Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Personal Auto CMIC	SERFF Tr Num: CMIC-127169677	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed-Filed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: CMIC-127169677	State Status:
Filing Type: Rate/Rule		Reviewer(s): Alexa Grissom, Nancy Horton
	Author: Barry Korthanke	Disposition Date: 06/09/2011
	Date Submitted: 05/18/2011	Disposition Status: Filed
Effective Date Requested (New): 08/01/2011		Effective Date (New): 08/01/2011
Effective Date Requested (Renewal): 08/01/2011		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: 06/09/2011	
State Status Changed:	Deemer Date:
Created By: Barry Korthanke	Submitted By: Barry Korthanke
Corresponding Filing Tracking Number:	

Filing Description:

Cameron Mutual would like to submit changes to our rules and rates for our Personal Auto program. Please see the Summary of Revisions document on the Supporting Documentation tab for further details of these changes.

The overall effect of these rate changes produces a -2.13% change in premium.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst	bkorthanke@cameron-insurance.com

214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]
Cameron, MO 64429-1321 816-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance Company	CoCode: 15725	State of Domicile: Missouri
214 McElwain Drive	Group Code: 532	Company Type: Property & Casualty
Cameron, MO 64429-1321	Group Name:	State ID Number:
(800) 326-6511 ext. [Phone]	FEIN Number: 44-0447850	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	$100.00	05/18/2011	47725570

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/09/2011	06/09/2011

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	05/25/2011	05/25/2011	Barry Korthanke	05/31/2011	05/31/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Underwriting Rules	Barry Korthanke	06/07/2011	06/07/2011
Rate	Underwriting Rules	Barry Korthanke	06/01/2011	06/01/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
The revision has been made	Note To Reviewer	Barry Korthanke	06/07/2011	06/07/2011
another revision to be made	Note To Reviewer	Barry Korthanke	06/06/2011	06/06/2011
Page has been submitted	Note To Reviewer	Barry Korthanke	06/01/2011	06/01/2011
Please do not close this filing until I re-submit a manual page	Note To Reviewer	Barry Korthanke	05/31/2011	05/31/2011

SERFF Tracking Number:	*CMIC-127169677*	*State:*	*Arkansas*
Filing Company:	*Cameron Mutual Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*CMIC-127169677*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Personal Auto CMIC*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 06/09/2011
Effective Date (New): 08/01/2011
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Cameron Mutual Insurance Company	-4.000%	-2.130%	$42,499	1,253	$1,996,391	14.000%	-17.000%

SERFF Tracking Number:	*CMIC-127169677*	*State:*	*Arkansas*
Filing Company:	*Cameron Mutual Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*CMIC-127169677*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Personal Auto CMIC*		
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	Summary of Revisions	Filed	Yes
Supporting Document	Company Data - Confidential	Filed	Yes
Rate *(revised)*	Underwriting Rules	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rate Pages	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/25/2011
Submitted Date	05/25/2011
Respond By Date	

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. The APCS indiicated the 55 and over discount is "NA." Please note it is mandatory to offer a discount for successful completion of a Defensive Dirivng Course to those 55 and over.

.

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.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/31/2011
Submitted Date	05/31/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Yes, we do offer a defensive driver discount for drivers age 55 and older. It is 10%. I have corrected the APCS document.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Barry Korthanke

Note To Reviewer

Created By:

Barry Korthanke on 06/07/2011 09:49 AM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:36 AM

Subject:

The revision has been made

Comments:

I have submitted the new rule for your review. Thank you for your patience.

Amendment Letter

Submitted Date: 06/07/2011

Comments:

We have added rule 3.e. to page CNPA-UR-1 as a new rule. This rule will require that the insured has an insurable interest in the vehicle.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	**Rule # or Page #:**	**Rate Action:**	**Previous State Filing Number:**	**Attach Document:**
Underwriting Rules	A-UR-1, A-UR-2, A-UR-3	Replacement		CM A UR FINAL 8-1-11#2.pdf

Note To Reviewer

Created By:

Barry Korthanke on 06/06/2011 03:42 PM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:36 AM

Subject:

another revision to be made

Comments:

We are adding a new rule that addresses having the insured's name on the title of the vehicle. I will have this submitted shortly. Please do not close the filing until I have submitted this new rule for review. Thank you!

Note To Reviewer

Created By:

Barry Korthanke on 06/01/2011 08:37 AM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:36 AM

Subject:

Page has been submitted

Comments:

Thank you!

Amendment Letter

Submitted Date: 06/01/2011

Comments:

Changed the wording of rule 4.b. to say "one or more" instead of "zero".

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Underwriting Rules	A-UR-1, A-UR-2, A-UR-3	Replacement		MO & AR CM Auto A-UR-1 (corrected) 08-01-11.pdf CM A-UR-2 and A-UR-3 8-1-11.pdf

Note To Reviewer

Created By:

Barry Korthanke on 05/31/2011 03:20 PM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:36 AM

Subject:

Please do not close this filing until I re-submit a manual page

Comments:

We have a correction to make on the Underwriting rules that speaks of mid-major violations. We will be changing the wording to state the rule more clearly. I wil re-submit this page on Wednesday, June 1. Thank you.

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-1.020%
Effective Date of Last Rate Revision:	07/15/2010
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 Mutual Insurance Company	-4.000%	-2.130%	$42,499	1,253	$1,996,391	14.000%	-17.000%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 06/09/2011	Underwriting Rules	A-UR-1, A-UR-2, A-UR-3	Replacement		CM A UR FINAL 8-1-11#2.pdf
Filed 06/09/2011	General Rules	A-GR-2, A-GR-5, A-GR-16, A-GR-17	Replacement		CM A-GR-2 A-GR-5 A-GR-16 AND A-GR-17 8-1-11.pdf
Filed 06/09/2011	Rate Pages	A-AR-5, A-AR-6, A-AR-11, A-AR-12	Replacement		A-AR-5 and A-AR-6.PDF A-AR-11 and A-AR-12 08-01-2011.pdf

CAMERON MUTUAL AUTO PROGRAM

UNDERWRITING RULES

MISSION STATEMENT
Cameron Mutual is dedicated to providing excellent coverage with reasonable rates for our insureds.

1. Operating Territory
Cameron Mutual is licensed in the states of 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.

The agent has no authority to bind coverage in excess of BI 250,000/500,000, PD 250,000. Higher limits, if required by a CIC umbrella policy, are available.

