

SERFF Tracking Number: CMIC-126078091 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126078091
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
Project Name/Number: /

Filing at a Glance

Company: Cameron National Insurance Company

Product Name: Personal Auto CNIC SERFF Tr Num: CMIC-126078091 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: CMIC-126078091 State Status: Fees verified and received
(PPA)
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Author: Barry Korthanke Disposition Date: 05/12/2009
Date Submitted: 03/30/2009 Disposition Status: Filed
Effective Date Requested (New): 06/01/2009 Effective Date (New): 06/01/2009
Effective Date Requested (Renewal): 06/01/2009 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 05/12/2009
State Status Changed: 04/02/2009 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Cameron National Insurance Company would like to make the following revisions to its personal auto program effective 6/1/2009:

Rate changes and discount changes producing an overall percent of change in the following coverages:

BI change +7.07% or \$18,542

PD change +2.90% or \$5,741

MP change +26.71% or \$7,163

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UM change -2.24% or \$(1,062)

UIM change -2.29% or \$(755)

Comp change -1.31% or \$(2,326)

Coll change +3.83% or \$11,629

OVERALL CHANGE: +3.71% or \$38,932

Rate Increases:

- Passive Restraint Discount reduced from 30% or 20% to 10%.
- Reduced Low Mileage Discount from 10 base points to 8 base points.
- Tier factors various amounts depending on tier.
- Territory Base Rates increased various amounts depending on coverage and territory
- Class Codes
 - 8124 up 20 base points (17 year old female not eligible for good student, pleasure use or farm use)
 - 8708 up 10 base points (25-29 single male, pleasure use or farm use)
 - 8861 up 10 base points (30-49 single female, pleasure use, less than 3 miles to work)
 - 8862 up 10 base points (30-49 single female, 3 or more and less than 15 miles to work)

Rate Decreases:

- New Loyalty Discount:
 - 2% given after 3rd year with CIC
 - 3% given after 5th year with CIC
 - 4% given after 7th year with CIC
- Companion Policy Discount increased from 10% to 12%.
- A new discount of 5% given for having a homeowners policy with the agent (not with CIC).
- Class Codes
 - 8031 down 5 points (75 or over, pleasure use less than 3 miles to work)
 - 8801 down 5 points (65-74, pleasure use less than 3 miles to work)

Underwriting Rule Changes:

- Change the existing threshold on violations for Cameron National business from allowing 4 minor violations per household in the past three years to 2 minor violations per household in the past three years.

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- Change the existing threshold on mid major violations for Cameron National to households whose drivers have incurred zero mid major violations in the past 5 years instead of past 3 years.
- 999 AWC scores both new and renewal business will be placed or moved into tier 5(base tier with 1.00 factor) instead of tier 4.
- New rule we will not accept new business if there is no current coverage.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
 214 McElwain Drive (800) 326-6511 [Phone]
 Cameron, MO 64429-1321 (816) 632-1022[FAX]

Filing Company Information

Cameron National Insurance Company CoCode: 42498 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: 42-1196025

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron National Insurance Company	\$100.00	03/30/2009	26790505

SERFF Tracking Number: CMIC-126078091

State: Arkansas

Filing Company: Cameron National Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: CMIC-126078091

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto CNIC

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/12/2009	05/12/2009

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/30/2009	04/30/2009
Pending Industry Response	Alexa Grissom	04/30/2009	04/30/2009
Pending Industry Response	Alexa Grissom	04/30/2009	04/30/2009
Pending Industry Response	Alexa Grissom	04/30/2009	04/30/2009
Pending Industry Response	Alexa Grissom	04/02/2009	04/30/2009

Response Letters

Responded By	Created On	Date Submitted
Barry Korthanke	05/01/2009	05/01/2009
Barry Korthanke	04/30/2009	04/30/2009

SERFF Tracking Number: *CMIC-126078091* *State:* *Arkansas*
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Product Name: *Personal Auto CNIC*
Project Name/Number: /

Disposition

Disposition Date: 05/12/2009

Effective Date (New): 06/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	RF-1	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	RF-1	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	Indicated Needs	Filed	Yes
Supporting Document	Tier Changes	Filed	Yes
Supporting Document	Territory Changes	Filed	Yes
Supporting Document	Class Code Changes	Filed	Yes
Supporting Document	Discount Changes	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	Rate Change Distribution	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Rate	Index	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	General Rules Page Withdrawn	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rate Pages Deleted	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/30/2009
Submitted Date 04/30/2009
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Please send us an updated RF-1 with the maximum increase of 20 percent.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/01/2009
Submitted Date 05/01/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: The RF-1 has been updated to show the maximum increase being at 20%.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
Barry Korthanke

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/30/2009
Submitted Date 04/30/2009
Respond By Date
Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Our Director reviewed the submitted APCS form and advised the worksheet had been modified to add formulas rather than simply entering data in each cell as required by the instructions.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/30/2009
Submitted Date 04/30/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: The Rate Change Distribution shows the number of vehicles that will be receiving large increases from our proposed rate changes. The 4 vehicles that are receiving greater than 20% increases will be manually rated to be capped at 20% increases. The premium impact on those 4 vehicles are as follows:

Vehicle 1: Old Premium of \$476, New Premium of \$593, or a \$9.75 increase per month. (National has 12 month policy terms)

Vehicle 2: Old Premium of \$1012, New Premium of \$1245, or a \$19.42 increase per month.

Vehicle 3: Old Premium of \$1018, New Premium of \$1245, or a \$18.82 increase per month.

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Project Name/Number: /

Vehicle 4: Old Premium of \$1300, New Premium of \$1587, or a \$23.92 increase per month.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Formulas have been removed.

Satisfied -Name: Rate Change Distribution

Comment: This shows our distribution of rate changes on a per vehicle basis for Cameron National. The 4 vehicles that are receiving a greater than 20% increase will be manually rated to be capped at a 20% increase.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Let me know if you need more information.

Sincerely,
Barry Korthanke

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Product Name: Personal Auto CNIC
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/30/2009

Submitted Date 04/30/2009

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. If you are amending your effective, please reflect such on the APCS. If not, please advise.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/30/2009

Submitted Date 04/30/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: We will not be changing the effective date at this time. I have also removed the formulas in the APCS survey.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Formulas have been removed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: */*

Sincerely,
Barry Korthanke

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Product Name: Personal Auto CNIC
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/30/2009
Submitted Date 04/30/2009
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. The objection I just resent to you was created on April 2, 2009 and for some reason didn't get to you. So, I resent it this morning.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/30/2009
Submitted Date 04/30/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: The requested documents are included in the filing. Thank you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

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Company Tracking Number: *CMIC-126078091*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: */*
Barry Korthanke

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Product Name: Personal Auto CNIC
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/02/2009
Submitted Date 04/30/2009
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. The Rf-1 must be completed and submitted, and the APCS must be submitted 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 04/30/2009
Submitted Date 04/30/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: I've attached the requested documents. Thank you!

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

Comment:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

SERFF Tracking Number: *CMIC-126078091* *State:* *Arkansas*
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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: /

No Rate/Rule Schedule items changed.

Sincerely,
Barry Korthanke

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Rate Information

Rate data does NOT apply to filing.

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 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Index	CNPA-Index-3	Replacement	CNIC NPA Index.pdf
Filed	Underwriting Rules	CNPA-UR-1, CNPA-UR-2	Replacement	CNIC NPA Underwriting Rules.pdf
Filed	General Rules	CNPA-GR-5	Replacement	CNIC NPA General Rules.pdf
Filed	General Rules Page Withdrawn	CNPA-GR-18	Withdrawn	
Filed	Rate Pages	A-AR-5, A-AR-6, A-AR-9 through A-AR-12	Replacement	Rate Pages AR NPA.pdf
Filed	Rate Pages Deleted	A-AR-13, A-AR-14	Withdrawn	

CAMERON NATIONAL AUTO PROGRAM

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CAMERON NATIONAL AUTO PROGRAM

UNDERWRITING RULES

MISSION STATEMENT

Cameron National Insurance Company is designed to provide excellent coverage at a competitive premium for our insureds.

1. Operating Territory

Cameron National is licensed in Arkansas and Missouri. To secure coverage, a vehicle must be registered and primarily garaged within these states. If an insured leaves this region of operation permanently or for an indefinite period, a replacement policy must be obtained.

2. Binding Authority

Agents may bind coverage in accordance with these underwriting rules and manual rules.

If there is reason to question the acceptability of a risk, **do not bind** coverage or accept any premium. These risks should be discussed with your Home Office Underwriter prior to binding.

Definition of binding: All applications are considered bound unless application has “unbound” or “trial application” prominently written on the front of the application – or on an electronic application “unbound” is chosen.

3. Unacceptable Risks – Vehicle Types

The following list is not all inclusive since other vehicles with similar characteristics may also be considered unacceptable.

- a. Vehicles garaged primarily out of the operator’s state of residence.
- b. Vehicles with altered, stripped down, or makeshift bodies, or with modified engine or suspension systems including kit cars.
- c. Vehicles with the following usages:
 - (1) Auto dealers, body shops, service stations, public storage garages, parking lots, mobile home trailer dealers, or tow truck operations.
 - (2) Contract hauling (Star mail route, newspaper, film, etc.)
 - (3) Delivery vehicles (pizza, etc.)
 - (4) Vehicles used for hauling passengers for hire, other than car-pooling.
 - (5) Vehicles used in racing, speed contests, or exhibitions.
 - (6) Vehicles used in an auto rental business.
- d. Vehicles with a new cost price over \$100,000 or motor homes with a new cost price over \$125,000. For consideration, contact the Home Office.

4. Unacceptable Risks - Driver Types

- a. Households where the first named insured does **not** qualify for Tier 0, 1 or 2 of the Risk Index program.
- b. Households with any driver greater than 69 years of age.
- c. Households whose drivers have incurred more than two minor traffic violations in the past three years. Minor violations include but are not limited to the following: Speeding 1-10 miles over the posted limit; Improper passing; Failure to yield.
- d. Households whose drivers have incurred zero mid-major violations in the past five years with one or more minor violations. Examples of mid-major violations include but are not limited to the following: Careless and Imprudent driving; hit and run; open bottle violation.
- e. Households whose drivers have incurred one major violation in the past five years. Examples of major violations include, but are not limited to the following: DWI; DUI; BAC; vehicular homicide or assault.
- f. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.
- g. Applicants who currently do not have auto insurance coverage in force.

This provision shall not apply to applicants who have not had the opportunity, due to age, marital status, military service, etc., to have acquired insurance in their name prior to the date of the application.

5. Financial Responsibility filing

SR-22 filings will **not** be made on new or existing business.

6. Named Driver Exclusion

A Named Driver Exclusion endorsement may be used in cases where a driver has a poor driving record, including when their license has been suspended or revoked. It may also be used in cases where the driver has an acceptable driving record but the named insured does not wish to have the driver shown as an operator on their policy. Missouri only: Only a member of the named insured’s household may be excluded.

7. Annual Policies

Annual policies only will be offered by Cameron National.

CAMERON NATIONAL AUTO PROGRAM

UNDERWRITING RULES

PERSONAL AUTO NEW BUSINESS PLACEMENT AND ACCEPTABILITY GUIDE

	CAMERON NATIONAL INSURANCE COMPANY		CAMERON MUTUAL INSURANCE COMPANY
	Operators less than 70 years of age	Operators 70 years of age or older	All Operators
Risk Index Ranges	713+ not incl. 998/999	Not Available	550-712, 998, 999
ALLOWABLE VIOLATIONS PER HOUSEHOLD			
Minor violations	2 with no other mid-major violations in the past 3 years	Not Available	3 with no other mid major violations in the past 3 years
Mid major violations*	0 with no minor violations in the past 5 years	Not Available	0 with no minor violations in the past 5 years
Major violations**	1 over 5 years old from conviction date	Not Available	1 over 5 years old from conviction date
License suspension	Reinstatement over 5 years old	Not Available	Reinstatement over 5 years old
Acceptable liability limits	All limits offered	Not Available	Age 70 and over: Requires self-report medical forms
Policy period	12 months	Not Available	6 months

* Examples of mid major violations are: Open bottle, hit and run, loaning license, careless and imprudent driving.

** Examples of major violations are: DWI, DUI, BAC, vehicular homicide or assault, driving with suspended license, speed contest.

CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

- (4) If there are operators in the household under age 50:
- (a) Any youthful operator class shall apply in accordance with the youthful operator rules. Ages 20 and 24 will receive 21 and 25 classification, respectively, at renewal immediately **prior** to obtaining that age.
 - (b) Autos principally operated by an adult under age 50 shall be rated at the "All Other" or "Only Operator Female Age 30-49" Classification (unless a youthful operator classification is applicable.)
- c. Multi-Car Discount**
The applicable Multi-Car Rating Factor applies if more than one private passenger auto in the household is insured by the Cameron Insurance Companies. Each auto must provide bodily injury and property damage liability.
- d. Passive Restraint Discount (Air Bag(s) Only)**
The following discount applies to medical (or any no-fault) coverage only. To qualify, the private passenger auto must be equipped with a factory installed air bag conforming to the federal crash protection requirements and meet the criteria of either paragraph (1) or (2) below.
- (1) 10% discount shall be afforded when the air bag is installed in the driver side only position.
 - (2) 10% discount shall be afforded when the air bags are installed in both front outboard seats.
- e. Total Base Premium** is the sum of the base premium for bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.
- 5. Pickups With Campers Or Special Equipment**
- a.** Rate as a private passenger auto.
 - b.** When a camper body is non-permanently attached to the pickup, or when a shell, cover, or special equipment is attached, obtain the ISO rating symbol for the pickup and refer to Page 1 and 2 of the Symbol and Identification Section. To the highest value for that symbol, add the cost of the camper, shell, cover, or special equipment to determine the adjusted symbol.
 - c.** For non-symbolized pickups, add the cost of the camper, shell, cover, or special equipment to the actual amount of coverage desired of the pickup and determine the symbol from Page 1 and 2 of the Symbol and Identification Section.
 - d.** When a pickup is used to transport a permanently attached camper body, refer to the Motor Homes Section of the Miscellaneous Types Rule **19**.
- 6. Low Mileage**
An eight point Low Mileage Discount will be applied to an auto that is rated **Pleasure Use, Less Than Three Miles to Work** and driven 10,000 miles or less annually. Subtract eight points from the Primary Rating Factor. This discount will not apply to autos rated for male or unmarried female operators under 25 years of age.
- 7. Multi-Policy Discount**
A 12% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron National Preferred Homeowners policy, Homeowners policy, Home Security policy, Mobile Homeowners policy or Farmowners policy.
- Other Personal Auto policies in the household will be eligible for this discount provided a named insured on the qualifying policy is also a named insured on the additional household policy. (For example, son lives at home and owns an auto. If father or mother is a named insured on son's policy, the policy qualifies for the discount.)
- The discount applies to all units on the policy and to all coverages. If the companion property policy is cancelled or not renewed, the 12% Multi-Policy Discount will be removed at the next Personal Auto policy renewal.
- A 5% discount will apply on a personal auto policy when the named insured is also the named insured on an owner occupied Homeowners, tenant Homeowner or condominium policy with a carrier whom the agent of record is contracted with.
- 8. Loyalty Discount**
A 2% discount will be applied to all vehicles and all coverages after the third year of continuous coverage with Cameron National.
- A 3% discount will be applied after the fifth year and a 4% discount will be applied after the seventh year.

STANDARD AUTO MANUAL

**ARKANSAS
CLASS PLAN PAGES**

*Primary Classifications
Rating Factors and Statistical Codes*

NO YOUTHFUL OPERATOR						
Age		Pleasure Use, less than 3 miles to work	DRIVE TO OR FROM WORK		Business Use	Farm Use
			3 or more, less than 15 miles	15 or more miles		
Principal Operator Age 75 or over	Factor Code	1.05 8031	1.10 8032	1.10 8033	1.10 8038	1.05 8039
Principal Operator Age 65-74	Factor Code	0.90 8801	0.95 8802	1.10 8803	1.50 8808	0.90 8809
Principal Operator Age 50-64	Factor Code	0.81 8851	0.86 8852	1.06 8853	1.46 8858	0.86 8859
Only Operator Female Age 30-49	Factor Code	1.10 8861	1.15 8862	1.20 8863	1.50 8868	1.00 8869
All Other	Factor Code	1.00 8871	1.05 8872	1.20 8873	1.50 8878	1.00 8879

YOUTHFUL OPERATOR – UNMARRIED FEMALE					
NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	1.86 8024	1.86 8025	2.26 8124	2.06 8125
18	Factor Code	1.86 8034	1.86 8035	2.06 8134	2.06 8135
19	Factor Code	1.86 8044	1.86 8045	2.06 8144	2.06 8145
20	Factor Code	1.86 8054	1.86 8055	2.06 8154	2.06 8155
21 through 24	Factor Code	1.15 8254	1.15 8255	1.35 8354	1.35 8355

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CAMERON NATIONAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

Primary Classifications

Rating Factors and Statistical Codes

<i>YOUTHFUL OPERATOR – UNMARRIED MALE</i>					
<i>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</i>					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	2.45 8400	2.45 8403	3.82 8600	3.82 8603
18	Factor Code	2.45 8401	2.45 8405	3.82 8601	3.82 8605
19	Factor Code	2.45 8451	2.45 8455	3.82 8651	3.82 8655
20	Factor Code	2.45 8450	2.45 8453	3.82 8650	3.82 8653
21 through 24	Factor Code	1.45 8754	1.45 8755	2.10 8704	2.10 8705
25 through 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		1.15 8708	1.50 8709

<i>YOUTHFUL OPERATOR – UNMARRIED FEMALE</i>					
<i>GOOD STUDENT CLASSIFICATIONS</i>					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	1.71 8026	1.71 8027	1.91 8126	1.91 8127
18	Factor Code	1.71 8036	1.71 8037	1.91 8136	1.91 8137
19	Factor Code	1.71 8046	1.71 8047	1.91 8146	1.91 8147
20	Factor Code	1.71 8056	1.71 8057	1.91 8156	1.91 8157
21 through 24	Factor Code	1.05 8256	1.05 8257	1.25 8356	1.25 8357

CAMERON NATIONAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

001	Arkansas	026	Garland	051	Newton
002	Ashley	027	Grant	052	Ouachita
003	Baxter	028	Greene	053	Perry
004	Benton	029	Hempstead	054	Phillips
005	Boone	030	Hot Spring	055	Pike
006	Bradley	031	Howard	056	Poinsett
007	Calhoun	032	Independence	057	Polk
008	Carroll	033	Izard	058	Pope
009	Chicot	034	Jackson	059	Prairie
010	Clark	035	Jefferson	060	Pulaski
011	Clay	036	Johnson	061	Randolph
012	Cleburne	037	Lafayette	062	St. Francis
013	Cleveland	038	Lawrence	063	Saline
014	Columbia	039	Lee	064	Scott
015	Conway	040	Lincoln	065	Searcy
016	Craighead	041	Little River	066	Sebastian
017	Crawford	042	Logan	067	Sevier
018	Crittenden	043	Lonoke	068	Sharp
019	Cross	044	Madison	069	Stone
020	Dallas	045	Marion	070	Union
021	Desha	046	Miller	071	Van Buren
022	Drew	047	Mississippi	072	Washington
023	Faulkner	048	Monroe	073	White
024	Franklin	049	Montgomery	074	Woodruff
025	Fulton	050	Nevada	075	Yell

CAMERON NATIONAL AUTO PROGRAM

ARKANSAS

TERRITORY DEFINITIONS

	Territory Code		Territory Code
BENTON - entire county	03	LONOKE - entire county	06
CLARK - entire county.....	12	MONTGOMERY - entire county	12
CRAIGHEAD - entire county	09	MISSISSIPPI - entire county	05
CRAWFORD - entire county	10	NEVADA - entire county.....	12
CRITTENDEN - entire county	05	PIKE - entire county	12
FAULKNER - entire county.....	06	POLK - entire county.....	12
GARLAND - entire county.....	08	PULASKI - entire county	01
GRANT - entire county.....	06	SALINE - entire county	06
HEMPSTEAD - entire county	12	SCOTT - entire county	12
HOT SPRING - entire county	12	SEBASTIAN - entire county	10
JEFFERSON - entire county.....	06	WASHINGTON - entire county.....	03
LOGAN - entire county	12	REMAINDER OF STATE	11

ARKANSAS 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 CNPA-AR-14. For OTC (Comprehensive) and Collision, multiply Base Rates by Model Year and Symbol Factors and Deductible Factors shown on page CNPA-AR-14. For higher limits of Medical Payments and UM/UIM, add Additional Amounts shown on page CNPA-AR-14 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	\$219	\$194	\$18	\$21	\$21	\$140	\$366
3	165	144	20	21	21	165	343
5	197	150	26	19	19	183	413
6	206	176	22	21	23	161	375
8	176	161	30	19	19	134	375
9	173	157	22	21	23	176	391
10	163	150	20	21	21	133	349
11	173	146	26	19	19	172	386
12	165	138	22	19	19	175	393

Risk Index Tiers, Factors and Application

Last Two Digits of Class Code			Factor	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.)
Tier	Single Car	Multi Car		
0	10	20	0.79	
1	11	21	0.86	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.
2	12	22	0.92	
3	13	23	0.97	
4	14	24	1.02	
5	15	25	1.08	
6	16	26	1.10	
7	17	27	1.11	
8	18	28	1.12	
90	30	40	1.15	
91	31	41	1.16	
92	32	42	1.17	
93	33	43	1.18	
94	34	44	1.19	
95	35	45	1.20	
96	36	46	1.21	
97	37	47	1.22	
98	38	48	1.23	
99	39	49	1.23	

Towing and Labor:

\$5 Per Auto* \$25 Limit Per Disablement
\$8 Per Auto* \$50 Limit Per Disablement
\$11 Per Auto* \$75 Limit Per Disablement

Rental Reimbursement:

Included \$15 Per Day/ \$450 Aggregate
\$12 Per Auto* \$30 Per Day/ \$900 Aggregate

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

ARKANSAS Annual Rates

Limit Factors or Additional Amounts

Split Limit Bod. Injury		Split Limit Uninsured		Split Limit Underinsured		Property Damage		Medical Payments	
Limit	Factor	Limit	Additional Amount	Limit	Additional Amount	Limit	Factor	Limit	Additional Amount
50/100	1.20	50/100	\$3	50/100	\$3	50,000	1.07	1,000	\$4
100/300	1.46	100/300	8	100/300	8	100,000	1.11	2,000	8
250/500	1.60	250/500	13	250/500	13	250,000	1.20	5,000	14
								10,000	26

Model Year and Symbol Factors

OTC (Comprehensive)

Model Year	Symbol																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2005	0.44	0.57	0.68	0.78	0.87	0.97	1.07	1.16	1.25	1.36	1.47	1.60	1.73	1.87	2.01	2.15	2.27	2.42	2.60	2.80	
2004	0.42	0.54	0.65	0.74	0.83	0.92	1.01	1.10	1.19	1.29	1.40	1.52	1.64	1.77	1.90	2.04	2.16	2.30	2.46	2.65	
2003	0.40	0.51	0.62	0.70	0.79	0.88	0.97	1.05	1.13	1.23	1.33	1.45	1.56	1.69	1.82	1.94	2.06	2.19	2.35	2.53	
2002	0.38	0.49	0.59	0.67	0.75	0.84	0.92	1.00	1.08	1.17	1.27	1.38	1.49	1.61	1.73	1.85	1.96	2.09	2.24	2.41	
2001	0.36	0.47	0.56	0.64	0.71	0.80	0.87	0.95	1.03	1.11	1.21	1.31	1.42	1.53	1.64	1.76	1.86	1.99	2.13	2.29	
2000	0.34	0.44	0.53	0.60	0.68	0.76	0.83	0.90	0.97	1.05	1.14	1.24	1.34	1.45	1.56	1.67	1.76	1.88	2.02	2.17	
1999	0.33	0.42	0.51	0.58	0.65	0.72	0.79	0.86	0.93	1.01	1.09	1.19	1.28	1.38	1.49	1.59	1.69	1.80	1.93	2.07	
1998	0.31	0.40	0.48	0.54	0.61	0.68	0.75	0.81	0.87	0.95	1.03	1.12	1.21	1.30	1.40	1.50	1.59	1.69	1.81	1.95	
1997	0.29	0.38	0.45	0.52	0.58	0.65	0.71	0.77	0.83	0.90	0.98	1.06	1.15	1.24	1.33	1.42	1.51	1.61	1.72	1.86	
1996	0.28	0.36	0.44	0.50	0.56	0.62	0.68	0.74	0.80	0.87	0.94	1.02	1.10	1.19	1.28	1.37	1.45	1.55	1.66	1.78	
1995	0.27	0.34	0.41	0.47	0.53	0.59	0.64	0.70	0.76	0.82	0.89	0.97	1.04	1.13	1.21	1.30	1.37	1.46	1.57	1.69	
1994	0.25	0.32	0.39	0.44	0.50	0.55	0.61	0.66	0.71	0.77	0.84	0.91	0.98	1.06	1.14	1.22	1.29	1.38	1.48	1.59	
1993	0.24	0.31	0.37	0.42	0.47	0.53	0.58	0.63	0.68	0.74	0.80	0.87	0.94	1.01	1.09	1.17	1.23	1.32	1.41	1.52	
1992	0.23	0.29	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.97	1.04	1.11	1.18	1.25	1.34	1.45	
1991	0.22	0.28	0.34	0.38	0.43	0.48	0.52	0.57	0.62	0.67	0.72	0.79	0.85	0.92	0.99	1.05	1.12	1.19	1.28	1.37	
1990	0.22	0.28	0.34	0.38	0.43	0.48	0.52	0.57	0.62	0.67	0.72	0.79	0.85	0.92	0.99	1.05	1.12	1.19	1.28	1.37	
1989	0.12	0.12	0.12	0.14	0.16	0.22	0.28	0.34	0.44	0.52	0.60	0.71	0.82	0.94	1.07	1.21	1.37	1.55	1.76	2.11	
1988	0.11	0.11	0.11	0.13	0.16	0.22	0.27	0.33	0.43	0.50	0.58	0.69	0.80	0.91	1.04	1.17	1.33	1.50	1.71	2.05	
& Prior																					

