

SERFF Tracking Number: CMIC-126558471 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126558471
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-126558471 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: CMIC-126558471 State Status: Fees verified and received
(PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi
Author: Barry Korthanke Disposition Date: 05/13/2010
Date Submitted: 05/03/2010 Disposition Status: Filed
Effective Date Requested (New): 07/15/2010 Effective Date (New): 07/15/2010
Effective Date Requested (Renewal): 07/15/2010 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: 05/13/2010
State Status Changed: 05/04/2010 Deemer Date:
Created By: Barry Korthanke Submitted By: Barry Korthanke
Corresponding Filing Tracking Number:
Filing Description:
Cameron National would like to revise our rules and rates with a 7-15-2010 effective date. Our changes are as follows:

Rate Changes

- Reduced Low Mileage Discount from 8 base points to 5 base points.
- Increased Loyalty Discount now up to 11%.
- Having a homeowners policy with the agent (not with CIC) discount increased from 5% to 7%.
- Tier factors increased and decreased various amounts depending on Tier.
- Territory Base Rates increased and decreased various amounts depending on coverage and Territory.
- Class Codes increased and decreased various amounts.

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

The overall effect of these rate changes results in a 0.0% increase or \$234.

Rule Changes

- Updating our rules to reflect the rate changes mentioned above.
- Adding an exception to our rules in rating mobile home above 150,000.
- Revising our previous insurance requirements for new business to 6 months of previous insurance required.

See the Summary of Revisions on the Supporting Documentation tab for a listing of all changes being made.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
 214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]
 Cameron, MO 64429-1321 816-632-1022 [FAX]

Filing Company Information

Cameron 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: Rate/Rule Filing fee is \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron National Insurance Company	\$100.00	05/03/2010	36159158

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 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	05/13/2010	05/13/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/04/2010	05/04/2010	Barry Korthanke	05/06/2010	05/06/2010

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Disposition

Disposition Date: 05/13/2010
 Effective Date (New): 07/15/2010
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron National Insurance Company	2.200%	0.000%	\$234	377	\$547,209	11.000%	13.000%

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	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	Class Code Experience	Filed	Yes
Supporting Document	Tier Experience	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	Multi-Policy Loss Ratios	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: CMIC-126558471 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126558471
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/04/2010
Submitted Date 05/04/2010
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. The APCS must be revised to delete the "NA'S" and replace them with 0's. Also, the 55 and over Defensive Driving Discount is mandated by law and a discount must be given. The APCS must reflect the discount. The discount for homeowner's coverage within an agency must be justified. Please verify you do not surcharge for not-at-fault accidents and/or claims.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/06/2010
Submitted Date 05/06/2010

Dear Alexa Grissom,

Comments:

Thank you for questions and sorry for my mistakes on the APCS.

Response 1

Comments: I made a correction in the CN A RATE AR 7-15-10 attachment to class code 8873 to show 1.18 for the factor. The APCS has also been corrected, taking out the NA's and showing our 55 and over Defensive Driving Discount. The Mutli-Policy Loss Ratios study shows our justification for increasing the Home with the Agent Discount.

Also, we do not surcharge for not-at-fault accidents and/or claims. Our Attract With Claims (AWC) scoring model only uses at-fault claims in the score calculation and our rating steps do not have a claims surcharge anywhere else except for our AWC scoring model.

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: Multi-Policy Loss Ratios

Comment: The "Mutual" group in the attached pdf document is where the home with the agent discount is accounted for. We have been getting rid of our Mutuals as shown by the dip in premium in 2008. Then the increase in premium back to over \$1MM is due to the home with the agent discount being introduced in 2009. The Mutual group has a 46.2% loss ratio in 2009, which is lower than our risks getting the Multi-Policy Discount, and a 57% loss ratio over the previous 5 years. This is why we are increasing the discount given from 5% to 7%.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	CNPA-AR-5, CNPA-AR-6, CNPA-AR-11, CNPA-AR-12	Replacement	
Previous Version			
Rate Pages	CNPA-AR-5, CNPA-AR-6, CNPA-AR-11, CNPA-AR-12	Replacement	

Sincerely,
 Barry Korthanke

SERFF Tracking Number: CMIC-126558471
 Filing Company: Cameron National Insurance Company
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto
 Product Name: Personal Auto CNIC
 Project Name/Number: /

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-0.984%
Effective Date of Last Rate Revision:	06/15/2010
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron National Insurance Company	2.200%	0.000%	\$234	377	\$547,209	11.000%	13.000%

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 05/13/2010	Underwriting Rules	CNPA-UR-1	Replacement	CN A UR AR & MO 7-15-10.pdf
Filed 05/13/2010	General Rules	CNPA-GR-5, CNPA-GR-6, CNPA-GR-11, CNPA-GR-16	Replacement	CN A GR AR MO IA 7-15-10.pdf
Filed 05/13/2010	Rate Pages	CNPA-AR-5, CNPA-AR-6, CNPA-AR-11, CNPA-AR-12	Replacement	Arkansas CNIC Auto Rate Pages - 07-15-2010.pdf CN A RATE AR 7-15-10.pdf

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 driver 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 or whose current coverage has not been in force continuously for six months.

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

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

A five 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 7% 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 discount in the amount shown in the chart below will be applied to all vehicles and all coverages after the third year of continuous coverage with Cameron Mutual.

Years of Continuous Coverage	3	4	5	6	7	8	9	10+
Discount	3%	5%	6%	7%	8%	9%	10%	11%

CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

5. ADMINISTRATION OF RISK INDEXING AND ASSOCIATED RATING TIER

A. New Business

1. Initial information necessary to obtain a Risk Index and assign the proper Rating Tier shall be obtained from an application signed personally by the applicant.
2. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

B. Renewal Business

Information necessary to obtain a Risk Index and assign the proper Rating Tier shall be determined from any one or combination of the following:

1. the company's own records;
2. motor vehicle records; or
3. an application signed by the applicant and producer.

C. Accident Experience Re-Tiering

Households which have incurred the following at-fault accidents will be subject to a re-scoring of the Risk Index:

1. Total damage to all property including physical damage to the insured's own vehicle which is paid or expected to be paid in the amount of more than \$1,000. (If the household is free of accidents which are paid or expected to be paid in the amount greater than \$1,000 for 35 months, then the rule does not apply.)
2. Each accident during the experience period which results in no bodily injury, no death, and total damage to all property, including the insured's, is \$1,000 or less. (If the household is free of accidents which are paid or expected to be paid in the amount of \$1,000 or less for 36 months, then this rule does not apply.)

Any change in the Rating Tier which results from this re-indexing will be effective at the next renewal; provided, however, that if a household incurs an at-fault accident during a policy period for which the renewal has already been processed at the time of the accident, the policy will be re-indexed at the following renewal.

D. Risk Index changes

1. Each individual policy will be scored at the policy's index date. The "index date" is the latest to occur of the following:
 - a. the initial date assigned to the policy on or after January 1, 2006 in which an initial Risk index was obtained;
 - b. the date assigned to the policy as a result of rule 5.C that resulted in a Risk Index being generated; or
 - c. the date of the latest Risk Index on record.
2. A new Risk Index will be obtained no less than 12 months and no more than 36 months after the "index date".
3. The Rate Tier changes associated with a new "index date" and Risk Index will only be implemented for those policies that would improve tiers as a result of the new Risk Index (receive a lower rate).
4. Rating Tier changes will be limited to a two Rating Tier improvement per renewal as a result of a re-score.
5. Rule 5.D.2 and 5.D.3 will not apply to re-scoring under rule 5.C.

6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. For rebuilt or structurally altered autos, the model year of the chassis determines the model year for rating.
- C. To determine the base rates for newer model years not displayed on the State rate pages, multiply the rates shown for the latest model year displayed by a factor of 1.05.

7. RULE RESERVED FOR FUTURE USE.

8. POLICY PERIOD

- A. Personal Auto Policies are written for a period of one year.
- B. For policies issued with an effective date on the 29th, 30th or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the usual expiration of the policy. Premium for this extended coverage of one to three days may be waived.

9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. Suspension of coverage is not permitted. If desired, coverage may be added or deleted.

CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

Liability, Medical Payments, Uninsured and Underinsured Motorists Coverages

1. Motor homes used in driving to or from work or used in business –
Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes –
Charge 70% of the applicable Pleasure Use Class rates for private passenger autos. (**Class Code 943700**)

Physical Damage

3. Determine the amount of coverage desired, including the value of any custom built additions.
 - a. Assign a symbol based on the amount using the tables on Pages 1, 2 or 3 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the State rate pages to determine base rates for the appropriate symbol and model year of the motor home.
 - b. To determine the base rates for symbols not displayed on State rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.
Exceptions: For 2011 and newer model year motor homes, valued at \$150,001 and over, contact your Home Office underwriter.

For 1990 to 2010 Model Year motor homes, valued at \$80,001 and over, increase the symbol 26 base rate (as calculated in Rule 12.); or

For 1989 and Prior Model Year motor homes valued at \$65,001 and over, increase the symbol 20 base rate (as calculated in Rule 12.) as follows:
 - (i) **Comprehensive** - 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
 - (ii) **Collision** - 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
 - c. Motor homes used in driving to or from work or used in business –
Classify and rate as private passenger autos, using the base rates calculated in a. and b.
 - d. Pleasure Use Motor Homes
Charge 60% of the base rates calculated in a. and b. (**Class Code 943700**)
 - e. For custom built motor homes, the model year of the chassis determines the model year of the motor home.
4. **Covered Property Coverage (Class Code 945000)**
This coverage will be automatically added at the time of a claim using the vehicle or recreational trailer deductibles.

B. Trailers Designed for Use With Private Passenger Autos

Liability

A Personal Auto Policy affording liability coverage covers trailers designed for use with and when attached to a private passenger auto, pickup or van without additional premium charge and without specific description of the trailer.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) when no auto is owned by the insured.

Medical Payments

A Personal Auto Policy affording medical payments coverage provides coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with and when attached to a private passenger auto, pickup or van.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) when no auto is owned by the insured, or
- (3) located for use as a residence or premises.

Liability and Medical Payments

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach Coverage For Damage To Your Auto (Maximum Limit Of Liability) endorsement form **PP 03 08**.