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. Do no collect payment on an unbound application.

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.

e. Vehicles not titled or leased in the name of at least one named insured.

4. Unacceptable Risks – Driver Types
a. Households whose drivers have incurred more than three 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

b. Households whose drivers have incurred one or more mid-major violations in the past five years. Examples of mid-major violations include, but are not limited to the following: Careless and Imprudent driving; hit and run; open bottle violation.

c. 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.

d. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.

e. Households who have operators 70 years of age and older who are unable to provide an acceptable medical form. Additional information may be required which may include a doctor's statement.

f. Applicants who currently do not have auto insurance 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.

g. Applicant or spouse who has been convicted of a felony.

5. Financial Responsibility Filings

SR-22 filings (proof of financial responsibility) 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. Semi-Annual Policies

Semi-annual policies will only be offered by Cameron Mutual.

CAMERON MUTUAL 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*	No mid major violations in the past 5 years	Not Available	No mid major 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 form
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.

3. PREMIUM DETERMINATION

Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

A. Refer to the Classification Rule **4.** to determine the applicable Classification, Rating Factor and Statistical Code.

B. Model Year and Symbol Determination

1. Refer to the Model Year Rule **6.** to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.

2. If no rating symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.

a. If the S&I Section displays a rating symbol for the **prior model year** version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.

b. If the S&I Section does **not** display a rating symbol for the **prior model year** version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

D. Refer to the State rate pages to determine base rates for the desired coverage for the appropriate territory.

E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.

F. Vehicle year 2010 and older rating symbol will be the same symbol for Comprehensive or Collision. Vehicles 2011 and newer will have an assigned symbol for Comprehensive and an assigned symbol for Collision. The symbols may be different.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule **19.** unless otherwise specified. Refer to Section **C.** below for definitions of terms used in this rule.

A. **Autos** owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto, and the eligibility of youthful operators for Good Student Classes, and

b. Determine the applicable factor from the Primary Rating Factor Tables.

2. Secondary Classification

a. Determine if the auto is:

(1) a single car, or,

(2) part of a multi-car risk.

b. Determine the appropriate corresponding Rating Tier and Tier factor for the operator's household. See State rate pages.

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

1. A policy shall **not** be changed mid-term to effect a change in the Rating Tier or Tier factor.

2. **Youthful Drivers** – Policies will be reclassified and a rate charged for a youthful driver effective when the Company's Home Office is advised of the driver's license number for this operator. If no instructions are give as to which vehicle this driver is an exposure on, the rate will be applied to the highest rated vehicle on the policy.

3. **College Students** - Students attending institutions of higher learning within their home state will be rated in the institution's territory. If attending an institution out of their home state, the student will be rated in their home residence territory.

B. **Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy**.

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A**., provided that vehicle is:

1. not experience rated, and

2. not used in an occupation other than farming or ranching, or

3. used only in driving to or from work.

(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-symboled 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 four 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.

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 Mutual 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 Homeowners 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 MUTUAL 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: • 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:** • 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: • 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 or death 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.

54	Homicide or assault arising out of the operation of a motor vehicle.
55	Driving while intoxicated or under the influence of drugs where injury or death to person or damage to property does **not** result therefrom
56	Driving while license is suspended or revoked.
57	Speed contests
58	Careless, reckless, imprudent, or inattentive driving.
59	Miscellaneous reasons: • Operator not licensed for at least two years or no motor vehicle record for preceding three years. • Non-motor vehicle conviction resulting in at least five-day imprisonment or fine in excess of $50.
60	Passing violation.
64	Each additional speeding violation.
65	Speeding violation.
66	Stop sign or traffic signal violation.
67	Failure to yield.
68	Turning violation, improper use or failure to signal, texting or cell phone use while driving..
69	Following too closely.
70	Improper backing.
79	Moving traffic violation involving: • Suspension or revocation of an operator's license. • The filing of evidence of financial responsibility.
80	Accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility.
84	Defective equipment violation.
85	Improper registration or license.
86	Parking violation.
87	Motorcycle or moped equipment use violation, such as helmet use violation.
89	Miscellaneous other non-moving violations.

CAMERON MUTUAL AUTO PROGRAM

ARKANSAS
CLASS PLAN PAGES

Primary Classifications
Rating Factors and Statistical Codes

NO YOUTHFUL OPERATOR						
			DRIVE TO OR FROM WORK			
Age		Pleasure Use, less than 3 miles to work	3 or more, less than 15 miles	15 or more miles	Business Use	Farm Use
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	1.01 8872	1.12 8873	1.35 8878	1.00 8879

YOUTHFUL OPERATOR – UNMARRIED FEMALE *NOT ELIGIBLE FOR GOOD STUDENT CREDIT*					
		Not Owner or Principal Operator		**Owner or Principal Operator**	
Age		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**	2.00 8024	2.00 8025	2.48 8124	2.27 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

YOUTHFUL OPERATOR – UNMARRIED MALE *NOT ELIGIBLE FOR GOOD STUDENT CREDIT*					
		Not Owner or Principal Operator		**Owner or Principal Operator**	
Age		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**		1.25 8708	1.53 8709

YOUTHFUL OPERATOR – UNMARRIED FEMALE *GOOD STUDENT CLASSIFICATIONS*					
		Not Owner or Principal Operator		**Owner or Principal Operator**	
Age		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**	1.88 8026	1.88 8027	2.10 8126	2.10 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

ARKANSAS
Semi-Annual Rates

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

Territory	25/50 Bodily Injury	$25,000 Property Damage	$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	$100 Ded OTC (Comprehensive)	$250 Ded Collision
1	$139	$130	$14	$12	$12	$83	$220
3	105	97	17	12	12	98	207
5	124	100	19	11	11	106	247
6	132	118	18	12	13	94	224
8	112	108	22	10	11	79	225
9	109	105	18	12	13	105	234
10	104	100	17	12	12	78	210
11	105	89	19	10	10	102	209
12	105	92	18	10	10	103	236

Risk Index Tiers, Factors and Application

Tier	Last Two Digits of Class Code: Single Car	Last Two Digits of Class Code: Multi Car	Factor
0	10	20	0.64
1	11	21	0.68
2	12	22	0.75
3	13	23	0.83
4	14	24	0.98
5	15	25	1.00
6	16	26	1.09
7	17	27	1.21
8	18	28	1.39
90	30	40	1.50
91	31	41	1.58
92	32	42	1.64
93	33	43	1.71
94	34	44	1.79
95	35	45	1.83
96	36	46	1.85
97	37	47	1.89
98	38	48	1.92
99	39	49	1.94