Collision

Model Year	Symbol																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2005	0.72	0.81	0.89	0.95	1.00	1.04	1.10	1.16	1.22	1.28	1.33	1.39	1.47	1.57	1.64	1.72	1.80	1.87	1.97	2.05	
2004	0.68	0.77	0.85	0.90	0.95	0.99	1.05	1.10	1.16	1.21	1.27	1.32	1.40	1.49	1.55	1.63	1.71	1.78	1.87	1.95	
2003	0.65	0.74	0.81	0.86	0.90	0.95	1.00	1.05	1.10	1.16	1.21	1.26	1.33	1.42	1.48	1.55	1.63	1.70	1.79	1.86	
2002	0.62	0.70	0.77	0.82	0.86	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.27	1.35	1.41	1.48	1.55	1.62	1.70	1.77	
2001	0.58	0.66	0.72	0.77	0.81	0.85	0.89	0.94	0.99	1.03	1.08	1.13	1.19	1.27	1.33	1.39	1.46	1.52	1.60	1.66	
2000	0.55	0.62	0.69	0.73	0.77	0.80	0.85	0.89	0.93	0.98	1.02	1.07	1.13	1.20	1.25	1.32	1.38	1.44	1.51	1.58	
1999	0.52	0.59	0.65	0.69	0.72	0.76	0.80	0.84	0.88	0.92	0.97	1.01	1.07	1.13	1.18	1.24	1.30	1.36	1.43	1.49	
1998	0.49	0.55	0.61	0.65	0.68	0.71	0.75	0.79	0.83	0.87	0.91	0.95	1.00	1.07	1.11	1.17	1.22	1.28	1.34	1.40	
1997	0.45	0.51	0.56	0.60	0.63	0.66	0.69	0.73	0.77	0.80	0.84	0.88	0.93	0.99	1.03	1.08	1.13	1.18	1.24	1.29	
1996	0.43	0.48	0.53	0.57	0.59	0.62	0.66	0.69	0.72	0.76	0.79	0.83	0.88	0.93	0.97	1.02	1.07	1.12	1.17	1.22	
1995	0.40	0.45	0.49	0.52	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.77	0.81	0.86	0.90	0.95	0.99	1.04	1.09	1.13	
1994	0.37	0.42	0.46	0.49	0.52	0.54	0.57	0.60	0.63	0.66	0.69	0.72	0.76	0.81	0.85	0.89	0.93	0.97	1.02	1.06	
1993	0.35	0.40	0.44	0.47	0.49	0.51	0.54	0.57	0.60	0.63	0.66	0.68	0.72	0.77	0.80	0.84	0.88	0.92	0.97	1.01	
1992	0.33	0.37	0.41	0.43	0.46	0.48	0.50	0.53	0.56	0.58	0.61	0.64	0.67	0.72	0.75	0.78	0.82	0.86	0.90	0.94	
1991	0.30	0.34	0.38	0.40	0.42	0.44	0.47	0.49	0.51	0.54	0.56	0.59	0.62	0.66	0.69	0.73	0.76	0.79	0.83	0.87	
1990	0.30	0.34	0.37	0.39	0.41	0.43	0.46	0.48	0.50	0.53	0.55	0.58	0.61	0.65	0.68	0.71	0.74	0.78	0.82	0.85	
1989	0.24	0.24	0.24	0.25	0.30	0.36	0.40	0.45	0.50	0.55	0.60	0.66	0.72	0.80	0.88	0.95	1.02	1.10	1.20	1.37	
1988	0.23	0.23	0.23	0.23	0.28	0.33	0.37	0.42	0.47	0.51	0.56	0.61	0.68	0.75	0.82	0.89	0.95	1.03	1.12	1.28	
& Prior																					

Deductible Factors:

	No Ded	50	100	250	500	1,000
Comprehensive	1.39***	1.13	1.00	0.76	0.64	0.49
Collision	NA	1.39	1.16	1.00	0.82	0.54

*** Not applicable on new business written on or after 11/01/1999 or on vehicles added or replacing another vehicle on policies effective on or after 11/01/1999.

SERFF Tracking Number: CMIC-126078091 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126078091
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Supporting Document Schedules

Review Status:
Satisfied -Name: RF-1 Filed 05/12/2009
Comments:
Attachment:
 RF-1 AR Rate Filing Abstract CMIC 2.pdf

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 05/12/2009
Comments:
 Formulas have been removed.
Attachment:
 PPA Survey FORM APCS National 2.xls

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Abstract Filed 05/12/2009
Bypass Reason: Per phone conversation with Alexa Grissom, not required.
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 05/12/2009
Bypass Reason: This is not a loss cost filing.
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 05/12/2009
Bypass Reason: This is not a loss cost filing.
Comments:

Review Status:

SERFF Tracking Number: CMIC-126078091

State: Arkansas

Filing Company: Cameron National Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: CMIC-126078091

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto CNIC

Project Name/Number: /

Satisfied -Name: Indicated Needs

Filed

05/12/2009

Comments:

Attachment:

CNIC Rate Indications AR 2009.pdf

SERFF Tracking Number: CMIC-126078091 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126078091
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
Project Name/Number: /

Review Status:
Satisfied -Name: Tier Changes Filed 05/12/2009
Comments:
Attachments:
Tier Changes AR NPA.pdf
Tier Changes Data.pdf

Review Status:
Satisfied -Name: Territory Changes Filed 05/12/2009
Comments:
Justified by Indicated Needs.
Attachment:
Territory change AR NPA.pdf

Review Status:
Satisfied -Name: Class Code Changes Filed 05/12/2009
Comments:
Attachment:
PA Class Code countrywide.pdf

Review Status:
Satisfied -Name: Discount Changes Filed 05/12/2009
Comments:
We changed the Low Mileage Discount from 10 base points to 8 base points because of high loss ratios within the class codes that utilize this discount across all states we write business in. Also, just over half of our vehicles we insure across all states currently have the discount, giving us the belief that the discount is being abused by our agents. Our solution is to reduce the low mileage discount across all states. Supporting documentation can be provided showing Low Mileage loss ratios upon request.

Our Passive Restraint Discount, which is only applied to medical payments coverage, currently gives 30% for airbags in both the driver and passenger seats or 20% for airbags in just the driver side. Since most cars on the road currently possess one or both of these qualities, some injuries occurring from the deployment of the airbags themselves, and with our indicated needs showing a strong need for increase, we are proposing reducing this discount to 10% for both types of airbag options.

SERFF Tracking Number: CMIC-126078091 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126078091
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
Project Name/Number: /

Review Status:
Satisfied -Name: Summary of Revisions Filed 05/12/2009
Comments:
Attachment:
Summary of Revisions CNIC.pdf

Review Status:
Satisfied -Name: Rate Change Distribution Filed 05/12/2009
Comments:
This shows our distribution of rate changes on a per vehicle basis for Cameron National. The 4 vehicles that are receiving a greater than 20% increase will be manually rated to be capped at a 20% increase.
Attachment:
Arkansas National Auto Rate Change Distribution.pdf

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

1.	This filing transmittal is part of Company Tracking #	CMIC-126078015
----	---	-----------------------

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
----	---	------------

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%	3.0%					
Property Damage	6.1%	2.1%					
Medical Payments	46.3%	24.3%					
Comprehensive	-9.2%	-0.4%					
Collision	9.4%	3.1%					
UM	-7.7%	-3.1%					
TOTAL OVERALL EFFECT	6.6%	2.6%					

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): 20%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 18%

SERFF Tracking Number: *CMIC-126078091* *State:* *Arkansas*
Filing Company: *Cameron National Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126078091*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: /

Attachment "PPA Survey FORM APCS National 2.xls" is not a PDF document and cannot be reproduced here.

Cameron National Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Program	2008 Earned Premium	Full Indicated Change	Credibility	CMIC AR Ind. Change Complement	Credible Indicated Change	Selected Rate Change	Revenue Effect
Bodily Injury	118,936.39	31.9%	0.127	10.3%	13.0%	7.0%	8,326
Property Damage	88,930.61	-8.2%	0.167	6.1%	3.7%	2.9%	2,579
Medical Payments	16,539.37	0.7%	0.046	46.3%	44.2%	26.7%	4,416
UM	38,404.21	-70.9%	0.077	-7.7%	-12.6%	-2.3%	(883)
Comprehensive	84,247.52	-27.4%	0.155	-9.2%	-12.0%	-1.3%	(1,095)
Collision	139,209.13	22.8%	0.233	9.4%	12.5%	3.8%	5,290
Total	486,267.23				5.9%	3.8%	18,633
Liability	262,810.58				8.1%	5.5%	14,437
Physical Damage	223,456.65				3.3%	1.9%	4,195

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Direct Earned Premium	Premium @ Present Rate Factors	Current Amount Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	IBNR Factor	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Trend Factors	Trended Incurred Losses w/ibnr and LAE
Bodily Injury											
2005	14,792.79	0.879	1.000	1.000	13,002.86	10,500.00	1.013	1.074	11,418.39	1.014	11,583.19
2006	44,072.79	0.936	1.000	1.000	41,234.68	27,608.14	1.033	1.074	30,615.67	1.011	30,965.58
2007	84,663.55	1.000	1.000	1.000	84,663.55	122,793.93	1.087	1.074	143,288.95	1.008	144,497.58
2008	118,936.39	1.000	1.000	1.000	118,936.39	8,000.00	1.337	1.074	11,482.27	1.005	11,544.84
Total	262,465.52				257,837.48	168,902.07			196,805.28		198,591.19
Property Damage											
2005	10,585.27	0.885	1.000	1.000	9,367.96	4,391.38	1.000	1.074	4,714.19	1.071	5,048.45
2006	32,093.25	0.939	1.000	1.000	30,135.31	17,372.31	1.001	1.074	18,668.01	1.056	19,710.28
2007	62,981.26	1.000	1.000	1.000	62,981.26	18,594.23	1.003	1.074	20,020.98	1.041	20,841.28
2008	88,930.61	1.000	1.000	1.000	88,930.61	67,436.78	1.048	1.074	75,869.00	1.026	77,865.98
Total	194,590.39				191,415.14	107,794.70			119,272.18		123,465.99
Medical Payments											
2005	2,411.50	0.885	1.000	1.000	2,134.18	0.00	1.013	1.074	0.00	1.007	0.00
2006	6,658.97	0.939	1.000	1.000	6,252.72	266.00	1.033	1.074	294.98	1.006	296.66
2007	12,532.06	1.000	1.000	1.000	12,532.06	4,365.89	1.087	1.074	5,094.58	1.004	5,116.07
2008	16,539.37	1.000	1.000	1.000	16,539.37	25,000.00	1.337	1.074	35,882.09	1.003	35,979.85
Total	38,141.90				37,458.33	29,631.89			41,271.65		41,392.59
UM/UIM											
2005	5,336.82	0.904	1.000	1.000	4,824.49	0.00	1.013	1.074	0.00	1.014	0.00
2006	15,514.77	0.950	1.000	1.000	14,732.51	0.00	1.033	1.074	0.00	1.011	0.00
2007	28,750.86	1.000	1.000	1.000	28,750.86	6,091.63	1.087	1.074	7,108.36	1.008	7,168.32
2008	38,404.21	1.000	1.000	1.000	38,404.21	13,614.00	1.337	1.074	19,539.95	1.005	19,646.43
Total	88,006.66				86,712.07	19,705.63			26,648.31		26,814.75
Comprehensive											
2005	10,053.29	0.892	1.076	1.037	10,005.06	4,665.00	1.000	1.026	4,787.96	0.806	3,858.27
2006	30,227.16	0.943	1.037	1.037	30,651.66	12,191.52	1.000	1.026	12,512.87	0.843	10,543.83
2007	61,091.21	1.000	1.017	1.037	64,424.95	20,297.75	1.001	1.026	20,853.60	0.881	18,374.78
2008	84,247.52	1.000	1.000	1.037	87,395.12	70,575.06	1.021	1.026	73,956.44	0.921	68,142.28
Total	185,619.18				192,476.80	107,729.33			112,110.86		100,919.15
Collision											
2005	20,043.17	0.897	1.058	1.032	19,621.33	20,878.01	1.000	1.026	21,428.32	1.108	23,735.50
2006	52,079.01	0.946	1.035	1.032	52,565.74	35,689.09	1.000	1.026	36,629.79	1.084	39,724.26
2007	99,362.04	1.000	1.016	1.032	104,122.16	55,641.93	1.001	1.026	57,165.66	1.062	60,697.06
2008	139,209.13	1.000	1.000	1.032	143,621.39	101,570.51	1.021	1.026	106,436.93	1.040	110,646.01
Total	310,693.35				319,930.63	213,779.54			221,660.71		234,802.83

Cameron National Insurance Company
Rate Level Indications
Personal Auto - Arkansas

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Year	Trended Loss Ratio	Wind/Water Loss Ratio	Adjusted Loss Ratio	Adjusted Wind/Water Loss Ratio	Loaded Loss Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Bodily Injury									
2005	89.08%	0.00%	89.08%	0.00%	89.08%	0.25	22.27%		
2006	75.10%	0.00%	75.10%	0.00%	75.10%	0.25	18.77%		
2007	170.67%	0.00%	170.67%	0.00%	170.67%	0.25	42.67%		
2008	9.71%	0.00%	9.71%	0.00%	9.71%	0.25	2.43%		
Total	76.33%					1.00	86.14%	65.3%	31.9%
Property Damage									
2005	53.89%	0.00%	53.89%	0.00%	53.89%	0.25	13.47%		
2006	65.41%	0.00%	65.41%	0.00%	65.41%	0.25	16.35%		
2007	33.09%	0.00%	33.09%	0.00%	33.09%	0.25	8.27%		
2008	87.56%	0.00%	87.56%	0.00%	87.56%	0.25	21.89%		
Total	62.31%					1.00	59.99%	65.3%	-8.2%
Medical Payments									
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.25	0.00%		
2006	4.74%	0.00%	4.74%	0.00%	4.74%	0.25	1.19%		
2007	40.82%	0.00%	40.82%	0.00%	40.82%	0.25	10.21%		
2008	217.54%	0.00%	217.54%	0.00%	217.54%	0.25	54.39%		
Total	110.18%					1.00	65.78%	65.3%	0.7%
UM/UIM									
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.25	0.00%		
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.25	0.00%		
2007	24.93%	0.00%	24.93%	0.00%	24.93%	0.25	6.23%		
2008	51.16%	0.00%	51.16%	0.00%	51.16%	0.25	12.79%		
Total	30.73%					1.00	19.02%	65.3%	-70.9%
Comprehensive									
2005	38.56%	2.01%	36.55%	2.05%	38.60%	0.25	9.65%		
2006	34.40%	1.78%	32.62%	2.05%	34.67%	0.25	8.67%		
2007	28.52%	2.36%	26.16%	2.36%	28.53%	0.25	7.13%		
2008	77.97%	3.39%	74.58%	3.06%	77.64%	0.25	19.41%		
Total	58.25%					1.00	44.9%	61.8%	-27.4%
Collision									
2005	120.97%	0.00%	120.97%	0.00%	120.97%	0.25	30.24%		
2006	75.57%	0.00%	75.57%	0.00%	75.57%	0.25	18.89%		
2007	58.29%	0.00%	58.29%	0.00%	58.29%	0.25	14.57%		
2008	77.04%	0.00%	77.04%	0.00%	77.04%	0.25	19.26%		
Total	69.28%					1.00	83.0%	67.6%	22.8%