1. Recreational Trailers - (Class Code 958200)

Non-self-propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

OCCURRENCE TABLE

Type Codes	Definitions
01	First at fault accident occurring after a 36 month period following the original effective date where there have been no at fault accidents in excess of \$1,000 or any type code currently being assigned in the household .
04	Theft and vandalism losses.
05	Losses and accidents, such as: <ul style="list-style-type: none"> • All Other Than Collision (Comprehensive) losses. • Towing losses. • Medical, PIP, UM/UIM losses where our insured is not at fault. • Insured vehicle driver fatality.
06	Each additional accident that results in NO bodily, NO death and total damage to all property, including physical damage to the insured's own vehicle \$1,000 or less.
07	If first claim coded 01 then the next chargeable accident in the same 36 month time that results in total damage to all property including damage to insured's own vehicle in excess of \$1,000 will be coded 07. OR First at fault accident occurrence during the first 36 months of the annual effective date and results in total damage to all property including damage to insured's own vehicle in excess of \$1,000.
08	FIRST chargeable accident that results in NO bodily injury, NO death, and total damage to ALL property including physical damage to the insured's own vehicle \$1,000 or less. Use type code 06 for subsequent losses. If all previous claims coded 08 or 06 have a date of loss of 3 years or more, then code new claim 08.
10	Accident involving damage to property or bodily injury in any amount where the operator is 50% or less negligent; 51% or more at fault should be coded 01, 07, or 08.
ND	Driver not listed on the policy. Should be IN ADDITION to applicable type code.
UA	Claims cannot determine applicability at this time. This must be changed to a final type code before the claim file can be closed.
18	Accident where the insured is 0% negligent, such as, BUT NOT LIMITED TO: <ul style="list-style-type: none"> • Auto lawfully parked. • Auto struck in the rear by another vehicle and insured not convicted of a moving violation in connection with the accident. • Auto struck by "hit and run" vehicle, if the accident is reported to the proper authority within 24 hours by the insured.
19	Each ADDITIONAL chargeable accident which results in: <ul style="list-style-type: none"> • Bodily injury or death (except for insured driver death – see type code 05). • Total damage to all property including physical damage to the insured's own vehicle which is paid or expected to be paid in the amount of \$1,000 or more There can be multiple 19's on a policy.
99	Claim set up in error. DISREGARD.
35	Driving the wrong way.
36	Excessive speed.
50	Driving while intoxicated or under the influence of drugs where injury to person or damage to property results therefrom.
51	Open bottle in vehicle violation.
52	Failure to stop and report when involved in an accident.
53	Loaning license to an unlicensed driver, or false statements or impersonating applicant for license or registration.

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-12. For OTC (Comprehensive) and Collision, multiply Base Rates by Model Year and Symbol Factors and Deductible Factors shown on page CNPA-AR-12. For higher limits of Medical Payments and UM/UIM, add Additional Amounts shown on page CNPA-AR-12 to the Base Rates.

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Comprehensive)	\$250 Ded Collision
1	\$237	\$194	\$23	\$20	\$20	\$137	\$370
3	178	144	25	20	20	162	346
5	213	150	33	18	18	179	417
6	222	176	28	20	22	158	379
8	190	161	38	18	18	131	379
9	187	157	28	20	22	172	395
10	176	150	25	20	20	130	352
11	187	146	33	18	18	169	390
12	178	138	28	18	18	172	397

Risk Index Tiers, Factors and Application

Tier	Last Two Digits of Class Code		Factor
	Single Car	Multi Car	
0	10	20	0.75
1	11	21	0.83
2	12	22	0.91
3	13	23	1.00
4	14	24	1.06
5	15	25	1.12
6	16	26	1.15
7	17	27	1.16
8	18	28	1.17
90	30	40	1.20
91	31	41	1.21
92	32	42	1.22
93	33	43	1.24
94	34	44	1.25
95	35	45	1.26
96	36	46	1.27
97	37	47	1.28
98	38	48	1.30
99	39	49	1.31

Bodily Injury, Property Damage, Medical Payments and Collision: Apply the Risk Index factor after the Primary Classification factor, and before subtracting Low Mileage discount and/or Multi-Car discount additives (if applicable).

NOTE: Risk Index tiers and factors do NOT apply to OTC (Comprehensive) and Miscellaneous Coverages and Miscellaneous Types (see General Rules 14 and 19) including UM and UIM.

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	Comprehensive Symbols																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2011	0.40	0.50	0.76	0.91	1.04	1.14	1.24	1.34	1.45	1.55	1.59	1.67	1.75	1.82	1.90	1.97	2.06	2.14	2.19	2.24	
2010	0.56	0.72	0.87	1.00	1.11	1.24	1.35	1.48	1.60	1.72	1.88	2.04	2.21	2.37	2.56	2.73	2.90	3.09	3.30	3.55	
2009	0.53	0.69	0.83	0.95	1.06	1.18	1.29	1.41	1.52	1.64	1.79	1.94	2.10	2.26	2.44	2.60	2.76	2.94	3.14	3.38	
2008	0.50	0.66	0.79	0.90	1.01	1.12	1.23	1.34	1.45	1.56	1.70	1.85	2.00	2.15	2.32	2.48	2.63	2.80	2.99	3.22	
2007	0.48	0.63	0.75	0.86	0.96	1.07	1.17	1.28	1.38	1.49	1.62	1.76	1.90	2.05	2.21	2.36	2.50	2.67	2.85	3.07	
2006	0.46	0.60	0.71	0.82	0.91	1.02	1.11	1.22	1.31	1.42	1.54	1.68	1.81	1.95	2.10	2.25	2.38	2.54	2.71	2.92	
2005	0.44	0.57	0.68	0.78	0.87	0.97	1.06	1.16	1.25	1.35	1.47	1.60	1.72	1.86	2.00	2.14	2.27	2.42	2.58	2.78	
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	0.20	0.26	0.31	0.36	0.40	0.45	0.49	0.53	0.57	0.62	0.67	0.73	0.79	0.85	0.92	0.98	1.04	1.11	1.19	1.28	
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	NA	
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	NA	

Model Year	Comprehensive Symbols																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
2011	2.29	2.35	2.41	2.47	2.52	2.58	2.64	2.70	2.76	2.82	2.88	2.93	2.99	3.04	3.11	3.17	3.24	3.31	3.39	3.46	
2010	3.87	4.22	4.66	5.30	5.94	6.64	NA														
2009	3.69	4.02	4.44	5.05	5.66	6.32	NA														
2008	3.51	3.83	4.23	4.81	5.39	6.02	NA														
2007	3.34	3.65	4.03	4.58	5.13	5.73	NA														
2006	3.18	3.48	3.84	4.36	4.89	5.46	NA														
2005	3.03	3.31	3.66	4.15	4.66	5.20	NA														
2004	2.89	3.15	3.49	3.95	4.44	4.95	NA														
2003	2.76	3.00	3.33	3.77	4.24	4.73	NA														
2002	2.63	2.86	3.17	3.59	4.04	4.50	NA														
2001	2.50	2.72	3.01	3.41	3.84	4.28	NA														
2000	2.37	2.57	2.85	3.23	3.64	4.05	NA														
1999	2.26	2.46	2.73	3.09	3.47	3.87	NA														
1998	2.13	2.32	2.57	2.91	3.27	3.65	NA														
1997	2.03	2.20	2.44	2.76	3.11	3.47	NA														
1996	1.95	2.12	2.35	2.66	2.99	3.33	NA														
1995	1.84	2.00	2.22	2.51	2.83	3.15	NA														
1994	1.74	1.89	2.09	2.37	2.67	2.97	NA														
1993	1.66	1.80	2.00	2.26	2.55	2.84	NA														
1992	1.58	1.72	1.90	2.15	2.42	2.70	NA														
1991	1.50	1.63	1.81	2.05	2.30	2.57	NA														
1990	1.50	1.63	1.81	2.05	2.30	2.57	NA														

Model Year	Comprehensive Symbols																				
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	
2011	0.50	0.76	0.91	1.04	1.14	1.24	1.34	1.45	1.55	1.59	1.67	1.75	1.82	1.90	1.97	2.06	2.14	2.19	2.24	0.40	

Model Year	Comprehensive Symbols															
	62	63	64	65	66	67	68	69	70	71	72	73	74	75	98	
2011	0.50	0.76	0.91	1.04	1.14	1.24	1.34	1.45	1.55	Future	Use Future	Use Future	Use Future	1.97		

CAMERON NATIONAL AUTO PROGRAM

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	1.03 8031	1.10 8032	1.10 8033	1.10 8038	1.03 8039
Principal Operator Age 65-74	Factor Code	0.88 8801	0.93 8802	1.10 8803	1.50 8808	0.88 8809
Principal Operator Age 50-64	Factor Code	0.82 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
Only Operator Female Age 30-49	Factor Code	1.13 8861	1.18 8862	1.20 8863	1.50 8868	1.00 8869
All Other	Factor Code	1.00 8871	1.04 8872	1.18 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	1.90 8024	1.90 8025	2.31 8124	2.11 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	1.32 8354	1.32 8355

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	3.72 8600	3.92 8603
18	Factor Code	2.45 8401	2.45 8405	3.75 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	2.05 8704	2.05 8705
25 through 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		1.18 8708	1.53 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	1.76 8026	1.76 8027	1.96 8126	1.96 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

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	05/13/2010

Comments:

Attachment:

CNIC AR viewFilingAttachment.do.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	05/13/2010

Comments:

Attachment:

PPA Survey FORM APCS National 7-15-2010.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	05/13/2010

Comments:

Attachment:

RF-1 AR Rate Filing Abstract CNIC 7-1-2010.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	05/13/2010

Bypass Reason: We are not adopting an Advisory Organization's Prospective with this filing.

Comments:

		Item Status:	Status Date:

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /
Satisfied - Item: Indicated Needs Filed 05/13/2010

Comments:

Territory base rate changes being made are the same for every territory and are based off of the indicated needs.

Attachment:

CNIC Rate Indications AR 2010.pdf

	Item Status:	Status Date:
Satisfied - Item: Class Code Experience	Filed	05/13/2010

Comments:

Cameron National and Cameron Mutual share the same class code rates. We therefore look at both A (CMIC) and NPA (CNIC) to make changes to our class code rates.

Attachment:

PA Class Code Loss Ratios.pdf

	Item Status:	Status Date:
Satisfied - Item: Tier Experience	Filed	05/13/2010

Comments:

Attachment:

PA Tiers by Coverage with IBNR.pdf

	Item Status:	Status Date:
Satisfied - Item: Summary of Revisions	Filed	05/13/2010

Comments:

Attachment:

CN A Summary AR & MO 7-15-10.pdf

	Item Status:	Status Date:
Satisfied - Item: Multi-Policy Loss Ratios	Filed	05/13/2010

Comments:

The "Mutual" group in the attached pdf document is where the home with the agent discount is accounted for. We have been getting rid of our Mutuals as shown by the dip in premium in 2008. Then the increase in premium back to over

SERFF Tracking Number: *CMIC-126558471* *State:* *Arkansas*
Filing Company: *Cameron National Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126558471*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: /

\$1MM is due to the home with the agent discount being introduced in 2009. The Mutual group has a 46.2% loss ratio in 2009, which is lower than our risks getting the Multi-Policy Discount, and a 57% loss ratio over the previous 5 years. This is why we are increasing the discount given from 5% to 7%.

Attachment:

PA Multi-Policy.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Cameron National Insurance Company
 NAIC # (including group #) 42498

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

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

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

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

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

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

Please Specify Qualification for Discount:

- _____ None
- _____ None
- e. Anti-Theft Discount None
- f. Other (specify) %
- Multi-Policy Discount 12%
- Homeowner's Policy with Agent 7%
- Loyalty Discount 3-11%

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

If so, what is the fee for installment payments?

