\$1,015	\$1,768	\$647	\$539
	100/300/50 Liability with Comprehensive and Collision		\$1,014	\$1,755	\$652	\$546	\$1,075	\$1,867	\$688	\$575	\$1,187	\$2,090	\$746	\$618	\$1,075	\$1,867	\$688	\$575	\$1,161	\$2,029	\$737	\$613
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$1,074	\$1,843	\$698	\$588	\$1,149	\$1,980	\$743	\$625	\$1,215	\$2,124	\$771	\$642	\$1,149	\$1,980	\$743	\$625	\$1,204	\$2,088	\$773	\$647
	100/300/50 Liability with Comprehensive and Collision		\$1,193	\$2,055	\$772	\$650	\$1,273	\$2,199	\$820	\$688	\$1,370	\$2,400	\$866	\$720	\$1,273	\$2,199	\$820	\$688	\$1,350	\$2,349	\$863	\$721
2003 Honda Odyssey "EX"	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$1,037	\$1,783	\$672	\$566	\$1,108	\$1,914	\$715	\$600	\$1,178	\$2,063	\$746	\$620	\$1,108	\$1,914	\$715	\$600	\$1,166	\$2,025	\$746	\$624
	100/300/50 Liability with Comprehensive and Collision		\$1,156	\$1,995	\$747	\$627	\$1,232	\$2,133	\$792	\$664	\$1,333	\$2,339	\$841	\$698	\$1,232	\$2,133	\$792	\$664	\$1,312	\$2,285	\$836	\$698
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$1,213	\$2,069	\$795	\$674	\$1,302	\$2,230	\$849	\$717	\$1,356	\$2,356	\$867	\$725	\$1,302	\$2,230	\$849	\$717	\$1,351	\$2,328	\$874	\$735
	100/300/50 Liability with Comprehensive and Collision		\$1,333	\$2,281	\$870	\$735	\$1,426	\$2,449	\$926	\$781	\$1,510	\$2,632	\$962	\$802	\$1,426	\$2,449	\$926	\$781	\$1,497	\$2,589	\$964	\$809
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$1,367	\$2,312	\$905	\$771	\$1,471	\$2,500	\$968	\$822	\$1,509	\$2,605	\$973	\$817	\$1,471	\$2,500	\$968	\$822	\$1,512	\$2,586	\$987	\$834
	100/300/50 Liability with Comprehensive and Collision		\$1,487	\$2,524	\$980	\$832	\$1,594	\$2,719	\$1,045	\$885	\$1,663	\$2,882	\$1,068	\$895	\$1,594	\$2,719	\$1,045	\$885	\$1,658	\$2,847	\$1,077	\$908
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$435	\$770	\$272	\$225	\$444	\$787	\$276	\$227	\$563	\$1,008	\$346	\$282	\$444	\$787	\$276	\$227	\$528	\$940	\$327	\$268
	Minimum Liability with Comprehensive and Collision		\$943	\$1,618	\$613	\$517	\$1,004	\$1,730	\$649	\$546	\$1,080	\$1,889	\$685	\$570	\$1,004	\$1,730	\$649	\$546	\$1,065	\$1,847	\$683	\$572
	100/300/50 Liability with Comprehensive and Collision		\$1,063	\$1,830	\$688	\$578	\$1,128	\$1,949	\$726	\$610	\$1,235	\$2,166	\$780	\$648	\$1,128	\$1,949	\$726	\$610	\$1,211	\$2,108	\$773	\$646