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:

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

Rental Reimbursement:

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

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

ARKANSAS
Semi-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	1.15	50/100	$3	50/100	$3	50,000	1.05	1,000	$2
100/300	1.40	100/300	6	100/300	6	100,000	1.08	2,000	4
250/500	1.55	250/500	9	250/500	8	250,000	1.16	5,000	7
500/500	1.75	500/500	17	500/500	39	500/500	1.21	10,000	13
500/1000	2.05	500/1000	27	500/1000	48				

Model Year and Symbol Factors

OTC (Comprehensive)

Model	Comprehensive Symbols																			
Year	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 & Prior	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	Comprehensive Symbols																			
Year	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2009	3.69	4.02	4.44	5.05	5.66	6.32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2008	3.51	3.83	4.23	4.81	5.39	6.02	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2007	3.34	3.65	4.03	4.58	5.13	5.73	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2006	3.18	3.48	3.84	4.36	4.89	5.46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2005	3.03	3.31	3.66	4.15	4.66	5.20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2004	2.89	3.15	3.49	3.95	4.44	4.95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2003	2.76	3.00	3.33	3.77	4.24	4.73	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2002	2.63	2.86	3.17	3.59	4.04	4.50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2001	2.50	2.72	3.01	3.41	3.84	4.28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2000	2.37	2.57	2.85	3.23	3.64	4.05	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1999	2.26	2.46	2.73	3.09	3.47	3.87	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1998	2.13	2.32	2.57	2.91	3.27	3.65	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1997	2.03	2.20	2.44	2.76	3.11	3.47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1996	1.95	2.12	2.35	2.66	2.99	3.33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1995	1.84	2.00	2.22	2.51	2.83	3.15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1994	1.74	1.89	2.09	2.37	2.67	2.97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1993	1.66	1.80	2.00	2.26	2.55	2.84	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1992	1.58	1.72	1.90	2.15	2.42	2.70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1991	1.50	1.63	1.81	2.05	2.30	2.57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1990	1.50	1.63	1.81	2.05	2.30	2.57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Model	Comprehensive Symbols																			
Year	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
2011	3.53	3.60	3.66	3.73	3.81	3.90	3.98	4.07	4.16	4.25	4.34	4.43	4.55	4.67	4.79	4.91	5.23	5.56	5.90	6.25

Model	Comprehensive Symbols														
Year	62	63	64	65	66	67	68	69	70	71	72	73	74	75	98
2011	6.32	6.39	6.46	6.53	6.61	6.68	6.75	6.82	6.89	Future	Use	Future	Use	Future	6.97

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	06/09/2011

Comments:

Attachment:

CMIC A-1 for Arkansas.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	06/09/2011

Comments:

Attachment:

PPA Survey FORM APCS - CMIC.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	06/09/2011

Comments:

Attachment:

RF-1 AR Rate Filing Abstract CMIC.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/09/2011

Bypass Reason: This filing is not adopting an Advisory Organization's loss costs.

Comments:

	Item Status:	Status Date:

		Item Status:	Status Date:
Satisfied - Item:	Indicated Needs	Filed	06/09/2011

Comments:

Attachment:

CMIC Rate Indications AR 2011.pdf

		Item Status:	Status Date:
Satisfied - Item:	Summary of Revisions	Filed	06/09/2011

Comments:

Attachment:

PA CMIC Summary 8-1-11.pdf

		Item Status:	Status Date:
Satisfied - Item:	Company Data - Confidential	Filed	06/09/2011

Comments:

This packet contains company data that was referenced in making specific rate changes and contains information gained from competitive analysis software that should be kept confidential. Thank you.

Attachment:

Summary of Rate Changes Packet 2011 - DOI.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

a.	Driver over 55	None
b.	Good Student Discount	30-50%
c.	Multi-car Discount	15%
d.	Accident Free Discount*	None
	Please Specify Qualification for Discount:	
e.	Anti-Theft Discount	None
f.	Other (specify)	%
	Multi-Policy Discount	12%
	Homeowner's Policy with Agent	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	-36%	42
11	-32%	39
12	-25%	47
13	-17%	94
14	-2%	101
15	0%	208
16	9%	108
17	21%	83
18	39%	75
30-39	50-94%	59

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 Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	15725
Company Name:	Cameron Mutual Insurance Company
Contact Person:	Barry Korthanke
Telephone No.:	816-632-6511 ext. 258
Email Address:	bkorthanke@cameron-insurance.com
Effective Date:	08/01/2010

DISCOUNTS OFFERED:

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

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 t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$961	$1,168	$501	$446	$954	$1,159	$496	$441	$1,088	$1,325	$563	$500	$954	$1,159	$496	$441	$1,081	$1,315	$562	$500
	100/300/50 Liability with Comprehensive and Collision		$1,055	$1,283	$548	$487	$1,046	$1,273	$543	$482	$1,213	$1,477	$625	$555	$1,046	$1,273	$543	$482	$1,198	$1,458	$621	$551
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$1,166	$1,420	$604	$536	$1,163	$1,416	$601	$533	$1,291	$1,572	$664	$589	$1,163	$1,416	$601	$533	$1,294	$1,575	$668	$593
	100/300/50 Liability with Comprehensive and Collision		$1,260	$1,534	$651	$577	$1,256	$1,529	$647	$574	$1,415	$1,725	$726	$644	$1,256	$1,529	$647	$574	$1,411	$1,719	$727	$645
2003 Honda Odyssey "EX"	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$1,122	$1,365	$581	$517	$1,117	$1,360	$578	$513	$1,248	$1,520	$643	$570	$1,117	$1,360	$578	$513	$1,248	$1,519	$646	$573
	100/300/50 Liability with Comprehensive and Collision		$1,216	$1,480	$628	$558	$1,210	$1,474	$625	$554	$1,372	$1,672	$705	$625	$1,210	$1,474	$625	$554	$1,366	$1,663	$704	$625
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$1,334	$1,625	$688	$610	$1,334	$1,626	$687	$609	$1,453	$1,772	$746	$661	$1,334	$1,626	$687	$609	$1,467	$1,787	$755	$669
	100/300/50 Liability with Comprehensive and Collision		$1,428	$1,740	$734	$651	$1,427	$1,740	$733	$650	$1,577	$1,924	$808	$715	$1,427	$1,740	$733	$650	$1,584	$1,931	$813	$721
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$1,524	$1,857	$782	$693	$1,529	$1,864	$784	$694	$1,635	$1,995	$837	$741	$1,529	$1,864	$784	$694	$1,661	$2,024	$852	$755
	100/300/50 Liability with Comprehensive and Collision		$1,617	$1,972	$829	$735	$1,621	$1,978	$830	$735	$1,759	$2,147	$899	$795	$1,621	$1,978	$830	$735	$1,778	$2,168	$910	$806
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$445	$536	$243	$219	$427	$514	$233	$210	$576	$697	$307	$275	$427	$514	$233	$210	$543	$656	$293	$263
	Minimum Liability with Comprehensive and Collision		$1,024	$1,245	$532	$473	$1,018	$1,238	$528	$470	$1,147	$1,397	$593	$526	$1,018	$1,238	$528	$470	$1,144	$1,392	$594	$528
	100/300/50 Liability with Comprehensive and Collision		$1,117	$1,359	$579	$515	$1,110	$1,351	$575	$510	$1,272	$1,549	$655	$581	$1,110	$1,351	$575	$510	$1,262	$1,536	$652	$579