\$6 per payment

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

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

Program	Percentage Difference	Volume (000's)
10	-25%	98
11	-17%	154
12	-9%	230
13	0%	12
14	6%	9
15	12%	2
16	15%	4
17	16%	4
18	17%	3
30-39	20-31%	3

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

Signature
Barry W. Korthanke

Printed Name
Actuarial Analyst

Title
816-632-6511

Telephone Number
bkorthanke@cameron-insurance.com

Email address

AID PC A-1 (1/06)

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: 07/15/2010

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 death
- 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 to 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 0 %
 Over 55 Defensive Driver Discount 10 %
 \$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	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$1,494	\$1,907	\$817	\$727	\$1,600	\$2,044	\$875	\$778	\$1,696	\$2,169	\$923	\$819	\$1,600	\$2,044	\$875	\$778	\$1,689	\$2,158	\$922	\$820
	100/300/50 Liability with Comprehensive and Collision			\$1,668	\$2,133	\$909	\$808	\$1,783	\$2,279	\$971	\$863	\$1,929	\$2,469	\$1,045	\$927	\$1,783	\$2,279	\$971	\$863	\$1,907	\$2,438	\$1,037	\$921
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$1,818	\$2,325	\$988	\$877	\$1,956	\$2,503	\$1,062	\$943	\$2,018	\$2,583	\$1,092	\$968	\$1,956	\$2,503	\$1,062	\$943	\$2,031	\$2,598	\$1,102	\$978
	100/300/50 Liability with Comprehensive and Collision			\$1,993	\$2,551	\$1,080	\$958	\$2,139	\$2,738	\$1,159	\$1,028	\$2,250	\$2,884	\$1,214	\$1,076	\$2,139	\$2,738	\$1,159	\$1,028	\$2,248	\$2,879	\$1,216	\$1,079
2003 Honda Odyssey "EX"	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$1,748	\$2,235	\$951	\$844	\$1,880	\$2,404	\$1,022	\$908	\$1,949	\$2,495	\$1,056	\$937	\$1,880	\$2,404	\$1,022	\$908	\$1,958	\$2,504	\$1,063	\$944
	100/300/50 Liability with Comprehensive and Collision			\$1,922	\$2,460	\$1,043	\$925	\$2,062	\$2,640	\$1,118	\$992	\$2,182	\$2,796	\$1,178	\$1,045	\$2,062	\$2,640	\$1,118	\$992	\$2,175	\$2,784	\$1,178	\$1,045
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$2,083	\$2,667	\$1,127	\$1,000	\$2,245	\$2,875	\$1,215	\$1,077	\$2,276	\$2,916	\$1,228	\$1,088	\$2,245	\$2,875	\$1,215	\$1,077	\$2,307	\$2,955	\$1,248	\$1,106
	100/300/50 Liability with Comprehensive and Collision			\$2,258	\$2,893	\$1,219	\$1,081	\$2,428	\$3,111	\$1,311	\$1,162	\$2,508	\$3,216	\$1,350	\$1,196	\$2,428	\$3,111	\$1,311	\$1,162	\$2,525	\$3,236	\$1,362	\$1,207
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$2,382	\$3,053	\$1,285	\$1,138	\$2,571	\$3,295	\$1,386	\$1,228	\$2,564	\$3,288	\$1,379	\$1,221	\$2,571	\$3,295	\$1,386	\$1,228	\$2,618	\$3,356	\$1,411	\$1,250
	100/300/50 Liability with Comprehensive and Collision			\$2,557	\$3,279	\$1,377	\$1,219	\$2,754	\$3,531	\$1,482	\$1,313	\$2,797	\$3,588	\$1,502	\$1,329	\$2,754	\$3,531	\$1,482	\$1,313	\$2,836	\$3,636	\$1,526	\$1,351
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$677	\$854	\$387	\$348	\$702	\$885	\$402	\$362	\$882	\$1,119	\$494	\$442	\$702	\$885	\$402	\$362	\$826	\$1,045	\$468	\$420
	Minimum Liability with Comprehensive and Collision			\$1,592	\$2,034	\$869	\$772	\$1,707	\$2,181	\$931	\$828	\$1,790	\$2,290	\$972	\$863	\$1,707	\$2,181	\$931	\$828	\$1,791	\$2,289	\$976	\$867
	100/300/50 Liability with Comprehensive and Collision			\$1,767	\$2,259	\$961	\$853	\$1,890	\$2,417	\$1,027	\$912	\$2,023	\$2,590	\$1,094	\$971	\$1,890	\$2,417	\$1,027	\$912	\$2,008	\$2,569	\$1,090	\$968

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

1.	This filing transmittal is part of Company Tracking #	CMIC-126558471
----	---	----------------

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 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	19.3	5.1					
Property Damage	-4.8	-2.7					
Medical Payments	28.0	13.9					
Comprehensive	-3.9	-2.1					
Collision	-1.8	-1.5					
UM	-18.6	-4.9					
TOTAL OVERALL EFFECT	2.2	0.0					

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
2009	359	3.72%	6/1/2009	550	601	109	61
2008	399	0%		489	323	44	70
2007	339	0%		352	154	77	77
2006	234	-11.0%	1/1/2006	182	140	75	51
2005	78	0%		64	48	1	87

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.1%
B. General Expense	6.1%
C. Taxes, License & Fees	2.0%
D. Underwriting Profit & Contingencies	2.7%
E. Other	
F. TOTAL	30.9%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 11 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. -13 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cameron National Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Program	2009 Earned Premium	Full Indicated Change	Credibility	CMIC AR Ind. Change Complement	Credible Indicated Change	Selected Rate Change	Revenue Effect
Bodily Injury	133,545.16	49.1%	0.198	11.9%	19.3%	5.1%	6,827
Property Damage	100,451.67	4.2%	0.254	-7.8%	-4.8%	-2.7%	(2,719)
Medical Payments	18,501.08	32.3%	0.076	27.6%	28.0%	13.9%	2,576
UM	41,107.14	-37.1%	0.116	-16.1%	-18.6%	-4.9%	(2,016)
Comprehensive	94,647.75	-9.2%	0.211	-2.4%	-3.9%	-2.1%	(2,004)
Collision	158,956.33	7.2%	0.272	-5.2%	-1.8%	-1.5%	(2,430)
Total	547,209.13				2.2%	0.0%	234
Liability	293,605.05				6.3%	1.6%	4,668
Physical Damage	253,604.08				-2.6%	-1.7%	(4,435)

	(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	0.931	1.000	1.000	13,769.88	10,500.00	1.015	1.145	12,201.18	1.028	12,545.94
2006	44,072.79	1.022	1.000	1.000	45,030.32	27,608.14	1.019	1.145	32,209.47	1.023	32,961.74
2007	84,663.55	1.057	1.000	1.000	89,479.89	122,793.93	1.034	1.145	145,408.34	1.018	148,095.29
2008	118,936.39	1.057	1.000	1.000	125,702.44	14,800.00	1.096	1.145	18,577.19	1.014	18,830.30
2009	133,545.16	1.033	1.000	1.000	137,892.60	151,536.68	1.349	1.145	233,959.76	1.009	236,017.33
Total	396,010.68				411,875.14	327,238.75			442,355.93		448,450.60
Property Damage											
2005	10,585.27	0.899	1.000	1.000	9,516.98	4,391.38	1.000	1.145	5,027.20	0.917	4,609.74
2006	32,093.25	0.984	1.000	1.000	31,591.35	17,372.31	1.000	1.145	19,887.62	0.931	18,509.19
2007	62,981.26	1.016	1.000	1.000	64,010.32	18,594.23	1.001	1.145	21,307.75	0.945	20,127.82
2008	88,930.61	1.016	1.000	1.000	90,383.66	69,294.20	1.003	1.145	79,565.34	0.959	76,284.76
2009	100,451.67	1.007	1.000	1.000	101,112.18	121,081.33	1.031	1.145	142,921.42	0.973	139,080.39
Total	295,042.06				296,614.49	230,733.45			268,709.32		258,611.89
Medical Payments											
2005	2,411.50	1.107	1.000	1.000	2,670.32	0.00	1.015	1.145	0.00	1.028	0.00
2006	6,658.97	1.208	1.000	1.000	8,045.44	266.00	1.019	1.145	310.33	1.023	317.58
2007	12,532.06	1.247	1.000	1.000	15,633.24	4,365.89	1.034	1.145	5,169.94	1.018	5,265.47
2008	16,539.37	1.247	1.000	1.000	20,632.20	25,467.05	1.096	1.145	31,966.63	1.014	32,402.18
2009	18,501.08	1.145	1.000	1.000	21,192.52	35,788.85	1.349	1.145	55,254.94	1.009	55,740.89
Total	56,642.98				68,173.72	65,887.79			92,701.85		93,726.12
UM/UIM											
2005	5,336.82	0.904	1.000	1.000	4,826.62	0.00	1.015	1.145	0.00	1.028	0.00
2006	15,514.77	0.929	1.000	1.000	14,411.85	0.00	1.019	1.145	0.00	1.023	0.00
2007	28,750.86	0.977	1.000	1.000	28,092.47	6,091.63	1.034	1.145	7,213.50	1.018	7,346.79
2008	38,404.21	0.977	1.000	1.000	37,524.75	22,606.21	1.096	1.145	28,375.66	1.014	28,762.28
2009	41,107.14	0.981	1.000	1.000	40,322.89	29,703.05	1.349	1.145	45,858.98	1.009	46,262.30
Total	129,113.80				125,178.57	58,400.89			81,448.15		82,371.37
Comprehensive											
2005	10,053.29	0.860	1.063	1.028	9,436.91	4,665.00	1.000	1.138	5,308.19	1.055	5,601.26
2006	30,227.16	0.931	1.047	1.028	30,281.91	12,191.52	1.000	1.138	13,872.43	1.046	14,504.09
2007	61,091.21	0.987	1.031	1.028	63,869.31	20,297.75	1.000	1.138	23,096.30	1.036	23,926.50
2008	84,247.52	0.987	1.000	1.028	85,456.90	71,223.47	1.001	1.138	81,124.46	1.026	83,269.75
2009	94,647.75	0.989	1.000	1.028	96,220.88	70,134.88	1.021	1.138	81,480.63	1.017	82,868.34
Total	280,266.93				285,265.92	178,512.62			204,882.01		210,169.93
Collision											
2005	20,043.17	0.917	1.055	1.025	19,856.05	20,878.01	1.000	1.138	23,756.57	0.986	23,426.87
2006	52,079.01	0.996	1.042	1.025	55,384.35	35,689.09	1.000	1.138	40,609.73	0.988	40,142.21
2007	99,362.04	1.025	1.027	1.025	107,174.96	55,641.93	1.000	1.138	63,313.57	0.991	62,734.79
2008	139,209.13	1.025	1.000	1.025	146,215.36	73,621.88	1.001	1.138	83,856.28	0.993	83,289.03
2009	158,956.33	1.012	1.000	1.025	164,851.81	117,097.41	1.021	1.138	136,040.32	0.996	135,444.18
Total	469,649.68				493,482.52	302,928.32			347,576.46		345,037.08