Tier Factor Changes

%chg	Arkansas
Tier	NPA
0	1.3%
1	2.4%
2	3.4%
3	4.3%
4	6.3%
5	10.2%
6	12.2%
7	13.3%
8	14.3%
90	17.3%
91	18.4%
92	19.4%
93	20.4%
94	21.4%
95	22.4%
96	23.5%
97	24.5%
98	25.5%
99	25.5%

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%

Cameron National

NPA		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	\$ 51,874.29	81.4%	\$ 45,833.19	0.4%	\$ 52,473.67	47.6%	\$ 57,256.24	33.8%	\$ 63,464.09	2.5%	\$ 270,901.48	32.6%
0	UIM	\$ 19,283.13	0.0%	\$ 17,536.66	0.0%	\$ 20,488.76	0.0%	\$ 22,938.65	0.0%	\$ 25,776.98	0.0%	\$ 106,024.18	0.0%
0	Tow	\$ 4,244.75	18.5%	\$ 3,604.80	13.0%	\$ 4,063.21	13.5%	\$ 4,478.15	8.5%	\$ 4,889.49	2.9%	\$ 21,280.40	10.9%
0	PD	\$ 93,014.69	90.8%	\$ 76,868.00	61.4%	\$ 89,759.52	106.0%	\$ 98,440.09	83.4%	\$ 109,580.91	101.1%	\$ 467,663.21	89.7%
0	MP	\$ 23,583.11	38.5%	\$ 19,813.28	31.5%	\$ 22,762.80	38.0%	\$ 24,445.74	45.0%	\$ 26,879.08	54.0%	\$ 117,484.01	42.1%
0	Misc	\$ 1,939.35	34.0%	\$ 1,634.85	97.7%	\$ 1,948.76	0.0%	\$ 2,161.97	128.4%	\$ 2,425.57	98.7%	\$ 10,110.50	73.5%
0	Comp	\$ 214,974.20	49.4%	\$ 187,363.37	31.2%	\$ 216,544.51	39.9%	\$ 239,209.03	75.1%	\$ 268,139.68	47.1%	\$ 1,126,230.79	49.5%
0	Coll	\$ 205,228.18	52.2%	\$ 155,808.54	43.1%	\$ 181,619.99	52.1%	\$ 201,508.00	54.7%	\$ 226,228.80	59.6%	\$ 970,393.51	53.0%
0	BI	\$ 146,486.46	199.5%	\$ 120,522.48	6.9%	\$ 139,826.49	167.0%	\$ 153,611.09	140.8%	\$ 171,174.01	89.4%	\$ 731,620.53	123.5%
Total		\$ 760,628.16	84.5%	\$ 628,985.17	30.2%	\$ 729,487.71	74.5%	\$ 804,048.96	77.3%	\$ 898,558.61	60.5%	\$ 3,821,708.61	66.5%
1	UM	\$ 25,363.02	0.0%	\$ 38,176.89	6.5%	\$ 50,516.88	7.1%	\$ 55,322.87	1.8%	\$ 62,478.56	4.2%	\$ 231,858.22	4.2%
1	UIM	\$ 9,504.45	0.0%	\$ 14,834.74	0.0%	\$ 20,493.03	0.0%	\$ 22,874.90	0.0%	\$ 26,260.40	0.0%	\$ 93,967.52	0.0%
1	Tow	\$ 2,140.38	7.5%	\$ 3,311.70	11.4%	\$ 4,396.63	9.9%	\$ 4,906.84	11.3%	\$ 5,627.72	14.5%	\$ 20,383.27	11.5%
1	PD	\$ 52,524.69	73.6%	\$ 78,075.68	72.5%	\$ 103,810.69	65.0%	\$ 115,437.53	98.0%	\$ 130,779.74	123.7%	\$ 480,628.33	91.0%
1	MP	\$ 12,866.80	139.1%	\$ 19,177.34	28.7%	\$ 25,606.83	58.6%	\$ 27,995.50	43.5%	\$ 31,515.63	169.3%	\$ 117,162.10	88.7%
1	Misc	\$ 1,064.33	84.4%	\$ 1,626.14	27.7%	\$ 2,270.88	13.2%	\$ 2,629.29	47.4%	\$ 3,049.34	26.6%	\$ 10,639.98	34.8%
1	Comp	\$ 117,120.78	67.2%	\$ 176,264.83	38.8%	\$ 237,828.41	45.2%	\$ 263,344.00	63.6%	\$ 301,773.12	49.0%	\$ 1,096,331.14	52.0%
1	Coll	\$ 113,259.56	78.2%	\$ 166,873.36	71.2%	\$ 224,168.32	42.6%	\$ 248,709.47	65.2%	\$ 284,955.60	80.5%	\$ 1,037,966.31	66.9%
1	BI	\$ 81,404.61	143.9%	\$ 120,549.34	109.6%	\$ 159,932.94	81.0%	\$ 176,974.06	69.9%	\$ 200,474.28	59.5%	\$ 739,335.23	84.1%
Total		\$ 415,248.62	82.4%	\$ 618,890.02	62.2%	\$ 829,024.61	50.6%	\$ 918,194.46	63.3%	\$ 1,046,914.39	68.4%	\$ 3,828,272.10	63.8%

NPA		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	Earned	Loss Ratio	Earned	Loss Ratio	Earned	Loss Ratio	Earned	Loss Ratio
2	UM	\$ 21,077.52	0.0%	\$ 32,492.69	2.8%	\$ 41,204.55	7.5%	\$ 47,146.44	5.1%	\$ 54,367.52	0.0%	\$ 196,288.72	3.3%
2	UIM	\$ 7,831.46	0.0%	\$ 12,451.38	0.0%	\$ 16,398.04	0.0%	\$ 19,414.28	0.0%	\$ 22,738.82	0.0%	\$ 78,833.98	0.0%
2	Tow	\$ 1,700.67	25.4%	\$ 2,844.10	10.5%	\$ 3,626.14	13.6%	\$ 4,155.80	14.0%	\$ 4,935.82	9.7%	\$ 17,262.53	13.3%
2	PD	\$ 51,539.06	121.7%	\$ 80,966.62	53.1%	\$ 103,510.80	118.9%	\$ 120,262.43	86.7%	\$ 138,467.48	120.9%	\$ 494,746.39	101.1%
2	MP	\$ 12,422.83	32.9%	\$ 19,234.61	137.6%	\$ 24,387.89	80.9%	\$ 28,270.06	76.5%	\$ 32,671.52	43.8%	\$ 116,986.91	73.7%
2	Misc	\$ 1,075.23	44.6%	\$ 1,782.51	65.6%	\$ 2,448.81	57.9%	\$ 2,921.57	73.9%	\$ 3,443.77	29.6%	\$ 11,671.89	53.5%
2	Comp	\$ 94,158.67	69.4%	\$ 149,110.17	47.1%	\$ 192,709.13	55.2%	\$ 219,921.54	74.7%	\$ 252,439.87	72.2%	\$ 908,339.38	64.8%
2	Coll	\$ 101,755.08	80.6%	\$ 161,828.07	88.9%	\$ 209,177.93	76.9%	\$ 239,107.18	55.9%	\$ 274,216.98	84.9%	\$ 986,085.24	76.4%
2	BI	\$ 78,333.73	136.8%	\$ 122,013.24	97.0%	\$ 155,683.89	171.4%	\$ 180,414.77	66.5%	\$ 207,385.37	36.3%	\$ 743,831.00	92.5%
	Total	\$ 369,894.25	87.1%	\$ 582,723.39	69.4%	\$ 749,147.18	91.0%	\$ 861,614.07	63.7%	\$ 990,667.15	68.0%	\$ 3,554,046.04	74.0%
3	UM	\$ 5,208.79	0.0%	\$ 8,162.18	6.1%	\$ 9,175.48	0.0%	\$ 9,265.20	0.0%	\$ 10,140.84	0.0%	\$ 41,952.49	1.2%
3	UIM	\$ 2,210.00	0.0%	\$ 3,349.55	0.0%	\$ 3,996.56	0.0%	\$ 4,393.86	0.0%	\$ 4,997.86	0.0%	\$ 18,947.83	0.0%
3	Tow	\$ 404.59	12.4%	\$ 681.34	0.0%	\$ 789.20	23.2%	\$ 773.86	7.0%	\$ 791.76	0.0%	\$ 3,440.75	8.3%
3	PD	\$ 10,399.97	34.4%	\$ 17,101.88	92.0%	\$ 20,677.58	91.2%	\$ 21,579.19	36.1%	\$ 23,743.44	93.5%	\$ 93,502.06	72.9%
3	MP	\$ 2,428.83	26.8%	\$ 4,054.78	189.0%	\$ 4,785.91	6.0%	\$ 4,911.67	101.8%	\$ 5,497.17	18.2%	\$ 21,678.36	67.3%
3	Misc	\$ 240.64	0.0%	\$ 451.75	0.0%	\$ 571.60	117.7%	\$ 613.85	24.4%	\$ 642.44	0.0%	\$ 2,520.28	32.7%
3	Comp	\$ 24,621.09	87.1%	\$ 38,214.83	13.2%	\$ 45,758.33	29.4%	\$ 47,662.50	74.5%	\$ 51,217.51	42.3%	\$ 207,474.26	46.8%
3	Coll	\$ 26,803.85	7.6%	\$ 41,890.73	46.6%	\$ 48,508.31	94.4%	\$ 49,809.33	11.5%	\$ 53,109.61	19.0%	\$ 220,121.83	37.8%
3	BI	\$ 16,526.93	0.0%	\$ 26,815.71	3346.6%	\$ 31,952.26	66.5%	\$ 32,712.02	0.0%	\$ 35,706.48	20.3%	\$ 143,713.40	644.3%
	Total	\$ 88,844.69	31.3%	\$ 140,722.75	672.1%	\$ 166,215.23	60.4%	\$ 171,721.48	31.6%	\$ 185,847.11	33.5%	\$ 753,351.26	158.0%
4	UM	\$ 4,727.71	0.0%	\$ 6,735.68	0.0%	\$ 7,438.27	0.0%	\$ 8,364.46	0.0%	\$ 9,045.80	0.0%	\$ 36,311.92	0.0%
4	UIM	\$ 2,100.94	0.0%	\$ 3,116.58	0.0%	\$ 3,580.16	0.0%	\$ 4,371.90	0.0%	\$ 5,105.63	0.0%	\$ 18,275.21	0.0%
4	Tow	\$ 520.09	29.2%	\$ 731.80	6.8%	\$ 750.75	23.3%	\$ 792.16	38.8%	\$ 768.52	3.9%	\$ 3,563.32	20.1%
4	PD	\$ 10,177.46	83.7%	\$ 15,211.39	92.5%	\$ 18,751.15	485.6%	\$ 22,289.21	100.8%	\$ 25,318.67	74.7%	\$ 91,747.88	169.0%
4	MP	\$ 2,501.25	0.0%	\$ 3,522.65	128.7%	\$ 4,050.60	27.1%	\$ 4,780.75	58.0%	\$ 5,288.56	66.2%	\$ 20,143.81	59.1%
4	Misc	\$ 305.81	0.0%	\$ 447.78	80.3%	\$ 438.24	200.0%	\$ 479.23	0.0%	\$ 462.99	50.3%	\$ 2,134.05	68.8%
4	Comp	\$ 22,446.89	12.6%	\$ 32,540.20	67.8%	\$ 36,363.23	30.0%	\$ 40,573.69	109.5%	\$ 43,164.49	61.7%	\$ 175,088.50	61.0%
4	Coll	\$ 26,729.82	23.7%	\$ 37,421.51	35.8%	\$ 41,507.30	105.4%	\$ 45,622.04	41.7%	\$ 47,335.42	101.2%	\$ 198,616.09	65.7%
4	BI	\$ 16,237.46	6.3%	\$ 23,915.59	0.0%	\$ 27,830.69	454.7%	\$ 32,279.11	0.0%	\$ 35,641.21	0.0%	\$ 135,904.06	93.9%
	Total	\$ 85,747.43	22.0%	\$ 123,643.18	44.1%	\$ 140,710.39	195.0%	\$ 159,552.55	55.8%	\$ 172,131.29	56.5%	\$ 681,784.84	78.3%
5	UM	\$ 4,209.78	0.0%	\$ 5,944.76	0.0%	\$ 6,087.76	0.0%	\$ 5,899.02	0.0%	\$ 5,976.82	0.0%	\$ 28,118.14	0.0%
5	UIM	\$ 1,612.78	0.0%	\$ 2,614.60	0.0%	\$ 3,072.87	3254.3%	\$ 3,257.28	0.0%	\$ 3,474.20	0.0%	\$ 14,031.73	712.7%
5	Tow	\$ 392.48	0.0%	\$ 455.59	7.7%	\$ 406.26	0.0%	\$ 389.88	0.0%	\$ 399.07	12.5%	\$ 2,043.28	4.2%
5	PD	\$ 8,859.24	33.7%	\$ 14,381.12	206.7%	\$ 16,247.70	330.9%	\$ 17,057.86	116.6%	\$ 18,337.06	68.4%	\$ 74,882.98	158.8%
5	MP	\$ 2,222.19	0.0%	\$ 3,392.07	94.8%	\$ 3,668.27	327.1%	\$ 3,624.76	8.0%	\$ 3,706.29	269.8%	\$ 16,613.58	153.5%
5	Misc	\$ 261.98	0.0%	\$ 381.98	0.0%	\$ 461.25	195.1%	\$ 524.20	17.2%	\$ 552.59	132.6%	\$ 2,182.00	78.9%
5	Comp	\$ 18,610.99	29.5%	\$ 26,872.61	55.5%	\$ 28,786.41	43.0%	\$ 28,828.14	54.2%	\$ 30,826.97	66.5%	\$ 133,925.12	51.5%
5	Coll	\$ 22,271.70	26.4%	\$ 32,144.92	161.5%	\$ 34,032.86	62.7%	\$ 33,520.01	64.8%	\$ 35,028.59	43.2%	\$ 156,998.08	73.9%
5	BI	\$ 13,886.46	0.0%	\$ 21,765.77	111.8%	\$ 23,736.00	16.3%	\$ 24,234.34	10.9%	\$ 25,433.34	14.2%	\$ 109,055.91	31.6%
	Total	\$ 72,327.60	19.9%	\$ 107,953.42	115.0%	\$ 116,499.38	175.3%	\$ 117,335.49	51.3%	\$ 123,734.93	50.6%	\$ 537,850.82	86.6%