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

1.	This filing transmittal is part of Company Tracking #	**CMIC-127169677**

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	**-4.1**	**-1.59**					
Property Damage	**14.3**	**3.58**					
Medical Payments	**21.0**	**7.97**					
Comprehensive	**-13.9**	**-5.62**					
Collision	**-14.2**	**-6.6**					
UM	**-10.3**	**0**					
TOTAL OVERALL EFFECT	**-4.0**	**-2.13**					

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
2010	**1489**	**-1.02%**	**7/15/2010**	**2004**	**887**	**44**	**51**
2010	**1489**	**-2.57%**	**6/15/2010**	**2004**	**887**	**44**	**51**
2009	**1970**	**2.71%**	**6/1/2009**	**2533**	**1484**	**59**	**68**
2008	**1643**	**0%**		**2420**	**2077**	**86**	**74**
2007	**1582**	**2.00%**	**7/1/2007**	**2297**	**1332**	**58**	**56**
2006	**1385**	**4.70%**	**8/1/2006**	**2053**	**1481**	**72**	**61**
2006	**1385**	**-1.54%**	**1/1/2006**	**2053**	**1481**	**72**	**61**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**19.9%**
B. General Expense	**6.5%**
C. Taxes, License & Fees	**2.0%**
D. Underwriting Profit & Contingencies	**4.7%**
E. Other	
	33.1

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **14%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. **-17%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cameron Mutual Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Program	2010 Earned Premium	Full Indicated Change	Credibility	CMIC MO Ind Change Complement	Credible Indicated Change	Selected Rate Change	Revenue Effect
Bodily Injury	534,305	-13.5%	0.332	0.6%	-4.1%	-1.59%	-$8,506
Property Damage	426,409	16.3%	0.614	11.1%	14.3%	3.58%	$15,265
Medical Payments	67,476	51.4%	0.271	9.7%	21.0%	7.97%	$5,374
UM	98,508	-6.0%	0.225	-11.5%	-10.3%	0.00%	$0
Comprehensive	280,387	-12.2%	0.630	-16.6%	-13.9%	-5.62%	-$15,755
Collision	589,306	-13.6%	0.640	-15.3%	-14.2%	-6.60%	-$38,877
Total	1,996,391				-4.0%	-2.13%	-$42,499
Liability	1,126,698				3.8%	1.08%	$12,134
Physical Damage	869,693				-14.1%	-6.28%	-$54,631

Cameron Mutual Insurance Company **Exhibit I**
Rate Level Indications **Sheet 1**
Personal Auto - Arkansas **5/16/2011**

Year	(1) Direct Earned Premium	(2) Premium @ Present Rate Factors	(3) Current Amount Factors	(4) Premium Projection Factor	(5) Adjusted Earned Premium	(6) Case Incurred Losses	(7) Wind/Hail Adjusted Losses	(8) IBNR Factor
Bodily Injury								
2006	543,405.47	1.056	1.000	1.000	573,772.39	518,334.14	518,334.14	1.013
2007	601,468.64	1.015	1.000	1.000	610,486.97	124,440.54	124,440.54	1.021
2008	642,758.64	0.999	1.000	1.000	642,120.86	673,720.37	673,720.37	1.030
2009	678,825.66	0.989	1.000	1.000	671,105.49	287,798.42	287,798.42	1.071
2010	534,304.76	0.970	1.000	1.000	518,381.33	161,382.00	161,382.00	1.271
Total	3,000,763.17				3,015,867.03	1,765,675.47	1,765,675.47	
Property Damage								
2006	438,010.29	1.056	1.000	1.000	462,391.65	252,102.45	252,102.45	1.000
2007	487,720.86	1.010	1.000	1.000	492,654.73	330,911.83	330,911.83	1.000
2008	524,019.00	0.992	1.000	1.000	519,828.47	338,993.26	338,993.26	1.001
2009	557,623.41	0.984	1.000	1.000	548,955.49	277,530.89	277,530.89	1.003
2010	426,409.09	0.971	1.000	1.000	414,186.11	340,888.15	340,888.15	1.015
Total	2,433,782.65				2,438,016.45	1,540,426.58	1,540,426.58	
Medical Payments								
2006	64,623.38	1.259	1.000	1.000	81,350.51	66,785.99	66,785.99	1.007
2007	67,323.72	1.216	1.000	1.000	81,848.52	27,813.09	27,813.09	1.011
2008	69,717.54	1.201	1.000	1.000	83,734.36	114,562.92	114,562.92	1.015
2009	75,004.45	1.110	1.000	1.000	83,282.78	80,484.11	80,484.11	1.036
2010	67,476.38	0.967	1.000	1.000	65,222.37	63,089.60	63,089.60	1.135
Total	344,145.47				395,438.54	352,735.71	352,735.71	
UM/UIM								
2006	101,924.98	0.945	1.000	1.000	96,327.76	52,620.65	52,620.65	1.013
2007	110,836.12	0.950	1.000	1.000	105,338.62	38,867.31	38,867.31	1.021
2008	116,627.32	0.950	1.000	1.000	110,842.58	94,771.73	94,771.73	1.030
2009	122,713.12	0.960	1.000	1.000	117,818.25	114,465.84	114,465.84	1.071
2010	98,507.98	0.985	1.000	1.000	96,981.39	18,339.81	18,339.81	1.271
Total	550,609.52				527,308.59	319,065.34	319,065.34	
Comprehensive								
2006	290,685.94	1.031	1.069	1.033	330,957.97	225,260.10	187,765.59	1.000
2007	329,688.60	0.976	1.052	1.033	349,407.83	204,174.61	228,146.54	1.000
2008	334,993.72	0.975	1.037	1.033	349,866.39	278,793.13	191,400.04	1.000
2009	340,934.71	0.977	1.019	1.033	350,356.53	199,985.33	223,065.21	1.001
2010	280,387.07	0.983	1.000	1.033	284,765.85	179,997.14	206,480.27	1.011
Total	1,576,690.04				1,665,354.57	1,088,210.31	1,036,857.64	
Collision								
2006	607,066.12	1.028	1.063	1.030	683,280.93	378,496.12	378,496.12	1.000
2007	691,984.47	1.023	1.047	1.030	763,163.83	451,971.16	451,971.16	1.000
2008	723,630.47	1.000	1.033	1.030	770,451.53	526,516.79	526,516.79	1.000
2009	749,204.35	0.990	1.017	1.030	776,954.21	355,838.84	355,838.84	1.001
2010	589,306.09	0.971	1.000	1.030	589,163.72	331,607.22	331,607.22	1.011
Total	3,361,191.50				3,583,014.23	2,044,430.13	2,044,430.13	