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	91.11%	0.00%	91.11%	0.00%	91.11%	0.20	18.22%		
2006	73.20%	0.00%	73.20%	0.00%	73.20%	0.20	14.64%		
2007	165.51%	0.00%	165.51%	0.00%	165.51%	0.20	33.10%		
2008	14.98%	0.00%	14.98%	0.00%	14.98%	0.20	3.00%		
2009	171.16%	0.00%	171.16%	0.00%	171.16%	0.20	34.23%		
Total	107.40%					1.00	103.19%	69.2%	49.1%
Property Damage									
2005	48.44%	0.00%	48.44%	0.00%	48.44%	0.20	9.69%		
2006	58.59%	0.00%	58.59%	0.00%	58.59%	0.20	11.72%		
2007	31.44%	0.00%	31.44%	0.00%	31.44%	0.20	6.29%		
2008	84.40%	0.00%	84.40%	0.00%	84.40%	0.20	16.88%		
2009	137.55%	0.00%	137.55%	0.00%	137.55%	0.20	27.51%		
Total	90.59%					1.00	72.08%	69.2%	4.2%
Medical Payments									
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.20	0.00%		
2006	3.95%	0.00%	3.95%	0.00%	3.95%	0.20	0.79%		
2007	33.68%	0.00%	33.68%	0.00%	33.68%	0.20	6.74%		
2008	157.05%	0.00%	157.05%	0.00%	157.05%	0.20	31.41%		
2009	263.02%	0.00%	263.02%	0.00%	263.02%	0.20	52.60%		
Total	135.98%					1.00	91.54%	69.2%	32.3%
UM/UIM									
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.20	0.00%		
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.20	0.00%		
2007	26.15%	0.00%	26.15%	0.00%	26.15%	0.20	5.23%		
2008	76.65%	0.00%	76.65%	0.00%	76.65%	0.20	15.33%		
2009	114.73%	0.00%	114.73%	0.00%	114.73%	0.20	22.95%		
Total	65.07%					1.00	43.51%	69.2%	-37.1%
Comprehensive									
2005	59.35%	2.01%	57.34%	1.99%	59.33%	0.20	11.87%		
2006	47.90%	1.78%	46.11%	1.87%	47.99%	0.20	9.60%		
2007	37.46%	2.34%	35.12%	2.32%	37.44%	0.20	7.49%		
2008	97.44%	3.54%	93.90%	2.99%	96.89%	0.20	19.38%		
2009	86.12%	0.83%	85.30%	1.87%	87.17%	0.20	17.43%		
Total	71.82%					1.00	65.8%	72.4%	-9.2%
Collision									
2005	117.98%	0.00%	117.98%	0.00%	117.98%	0.20	23.60%		
2006	72.48%	0.00%	72.48%	0.00%	72.48%	0.20	14.50%		
2007	58.53%	0.00%	58.53%	0.00%	58.53%	0.20	11.71%		
2008	56.96%	0.00%	56.96%	0.00%	56.96%	0.20	11.39%		
2009	82.16%	0.00%	82.16%	0.00%	82.16%	0.20	16.43%		
Total	70.43%					1.00	77.6%	72.4%	7.2%

Personal Auto Loss Ratios by Class: Countrywide

A	2003	2004	2005	2006	2007	2008	2009	Totals			
	Class	Loss Ratio	100K+ Premium	Losses	Loss Ratio						
	8024	151.0%	51.3%	48.6%	75.4%	84.8%	34.1%	36.2%	\$ 283,589.71	\$ 201,536.32	71.1%
	8025	37.4%	80.1%	20.3%	48.3%	0.0%	41.2%	486.9%	\$ 159,678.72	\$ 180,159.62	112.8%
	8026	4.5%	211.3%	10.4%	114.7%	73.5%	148.4%	41.4%	\$ 111,428.23	\$ 90,302.36	81.0%
	8031	50.9%	52.8%	53.3%	53.8%	36.5%	41.3%	50.6%	\$ 9,892,994.54	\$ 4,829,601.14	48.8%
	8032	20.9%	78.5%	6.9%	14.9%	133.9%	23.8%	4.2%	\$ 261,281.52	\$ 107,246.46	41.0%
	8034	27.0%	268.8%	26.5%	33.6%	30.4%	48.0%	96.0%	\$ 116,507.92	\$ 92,824.77	79.7%
	8039	43.8%	37.6%	25.9%	86.7%	19.6%	82.8%	17.3%	\$ 3,284,049.16	\$ 1,469,032.81	44.7%
	8124	68.2%	157.7%	36.4%	89.2%	126.4%	76.5%	48.9%	\$ 1,181,468.73	\$ 1,035,412.17	87.6%
	8125	46.7%	57.4%	28.0%	208.6%	71.0%	379.2%	53.0%	\$ 319,921.13	\$ 409,298.05	127.9%
	8126	37.5%	118.2%	24.4%	64.9%	25.8%	212.5%	27.2%	\$ 695,064.92	\$ 492,336.20	70.8%
	8127	92.0%	276.2%	170.7%	16.8%	33.6%	87.9%	6.5%	\$ 182,682.72	\$ 171,955.44	94.1%
	8134	38.7%	46.1%	16.9%	117.3%	72.3%	48.5%	73.5%	\$ 819,194.99	\$ 498,136.78	60.8%
	8135	62.6%	312.7%	4.7%	53.7%	65.5%	72.5%	54.9%	\$ 392,560.91	\$ 328,740.92	83.7%
	8136	4.6%	55.1%	59.9%	20.1%	25.1%	23.9%	65.2%	\$ 318,529.81	\$ 118,140.82	37.1%
	8137	48.9%	39.6%	0.0%	0.0%	45.4%	88.4%	15.3%	\$ 123,113.28	\$ 43,645.06	35.5%
	8144	48.3%	28.1%	58.5%	80.8%	45.7%	124.1%	59.0%	\$ 795,585.07	\$ 518,761.14	65.2%
	8145	45.4%	38.9%	3.5%	30.2%	46.7%	84.5%	101.3%	\$ 479,972.08	\$ 268,954.74	56.0%
	8146	48.7%	21.9%	24.0%	19.5%	3.7%	0.0%	0.0%	\$ 208,748.61	\$ 43,531.56	20.9%
	8154	13.5%	20.8%	49.4%	28.4%	4.2%	49.4%	2.5%	\$ 358,794.47	\$ 85,005.71	23.7%
	8155	107.5%	36.9%	150.0%	169.0%	14.5%	259.8%	12.5%	\$ 204,483.25	\$ 218,380.15	106.8%
	8254	12.6%	213.4%	30.2%	33.0%	25.1%	19.3%	28.4%	\$ 118,839.04	\$ 54,699.32	46.0%
	8354	81.2%	44.0%	71.6%	34.3%	85.0%	61.5%	48.4%	\$ 1,720,256.87	\$ 1,037,796.86	60.3%
	8355	38.7%	45.2%	12.4%	51.5%	71.0%	47.2%	51.8%	\$ 1,570,468.06	\$ 739,040.95	47.1%
	8356	51.2%	71.2%	7.0%	216.7%	28.9%	24.9%	69.6%	\$ 206,854.36	\$ 141,969.92	68.6%
	8357	108.8%	345.2%	40.3%	11.6%	243.2%	71.5%	0.3%	\$ 107,581.45	\$ 132,297.19	123.0%
	8400	17.8%	50.9%	200.3%	213.6%	41.2%	53.8%	9.6%	\$ 316,555.13	\$ 259,266.60	81.9%
	8401	61.8%	102.3%	34.5%	27.5%	2.2%	359.9%	11.3%	\$ 124,101.46	\$ 112,661.84	90.8%
	8403	267.2%	82.8%	124.7%	118.8%	312.8%	14.9%	132.3%	\$ 178,594.45	\$ 273,371.44	153.1%
	8554	49.2%	52.4%	32.9%	42.2%	7.9%	65.2%	29.8%	\$ 432,411.96	\$ 166,768.99	38.6%
	8555	74.3%	51.6%	101.4%	29.1%	31.9%	59.6%	72.2%	\$ 586,179.45	\$ 357,691.23	61.0%
	8600	24.6%	38.0%	71.5%	39.7%	21.9%	26.4%	37.4%	\$ 1,854,105.10	\$ 698,016.27	37.6%
	8601	57.7%	27.3%	30.2%	64.5%	67.3%	107.8%	37.9%	\$ 1,014,236.32	\$ 570,922.41	56.3%
	8602	7.1%	17.8%	1.5%	10.5%	0.0%	20.6%	18.0%	\$ 272,763.41	\$ 26,468.69	9.7%
	8603	118.6%	164.5%	28.7%	43.8%	242.3%	76.6%	42.4%	\$ 499,157.44	\$ 518,264.71	103.8%
	8605	20.1%	201.0%	87.2%	119.5%	114.2%	99.5%	58.2%	\$ 466,546.37	\$ 455,802.66	97.7%

A(cont.)	2003	2004	2005	2006	2007	2008	2009	Totals		
Class	Loss Ratio	100K+ Premium	Losses	Loss Ratio						
8606	37.4%	20.2%	280.3%	4.5%	20.6%	11.6%	12.9%	\$ 635,133.95	\$ 423,439.59	66.7%
8608	2.1%	21.3%	13.0%	0.0%	0.0%	95.1%	9.1%	\$ 139,975.44	\$ 25,105.02	17.9%
8650	8.6%	6.3%	12.2%	2.3%	17.5%	40.1%	6.3%	\$ 398,547.82	\$ 52,910.76	13.3%
8651	39.0%	16.7%	15.9%	16.0%	52.7%	51.7%	7.8%	\$ 910,162.89	\$ 259,360.23	28.5%
8652	54.7%	20.3%	12.1%	0.0%	1.4%	0.0%	37.6%	\$ 175,380.72	\$ 28,078.52	16.0%
8653	23.5%	0.0%	49.1%	3.3%	23.8%	7.8%	31.2%	\$ 253,258.12	\$ 52,516.87	20.7%
8655	55.1%	11.5%	35.9%	35.7%	108.4%	35.2%	22.5%	\$ 532,306.95	\$ 228,250.61	42.9%
8704	32.7%	32.8%	36.6%	71.5%	47.3%	39.1%	35.5%	\$ 1,891,184.89	\$ 814,306.56	43.1%
8705	92.5%	44.6%	60.6%	48.0%	37.5%	50.0%	32.6%	\$ 1,733,725.86	\$ 893,076.33	51.5%
8706	0.4%	78.7%	41.6%	10.5%	22.0%	9.1%	87.2%	\$ 162,883.16	\$ 53,527.45	32.9%
8708	96.1%	60.6%	104.5%	147.0%	66.6%	89.7%	63.5%	\$ 963,341.50	\$ 838,026.78	87.0%
8709	126.6%	43.6%	33.7%	86.9%	88.5%	105.9%	81.1%	\$ 1,036,671.93	\$ 861,928.24	83.1%
8754	95.8%	82.5%	73.1%	124.9%	106.5%	3.0%	2.5%	\$ 104,980.87	\$ 75,241.55	71.7%
8801	42.0%	49.6%	40.7%	51.6%	35.3%	70.6%	68.0%	\$ 11,389,601.79	\$ 5,769,946.90	50.7%
8802	122.7%	26.9%	26.2%	7.6%	88.2%	64.4%	49.5%	\$ 967,924.14	\$ 533,206.19	55.1%
8803	32.7%	31.2%	10.5%	17.8%	20.3%	52.7%	76.2%	\$ 395,270.73	\$ 127,411.46	32.2%
8809	31.0%	27.7%	43.5%	21.7%	64.1%	30.1%	62.9%	\$ 3,136,522.06	\$ 1,198,080.71	38.2%
8851	63.1%	76.9%	59.1%	65.6%	62.7%	84.7%	75.9%	\$ 19,960,223.43	\$ 13,924,370.89	69.8%
8852	67.6%	84.3%	46.9%	49.9%	52.2%	51.4%	42.0%	\$ 7,220,408.40	\$ 4,082,783.52	56.5%
8853	68.0%	31.1%	47.6%	36.4%	41.4%	68.0%	40.4%	\$ 3,587,204.81	\$ 1,710,845.85	47.7%
8858	11.2%	20.6%	26.2%	112.6%	72.6%	14.5%	28.2%	\$ 339,694.13	\$ 123,141.01	36.3%
8859	73.1%	59.7%	46.7%	73.7%	35.0%	74.0%	45.9%	\$ 3,771,916.32	\$ 2,238,321.56	59.3%
8861	52.6%	56.1%	65.3%	93.4%	91.2%	109.1%	52.0%	\$ 2,016,851.02	\$ 1,504,225.40	74.6%
8862	45.5%	68.0%	153.0%	55.7%	49.2%	91.5%	81.8%	\$ 1,682,382.64	\$ 1,319,237.20	78.4%
8863	49.1%	56.0%	93.5%	35.6%	46.6%	54.2%	34.0%	\$ 624,445.91	\$ 336,764.75	53.9%
8871	62.7%	74.4%	71.5%	78.7%	66.0%	78.0%	74.0%	\$ 26,654,430.97	\$ 19,231,694.31	72.2%
8872	52.5%	54.8%	45.3%	62.5%	73.7%	76.3%	56.1%	\$ 12,957,290.80	\$ 7,771,360.70	60.0%
8873	58.9%	57.5%	39.9%	55.8%	64.8%	69.4%	53.5%	\$ 6,483,260.68	\$ 3,673,041.45	56.7%
8878	76.4%	37.6%	10.1%	59.7%	58.3%	90.1%	11.0%	\$ 439,965.54	\$ 212,390.65	48.3%
8879	58.4%	34.8%	54.2%	44.6%	53.8%	213.4%	58.8%	\$ 3,071,403.46	\$ 2,038,260.61	66.4%
9235	0.0%	23.8%	30.0%	9.4%	19.8%	26.5%	22.7%	\$ 122,326.03	\$ 23,154.09	18.9%
9236	3.3%	6.6%	50.9%	16.3%	57.6%	43.5%	43.9%	\$ 479,694.70	\$ 164,294.65	34.2%
9410	31.3%	47.8%	29.6%	66.7%	34.7%	32.1%	74.2%	\$ 281,750.39	\$ 126,719.88	45.0%
9437	49.6%	23.7%	8.7%	56.9%	85.8%	13.5%	31.5%	\$ 469,413.38	\$ 181,854.61	38.7%
9582	39.5%	125.2%	31.0%	80.0%	58.9%	99.8%	81.0%	\$ 866,318.30	\$ 633,518.29	73.1%
9590	0.6%	13.7%	0.0%	1.2%	115.2%	29.7%	58.0%	\$ 286,122.40	\$ 79,727.87	27.9%