NPA		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								
6	UM	\$ 2,268.62	0.0%	\$ 2,825.29	0.0%	\$ 2,645.78	0.0%	\$ 2,780.81	0.0%	\$ 3,356.93	0.0%	\$ 13,877.43	0.0%
6	UIM	\$ 922.59	0.0%	\$ 1,586.50	0.0%	\$ 1,880.15	0.0%	\$ 2,107.08	0.0%	\$ 2,594.03	0.0%	\$ 9,090.35	0.0%
6	Tow	\$ 220.71	0.0%	\$ 295.06	0.0%	\$ 314.16	0.0%	\$ 318.68	0.0%	\$ 363.23	13.8%	\$ 1,511.84	3.3%
6	PD	\$ 5,051.54	36.9%	\$ 7,739.63	74.2%	\$ 9,084.33	48.8%	\$ 10,523.20	18.9%	\$ 13,424.03	53.7%	\$ 45,822.73	46.4%
6	MP	\$ 1,227.59	0.0%	\$ 1,696.65	58.9%	\$ 1,719.64	0.0%	\$ 1,924.99	162.6%	\$ 2,516.06	79.5%	\$ 9,084.93	67.5%
6	Misc	\$ 169.14	301.5%	\$ 177.66	506.6%	\$ 167.06	323.2%	\$ 192.66	311.0%	\$ 228.67	52.5%	\$ 935.19	285.4%
6	Comp	\$ 10,669.18	133.4%	\$ 13,619.30	16.1%	\$ 11,744.34	46.4%	\$ 12,172.15	185.3%	\$ 16,582.52	156.1%	\$ 64,787.49	108.5%
6	Coll	\$ 12,788.33	20.8%	\$ 16,096.68	222.1%	\$ 14,821.31	26.6%	\$ 15,271.88	50.1%	\$ 19,733.70	44.2%	\$ 78,711.90	74.6%
6	BI	\$ 7,810.51	0.0%	\$ 11,383.48	0.0%	\$ 12,146.08	0.0%	\$ 13,592.24	0.0%	\$ 17,395.61	62.5%	\$ 62,327.92	17.4%
	Total	\$ 41,128.21	46.9%	\$ 55,420.25	82.3%	\$ 54,522.85	26.4%	\$ 58,883.69	61.0%	\$ 76,194.78	72.0%	\$ 286,149.78	59.4%
7	UM	\$ 1,289.56	0.0%	\$ 1,508.42	0.0%	\$ 1,437.82	0.0%	\$ 1,842.01	0.0%	\$ 2,087.93	0.0%	\$ 8,165.74	0.0%
7	UIM	\$ 556.77	0.0%	\$ 752.56	0.0%	\$ 867.01	0.0%	\$ 1,199.36	0.0%	\$ 1,529.29	0.0%	\$ 4,904.99	0.0%
7	Tow	\$ 105.50	0.0%	\$ 100.91	0.0%	\$ 91.26	164.4%	\$ 93.62	0.0%	\$ 127.22	0.0%	\$ 518.51	28.9%
7	PD	\$ 3,017.50	22.1%	\$ 4,201.04	40.2%	\$ 4,952.44	51.1%	\$ 6,796.07	61.9%	\$ 8,271.67	39.7%	\$ 27,238.72	45.4%
7	MP	\$ 649.15	307.3%	\$ 794.00	0.0%	\$ 866.66	0.0%	\$ 1,211.43	0.0%	\$ 1,520.50	0.0%	\$ 5,041.74	39.6%
7	Misc	\$ 87.20	0.0%	\$ 89.67	0.0%	\$ 97.00	247.4%	\$ 130.77	0.0%	\$ 147.48	0.0%	\$ 552.12	43.5%
7	Comp	\$ 5,558.34	1.0%	\$ 7,008.97	44.6%	\$ 7,349.53	93.6%	\$ 10,549.30	0.0%	\$ 11,957.33	41.9%	\$ 42,423.47	35.5%
7	Coll	\$ 6,948.47	88.1%	\$ 9,019.40	20.7%	\$ 9,724.72	38.3%	\$ 13,574.07	0.0%	\$ 15,309.26	5.7%	\$ 54,575.92	23.1%
7	BI	\$ 4,618.24	0.0%	\$ 6,002.69	0.0%	\$ 6,570.55	0.0%	\$ 8,910.12	15.8%	\$ 10,877.17	106.6%	\$ 36,978.77	35.1%
	Total	\$ 22,830.73	38.7%	\$ 29,477.66	22.7%	\$ 31,956.99	42.3%	\$ 44,306.75	12.7%	\$ 51,827.85	40.1%	\$ 180,399.98	30.7%
8	UM	\$ 730.57	0.0%	\$ 813.13	0.0%	\$ 893.80	0.0%	\$ 1,133.29	132.4%	\$ 1,228.96	0.0%	\$ 4,799.75	31.3%
8	UIM	\$ 284.83	0.0%	\$ 422.96	0.0%	\$ 602.65	0.0%	\$ 916.47	0.0%	\$ 960.25	0.0%	\$ 3,187.16	0.0%
8	Tow	\$ 30.71	0.0%	\$ 60.34	82.9%	\$ 94.10	0.0%	\$ 124.61	0.0%	\$ 141.96	0.0%	\$ 451.72	11.1%
8	PD	\$ 1,491.77	0.0%	\$ 2,606.88	0.0%	\$ 4,358.71	150.7%	\$ 6,793.55	13.9%	\$ 7,257.91	214.7%	\$ 22,508.82	102.6%
8	MP	\$ 308.69	0.0%	\$ 489.37	367.8%	\$ 807.69	541.6%	\$ 1,195.36	934.8%	\$ 1,275.54	0.0%	\$ 4,076.65	425.5%
8	Misc	\$ 46.54	0.0%	\$ 71.70	0.0%	\$ 121.68	0.0%	\$ 169.94	493.6%	\$ 174.17	384.1%	\$ 584.03	258.2%
8	Comp	\$ 3,295.08	639.2%	\$ 4,159.04	349.0%	\$ 5,538.80	140.1%	\$ 6,799.94	17.6%	\$ 7,723.20	96.0%	\$ 27,516.06	188.8%
8	Coll	\$ 4,057.31	80.9%	\$ 5,499.18	0.0%	\$ 7,964.60	58.6%	\$ 10,393.15	88.1%	\$ 11,461.61	101.4%	\$ 39,375.85	73.0%
8	BI	\$ 2,311.60	0.0%	\$ 3,351.27	0.0%	\$ 5,283.21	0.0%	\$ 7,904.81	0.0%	\$ 8,466.93	239.7%	\$ 27,317.82	74.3%
	Total	\$ 12,557.10	193.9%	\$ 17,473.87	93.6%	\$ 25,665.24	91.1%	\$ 35,431.12	70.0%	\$ 38,690.53	143.7%	\$ 129,817.86	111.3%
9	UM	\$ 362.26	0.0%	\$ 374.32	0.0%	\$ 400.62	0.0%	\$ 506.73	0.0%	\$ 533.35	0.0%	\$ 2,177.28	0.0%
9	UIM	\$ 121.08	0.0%	\$ 103.72	0.0%	\$ 189.19	0.0%	\$ 331.04	0.0%	\$ 350.50	0.0%	\$ 1,095.53	0.0%
9	Tow	\$ 41.04	0.0%	\$ 26.99	0.0%	\$ 31.60	0.0%	\$ 44.11	0.0%	\$ 51.41	97.3%	\$ 195.15	25.6%
9	PD	\$ 850.86	0.0%	\$ 871.20	0.0%	\$ 2,023.27	0.0%	\$ 3,516.56	64.9%	\$ 4,169.89	0.0%	\$ 11,431.78	20.0%
9	MP	\$ 175.34	0.0%	\$ 181.98	0.0%	\$ 343.79	0.0%	\$ 547.59	0.0%	\$ 661.84	0.0%	\$ 1,910.54	0.0%
9	Misc	\$ 9.69	0.0%	\$ 9.67	0.0%	\$ 22.12	0.0%	\$ 43.13	0.0%	\$ 46.51	0.0%	\$ 131.12	0.0%
9	Comp	\$ 2,125.25	3.5%	\$ 2,397.27	93.7%	\$ 2,465.55	0.0%	\$ 3,317.18	0.0%	\$ 3,621.85	182.4%	\$ 13,927.10	64.1%
9	Coll	\$ 2,618.89	0.0%	\$ 2,636.31	0.0%	\$ 3,305.71	0.0%	\$ 5,080.76	0.0%	\$ 5,408.85	37.0%	\$ 19,050.52	10.5%
9	BI	\$ 1,220.26	0.0%	\$ 1,234.42	0.0%	\$ 2,502.16	0.0%	\$ 4,029.08	0.0%	\$ 4,692.18	0.0%	\$ 13,678.10	0.0%
	Total	\$ 7,524.67	1.0%	\$ 7,835.88	28.7%	\$ 11,284.01	0.0%	\$ 17,416.18	13.1%	\$ 19,536.38	44.3%	\$ 63,597.12	20.8%

Personal Auto Loss Ratios by Class: Countrywide

Class Code Definitions on page 56

A	2001	2002	2003	2004	2005	2006	2007	2008	Totals			
	Class	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Premium	Losses	Loss Ratio	
	8024	97.2%	320.8%	151.0%	51.3%	48.6%	75.4%	84.8%	31.3%	\$ 286,011.57	\$ 324,956.54	113.6%
	8025	66.6%	11.1%	37.4%	80.1%	20.3%	48.3%	0.0%	41.2%	\$ 163,367.37	\$ 58,321.16	35.7%
	8026	11.1%	49.4%	4.5%	211.3%	10.4%	120.0%	73.5%	120.4%	\$ 113,277.15	\$ 89,224.86	78.8%
	8027	83.4%	128.3%	81.8%	24.4%	0.0%	24.8%	0.0%	58.3%	\$ 74,942.39	\$ 32,768.93	43.7%
	8031	82.3%	49.2%	52.0%	53.2%	53.3%	53.9%	37.0%	40.4%	\$ 10,337,983.28	\$ 5,053,389.43	48.9%
	8032	17.6%	17.3%	20.9%	78.5%	6.9%	14.9%	133.9%	23.8%	\$ 280,681.19	\$ 114,135.26	40.7%
	8033	0.0%	4.5%	5.9%	3.0%	1.3%	11.5%	23.0%	5.3%	\$ 66,304.58	\$ 5,215.32	7.9%
	8034	11.4%	335.2%	27.0%	268.8%	26.5%	33.6%	30.4%	48.0%	\$ 116,173.16	\$ 136,025.59	117.1%
	8035	0.0%	41.8%	0.4%	107.7%	6.0%	0.0%	128.3%	0.0%	\$ 71,653.75	\$ 29,386.86	41.0%
	8036	0.0%	0.0%	0.0%	224.8%	0.0%	0.0%	0.0%	0.0%	\$ 25,802.89	\$ 12,054.74	46.7%
	8037	0.0%	0.0%	70.3%	0.0%	0.0%	0.0%	28.9%	0.0%	\$ 19,864.33	\$ 4,054.08	20.4%
	8038	37.6%	34.5%	0.0%	0.0%	241.9%	10.4%	0.0%	0.0%	\$ 36,693.58	\$ 12,757.62	34.8%
	8039	76.7%	40.9%	43.8%	37.6%	25.9%	86.7%	19.6%	70.6%	\$ 3,453,490.35	\$ 1,577,586.15	45.7%
	8044	28.4%	50.3%	41.9%	41.6%	19.8%	394.9%	15.0%	599.6%	\$ 82,830.67	\$ 167,625.64	202.4%
	8045	4.1%	65.7%	0.0%	0.0%	81.2%	48.4%	28.7%	3.2%	\$ 60,327.07	\$ 15,739.68	26.1%
	8046	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	526.2%	\$ 14,501.39	\$ 3,445.61	23.8%
	8047	0.0%	221.4%	#DIV/0!	0.0%	0.0%	0.0%	433.1%	0.0%	\$ 8,302.51	\$ 23,682.99	285.3%
	8054	62.9%	64.9%	0.0%	0.0%	0.0%	0.0%	0.0%	23.1%	\$ 36,592.41	\$ 7,053.83	19.3%
	8055	0.0%	26.8%	9.7%	0.0%	80.6%	0.0%	0.0%	0.0%	\$ 25,441.11	\$ 2,673.73	10.5%
	8056	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!	0.0%	\$ 6,532.45	\$ -	0.0%
	8057	#DIV/0!	0.0%	0.0%	#DIV/0!	0.0%	0.0%	0.0%	409.0%	\$ 2,565.00	\$ 4,637.00	180.8%
	8124	94.4%	87.8%	68.2%	157.7%	36.4%	92.1%	115.3%	77.9%	\$ 1,255,020.37	\$ 1,143,504.18	91.1%
	8125	59.8%	96.2%	46.7%	57.4%	28.0%	208.6%	71.0%	337.7%	\$ 345,852.73	\$ 432,369.45	125.0%
	8126	45.4%	41.8%	37.5%	118.2%	24.4%	64.9%	25.8%	213.3%	\$ 708,483.99	\$ 509,794.87	72.0%
	8127	25.0%	72.4%	92.0%	276.2%	170.7%	16.8%	33.6%	80.3%	\$ 180,178.28	\$ 187,286.88	103.9%
	8134	48.3%	39.7%	38.7%	46.1%	16.9%	117.3%	72.3%	47.7%	\$ 802,779.39	\$ 445,987.42	55.6%
	8135	47.0%	43.7%	62.6%	312.7%	4.7%	53.7%	65.5%	82.3%	\$ 384,626.87	\$ 325,652.62	84.7%
	8136	34.5%	60.5%	4.6%	55.1%	59.9%	20.1%	25.1%	27.4%	\$ 332,851.35	\$ 126,556.80	38.0%
	8137	15.7%	15.5%	48.9%	39.6%	0.0%	0.0%	45.4%	66.8%	\$ 130,620.20	\$ 41,396.80	31.7%
	8144	164.0%	42.1%	48.3%	28.1%	58.5%	80.8%	45.7%	127.4%	\$ 774,276.35	\$ 492,301.68	63.6%
	8145	54.7%	14.4%	45.4%	38.9%	3.5%	30.2%	46.7%	79.3%	\$ 459,128.92	\$ 188,730.68	41.1%
	8146	12.5%	34.5%	48.7%	21.9%	24.0%	19.5%	3.7%	0.0%	\$ 214,110.23	\$ 51,311.31	24.0%
	8147	40.0%	72.3%	4.7%	73.5%	106.4%	21.6%	0.0%	0.0%	\$ 98,007.51	\$ 44,683.76	45.6%
	8154	29.3%	95.1%	13.5%	20.8%	49.4%	28.4%	4.2%	53.0%	\$ 355,222.00	\$ 141,211.78	39.8%