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit I
Sheet 2
5/16/2011

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Year	LAE Factors	Loss Cost Trend	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Bodily Injury								
2006	1.099	0.873	503,771.11	87.80%	0.10	8.78%		
2007	1.099	0.893	124,778.75	20.44%	0.15	3.07%		
2008	1.099	0.914	697,377.96	108.61%	0.20	21.72%		
2009	1.099	0.936	317,178.07	47.26%	0.25	11.82%		
2010	1.099	0.958	215,928.99	41.65%	0.30	12.50%		
Total			1,859,034.87		1.00	57.9%	66.9%	-13.5%
Property Damage								
2006	1.099	1.126	312,079.80	67.49%	0.10	6.75%		
2007	1.099	1.104	401,368.30	81.47%	0.15	12.22%		
2008	1.099	1.081	403,406.25	77.60%	0.20	15.52%		
2009	1.099	1.059	324,028.92	59.03%	0.25	14.76%		
2010	1.099	1.038	394,631.70	95.28%	0.30	28.58%		
Total			1,835,514.98		1.00	77.8%	66.9%	16.3%
Medical Payments								
2006	1.099	0.873	64,482.59	79.27%	0.10	7.93%		
2007	1.099	0.893	27,597.44	33.72%	0.15	5.06%		
2008	1.099	0.914	116,858.97	139.56%	0.20	27.91%		
2009	1.099	0.936	85,747.54	102.96%	0.25	25.74%		
2010	1.099	0.958	75,423.98	115.64%	0.30	34.69%		
Total			370,110.52		1.00	101.3%	66.9%	51.4%
UM/UIM								
2006	1.099	0.873	51,142.23	53.09%	0.10	5.31%		
2007	1.099	0.893	38,972.94	37.00%	0.15	5.55%		
2008	1.099	0.914	98,099.62	88.50%	0.20	17.70%		
2009	1.099	0.936	126,150.99	107.07%	0.25	26.77%		
2010	1.099	0.958	24,538.65	25.30%	0.30	7.59%		
Total			338,904.43		1.00	62.9%	66.9%	-6.0%
Comprehensive								
2006	1.098	0.856	176,342.81	53.28%	0.10	5.33%		
2007	1.098	0.879	220,069.57	62.98%	0.15	9.45%		
2008	1.098	0.903	189,623.65	54.20%	0.20	10.84%		
2009	1.098	0.927	227,206.50	64.85%	0.25	16.21%		
2010	1.098	0.952	218,166.94	76.61%	0.30	22.98%		
Total			1,031,409.48		1.00	64.8%	73.9%	-12.2%
Collision								
2006	1.098	1.047	434,798.98	63.63%	0.10	6.36%		
2007	1.098	1.038	515,162.01	67.50%	0.15	10.13%		
2008	1.098	1.030	595,458.30	77.29%	0.20	15.46%		
2009	1.098	1.022	399,698.55	51.44%	0.25	12.86%		
2010	1.098	1.014	373,272.77	63.36%	0.30	19.01%		
Total			2,318,390.61		1.00	63.8%	73.9%	-13.6%

CAMERON MUTUAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: August 1, 2011

Page No.	Rule No.	
A-UR-1	2.	Added second paragraph to rule.
	2.	Added last sentence to fourth paragraph.
A-UR-2	4.g.	Added rule: **Applicant or spouse who has been convicted of a felony.**
A-UR-3	N/A	Mid major rule changed.
A-GR-2	3.F.	Added rule.
A-GR-5	6.	Rule changed from "five point Low Mileage Discount" to "four point Low Mileage Discount."
A-GR-16	N/A	Type code 50 changed. Added "or death" to definition.
A-GR-17	N/A	Type code 55 changed. Added "or death" to definition. Also, type code 68 changed.. Added "texting or cell phone use while driving" to definition.
Arkansas		
A-AR-5	N/A	Revised rates.
A-AR-6	N/A	Revised rates.
A-AR-11	N/A	Revised rates.
A-AR-12	N/A	Revised rates.
Missouri		
A-MO-2	N/A	Revised rates.
A-MO-3	N/A	Revised rates.
A-MO-9	N/A	Revised rates.
A-MO-10	N/A	Revised rates.