NPA	2003	2004	2005	2006	2007	2008	2009	Totals			
	Class	Loss Ratio	100K+ Premium	Losses	Loss Ratio						
	8124	#DIV/0!	#DIV/0!	#DIV/0!	5.3%	62.6%	120.5%	82.3%	\$ 177,853.88	\$ 154,831.79	87.1%
	8126	#DIV/0!	#DIV/0!	#DIV/0!	11.9%	91.8%	5.8%	52.8%	\$ 193,222.99	\$ 84,367.91	43.7%
	8134	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	401.6%	128.6%	109.0%	\$ 101,130.53	\$ 173,232.89	171.3%
	8144	#DIV/0!	#DIV/0!	#DIV/0!	120.9%	15.5%	23.8%	21.2%	\$ 108,825.42	\$ 28,729.57	26.4%
	8354	#DIV/0!	#DIV/0!	#DIV/0!	8.5%	41.7%	34.0%	27.4%	\$ 215,915.59	\$ 66,469.73	30.8%
	8355	#DIV/0!	#DIV/0!	#DIV/0!	572.5%	239.7%	25.3%	52.8%	\$ 158,400.12	\$ 164,700.69	104.0%
	8600	#DIV/0!	#DIV/0!	#DIV/0!	428.0%	108.7%	38.1%	21.5%	\$ 316,567.32	\$ 236,933.24	74.8%
	8601	#DIV/0!	#DIV/0!	#DIV/0!	82.1%	49.1%	12.0%	32.4%	\$ 138,063.56	\$ 44,843.39	32.5%
	8606	#DIV/0!	#DIV/0!	#DIV/0!	177.3%	234.7%	59.7%	63.9%	\$ 187,486.45	\$ 230,462.81	122.9%
	8651	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	3.7%	15.8%	44.1%	\$ 120,585.04	\$ 30,035.25	24.9%
	8704	#DIV/0!	#DIV/0!	#DIV/0!	13.7%	34.4%	52.6%	47.7%	\$ 316,405.02	\$ 142,922.32	45.2%
	8705	#DIV/0!	#DIV/0!	#DIV/0!	87.5%	82.3%	74.3%	61.9%	\$ 213,107.32	\$ 152,066.80	71.4%
	8708	0.0%	41.0%	114.4%	68.9%	35.1%	95.0%	31.5%	\$ 170,198.23	\$ 94,992.28	55.8%
	8709	105.1%	44.6%	55.0%	27.8%	78.3%	91.1%	52.8%	\$ 182,588.78	\$ 119,208.62	65.3%
	8801	19.5%	13.6%	8.9%	54.7%	29.7%	66.2%	56.4%	\$ 2,178,539.65	\$ 1,049,460.59	48.2%
	8802	257.8%	42.0%	0.0%	16.8%	13.4%	65.5%	28.4%	\$ 174,046.23	\$ 66,918.59	38.4%
	8809	53.4%	22.0%	22.2%	129.4%	13.4%	23.0%	24.9%	\$ 481,516.96	\$ 167,549.27	34.8%
	8851	44.9%	190.0%	53.0%	78.8%	135.5%	81.4%	59.9%	\$ 6,442,239.38	\$ 5,635,388.20	87.5%
	8852	45.2%	99.0%	141.4%	40.5%	51.4%	38.8%	40.9%	\$ 1,926,077.93	\$ 1,045,835.36	54.3%
	8853	7.4%	57.0%	7.4%	87.8%	128.9%	34.7%	39.0%	\$ 916,787.58	\$ 533,249.67	58.2%
	8859	57.1%	26.4%	28.4%	96.1%	46.0%	26.3%	44.3%	\$ 1,195,920.47	\$ 542,414.80	45.4%
	8861	8.7%	23.9%	30.8%	94.4%	305.4%	110.2%	54.9%	\$ 259,932.50	\$ 275,859.69	106.1%
	8862	141.1%	19.7%	0.4%	41.3%	32.4%	35.4%	21.8%	\$ 135,943.08	\$ 46,106.07	33.9%
	8871	44.9%	73.1%	35.8%	62.8%	75.3%	67.6%	70.8%	\$ 5,294,989.37	\$ 3,502,068.71	66.1%
	8872	17.7%	21.2%	36.0%	153.3%	67.4%	60.3%	54.8%	\$ 2,331,908.35	\$ 1,534,172.64	65.8%
	8873	15.2%	19.5%	35.1%	49.4%	32.0%	68.5%	100.0%	\$ 971,707.46	\$ 584,830.11	60.2%
	8878	0.0%	11.9%	3.6%	148.1%	0.0%	5.6%	2.0%	\$ 103,893.49	\$ 25,711.90	24.7%
	8879	22.7%	20.8%	14.9%	37.9%	27.1%	42.6%	67.7%	\$ 811,010.78	\$ 333,956.17	41.2%
	9410	0.0%	291.9%	0.0%	16.3%	55.8%	65.0%	40.3%	\$ 123,413.50	\$ 64,674.57	52.4%
	9582	60.1%	3.2%	44.7%	44.8%	40.5%	56.4%	91.7%	\$ 294,187.81	\$ 174,722.00	59.4%