8155	97.8%	37.2%	107.5%	36.9%	150.0%	169.0%	14.5%	273.2%	\$	198,881.52	\$	229,599.22	115.4%
8156	0.0%	12.1%	3.4%	16.0%	52.4%	28.6%	11.8%	83.6%	\$	82,082.99	\$	24,375.75	29.7%
8157	0.0%	0.0%	50.3%	0.0%	0.0%	41.4%	1.3%	0.0%	\$	35,102.55	\$	4,674.71	13.3%
8254	63.6%	127.9%	12.6%	213.4%	30.2%	33.0%	25.1%	19.3%	\$	116,997.10	\$	76,202.91	65.1%
8255	28.9%	23.2%	22.1%	151.9%	315.9%	1136.7%	195.2%	112.6%	\$	89,476.71	\$	227,853.68	254.7%
8256	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	58.0%	0.0%	\$	12,357.60	\$	2,078.80	16.8%
8257	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	172.6%	0.0%	\$	2,018.96	\$	543.91	26.9%
8354	50.9%	27.3%	81.2%	44.0%	71.6%	34.3%	86.1%	54.7%	\$	1,636,332.33	\$	934,048.68	57.1%
8355	54.3%	85.2%	38.7%	45.2%	12.4%	51.5%	56.7%	52.0%	\$	1,471,097.41	\$	727,924.44	49.5%
8356	11.2%	9.7%	51.2%	71.2%	7.0%	216.7%	28.9%	21.8%	\$	200,221.10	\$	128,521.78	64.2%
8357	113.2%	97.8%	108.8%	345.2%	40.3%	11.6%	243.2%	66.5%	\$	107,738.71	\$	146,052.03	135.6%
8400	139.7%	85.2%	17.8%	50.9%	200.3%	213.6%	41.2%	47.8%	\$	328,964.50	\$	291,954.94	88.7%
8401	258.6%	4.1%	61.8%	102.3%	34.5%	27.5%	2.2%	247.2%	\$	118,757.46	\$	88,105.18	74.2%
8402	56.6%	0.0%	12.6%	103.8%	0.0%	0.0%	0.0%	0.0%	\$	25,073.91	\$	5,149.76	20.5%
8403	141.9%	206.1%	267.2%	82.8%	124.7%	118.8%	312.8%	14.9%	\$	188,027.33	\$	310,650.05	165.2%
8404	0.0%	0.0%	0.0%	373.4%	0.0%	0.0%	0.0%	0.0%	\$	10,962.66	\$	7,138.00	65.1%
8405	368.6%	66.9%	145.5%	34.0%	34.1%	44.4%	0.0%	0.0%	\$	64,360.82	\$	37,197.62	57.8%
8406	21.8%	167.6%	30.1%	11.8%	15.0%	5.2%	21.9%	0.0%	\$	90,520.43	\$	37,677.41	41.6%
8408	197.2%	0.0%	14.0%	4.2%	0.0%	0.0%	0.0%	0.0%	\$	33,146.20	\$	1,367.42	4.1%
8450	170.3%	0.0%	0.0%	0.0%	22.9%	70.2%	0.0%	0.0%	\$	32,566.97	\$	2,606.12	8.0%
8451	24.2%	29.5%	0.0%	35.5%	85.8%	0.0%	0.0%	458.6%	\$	77,199.99	\$	69,450.14	90.0%
8452	0.0%	28.4%	0.0%	0.0%	0.0%	0.0%	137.7%	0.0%	\$	15,242.50	\$	2,855.79	18.7%
8453	0.0%	0.0%	0.0%	0.0%	0.0%	64.9%	61.7%	0.0%	\$	18,431.30	\$	4,096.60	22.2%
8454	#DIV/0!	#DIV/0!	0.0%	176.4%	0.0%	0.0%	0.0%	0.0%	\$	6,443.00	\$	2,475.94	38.4%
8455	151.0%	122.1%	2.4%	456.0%	92.3%	143.9%	0.0%	0.0%	\$	52,098.72	\$	66,653.43	127.9%
8456	0.0%	0.0%	0.0%	0.0%	#DIV/0!	0.0%	0.0%	0.0%	\$	2,482.65	\$	-	0.0%
8554	45.0%	55.1%	49.2%	52.4%	32.9%	42.2%	7.9%	65.7%	\$	405,846.01	\$	172,080.44	42.4%
8555	94.7%	71.9%	74.3%	51.6%	101.4%	29.1%	31.9%	62.6%	\$	586,302.71	\$	360,270.29	61.4%
8556	169.1%	0.0%	0.0%	0.0%	0.0%	138.3%	0.0%	0.0%	\$	6,726.09	\$	1,804.00	26.8%
8557	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!	0.0%	0.0%	\$	7,252.54	\$	-	0.0%
8600	72.7%	66.5%	24.6%	38.0%	71.5%	39.7%	17.9%	29.1%	\$	1,967,361.86	\$	830,989.65	42.2%
8601	55.3%	49.4%	57.7%	27.3%	30.2%	64.5%	67.3%	107.7%	\$	1,028,440.31	\$	594,864.11	57.8%
8602	0.0%	51.8%	7.1%	17.8%	1.5%	13.7%	0.0%	20.6%	\$	284,374.83	\$	42,598.07	15.0%
8603	124.6%	40.8%	118.6%	157.0%	28.7%	43.8%	242.3%	76.7%	\$	530,925.04	\$	524,844.26	98.9%
8604	113.5%	73.5%	215.0%	0.0%	0.0%	17.8%	27.5%	9.0%	\$	86,620.26	\$	53,000.94	61.2%
8605	146.4%	136.0%	20.1%	201.0%	87.2%	119.5%	114.2%	90.3%	\$	468,557.56	\$	505,466.89	107.9%
8606	14.4%	8.0%	37.4%	20.2%	282.9%	4.5%	20.6%	11.6%	\$	673,535.10	\$	426,786.05	63.4%
8608	11.4%	52.9%	2.1%	21.3%	13.0%	0.0%	0.0%	86.0%	\$	157,210.80	\$	37,557.26	23.9%
8650	26.0%	26.9%	8.6%	6.3%	12.2%	2.3%	17.5%	38.3%	\$	413,736.80	\$	65,922.16	15.9%

8651	45.2%	28.9%	39.0%	16.7%	15.9%	16.0%	52.7%	53.2%	\$ 924,604.50	\$ 291,221.92	31.5%
8652	2.2%	0.0%	56.2%	20.3%	12.1%	0.0%	1.4%	0.0%	\$ 187,487.20	\$ 25,912.09	13.8%
8653	133.6%	12.7%	23.5%	0.0%	49.1%	3.3%	23.8%	7.8%	\$ 260,832.39	\$ 46,914.37	18.0%
8654	0.0%	0.0%	36.7%	0.0%	0.0%	469.9%	20.0%	92.9%	\$ 63,416.09	\$ 44,660.72	70.4%
8655	90.2%	51.1%	55.1%	11.5%	35.9%	35.7%	108.4%	35.1%	\$ 519,830.95	\$ 247,115.56	47.5%
8656	0.7%	69.9%	0.0%	5.5%	7.3%	0.4%	0.0%	0.0%	\$ 71,688.84	\$ 5,379.15	7.5%
8658	0.0%	40.3%	0.0%	9.5%	0.0%	0.0%	0.0%	0.0%	\$ 26,704.20	\$ 2,102.74	7.9%
8704	40.5%	29.3%	32.7%	32.8%	36.6%	53.8%	47.3%	39.9%	\$ 1,852,120.56	\$ 736,580.01	39.8%
8705	72.4%	65.3%	92.5%	44.6%	60.6%	48.0%	37.2%	53.6%	\$ 1,684,327.43	\$ 955,182.76	56.7%
8706	0.0%	0.0%	0.4%	78.7%	41.6%	10.5%	22.0%	9.1%	\$ 160,363.13	\$ 41,627.45	26.0%
8707	0.0%	0.0%	37.9%	16.0%	0.0%	157.6%	0.0%	0.0%	\$ 65,562.97	\$ 24,430.34	37.3%
8708	42.6%	101.8%	96.1%	60.6%	104.5%	147.0%	66.6%	79.3%	\$ 886,971.27	\$ 815,704.17	92.0%
8709	52.2%	32.1%	126.6%	43.6%	33.7%	86.9%	88.5%	68.4%	\$ 970,069.44	\$ 681,558.05	70.3%
8754	268.9%	32.5%	95.8%	82.5%	73.1%	124.9%	106.5%	3.0%	\$ 102,246.33	\$ 78,415.31	76.7%
8755	39.2%	27.2%	14.9%	17.7%	258.2%	0.0%	18.6%	12.8%	\$ 74,654.23	\$ 27,458.41	36.8%
8756	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	30.1%	0.0%	\$ 6,849.00	\$ 441.31	6.4%
8801	82.1%	61.3%	42.0%	49.8%	43.7%	51.6%	35.4%	60.9%	\$ 11,763,035.63	\$ 5,803,999.87	49.3%
8802	44.2%	35.3%	122.7%	26.9%	26.2%	7.6%	81.7%	46.1%	\$ 960,428.25	\$ 475,142.96	49.5%
8803	60.8%	271.3%	32.7%	31.2%	10.5%	17.8%	20.3%	47.6%	\$ 412,609.41	\$ 257,719.72	62.5%
8808	0.0%	26.8%	8.8%	31.1%	110.3%	7.5%	2.0%	0.0%	\$ 96,151.21	\$ 31,460.62	32.7%
8809	29.9%	34.8%	31.0%	27.7%	44.3%	21.6%	64.9%	30.5%	\$ 3,444,332.02	\$ 1,225,135.99	35.6%
8851	63.8%	64.4%	63.4%	76.9%	59.1%	64.6%	62.1%	83.7%	\$ 19,930,630.95	\$ 13,499,176.51	67.7%
8852	52.7%	57.0%	67.6%	82.1%	46.9%	52.3%	52.1%	49.8%	\$ 7,187,595.94	\$ 4,205,126.51	58.5%
8853	39.0%	41.6%	68.1%	31.4%	47.6%	36.4%	41.4%	62.4%	\$ 3,712,368.28	\$ 1,746,094.75	47.0%
8858	41.5%	78.5%	11.2%	20.6%	26.2%	112.6%	72.6%	14.5%	\$ 354,354.91	\$ 160,233.58	45.2%
8859	49.2%	59.0%	73.1%	59.7%	46.7%	73.7%	35.0%	60.2%	\$ 4,155,686.39	\$ 2,454,895.06	59.1%
8861	78.8%	74.4%	52.6%	50.4%	65.3%	93.4%	90.9%	98.3%	\$ 1,965,693.81	\$ 1,493,389.22	76.0%
8862	64.8%	81.4%	45.5%	68.0%	153.0%	64.7%	49.3%	96.1%	\$ 1,646,174.59	\$ 1,321,268.02	80.3%
8863	48.9%	35.8%	49.1%	56.0%	93.5%	35.6%	46.6%	51.9%	\$ 670,100.68	\$ 352,606.99	52.6%
8871	78.3%	67.0%	62.7%	74.4%	71.5%	78.7%	66.0%	77.2%	\$ 26,785,338.52	\$ 19,028,491.98	71.0%
8872	61.6%	59.7%	52.5%	55.2%	46.4%	62.5%	69.2%	76.1%	\$ 13,164,246.32	\$ 7,904,138.94	60.0%
8873	55.3%	75.3%	58.9%	57.6%	39.9%	56.4%	64.6%	67.2%	\$ 6,983,721.50	\$ 4,188,158.18	60.0%
8878	68.6%	127.6%	76.4%	37.6%	10.1%	59.7%	58.3%	90.1%	\$ 482,137.62	\$ 315,522.53	65.4%
8879	59.6%	145.3%	58.4%	34.8%	54.2%	44.6%	53.2%	45.9%	\$ 3,472,706.59	\$ 2,346,616.30	67.6%
8924	0.0%	0.0%	750.6%	#DIV/0!	#DIV/0!	224.5%	0.0%	6763.1%	\$ 3,592.86	\$ 27,388.78	762.3%
8925	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$ 3,831.00	\$ -	0.0%
8934	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	35.0%	\$ 10,213.11	\$ 1,000.00	9.8%
8935	44.0%	0.0%	679.2%	1088.3%	0.0%	0.0%	214.5%	0.0%	\$ 12,157.40	\$ 38,995.16	320.8%
8936	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!	0.0%	#DIV/0!	\$ 2,409.59	\$ -	0.0%