PERSONAL AUTO PRODUCT REVIEW

April 2011

Summary of Rate Changes Packet

CONFIDENTIAL

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Class Code Data ……..	7-8
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Tier Data ……	17-21
Territory Data ……..	22-31

Summary of Personal Auto Rate Changes for 8-1-2011

1. BI and PD Limit Factor Changes

BI	Arkansas		Iowa	Missouri	
LIMIT	A	NPA	NPA	A	NPA
25	0.0%	0.0%	0.0%	0.0%	0.0%
50	-4.2%	-4.2%	-3.2%	-4.2%	-4.2%
100	-4.1%	-4.1%	-3.4%	-4.1%	-4.1%
250	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%
500	-2.8%	-2.8%	0.0%	-2.8%	-2.8%
1000	0.0%	0.0%	0.0%	0.0%	0.0%

PD	Arkansas		Iowa	Missouri	
LIMIT	A	NPA	NPA	A	NPA
25	0.0%	0.0%	0.0%	0.0%	0.0%
50	-1.9%	-1.9%	0.0%	-1.9%	-1.9%
100	-2.7%	-2.7%	0.0%	-2.7%	-2.7%
250	-3.3%	-3.3%	0.0%	-3.3%	-3.3%
500	-3.2%	-3.2%	0.0%	-3.2%	-3.2%

3. Tier Changes

%chg	Arkansas		Iowa	Missouri	
Tier	A	NPA	NPA	A	NPA
0	-1.5%	0.0%	0.0%	-1.5%	0.0%
1	-2.9%	0.0%	0.0%	-2.9%	0.0%
2	-2.6%	0.0%	0.0%	-2.6%	0.0%
3	-1.2%	0.0%	0.0%	-1.2%	0.0%
4	0.0%	2.8%	0.0%	0.0%	2.8%
5	0.0%	3.6%	0.0%	0.0%	3.6%
6	0.0%	5.2%	0.0%	0.0%	5.2%
7	0.0%	6.0%	0.0%	0.0%	6.0%
8	0.0%	6.8%	0.0%	0.0%	6.8%
90	0.0%	5.8%	0.0%	0.0%	5.8%
91	0.0%	6.6%	0.0%	0.0%	6.6%
92	0.0%	7.4%	0.0%	0.0%	7.4%
93	0.0%	7.3%	0.0%	0.0%	7.3%
94	0.0%	8.0%	0.0%	0.0%	8.0%
95	0.0%	8.7%	0.0%	0.0%	8.7%
96	0.0%	8.7%	0.0%	0.0%	8.7%
97	0.0%	9.4%	0.0%	0.0%	9.4%
98	0.0%	9.2%	0.0%	0.0%	9.2%
99	0.0%	9.9%	0.0%	0.0%	9.9%

2. Class Code Changes

%chg	Arkansas		Iowa	Missouri	
Class	A	NPA	NPA	A	NPA
8024	5.3%	5.3%	6.8%	7.1%	7.1%
8025	5.3%	5.3%	0.0%	7.1%	7.1%
8026	6.8%	6.8%	6.3%	6.4%	6.4%
8027	6.8%	6.8%	3.6%	6.4%	6.4%
8034	0.0%	5.4%	7.5%	0.0%	5.6%
8035	0.0%	5.4%	5.4%	0.0%	5.6%
8036	0.0%	5.8%	6.5%	0.0%	6.0%
8037	0.0%	5.8%	0.0%	0.0%	6.0%
8124	7.4%	7.4%	7.3%	6.7%	6.7%
8125	7.6%	7.6%	5.3%	6.8%	6.8%
8126	7.1%	7.1%	6.3%	6.7%	6.7%
8127	7.1%	7.1%	5.0%	6.7%	6.7%
8134	0.0%	4.9%	3.8%	0.0%	4.3%
8135	0.0%	4.9%	2.3%	0.0%	4.3%
8136	0.0%	5.2%	0.0%	0.0%	4.5%
8137	0.0%	5.2%	0.0%	0.0%	4.5%
8254	0.0%	4.3%	0.0%	0.0%	4.0%
8255	0.0%	4.3%	0.0%	0.0%	4.0%
8256	0.0%	4.8%	0.0%	0.0%	4.3%
8257	0.0%	4.8%	0.0%	0.0%	4.3%
8354	0.0%	3.8%	0.0%	0.0%	4.7%
8355	0.0%	3.8%	0.0%	0.0%	4.7%
8356	0.0%	4.0%	0.0%	0.0%	3.5%
8357	0.0%	4.0%	0.0%	0.0%	3.5%
8400	0.0%	4.1%	4.3%	0.0%	4.0%
8403	0.0%	4.1%	0.0%	0.0%	4.0%
8406	0.0%	4.4%	5.1%	0.0%	4.1%
8408	0.0%	4.4%	0.0%	0.0%	4.1%
8600	0.0%	2.7%	0.0%	0.0%	2.9%
8603	0.0%	2.6%	0.0%	0.0%	2.8%
8606	0.0%	2.8%	0.0%	0.0%	2.9%
8608	0.0%	2.8%	0.0%	0.0%	2.9%
8708	5.9%	0.0%	0.0%	5.9%	0.0%
8851	0.0%	1.2%	2.5%	0.0%	2.5%
8871	0.0%	-2.0%	0.0%	0.0%	-2.0%
8872	-2.9%	0.0%	0.0%	-2.9%	0.0%
8873	-5.1%	-5.1%	0.0%	-5.1%	-5.1%
8878	-10.0%	-10.0%	0.0%	-3.7%	-3.7%

Female 17

Female 18

Female 17

Female 18

Female 21-24

Male 17

Male 25-29

Age 50-64

All Other

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4. CMIC Missouri Territories

% chg | Increases | Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	4.2%	3.8%	6.3%	0.0%	0.0%	-8.7%	-4.0%
102	3.8%	1.0%	7.1%	0.0%	0.0%	-9.0%	-6.1%
103	6.2%	5.8%	7.7%	0.0%	0.0%	-10.1%	-5.0%
104	4.4%	4.8%	10.0%	0.0%	0.0%	-3.8%	-4.1%
105	5.4%	6.3%	13.3%	0.0%	0.0%	-6.0%	-4.3%
106	4.4%	6.6%	6.3%	0.0%	0.0%	-10.0%	-9.0%
107	-1.3%	1.4%	8.3%	0.0%	0.0%	-9.1%	-5.3%
108	3.6%	4.3%	7.1%	0.0%	0.0%	-8.5%	-3.9%
109	4.1%	4.3%	6.7%	0.0%	0.0%	-8.7%	-4.0%
110	3.8%	5.7%	7.7%	0.0%	0.0%	-6.7%	-9.0%
111	4.2%	1.2%	7.1%	0.0%	0.0%	-6.7%	-9.1%
112	-1.4%	1.5%	7.7%	0.0%	0.0%	-8.5%	-5.4%
113	4.2%	1.7%	7.7%	0.0%	0.0%	-10.8%	-11.3%
114	-1.2%	6.3%	7.1%	0.0%	0.0%	-9.9%	-5.3%