Countrywide Personal Auto Loss Ratios by Tier and Coverage

Cameron Mutual

A		2007		2008		2009		Totals	
Tier	Cov.	Earned	Loss Ratio						
0	UM	\$ 103,067.24	0.0%	\$ 93,888.64	0.6%	\$ 84,912.62	33.0%	\$ 281,868.50	10.2%
0	UIM	\$ 17,539.24	0.0%	\$ 16,205.73	0.0%	\$ 15,093.43	0.0%	\$ 48,838.40	0.0%
0	Tow	\$ 4,526.60	15.1%	\$ 4,299.12	19.4%	\$ 4,278.38	15.3%	\$ 13,104.10	16.6%
0	PD	\$ 307,237.66	63.6%	\$ 244,473.12	68.1%	\$ 218,839.93	98.6%	\$ 770,550.71	75.0%
0	MP	\$ 51,823.38	94.8%	\$ 41,261.03	67.8%	\$ 38,348.78	110.1%	\$ 131,433.19	90.8%
0	Misc	\$ 1,317.00	38.7%	\$ 1,320.21	77.3%	\$ 1,364.97	105.5%	\$ 4,002.18	74.2%
0	Comp	\$ 472,602.18	30.2%	\$ 445,267.01	35.4%	\$ 423,962.08	43.7%	\$ 1,341,831.27	36.2%
0	Coll	\$ 447,790.57	49.5%	\$ 374,757.63	41.0%	\$ 341,850.11	74.9%	\$ 1,164,398.31	54.2%
0	BI	\$ 405,889.36	27.7%	\$ 321,939.59	108.8%	\$ 285,878.03	129.7%	\$ 1,013,706.98	82.2%
Total		\$ 1,811,793.23	39.9%	\$ 1,543,412.08	55.6%	\$ 1,414,528.33	77.8%	\$ 4,769,733.64	56.2%
1	UM	\$ 85,718.99	0.8%	\$ 76,445.90	0.0%	\$ 67,655.74	5.5%	\$ 229,820.63	1.9%
1	UIM	\$ 15,080.09	0.0%	\$ 13,757.13	0.0%	\$ 13,056.48	0.0%	\$ 41,893.70	0.0%
1	Tow	\$ 3,663.20	16.5%	\$ 3,312.87	13.9%	\$ 3,156.22	13.0%	\$ 10,132.29	14.6%
1	PD	\$ 281,879.64	53.2%	\$ 223,048.17	74.0%	\$ 194,952.98	95.5%	\$ 699,880.79	71.6%
1	MP	\$ 46,827.70	32.3%	\$ 36,754.85	154.6%	\$ 33,927.26	156.5%	\$ 117,509.81	106.4%
1	Misc	\$ 1,438.72	0.0%	\$ 1,334.70	24.7%	\$ 1,237.49	0.0%	\$ 4,010.91	8.2%
1	Comp	\$ 407,615.06	39.3%	\$ 365,826.34	40.8%	\$ 333,965.61	23.5%	\$ 1,107,407.01	35.0%
1	Coll	\$ 429,381.27	40.6%	\$ 346,210.57	47.8%	\$ 306,868.10	49.2%	\$ 1,082,459.94	45.3%
1	BI	\$ 372,174.98	52.9%	\$ 293,508.34	135.2%	\$ 254,547.99	72.0%	\$ 920,231.31	84.4%
Total		\$ 1,643,779.65	42.4%	\$ 1,360,198.87	68.7%	\$ 1,209,367.87	54.3%	\$ 4,213,346.39	54.3%
2	UM	\$ 74,868.10	0.0%	\$ 66,977.18	0.0%	\$ 59,542.22	1.6%	\$ 201,387.50	0.5%
2	UIM	\$ 15,276.31	0.0%	\$ 13,839.27	0.0%	\$ 12,923.65	0.0%	\$ 42,039.23	0.0%
2	Tow	\$ 3,478.73	9.6%	\$ 3,255.50	18.3%	\$ 2,840.07	20.4%	\$ 9,574.30	15.8%
2	PD	\$ 279,640.44	80.6%	\$ 226,304.16	76.9%	\$ 201,592.38	90.5%	\$ 707,536.98	82.3%
2	MP	\$ 46,463.50	80.0%	\$ 37,190.90	66.6%	\$ 34,765.45	25.8%	\$ 118,419.85	59.9%
2	Misc	\$ 1,373.52	0.0%	\$ 1,377.58	32.4%	\$ 1,350.06	173.8%	\$ 4,101.16	68.1%
2	Comp	\$ 347,951.56	29.0%	\$ 317,647.61	49.1%	\$ 286,322.10	40.6%	\$ 951,921.27	39.2%
2	Coll	\$ 410,604.82	57.6%	\$ 344,542.03	49.7%	\$ 302,218.00	64.4%	\$ 1,057,364.85	57.0%
2	BI	\$ 360,328.02	52.9%	\$ 291,089.06	89.6%	\$ 258,981.89	26.7%	\$ 910,398.97	57.2%
Total		\$ 1,539,985.00	51.4%	\$ 1,302,223.29	60.5%	\$ 1,160,535.82	49.6%	\$ 4,002,744.11	53.8%
3	UM	\$ 88,715.69	2.7%	\$ 90,868.58	111.7%	\$ 90,712.75	86.4%	\$ 270,297.02	67.5%
3	UIM	\$ 21,057.26	0.0%	\$ 24,407.72	204.9%	\$ 26,887.55	0.0%	\$ 72,352.53	69.1%
3	Tow	\$ 4,923.31	12.7%	\$ 5,753.44	17.7%	\$ 5,847.11	18.5%	\$ 16,523.86	16.5%
3	PD	\$ 365,640.12	64.3%	\$ 354,806.90	58.6%	\$ 356,566.87	68.1%	\$ 1,077,013.89	63.7%
3	MP	\$ 57,870.74	35.3%	\$ 56,360.08	159.9%	\$ 60,933.86	84.2%	\$ 175,164.68	92.4%
3	Misc	\$ 2,141.72	61.5%	\$ 3,116.25	128.2%	\$ 3,740.87	124.4%	\$ 8,998.84	110.7%
3	Comp	\$ 420,726.02	39.5%	\$ 433,819.65	72.4%	\$ 433,799.44	52.8%	\$ 1,288,345.11	55.1%
3	Coll	\$ 555,148.68	58.1%	\$ 552,110.78	57.1%	\$ 544,028.12	76.5%	\$ 1,651,287.58	63.8%
3	BI	\$ 470,118.94	17.5%	\$ 457,283.03	40.5%	\$ 454,354.77	53.2%	\$ 1,381,756.74	36.9%
Total		\$ 1,986,342.48	41.8%	\$ 1,978,526.43	64.2%	\$ 1,976,871.34	64.0%	\$ 5,941,740.25	56.6%
4	UM	\$ 99,205.29	5.2%	\$ 135,424.67	7.4%	\$ 123,265.12	31.0%	\$ 357,895.08	14.9%
4	UIM	\$ 23,465.32	0.0%	\$ 33,621.63	119.0%	\$ 33,747.34	16.3%	\$ 90,834.29	50.1%
4	Tow	\$ 6,081.87	28.2%	\$ 8,289.61	18.3%	\$ 7,805.53	11.8%	\$ 22,177.01	18.7%
4	PD	\$ 479,362.80	64.3%	\$ 699,222.03	87.2%	\$ 609,278.25	62.8%	\$ 1,787,863.08	72.7%
4	MP	\$ 74,857.61	46.0%	\$ 107,233.86	112.3%	\$ 96,969.41	78.5%	\$ 279,060.88	82.8%
4	Misc	\$ 3,256.57	121.8%	\$ 4,924.19	128.8%	\$ 5,233.01	121.9%	\$ 13,413.77	124.4%
4	Comp	\$ 442,495.09	49.6%	\$ 580,202.45	70.3%	\$ 516,080.93	63.4%	\$ 1,538,778.47	62.1%
4	Coll	\$ 652,645.22	67.6%	\$ 832,546.17	60.5%	\$ 735,480.79	63.4%	\$ 2,220,672.18	63.5%
4	BI	\$ 603,868.33	60.0%	\$ 869,446.79	181.8%	\$ 758,216.86	50.7%	\$ 2,231,531.98	104.3%
Total		\$ 2,286,032.81	60.0%	\$ 3,135,486.73	104.3%	\$ 2,886,077.24	58.5%	\$ 8,184,331.66	76.9%

A		2007		2008		2009		Totals	
Tier	Cov.	Earned	Loss Ratio						
5	UM	\$ 155,317.16	49.5%	\$ 120,372.35	1.4%	\$ 139,784.43	12.2%	\$ 415,473.94	23.0%
5	UIM	\$ 33,531.78	0.0%	\$ 30,230.96	0.0%	\$ 36,455.37	0.0%	\$ 100,218.11	0.0%
5	Tow	\$ 8,173.21	16.6%	\$ 7,291.62	14.9%	\$ 8,614.59	13.6%	\$ 24,079.42	15.0%
5	PD	\$ 827,415.74	83.0%	\$ 607,123.78	57.8%	\$ 734,645.17	68.2%	\$ 2,169,184.69	70.9%
5	MP	\$ 128,547.57	56.1%	\$ 94,250.50	64.3%	\$ 118,676.91	95.0%	\$ 341,474.98	71.9%
5	Misc	\$ 4,736.00	62.1%	\$ 4,772.34	54.8%	\$ 5,548.71	55.1%	\$ 15,057.05	57.2%
5	Comp	\$ 625,330.50	53.3%	\$ 494,250.46	75.1%	\$ 555,449.93	52.0%	\$ 1,675,030.89	59.3%
5	Coll	\$ 944,973.45	65.4%	\$ 751,419.40	34.4%	\$ 827,755.28	58.4%	\$ 2,524,148.13	53.9%
5	BI	\$ 1,030,205.81	90.0%	\$ 762,247.04	69.8%	\$ 907,968.35	97.7%	\$ 2,700,421.20	86.9%
	Total	\$ 3,758,231.22	72.3%	\$ 2,871,958.45	54.9%	\$ 3,334,898.74	68.8%	\$ 9,965,088.41	66.1%
6	UM	\$ 71,852.82	12.1%	\$ 72,577.02	41.0%	\$ 73,617.16	31.4%	\$ 218,047.00	28.2%
6	UIM	\$ 18,253.93	0.0%	\$ 20,726.62	0.0%	\$ 23,241.20	0.0%	\$ 62,221.75	0.0%
6	Tow	\$ 4,772.91	26.2%	\$ 5,426.41	16.8%	\$ 6,128.27	8.6%	\$ 16,327.59	16.5%
6	PD	\$ 386,109.68	57.6%	\$ 390,934.22	84.7%	\$ 403,932.44	70.0%	\$ 1,180,976.34	70.8%
6	MP	\$ 56,888.32	77.5%	\$ 58,472.52	98.1%	\$ 63,521.41	46.2%	\$ 178,882.25	73.1%
6	Misc	\$ 3,358.36	143.2%	\$ 3,746.14	117.8%	\$ 4,207.01	94.8%	\$ 11,311.51	116.8%
6	Comp	\$ 331,346.56	53.6%	\$ 321,228.02	87.6%	\$ 326,651.59	83.8%	\$ 979,226.17	74.8%
6	Coll	\$ 555,825.08	67.8%	\$ 557,292.17	62.1%	\$ 566,179.02	52.5%	\$ 1,679,296.27	60.7%
6	BI	\$ 479,653.48	46.4%	\$ 486,577.84	115.5%	\$ 498,963.48	73.2%	\$ 1,465,194.80	78.5%
	Total	\$ 1,908,061.14	55.5%	\$ 1,916,980.96	84.1%	\$ 1,966,441.58	64.9%	\$ 5,791,483.68	68.2%
7	UM	\$ 69,267.42	16.2%	\$ 72,021.85	140.5%	\$ 72,835.10	21.0%	\$ 214,124.37	59.6%
7	UIM	\$ 19,608.26	383.0%	\$ 21,100.50	0.0%	\$ 23,323.78	107.2%	\$ 64,032.54	156.3%
7	Tow	\$ 5,951.42	26.0%	\$ 6,320.18	14.8%	\$ 6,702.75	15.9%	\$ 18,974.35	18.7%
7	PD	\$ 391,101.55	70.3%	\$ 416,188.08	74.8%	\$ 428,109.09	53.5%	\$ 1,235,398.72	66.0%
7	MP	\$ 56,833.28	124.5%	\$ 61,583.38	98.6%	\$ 66,711.49	110.3%	\$ 185,128.15	110.8%
7	Misc	\$ 4,072.56	63.6%	\$ 4,416.03	179.3%	\$ 4,701.27	192.7%	\$ 13,189.86	148.4%
7	Comp	\$ 329,174.74	60.1%	\$ 323,091.78	106.8%	\$ 323,254.26	61.5%	\$ 975,520.78	76.0%
7	Coll	\$ 569,661.59	51.8%	\$ 585,094.25	71.9%	\$ 593,160.22	63.2%	\$ 1,747,916.06	62.4%
7	BI	\$ 480,010.47	70.6%	\$ 512,190.16	106.0%	\$ 523,459.69	39.3%	\$ 1,515,660.32	71.8%
	Total	\$ 1,925,681.29	65.8%	\$ 2,002,006.21	89.5%	\$ 2,042,257.65	55.5%	\$ 5,969,945.15	70.2%
8	UM	\$ 62,437.84	32.4%	\$ 62,527.04	0.0%	\$ 61,845.01	13.1%	\$ 186,809.89	15.2%
8	UIM	\$ 16,268.92	0.0%	\$ 17,640.35	0.0%	\$ 18,352.22	27.2%	\$ 52,261.49	9.6%
8	Tow	\$ 4,835.71	18.0%	\$ 5,348.75	23.2%	\$ 5,385.24	34.5%	\$ 15,569.70	25.5%
8	PD	\$ 379,302.21	83.6%	\$ 400,586.79	73.1%	\$ 403,669.92	74.9%	\$ 1,183,558.92	77.1%
8	MP	\$ 56,384.96	164.3%	\$ 59,297.82	143.8%	\$ 62,435.55	119.5%	\$ 178,118.33	141.8%
8	Misc	\$ 3,488.26	177.6%	\$ 4,104.93	290.3%	\$ 3,999.17	164.3%	\$ 11,592.36	212.9%
8	Comp	\$ 278,221.86	78.8%	\$ 266,904.54	97.8%	\$ 250,184.71	79.5%	\$ 795,311.11	85.4%
8	Coll	\$ 529,449.17	65.2%	\$ 543,485.52	72.6%	\$ 512,480.23	50.3%	\$ 1,585,414.92	62.9%
8	BI	\$ 461,187.78	75.7%	\$ 487,643.86	120.5%	\$ 487,477.34	123.5%	\$ 1,436,308.98	107.1%
	Total	\$ 1,791,576.71	75.4%	\$ 1,847,539.60	88.5%	\$ 1,805,829.39	80.7%	\$ 5,444,945.70	81.6%
9	UM	\$ 45,454.08	154.6%	\$ 51,545.77	23.5%	\$ 55,564.02	75.0%	\$ 152,563.87	81.3%
9	UIM	\$ 10,875.16	0.0%	\$ 13,632.02	168.7%	\$ 17,066.63	0.0%	\$ 41,573.81	55.3%
9	Tow	\$ 3,215.04	52.3%	\$ 4,310.29	21.3%	\$ 5,059.44	23.1%	\$ 12,584.77	29.9%
9	PD	\$ 290,815.55	63.6%	\$ 378,305.99	79.7%	\$ 431,924.70	79.6%	\$ 1,101,046.24	75.4%
9	MP	\$ 42,459.99	80.0%	\$ 56,149.63	87.7%	\$ 67,051.59	109.3%	\$ 165,661.21	94.5%
9	Misc	\$ 2,085.65	136.7%	\$ 3,521.60	423.3%	\$ 4,052.95	366.6%	\$ 9,660.20	337.6%
9	Comp	\$ 219,027.69	100.0%	\$ 224,848.78	119.8%	\$ 228,871.90	111.9%	\$ 672,748.37	110.7%
9	Coll	\$ 444,968.98	53.5%	\$ 531,947.02	77.3%	\$ 564,875.79	62.5%	\$ 1,541,791.79	65.0%
9	BI	\$ 351,980.98	40.6%	\$ 458,647.55	107.2%	\$ 521,868.05	71.9%	\$ 1,332,496.58	75.8%
	Total	\$ 1,410,883.12	63.3%	\$ 1,722,908.65	91.4%	\$ 1,896,335.07	77.0%	\$ 5,030,126.84	78.1%