8937	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	#DIV/0!	0.0%	\$	2,575.41	\$	-	0.0%
8944	0.0%	0.7%	0.0%	0.0%	3.7%	0.0%	30.6%	0.0%	\$	24,261.72	\$	1,292.70	5.3%
8945	0.0%	19.2%	0.0%	0.0%	0.0%	0.0%	87.4%	0.0%	\$	24,567.34	\$	1,676.45	6.8%
8946	0.0%	0.0%	27.2%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	2,937.58	\$	50.00	1.7%
8954	105.8%	1.1%	160.6%	0.0%	0.0%	18.5%	0.0%	0.0%	\$	18,234.44	\$	4,733.05	26.0%
8955	0.0%	0.0%	163.9%	24.1%	0.0%	0.0%	0.0%	27.1%	\$	25,087.67	\$	8,189.11	32.6%
9020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	1,701.10	\$	-	0.0%
9220	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	3,852.99	\$	-	0.0%
9221	#DIV/0!	#DIV/0!	#DIV/0!	4288.8%	0.0%	0.0%	0.0%	0.0%	\$	10,803.00	\$	27,344.10	253.1%
9222	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	\$	3,887.36	\$	-	0.0%
9223	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	5,255.12	\$	-	0.0%
9224	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	1,638.38	\$	-	0.0%
9225	905.5%	250.9%	190.0%	0.0%	0.0%	363.7%	141.7%	150.1%	\$	31,136.15	\$	49,570.81	159.2%
9226	488.4%	171.3%	0.0%	0.0%	0.0%	82.5%	0.0%	0.0%	\$	36,406.35	\$	11,431.00	31.4%
9227	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	9,212.73	\$	-	0.0%
9230	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	17,002.32	\$	-	0.0%
9231	0.0%	0.0%	0.0%	0.0%	49.1%	94.3%	0.0%	0.0%	\$	18,433.82	\$	7,046.15	38.2%
9232	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	13,331.16	\$	-	0.0%
9233	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.3%	0.0%	\$	25,448.42	\$	1,729.30	6.8%
9234	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	18,336.96	\$	-	0.0%
9235	40.4%	82.3%	0.0%	23.8%	30.0%	9.4%	19.8%	18.3%	\$	121,315.28	\$	31,669.50	26.1%
9236	68.2%	3.9%	3.3%	6.6%	50.9%	16.3%	57.6%	16.7%	\$	442,809.13	\$	106,960.56	24.2%
9275	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!	\$	1,199.00	\$	-	0.0%
9277	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	\$	3,796.78	\$	-	0.0%
9410	39.4%	25.6%	31.3%	47.8%	29.6%	66.7%	34.7%	22.4%	\$	285,415.55	\$	105,360.16	36.9%
9415	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	1,759.09	\$	-	0.0%
9424	0.0%	0.0%	#DIV/0!	0.0%	0.0%	0.0%	#DIV/0!	#DIV/0!	\$	1,285.00	\$	-	0.0%
9426	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	19,867.01	\$	-	0.0%
9435	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	\$	19,361.19	\$	63.88	0.3%
9437	62.3%	9.1%	49.6%	23.7%	8.7%	56.9%	85.8%	11.4%	\$	498,347.72	\$	171,195.66	34.4%
9439	36.2%	9.4%	5.1%	66.2%	0.0%	0.0%	15.9%	0.0%	\$	49,350.34	\$	7,163.73	14.5%
9450	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!	#DIV/0!	\$	8,565.61	\$	-	0.0%
9452	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	1,851.57	\$	-	0.0%
9456	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	3,443.27	\$	-	0.0%
9582	65.4%	48.0%	39.5%	125.2%	31.0%	80.0%	58.9%	91.6%	\$	877,324.87	\$	593,523.55	67.7%
9590	4.3%	20.1%	1.3%	13.1%	0.0%	1.1%	118.6%	28.9%	\$	312,065.95	\$	74,196.61	23.8%
9596	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	7,466.36	\$	-	0.0%
9597	166.0%	0.0%	297.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	8,855.22	\$	2,075.40	23.4%
9620	0.0%	9.8%	0.0%	0.0%	66.6%	0.0%	0.0%	0.0%	\$	60,125.73	\$	7,039.76	11.7%

9622 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% \$ 13,273.46 \$ - 0.0%

NPA Class	2001	2002	2003	2004	2005	2006	2007	2008	Totals		
	Loss Ratio	Premium	Losses	Loss Ratio							
8024	0.0%	0.0%	0.0%	2.0%	0.0%	151.8%	215.2%	352.7%	\$ 20,903.16	\$ 34,171.91	163.5%
8025	#DIV/0!	0.0%	0.0%	0.0%	474.1%	0.0%	0.0%	62.5%	\$ 16,075.50	\$ 10,244.52	63.7%
8026	0.0%	0.0%	0.0%	0.0%	888.2%	0.0%	49.3%	3.9%	\$ 25,267.77	\$ 28,106.85	111.2%
8027	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	82.5%	0.6%	0.0%	\$ 11,473.47	\$ 3,236.03	28.2%
8031	0.0%	0.0%	106.2%	12.2%	0.6%	38.7%	51.5%	33.9%	\$ 81,707.84	\$ 31,972.97	39.1%
8032	#DIV/0!	0.0%	0.0%	0.0%	154.8%	0.0%	0.0%	0.0%	\$ 12,790.57	\$ 3,871.24	30.3%
8034	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	31.2%	\$ 5,713.82	\$ 947.48	16.6%
8035	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	17.5%	\$ 4,849.65	\$ 612.82	12.6%
8036	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	158.9%	\$ 6,195.24	\$ 4,126.09	66.6%
8039	0.0%	0.0%	207.1%	12.8%	0.0%	0.0%	0.0%	6.2%	\$ 31,833.66	\$ 11,741.91	36.9%
8044	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	17.8%	\$ 5,296.91	\$ 484.38	9.1%
8046	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	\$ 2,759.43	\$ -	0.0%
8124	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5.3%	62.6%	97.2%	\$ 110,799.41	\$ 85,303.00	77.0%
8125	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	132.9%	15.8%	85.7%	\$ 43,087.91	\$ 30,091.13	69.8%
8126	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	11.9%	91.8%	5.8%	\$ 124,592.43	\$ 48,115.32	38.6%
8127	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	6.1%	0.0%	\$ 27,837.81	\$ 698.45	2.5%
8134	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	401.6%	127.8%	\$ 58,014.65	\$ 125,992.53	217.2%
8135	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	2053.6%	211.0%	210.7%	\$ 37,879.49	\$ 106,448.22	281.0%
8136	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	32.2%	5.4%	\$ 54,059.42	\$ 8,510.17	15.7%
8137	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	26.4%	4.4%	22.1%	\$ 22,215.54	\$ 3,629.61	16.3%
8144	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	120.9%	15.5%	21.9%	\$ 59,952.57	\$ 17,647.98	29.4%
8145	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	26.8%	17.2%	\$ 36,498.64	\$ 6,322.94	17.3%
8146	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	61.4%	91.6%	50.1%	\$ 47,922.49	\$ 32,127.56	67.0%
8147	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	62.6%	0.0%	0.0%	\$ 13,089.75	\$ 1,040.80	8.0%
8254	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	234.8%	\$ 7,346.28	\$ 9,351.50	127.3%
8255	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$ 5,867.38	\$ -	0.0%
8256	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	\$ 3,104.78	\$ -	0.0%
8354	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	8.5%	41.7%	36.3%	\$ 118,470.02	\$ 41,225.58	34.8%
8355	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	572.5%	259.6%	25.3%	\$ 86,686.38	\$ 131,834.49	152.1%
8356	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	1.2%	36.1%	\$ 44,986.36	\$ 8,615.37	19.2%
8357	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	87.1%	\$ 17,725.03	\$ 9,839.34	55.5%
8400	0.0%	0.0%	0.0%	0.0%	0.0%	52.9%	669.6%	0.0%	\$ 25,771.11	\$ 62,051.00	240.8%
8402	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	\$ 3,409.09	\$ -	0.0%
8403	#DIV/0!	0.0%	0.0%	0.0%	0.0%	209.3%	131.5%	79.1%	\$ 14,457.12	\$ 14,690.53	101.6%

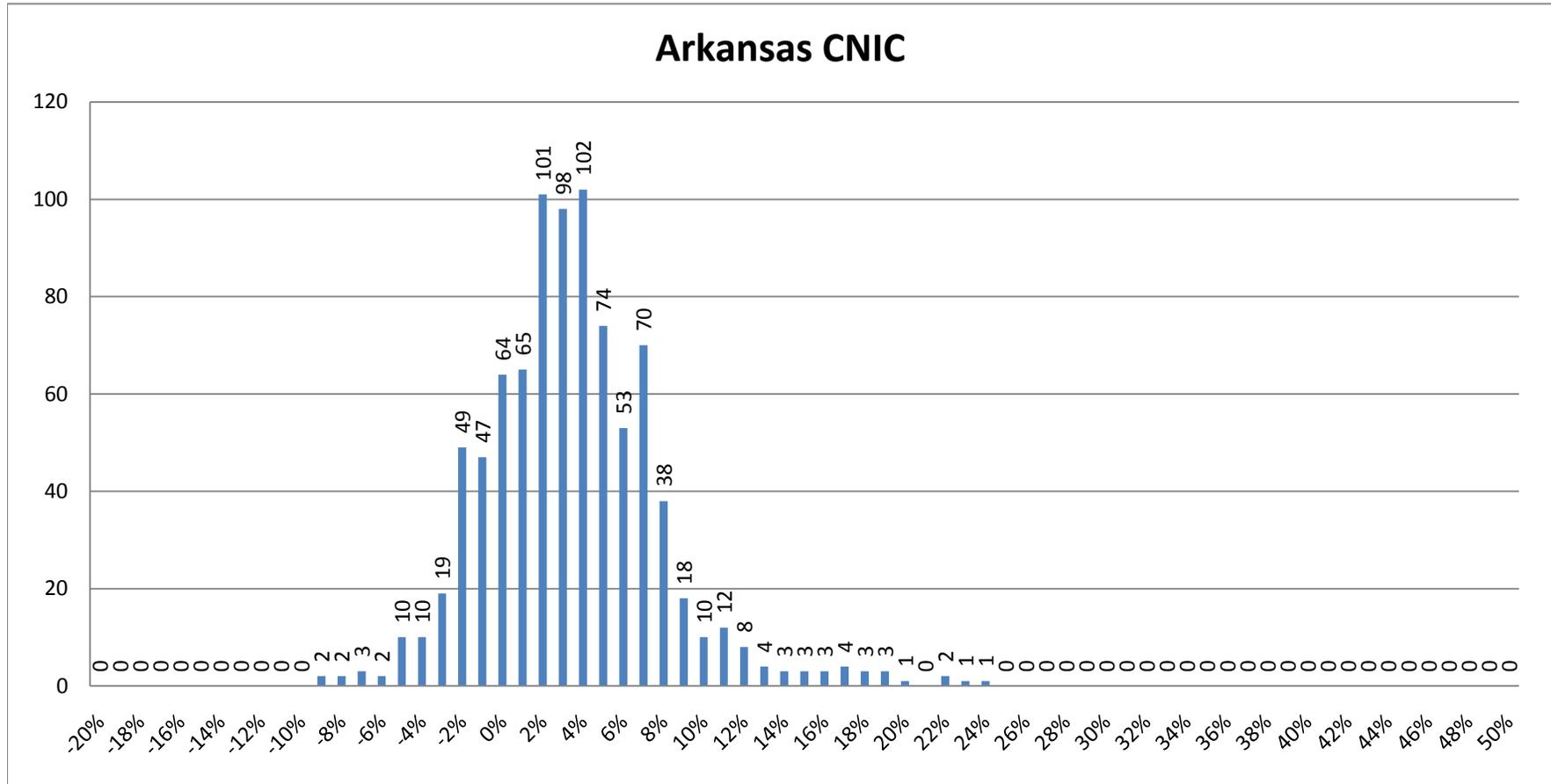
8405	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	#DIV/0!	0.0%	0.0%	\$	3,925.28	\$	-	0.0%
8406	#DIV/0!	41.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	18,102.69	\$	432.34	2.4%
8408	#DIV/0!	1808.8%	0.0%	3014.7%	0.0%	0.0%	0.0%	0.0%	\$	4,826.82	\$	25,741.75	533.3%
8452	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	\$	2,219.55	\$	-	0.0%
8455	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	3.5%	0.0%	0.0%	\$	2,209.66	\$	25.00	1.1%
8554	#DIV/0!	0.0%	0.0%	#DIV/0!	#DIV/0!	58.2%	178.4%	0.0%	\$	13,636.72	\$	10,976.00	80.5%
8555	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	218.8%	0.0%	0.0%	\$	14,523.61	\$	2,541.16	17.5%
8600	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	428.0%	108.7%	39.1%	\$	195,103.47	\$	211,853.24	108.6%
8601	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	82.1%	49.1%	14.1%	\$	74,108.67	\$	25,044.70	33.8%
8602	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	36.5%	0.3%	\$	35,893.55	\$	5,251.15	14.6%
8603	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	17.6%	93.7%	24.4%	\$	53,529.72	\$	26,008.62	48.6%
8604	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	149.0%	36.7%	\$	11,636.00	\$	7,521.87	64.6%
8605	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	2.4%	280.7%	0.0%	\$	37,750.64	\$	38,728.21	102.6%
8606	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	214.4%	234.7%	56.5%	\$	129,153.81	\$	198,723.05	153.9%
8608	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	219.6%	93.8%	0.0%	\$	28,643.54	\$	18,064.15	63.1%
8651	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	3.7%	15.8%	\$	68,159.42	\$	6,925.61	10.2%
8652	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	88.6%	0.0%	\$	24,066.94	\$	10,211.54	42.4%
8654	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	419.4%	0.0%	135.8%	\$	8,033.52	\$	12,450.65	155.0%
8655	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	175.7%	70.0%	\$	37,822.13	\$	41,388.95	109.4%
8704	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	13.7%	34.4%	71.8%	\$	175,237.31	\$	95,611.05	54.6%
8705	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.5%	82.3%	94.9%	\$	121,041.78	\$	108,590.27	89.7%
8706	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	17.2%	\$	42,472.38	\$	3,647.00	8.6%
8707	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	129.0%	0.0%	29.1%	\$	11,049.23	\$	4,176.33	37.8%
8708	0.0%	0.0%	0.0%	41.0%	114.4%	68.9%	35.1%	96.0%	\$	112,465.74	\$	76,795.76	68.3%
8709	0.0%	0.0%	105.1%	44.6%	55.0%	27.8%	78.3%	64.0%	\$	120,705.82	\$	72,846.21	60.4%
8754	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%	0.0%	0.0%	0.0%	\$	5,182.14	\$	-	0.0%
8755	0.0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	1.3%	\$	4,039.34	\$	25.00	0.6%
8756	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$	2,261.14	\$	-	0.0%
8801	21.4%	116.7%	19.5%	13.6%	8.9%	54.7%	31.6%	60.0%	\$	1,480,950.03	\$	652,500.86	44.1%
8802	0.0%	0.0%	257.8%	42.0%	0.0%	16.8%	13.4%	77.4%	\$	111,249.24	\$	53,956.33	48.5%
8803	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%	39.8%	29.1%	\$	26,710.14	\$	6,527.33	24.4%
8808	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%	0.0%	0.0%	48.0%	\$	12,925.61	\$	3,019.74	23.4%
8809	0.0%	35.8%	53.4%	22.0%	22.2%	129.4%	13.4%	20.5%	\$	341,719.51	\$	131,134.66	38.4%
8851	28.6%	49.5%	44.9%	190.0%	53.0%	77.4%	133.4%	79.9%	\$	4,721,444.48	\$	4,539,450.17	96.1%
8852	14.7%	9.4%	45.2%	99.0%	141.4%	40.5%	51.4%	42.5%	\$	1,384,493.50	\$	834,575.90	60.3%
8853	4.2%	191.8%	7.4%	57.0%	7.4%	87.8%	128.9%	34.6%	\$	671,517.08	\$	450,436.03	67.1%
8858	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	57.8%	8.1%	5.6%	\$	69,315.86	\$	11,096.27	16.0%
8859	8.6%	15.2%	57.1%	26.4%	28.4%	96.1%	43.7%	27.3%	\$	886,984.24	\$	398,657.56	44.9%
8861	0.0%	0.4%	8.7%	23.9%	30.8%	94.4%	305.4%	109.2%	\$	205,912.32	\$	240,848.75	117.0%