5. CNIC Missouri Territories

% chg | Increases | Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	4.2%	5.7%	0.0%	0.0%	0.0%	-11.6%	-12.5%
102	4.3%	5.7%	0.0%	0.0%	0.0%	-7.0%	-7.9%
103	3.6%	5.8%	0.0%	0.0%	0.0%	-11.8%	-7.8%
104	4.0%	6.6%	0.0%	0.0%	0.0%	-6.8%	-8.0%
105	4.0%	6.2%	0.0%	0.0%	0.0%	-6.8%	-7.9%
106	4.4%	6.3%	0.0%	0.0%	0.0%	-7.1%	-8.1%
107	3.7%	5.8%	0.0%	0.0%	0.0%	-10.6%	-14.4%
108	4.1%	6.1%	0.0%	0.0%	0.0%	-7.1%	-8.0%
109	4.1%	5.9%	0.0%	0.0%	0.0%	-11.5%	-12.6%
110	4.3%	6.4%	0.0%	0.0%	0.0%	-7.0%	-8.1%
111	4.0%	5.9%	0.0%	0.0%	0.0%	-7.3%	-7.9%
112	3.6%	6.5%	0.0%	0.0%	0.0%	-11.8%	-7.9%
113	4.4%	5.9%	0.0%	0.0%	0.0%	-6.9%	-8.2%
114	4.0%	5.5%	0.0%	0.0%	0.0%	-8.8%	-7.8%

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6. CMIC Arkansas Territories

% chg Increases Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	3.0%	11.1%	7.7%	0.0%	0.0%	-5.7%	0.0%
103	2.9%	11.5%	13.3%	0.0%	0.0%	-5.8%	0.0%
105	3.3%	11.1%	11.8%	0.0%	0.0%	-6.2%	0.0%
106	3.1%	11.3%	12.5%	0.0%	0.0%	-6.0%	0.0%
108	2.8%	11.3%	0.0%	0.0%	0.0%	-6.0%	0.0%
109	2.8%	10.5%	12.5%	0.0%	0.0%	-6.3%	0.0%
110	3.0%	11.1%	13.3%	0.0%	0.0%	-6.0%	0.0%
111	-0.9%	1.1%	11.8%	0.0%	0.0%	-5.6%	-9.9%
112	2.9%	10.8%	12.5%	0.0%	0.0%	-6.4%	0.0%

7. CMIC Arkansas Territories

% chg Increases Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	0.0%	9.8%	8.7%	0.0%	0.0%	-8.0%	-4.9%
103	0.0%	9.7%	12.0%	0.0%	0.0%	-8.0%	-4.9%
105	0.0%	10.0%	9.1%	0.0%	0.0%	-7.8%	-5.0%
106	0.0%	10.2%	10.7%	0.0%	0.0%	-8.2%	-5.0%
108	0.0%	9.9%	10.5%	0.0%	0.0%	-7.6%	-5.0%
109	0.0%	10.2%	10.7%	0.0%	0.0%	-8.1%	-5.1%
110	0.0%	10.0%	12.0%	0.0%	0.0%	-7.7%	-5.1%
111	0.0%	0.0%	9.1%	0.0%	0.0%	-8.3%	-4.9%
112	0.0%	10.1%	10.7%	0.0%	0.0%	-8.1%	-5.0%

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8. CNIC Iowa Territories

% chg | Increases | Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	5.3%	8.1%	10.0%	0.0%	0.0%	0.0%	0.0%
102	4.7%	8.2%	7.1%	0.0%	0.0%	0.0%	0.0%
103	5.0%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
104	5.3%	7.9%	7.7%	0.0%	0.0%	0.0%	0.0%
105	5.3%	7.9%	11.1%	0.0%	0.0%	0.0%	0.0%
110	4.8%	8.3%	10.0%	0.0%	0.0%	0.0%	0.0%
111	5.2%	8.0%	10.0%	0.0%	0.0%	0.0%	0.0%
112	4.7%	7.8%	10.0%	0.0%	0.0%	0.0%	0.0%
113	5.3%	8.1%	7.1%	0.0%	0.0%	0.0%	0.0%
114	4.7%	8.2%	10.0%	0.0%	0.0%	0.0%	0.0%
115	5.4%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
116	4.7%	7.7%	11.1%	0.0%	0.0%	0.0%	0.0%
117	4.9%	8.1%	7.7%	0.0%	0.0%	0.0%	0.0%
118	5.3%	7.7%	7.7%	0.0%	0.0%	0.0%	0.0%
119	5.6%	8.0%	11.1%	0.0%	0.0%	0.0%	0.0%
120	5.6%	7.8%	7.7%	0.0%	0.0%	0.0%	0.0%
121	5.2%	7.8%	7.7%	0.0%	0.0%	0.0%	0.0%
122	4.5%	8.1%	10.0%	0.0%	0.0%	0.0%	0.0%
123	4.6%	8.4%	7.1%	0.0%	0.0%	0.0%	0.0%
130	4.8%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
131	4.7%	8.2%	7.1%	0.0%	0.0%	0.0%	0.0%

9. Low Mileage Discount reduced from 5 points off of the class code factor to 4 points off of the class code factor.

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CMIC & CNIC Personal Auto BI

Frequency, Severity, and Loss Cost by Limits

BI Frequency							
Limits/Person	2005	2006	2007	2008	2009	2010	TOTAL
25,000	0.85%	0.74%	0.83%	1.15%	0.97%	0.80%	0.89%
50,000	0.53%	0.70%	0.72%	0.73%	0.61%	0.59%	0.65%
100,000	0.50%	0.53%	0.43%	0.59%	0.52%	0.53%	0.52%
250,000	0.45%	0.34%	0.31%	0.48%	0.46%	0.24%	0.38%
500,000	0.16%	0.97%	0.58%	0.59%	0.51%	0.39%	0.53%

BI Severity							
Limits/Person	2005	2006	2007	2008	2009	2010	TOTAL
25,000	$ 9,902	$ 12,599	$ 11,328	$ 14,502	$ 9,778	$ 13,013	$ 11,923
50,000	$ 15,224	$ 14,042	$ 12,635	$ 14,424	$ 16,824	$ 11,457	$ 14,057
100,000	$ 23,908	$ 15,578	$ 35,224	$ 15,244	$ 10,190	$ 18,239	$ 18,810
250,000	$ 44,553	$ 5,716	$ 35,099	$ 47,462	$ 9,335	$ 5,386	$ 26,156
500,000	$ 11,021	$ 42,360	$ 11,912	$ 58,379	$ 5,517	$ 7,986	$ 26,187