Cameron National

NPA		2007		2008		2009		Totals	
Tier	Cov.	Earned	Loss Ratio						
0	UM	\$ 98,306.86	25.4%	\$ 120,720.33	16.6%	\$ 139,024.25	41.0%	\$ 358,051.44	28.5%
0	UIM	\$ 38,025.42	0.0%	\$ 48,715.63	0.0%	\$ 57,375.32	0.0%	\$ 144,116.37	0.0%
0	Tow	\$ 7,668.01	13.3%	\$ 9,367.64	6.4%	\$ 10,531.57	8.4%	\$ 27,567.22	9.1%
0	PD	\$ 166,627.52	85.2%	\$ 208,021.00	92.4%	\$ 245,195.51	86.5%	\$ 619,844.03	88.1%
0	MP	\$ 42,576.08	34.9%	\$ 51,324.82	36.6%	\$ 61,933.63	75.7%	\$ 155,834.53	51.7%
0	Misc	\$ 3,583.61	44.6%	\$ 4,587.54	110.1%	\$ 5,626.59	43.0%	\$ 13,797.74	65.7%
0	Comp	\$ 403,907.88	35.9%	\$ 507,348.71	59.1%	\$ 599,578.32	52.7%	\$ 1,510,834.91	50.3%
0	Coll	\$ 337,428.53	47.5%	\$ 427,736.80	56.4%	\$ 499,691.62	59.5%	\$ 1,264,856.95	55.3%
0	BI	\$ 260,348.97	86.6%	\$ 324,785.10	113.9%	\$ 384,367.69	26.1%	\$ 969,501.76	71.8%
Total		\$ 1,358,472.88	52.6%	\$ 1,702,607.57	67.4%	\$ 2,003,324.50	51.6%	\$ 5,064,404.95	57.2%
1	UM	\$ 88,693.77	6.9%	\$ 117,801.43	2.2%	\$ 140,062.78	21.2%	\$ 346,557.98	11.1%
1	UIM	\$ 35,327.77	0.0%	\$ 49,135.30	20.4%	\$ 60,260.82	0.0%	\$ 144,723.89	6.9%
1	Tow	\$ 7,708.33	10.6%	\$ 10,534.56	13.5%	\$ 12,710.19	12.7%	\$ 30,953.08	12.4%
1	PD	\$ 181,886.37	68.1%	\$ 246,217.27	97.6%	\$ 298,203.69	104.5%	\$ 726,307.33	93.0%
1	MP	\$ 44,784.17	60.6%	\$ 59,511.13	113.8%	\$ 73,141.45	118.4%	\$ 177,436.75	102.3%
1	Misc	\$ 3,897.02	19.2%	\$ 5,678.63	39.4%	\$ 7,126.88	63.3%	\$ 16,702.53	44.9%
1	Comp	\$ 414,093.24	42.2%	\$ 565,117.12	56.2%	\$ 673,190.27	56.1%	\$ 1,652,400.63	52.7%
1	Coll	\$ 391,041.68	53.2%	\$ 533,665.07	68.3%	\$ 641,303.89	58.0%	\$ 1,566,010.64	60.3%
1	BI	\$ 280,482.28	97.8%	\$ 377,448.34	61.6%	\$ 457,086.33	79.6%	\$ 1,115,016.95	78.1%
Total		\$ 1,447,914.63	56.3%	\$ 1,965,108.85	63.1%	\$ 2,363,086.30	65.5%	\$ 5,776,109.78	62.4%
2	UM	\$ 73,697.24	5.4%	\$ 101,513.96	2.4%	\$ 124,470.01	45.6%	\$ 299,681.21	21.1%
2	UIM	\$ 28,849.42	0.0%	\$ 42,153.10	0.0%	\$ 52,536.33	0.0%	\$ 123,538.85	0.0%
2	Tow	\$ 6,470.24	12.2%	\$ 9,091.62	12.2%	\$ 11,748.01	13.1%	\$ 27,309.87	12.6%
2	PD	\$ 184,477.42	87.9%	\$ 258,729.91	105.2%	\$ 321,953.61	93.4%	\$ 765,160.94	96.1%
2	MP	\$ 43,622.50	105.9%	\$ 60,941.58	55.4%	\$ 77,440.70	67.7%	\$ 182,004.78	72.7%
2	Misc	\$ 4,231.32	61.2%	\$ 6,365.34	50.4%	\$ 8,088.10	55.2%	\$ 18,684.76	54.9%
2	Comp	\$ 341,819.30	51.7%	\$ 472,361.41	73.0%	\$ 583,514.63	59.3%	\$ 1,397,695.34	62.0%
2	Coll	\$ 371,006.00	82.2%	\$ 513,324.16	64.7%	\$ 631,951.21	73.1%	\$ 1,516,281.37	72.5%
2	BI	\$ 277,697.13	127.9%	\$ 387,800.14	44.2%	\$ 484,122.26	49.6%	\$ 1,149,619.53	66.7%
Total		\$ 1,331,870.57	79.0%	\$ 1,852,281.22	62.7%	\$ 2,295,824.86	63.8%	\$ 5,479,976.65	67.1%
3	UM	\$ 17,337.66	2.9%	\$ 19,406.04	0.0%	\$ 22,308.63	0.0%	\$ 59,052.33	0.8%
3	UIM	\$ 7,346.11	0.0%	\$ 9,391.72	0.0%	\$ 12,219.37	0.0%	\$ 28,957.20	0.0%
3	Tow	\$ 1,470.54	12.4%	\$ 1,565.62	3.4%	\$ 1,769.28	17.7%	\$ 4,805.44	11.4%
3	PD	\$ 37,779.46	91.4%	\$ 45,322.63	68.3%	\$ 56,115.61	133.3%	\$ 139,217.70	100.7%
3	MP	\$ 8,840.69	89.9%	\$ 10,408.84	59.3%	\$ 12,807.42	63.4%	\$ 32,056.95	69.4%
3	Misc	\$ 1,023.35	65.8%	\$ 1,256.29	11.9%	\$ 1,543.96	26.2%	\$ 3,823.60	32.1%
3	Comp	\$ 83,973.16	22.0%	\$ 98,880.01	59.4%	\$ 118,512.80	38.8%	\$ 301,365.97	40.9%
3	Coll	\$ 90,399.04	72.2%	\$ 102,918.94	12.5%	\$ 120,487.70	64.7%	\$ 313,805.68	49.7%
3	BI	\$ 58,767.97	1458.6%	\$ 68,418.50	10.5%	\$ 83,330.88	133.7%	\$ 210,517.35	463.5%
Total		\$ 306,937.98	320.8%	\$ 357,568.59	32.5%	\$ 429,095.65	74.3%	\$ 1,093,602.22	129.8%
4	UM	\$ 14,173.95	0.0%	\$ 17,410.26	0.0%	\$ 18,831.02	0.0%	\$ 50,415.23	0.0%
4	UIM	\$ 6,696.74	0.0%	\$ 9,477.53	0.0%	\$ 11,621.54	0.0%	\$ 27,795.81	0.0%
4	Tow	\$ 1,482.55	15.2%	\$ 1,560.68	21.6%	\$ 1,652.13	7.6%	\$ 4,695.36	14.6%
4	PD	\$ 33,962.54	308.9%	\$ 47,607.88	74.2%	\$ 56,202.92	93.7%	\$ 137,773.34	140.0%
4	MP	\$ 7,573.25	74.3%	\$ 10,069.31	48.4%	\$ 12,170.23	32.1%	\$ 29,812.79	48.3%
4	Misc	\$ 886.02	139.5%	\$ 942.22	40.6%	\$ 1,156.67	64.8%	\$ 2,984.91	79.3%
4	Comp	\$ 68,903.43	47.9%	\$ 83,738.18	83.1%	\$ 93,087.68	33.9%	\$ 245,729.29	54.6%
4	Coll	\$ 78,928.81	72.4%	\$ 92,957.46	65.1%	\$ 100,375.37	83.8%	\$ 272,261.64	74.1%
4	BI	\$ 51,746.28	320.0%	\$ 67,920.32	0.0%	\$ 79,278.65	22.0%	\$ 198,945.25	92.0%
Total		\$ 264,353.57	139.1%	\$ 331,683.84	51.6%	\$ 374,376.21	50.9%	\$ 970,413.62	75.1%