8862	0.0%	0.0%	141.1%	19.7%	0.4%	41.3%	32.4%	46.6%	\$	106,140.93	\$	42,038.05	39.6%
8863	#DIV/0!	0.0%	0.0%	123.8%	0.0%	45.8%	24.0%	18.9%	\$	48,809.42	\$	15,477.59	31.7%
8869	#DIV/0!	0.0%	0.0%	66.5%	0.0%	0.0%	0.0%	479.8%	\$	9,821.76	\$	11,163.45	113.7%
8871	5.4%	5.6%	44.9%	73.1%	35.8%	63.2%	70.7%	69.5%	\$	3,903,967.67	\$	2,449,296.37	62.7%
8872	0.0%	73.5%	17.7%	21.2%	36.0%	153.3%	67.5%	57.3%	\$	1,726,299.08	\$	1,191,377.99	69.0%
8873	0.0%	2.8%	15.2%	19.5%	35.1%	49.4%	31.2%	63.4%	\$	725,891.43	\$	312,585.28	43.1%
8878	0.0%	0.0%	0.0%	11.9%	3.6%	148.1%	0.0%	5.6%	\$	78,279.72	\$	25,182.52	32.2%
8879	0.0%	0.0%	22.7%	20.8%	14.9%	37.9%	27.1%	43.7%	\$	613,561.08	\$	195,049.59	31.8%
9225	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	176.3%	70.8%	\$	3,636.06	\$	3,561.80	98.0%
9232	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	107.4%	36.6%	\$	6,391.69	\$	3,854.00	60.3%
9235	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	230.8%	0.0%	\$	9,054.75	\$	6,805.13	75.2%
9236	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	57.7%	0.0%	0.0%	\$	31,153.30	\$	2,041.00	6.6%
9410	0.0%	0.0%	0.0%	291.9%	0.0%	16.3%	55.8%	65.0%	\$	85,969.95	\$	49,222.30	57.3%
9437	0.0%	0.0%	0.0%	16.9%	363.0%	0.0%	0.0%	87.8%	\$	52,554.60	\$	38,543.08	73.3%
9582	99.9%	0.0%	60.1%	3.2%	44.7%	44.8%	40.5%	60.5%	\$	208,157.96	\$	96,974.97	46.6%
9590	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	13.3%	39.8%	\$	27,966.72	\$	6,976.59	24.9%
9620	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	0.0%	0.0%	\$	2,911.09	\$	-	0.0%

CAMERON NATIONAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: June 1, 2009

<u>Page No.</u>	<u>Rule No.</u>	
CNPA-UR-1	3.c.3.	Deleted previous rule
	3.c.3.- 6.	Renumbered rules due to above deletion
	4.c.	Changed number of minor traffic violations from four to two
	4.d.	Changed number of mid-major violations from one to zero Changed violation period from the past five years to the past three years
	4.e.	Deleted previous rule 4.e., current rule was previously 4.f.
	4.f.	Renumbered rule, was previously rule 4.g.
	4.g.	Added new rule
CNPA-UR-2	N/A	Minor violations – Changed number of violations Mid major violations – Changed number of violations and years Acceptable liability limits – Changed acceptability for Age 70 and over
CNPA-INDEX-3	N/A	Added “Loyalty Discount” – Rule 4.C.8. on Page CNPA-GR-5
CNPA-GR-5	4.C.4.d. (1)	Changed discount from 20% to 10%
	4.C.4.d. (2)	Changed discount from 30% to 10%
	4.C.6.	Changed Low Mileage Discount from ten point to eight point
	4.C.7.	Changed multi-policy discount from 10% to 12% Added verbiage regarding a 5% discount (last paragraph)
	4.C.8.	Added Loyalty Discount
CNPA-GR-18	N/A	Deleted “RESERVED FOR FUTURE USE” page
 Missouri		
CNPA-MO-1	N/A	Deleted 4. CLASSIFICATIONS
CNPA-MO-2	N/A	Deleted “RESERVED FOR FUTURE USE” page
CNPA-MO-2	N/A	Page renumbered and some rating factors have been changed
CNPA-MO-3	N/A	Page renumbered and some rating factors have been changed
CNPA-MO-4	N/A	Page renumbered, no change to content
CNPA-MO-5	N/A	Page renumbered and corrected header
CNPA-MO-6	N/A	Page renumbered and reformatted, no change to content
CNPA-MO-7	N/A	Page renumbered and changed territory definition for CLAY COUNTY
CNPA-MO-8	N/A	Deleted “RESERVED FOR FUTURE USE” page Page renumbered and changed territory definition for PLATTE COUNTY
CNPA-MO-9	N/A	Page renumbered and several rating factors have been changed
CNPA-MO-10	N/A	Page renumbered, no change to content
 Arkansas		
CNPA-AR-5	N/A	Some rating factors have been changed
CNPA-AR-6	N/A	Some rating factors have been changed
CNPA-AR-9	N/A	Page reformatted, no change to content
CNPA-AR-10	N/A	Deleted “(Reserved for Future Use)” page Page renumbered, no change to content
CNPA-AR-11	N/A	Page renumbered and several rating factors have been changed
CNPA-AR-12	N/A	Deleted “(Reserved for Future Use)” page Page renumbered, no change to content

Rate Change Distribution by vehicle



SERFF Tracking Number: CMIC-126078091 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126078091
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Superseded Attachments

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	RF-1	04/08/2009	RF-1 AR Rate Filing Abstract CNIC.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	04/08/2009	PPA Survey FORM APCS National.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	03/17/2009	PPA Survey FORM APCS National.pdf

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

1.	This filing transmittal is part of Company Tracking #	CMIC-126078091
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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 National Insurance Company	B. 0532-42498

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	13.0%	7.0%					
Property Damage	3.7%	2.9%					
Medical Payments	44.2%	26.7%					
Comprehensive	-12.0%	-1.3%					
Collision	12.5%	3.8%					
UM	-12.6%	-2.3%					
TOTAL OVERALL EFFECT	5.9%	3.8%					

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	399	0%		489	323	66	76
2007	339	0%		352	154	44	70
2006	234	-11.0%	1/1/2006	182	140	77	77
2005	78	0%		64	48	75	51
2004	31	-4.89%	9/1/2004	13	0	1	87

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	2.1%
E. Other (reinsurance)	5.1%
F. TOTAL	34.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 24%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 9%

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 42498
Company Name: Cameron National 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		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$1,441	\$2,492	\$927	\$778	\$1,544	\$2,676	\$991	\$830	\$1,672	\$2,939	\$1,052	\$872	\$1,544	\$2,676	\$991	\$830	\$1,647	\$2,874	\$1,048	\$874
	100/300/50 Liability with Comprehensive and Collision		\$1,630	\$2,832	\$1,043	\$872	\$1,741	\$3,031	\$1,111	\$927	\$1,919	\$3,388	\$1,201	\$992	\$1,741	\$3,031	\$1,111	\$927	\$1,880	\$3,295	\$1,188	\$987
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$1,728	\$2,972	\$1,120	\$943	\$1,862	\$3,212	\$1,203	\$1,011	\$1,965	\$3,439	\$1,244	\$1,035	\$1,862	\$3,212	\$1,203	\$1,011	\$1,954	\$3,392	\$1,251	\$1,047
	100/300/50 Liability with Comprehensive and Collision		\$1,917	\$3,313	\$1,235	\$1,037	\$2,059	\$3,567	\$1,322	\$1,108	\$2,212	\$3,887	\$1,393	\$1,155	\$2,059	\$3,567	\$1,322	\$1,108	\$2,187	\$3,813	\$1,392	\$1,161
2003 Honda Odyssey "EX"	Minimum Liability		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$1,669	\$2,877	\$1,079	\$907	\$1,797	\$3,106	\$1,158	\$972	\$1,905	\$3,341	\$1,204	\$1,000	\$1,797	\$3,106	\$1,158	\$972	\$1,892	\$3,290	\$1,208	\$1,010
	100/300/50 Liability with Comprehensive and Collision		\$1,858	\$3,218	\$1,194	\$1,001	\$1,994	\$3,461	\$1,277	\$1,069	\$2,153	\$3,789	\$1,353	\$1,121	\$1,994	\$3,461	\$1,277	\$1,069	\$2,124	\$3,711	\$1,349	\$1,123
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$1,952	\$3,335	\$1,276	\$1,079	\$2,109	\$3,614	\$1,373	\$1,159	\$2,190	\$3,812	\$1,397	\$1,167	\$2,109	\$3,614	\$1,373	\$1,159	\$2,191	\$3,781	\$1,415	\$1,189
	100/300/50 Liability with Comprehensive and Collision		\$2,141	\$3,675	\$1,391	\$1,173	\$2,306	\$3,969	\$1,493	\$1,256	\$2,437	\$4,261	\$1,546	\$1,287	\$2,306	\$3,969	\$1,493	\$1,256	\$2,424	\$4,202	\$1,555	\$1,302
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$2,197	\$3,725	\$1,451	\$1,234	\$2,379	\$4,047	\$1,563	\$1,326	\$2,435	\$4,212	\$1,567	\$1,315	\$2,379	\$4,047	\$1,563	\$1,326	\$2,451	\$4,199	\$1,597	\$1,348
	100/300/50 Liability with Comprehensive and Collision		\$2,386	\$4,065	\$1,566	\$1,327	\$2,576	\$4,402	\$1,683	\$1,423	\$2,683	\$4,661	\$1,716	\$1,435	\$2,576	\$4,402	\$1,683	\$1,423	\$2,683	\$4,620	\$1,737	\$1,462
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$706	\$1,249	\$440	\$363	\$728	\$1,290	\$454	\$374	\$918	\$1,645	\$563	\$459	\$728	\$1,290	\$454	\$374	\$860	\$1,532	\$531	\$436
	Minimum Liability with Comprehensive and Collision		\$1,518	\$2,612	\$984	\$829	\$1,629	\$2,809	\$1,052	\$885	\$1,748	\$3,061	\$1,106	\$920	\$1,629	\$2,809	\$1,052	\$885	\$1,729	\$3,002	\$1,107	\$926
	100/300/50 Liability with Comprehensive and Collision		\$1,708	\$2,952	\$1,099	\$923	\$1,826	\$3,164	\$1,172	\$982	\$1,996	\$3,510	\$1,256	\$1,041	\$1,826	\$3,164	\$1,172	\$982	\$1,961	\$3,423	\$1,247	\$1,040