NPA		2007		2008		2009		Totals	
Tier	Cov.	Earned	Loss Ratio						
5	UM	\$ 12,032.52	0.0%	\$ 11,875.84	0.0%	\$ 13,870.36	0.0%	\$ 37,778.72	0.0%
5	UIM	\$ 5,687.47	1758.3%	\$ 6,731.48	0.0%	\$ 8,830.03	0.0%	\$ 21,248.98	470.6%
5	Tow	\$ 861.85	4.1%	\$ 788.95	6.3%	\$ 979.05	4.6%	\$ 2,629.85	4.9%
5	PD	\$ 30,628.82	269.1%	\$ 35,394.92	88.6%	\$ 48,529.65	114.1%	\$ 114,553.39	147.7%
5	MP	\$ 7,060.34	215.5%	\$ 7,331.05	25.1%	\$ 9,780.08	132.9%	\$ 24,171.47	124.3%
5	Misc	\$ 843.23	106.7%	\$ 1,076.79	76.4%	\$ 1,230.94	151.0%	\$ 3,150.96	113.7%
5	Comp	\$ 55,659.02	49.0%	\$ 59,655.11	60.8%	\$ 77,629.06	76.4%	\$ 192,943.19	63.7%
5	Coll	\$ 66,177.78	110.0%	\$ 68,548.60	40.8%	\$ 86,400.44	71.0%	\$ 221,126.82	73.3%
5	BI	\$ 45,501.77	60.4%	\$ 49,667.68	56.0%	\$ 65,911.66	6.9%	\$ 161,081.11	37.1%
	Total	\$ 224,452.80	145.3%	\$ 241,070.42	52.3%	\$ 313,161.27	62.4%	\$ 778,684.49	83.2%
6	UM	\$ 5,471.07	0.0%	\$ 6,137.74	0.0%	\$ 7,373.12	0.0%	\$ 18,981.93	0.0%
6	UIM	\$ 3,466.65	0.0%	\$ 4,701.11	0.0%	\$ 5,957.79	0.0%	\$ 14,125.55	0.0%
6	Tow	\$ 609.22	0.0%	\$ 681.91	14.7%	\$ 826.01	20.6%	\$ 2,117.14	12.8%
6	PD	\$ 16,823.96	60.4%	\$ 23,947.23	46.1%	\$ 30,389.32	77.3%	\$ 71,160.51	62.8%
6	MP	\$ 3,416.29	29.3%	\$ 4,441.05	70.5%	\$ 5,879.77	17.0%	\$ 13,737.11	37.4%
6	Misc	\$ 344.72	417.7%	\$ 421.33	170.7%	\$ 640.93	70.2%	\$ 1,406.98	185.4%
6	Comp	\$ 25,363.64	30.2%	\$ 28,754.67	169.6%	\$ 38,869.31	77.4%	\$ 92,987.62	93.0%
6	Coll	\$ 30,917.99	128.4%	\$ 35,005.58	26.6%	\$ 47,713.38	104.0%	\$ 113,636.95	86.8%
6	BI	\$ 23,529.56	0.0%	\$ 30,987.85	30.0%	\$ 39,379.52	12.2%	\$ 93,896.93	15.0%
	Total	\$ 109,943.10	54.5%	\$ 135,078.47	61.0%	\$ 177,029.15	61.9%	\$ 422,050.72	59.7%
7	UM	\$ 2,946.24	0.0%	\$ 3,929.94	0.0%	\$ 4,170.06	0.0%	\$ 11,046.24	0.0%
7	UIM	\$ 1,619.57	0.0%	\$ 2,728.65	0.0%	\$ 3,199.94	0.0%	\$ 7,548.16	0.0%
7	Tow	\$ 192.17	78.1%	\$ 220.84	0.0%	\$ 279.72	20.3%	\$ 692.73	29.8%
7	PD	\$ 9,153.48	46.0%	\$ 15,067.74	80.9%	\$ 18,846.64	76.6%	\$ 43,067.86	71.6%
7	MP	\$ 1,660.66	0.0%	\$ 2,731.93	0.0%	\$ 3,526.99	542.9%	\$ 7,919.58	241.8%
7	Misc	\$ 186.67	128.6%	\$ 278.25	0.0%	\$ 325.29	384.7%	\$ 790.21	188.7%
7	Comp	\$ 14,358.50	69.7%	\$ 22,506.63	23.3%	\$ 23,793.56	98.0%	\$ 60,658.69	63.6%
7	Coll	\$ 18,744.12	29.8%	\$ 28,883.33	4.6%	\$ 30,274.45	144.4%	\$ 77,901.90	65.0%
7	BI	\$ 12,573.24	0.0%	\$ 19,787.29	139.2%	\$ 23,955.52	2.9%	\$ 56,316.05	50.2%
	Total	\$ 61,434.65	32.9%	\$ 96,134.60	48.2%	\$ 108,372.17	94.7%	\$ 265,941.42	63.6%
8	UM	\$ 1,706.93	0.0%	\$ 2,362.25	63.5%	\$ 2,777.80	0.0%	\$ 6,846.98	21.9%
8	UIM	\$ 1,025.61	0.0%	\$ 1,876.72	0.0%	\$ 2,424.78	0.0%	\$ 5,327.11	0.0%
8	Tow	\$ 151.42	33.0%	\$ 266.57	0.0%	\$ 266.80	0.0%	\$ 684.79	7.3%
8	PD	\$ 6,965.59	94.1%	\$ 14,051.46	111.2%	\$ 16,120.06	22.1%	\$ 37,137.11	69.3%
8	MP	\$ 1,297.06	476.0%	\$ 2,470.90	47.5%	\$ 2,923.11	68.4%	\$ 6,691.07	139.7%
8	Misc	\$ 188.84	0.0%	\$ 344.11	516.6%	\$ 292.56	82.0%	\$ 825.51	244.4%
8	Comp	\$ 9,697.84	229.7%	\$ 14,523.14	78.4%	\$ 16,164.85	79.1%	\$ 40,385.83	115.0%
8	Coll	\$ 13,463.78	34.7%	\$ 21,854.76	85.5%	\$ 24,247.55	26.9%	\$ 59,566.09	50.2%
8	BI	\$ 8,634.48	0.0%	\$ 16,371.74	137.4%	\$ 19,146.55	0.0%	\$ 44,152.77	50.9%
	Total	\$ 43,131.55	92.1%	\$ 74,121.65	98.0%	\$ 84,364.06	29.8%	\$ 201,617.26	68.2%
9	UM	\$ 774.94	0.0%	\$ 1,040.08	0.0%	\$ 1,478.14	0.0%	\$ 3,293.16	0.0%
9	UIM	\$ 292.91	0.0%	\$ 681.54	0.0%	\$ 1,215.51	0.0%	\$ 2,189.96	0.0%
9	Tow	\$ 58.59	0.0%	\$ 95.52	52.3%	\$ 148.29	57.3%	\$ 302.40	44.6%
9	PD	\$ 2,894.47	0.0%	\$ 7,686.45	29.2%	\$ 12,610.84	51.7%	\$ 23,191.76	37.8%
9	MP	\$ 525.77	0.0%	\$ 1,209.43	0.0%	\$ 2,101.08	0.0%	\$ 3,836.28	0.0%
9	Misc	\$ 31.79	0.0%	\$ 89.64	0.0%	\$ 148.79	0.0%	\$ 270.22	0.0%
9	Comp	\$ 4,862.82	46.2%	\$ 6,939.03	114.6%	\$ 8,535.98	80.0%	\$ 20,337.83	83.7%
9	Coll	\$ 5,942.02	0.0%	\$ 10,489.61	21.0%	\$ 13,434.23	69.8%	\$ 29,865.86	38.8%
9	BI	\$ 3,736.58	0.0%	\$ 8,721.26	0.0%	\$ 14,521.67	63.0%	\$ 26,979.51	33.9%
	Total	\$ 19,119.89	11.8%	\$ 36,952.56	33.7%	\$ 54,194.53	59.0%	\$ 110,266.98	42.3%

**CAMERON NATIONAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: July 15, 2010**

<u>Page No.</u>	<u>Rule No.</u>	
CNPA-UR-1	4.a. 4.g.	Changed “first named insured” to “first named driver” Added verbiage to end of rule
CNPA-GR-5	4.C.6. 4.C.7. 4.C.8.	Changed an eight point Low Mileage discount to a five point Fourth paragraph – changed discount from 5% to 7% Changed verbiage and added discount table
CNPA-GR-6	5.C.	Added verbiage to end of last paragraph
CNPA-GR-11	19.A.3.b.	Exceptions: Added 2011 and newer model year motor homes ...
CNPA-GR-16	N/A	Type Code 01: Added verbiage to definition Type Code 06: Changed “less than \$1,000” to “\$1,000 or less” Type Code 07: Reworded entire definition Type Code 08: Changed “less than \$1,000” to “\$1,000 or less”
Arkansas		
CNPA-AR-5	N/A	Some rating factors have been revised
CNPA-AR-6	N/A	Some rating factors have been revised
CNPA-AR-11	N/A	Revised Rates
CNPA-AR-12	N/A	Corrected 1990 comprehensive rates
Missouri		
CNPA-MO-2	N/A	Some rating factors have been revised
CNPA-MO-3	N/A	Some rating factors have been revised
CNPA-MO-9	N/A	Revised Rates
CNPA-MO-10	N/A	Corrected 1990 comprehensive rates

Personal Auto Multi-Policy: Countrywide

Multi-Policy	Personal Auto Multi-Policy: Countrywide												
	2005		2006		2007		2008		2009		Totals		
Yes	\$ 7,131,196	49.8%	\$ 7,471,102	64.5%	\$ 7,992,555	54.3%	\$ 8,038,327	67.9%	\$ 8,041,602	55.5%	\$	38,674,781	58.5%
No	\$ 14,102,751	51.2%	\$ 14,805,623	63.9%	\$ 15,826,469	64.8%	\$ 18,152,928	71.6%	\$ 18,583,274	59.7%	\$	81,471,045	62.6%
Mutual	\$ 1,950,594	72.8%	\$ 1,995,937	56.1%	\$ 1,893,489	60.4%	\$ 781,180	39.3%	\$ 1,673,680	46.2%	\$	8,294,880	57.4%
NA	\$ 87,918	260.5%	\$ 90,333	312.0%	\$ 167,610	291.3%	\$ 228,365	176.8%	\$ 211,299	217.8%	\$	785,525	237.2%
Total	\$ 23,272,458	53.4%	\$ 24,362,994	64.4%	\$ 25,880,123	62.7%	\$ 27,200,800	70.5%	\$ 28,509,856	58.9%	\$	129,226,231	62.1%

SERFF Tracking Number: CMIC-126558471 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126558471
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/29/2010	Rate and Rule	Rate Pages	05/04/2010	CN A RATE AR 7-15-10.pdf (Superseded) Arkansas CNIC Auto Rate Pages - 07-15-2010.pdf
03/25/2010	Supporting Document	APCS-Auto Premium Comparison Survey	05/04/2010	PPA Survey FORM APCS National 7-15-2010.xls (Superseded)

SERFF Tracking Number: *CMIC-126558471* *State:* *Arkansas*
Filing Company: *Cameron National Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126558471*
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 7-15-2010.xls" is not a PDF document and cannot be reproduced here.

CAMERON NATIONAL AUTO PROGRAM

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	1.03 8031	1.10 8032	1.10 8033	1.10 8038	1.03 8039
Principal Operator Age 65-74	Factor Code	0.88 8801	0.93 8802	1.10 8803	1.50 8808	0.88 8809
Principal Operator Age 50-64	Factor Code	0.82 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
Only Operator Female Age 30-49	Factor Code	1.13 8861	1.18 8862	1.20 8863	1.50 8868	1.00 8869
All Other	Factor Code	1.00 8871	1.04 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	1.90 8024	1.90 8025	2.31 8124	2.11 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	1.32 8354	1.32 8355

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	3.72 8600	3.92 8603
18	Factor Code	2.45 8401	2.45 8405	3.75 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	2.05 8704	2.05 8705
25 through 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		1.18 8708	1.53 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	1.76 8026	1.76 8027	1.96 8126	1.96 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