BI Loss Cost							
Limits/Person	2005	2006	2007	2008	2009	2010	TOTAL
25,000	$ 84	$ 94	$ 94	$ 166	$ 95	$ 104	106
50,000	$ 81	$ 98	$ 91	$ 105	$ 103	$ 67	91
100,000	$ 119	$ 83	$ 151	$ 90	$ 53	$ 96	97
250,000	$ 201	$ 20	$ 108	$ 226	$ 43	$ 13	99
500,000	$ 17	$ 411	$ 69	$ 345	$ 28	$ 31	139

Limits/Person	Limit Factors	Indicated	Credibility
25,000	1.00	1.00	76.7%
50,000	1.20	0.86	73.9%
100,000	1.46	0.92	59.5%
250,000	1.60	0.93	24.9%
500,000	2.05	1.31	18.0%

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CMIC & CNIC Personal Auto PD

Frequency, Severity, and Loss Cost by Limits

PD Frequency							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	3.28%	3.36%	3.66%	4.16%	4.02%	3.65%	3.68%
50,000	2.59%	2.78%	3.07%	3.11%	3.13%	3.28%	3.01%
100,000	2.44%	2.46%	2.64%	2.67%	2.62%	2.63%	2.59%
250,000	2.46%	1.94%	2.00%	1.79%	2.12%	2.41%	2.12%
500,000	2.94%	2.45%	2.25%	2.05%	0.99%	2.36%	2.03%

PD Severity							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	$ 2,421	$ 2,450	$ 2,478	$ 2,633	$ 2,441	$ 2,656	$ 2,514
50,000	$ 2,757	$ 2,557	$ 2,568	$ 2,608	$ 2,641	$ 2,627	$ 2,622
100,000	$ 2,153	$ 2,268	$ 2,785	$ 2,333	$ 2,412	$ 2,697	$ 2,465
250,000	$ 2,954	$ 2,583	$ 2,531	$ 3,871	$ 3,615	$ 2,794	$ 3,076
500,000	$ 1,632	$ 2,104	$ 2,784	$ 1,391	$ 2,624	$ 2,778	$ 2,289

PD Loss Cost							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	$ 79	$ 82	$ 91	$ 109	$ 98	$ 97	93
50,000	$ 71	$ 71	$ 79	$ 81	$ 83	$ 86	79
100,000	$ 52	$ 56	$ 74	$ 62	$ 63	$ 71	64
250,000	$ 73	$ 50	$ 51	$ 69	$ 77	$ 67	65
500,000	$ 48	$ 52	$ 63	$ 28	$ 26	$ 65	47

Limits	Limit Factors	Indicated	Credibility
25,000	1.00	1.00	100.0%
50,000	1.07	0.85	100.0%
100,000	1.11	0.69	100.0%
250,000	1.20	0.70	47.7%
500,000	1.25	0.50	20.8%

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Personal Auto Loss Ratios by Driver Age 2005-2010

Standard Auto (A)			Missouri		Arkansas		Iowa		Countrywide	
Type	**Age**	**Gender**	**Premium**	**L Ratio**	**Premium**	**L Ratio**	**Premium**	**L Ratio**	**Premium**	**L Ratio**
Auto	Aged 17 or Less	Male	$ 2,621,261.24	62.5%	$ 177,766.81	54.1%			$ 2,799,028.05	61.9%
	Aged 17 or Less	Female	$ 2,118,017.27	81.5%	$ 270,762.37	78.8%			$ 2,388,779.64	81.2%
Auto	Aged 18	Male	$ 1,577,782.12	51.8%	$ 152,691.87	73.9%			$ 1,730,473.99	53.8%
	Aged 18	Female	$ 1,390,984.55	54.3%	$ 201,691.87	69.4%			$ 1,592,676.42	56.2%
Auto	Aged 19	Male	$ 1,434,782.37	50.4%	$ 135,404.17	36.9%			$ 1,570,186.54	49.3%
	Aged 19	Female	$ 1,299,990.32	62.1%	$ 194,435.09	118.9%			$ 1,494,425.41	69.5%
Auto	Aged 20	Male	$ 643,159.70	19.5%	$ 55,225.01	6.6%			$ 698,384.71	18.4%
	Aged 20	Female	$ 539,407.14	65.6%	$ 91,763.75	83.6%			$ 631,170.89	68.2%
Auto	Aged 21 - 24	Male	$ 3,806,203.65	46.4%	$ 586,564.61	44.4%			$ 4,392,768.26	46.1%
	Aged 21 - 24	Female	$ 2,881,534.87	59.1%	$ 528,418.58	48.9%			$ 3,409,953.45	57.5%
Auto (Single Male)	Aged 25 - 29	Male	$ 1,571,822.94	82.3%	$ 290,951.08	90.0%			$ 1,862,774.02	83.5%
Auto (Single Female)	Aged 30 - 49	Female	$ 3,131,437.80	75.7%	$ 497,409.27	86.5%			$ 3,628,847.07	77.2%
Auto	All Other Ages		$ 34,923,675.44	66.8%	$ 5,017,330.63	63.4%			$ 39,941,006.07	66.4%
Auto	Aged 50 - 64		$ 25,779,985.65	60.2%	$ 3,040,752.13	64.8%			$ 28,820,737.78	60.7%
Auto	Aged 65 - 74		$ 11,644,036.24	52.9%	$ 1,068,321.83	35.3%			$ 12,712,358.07	51.5%
Auto	Aged 75 or Over		$ 9,923,458.66	47.0%	$ 670,863.84	56.5%			$ 10,594,322.50	47.6%
Misc. Veh.	Aged Under 25		$ 109,444.36	67.9%	$ 7,170.94	0.0%			$ 116,615.30	63.8%
Misc. Veh.	All Other Ages		$ 629,635.00	35.7%	$ 14,689.13	54.6%			$ 644,324.13	36.1%

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Personal Auto Loss Ratios by Driver Age 2005-2010

Preferred Auto (NPA)			Missouri		Arkansas		Iowa		Countrywide	
Type	**Age**		**Premium**	**L Ratio**	**Premium**	**L Ratio**	**Premium**	**L Ratio**	**Premium**	**L Ratio**
Auto	Aged 17 or Less	Male	$ 903,666.90	83.9%	$ 46,028.24	8.9%	$ 79,070.15	70.8%	$ 1,028,765.29	79.5%
	Aged 17 or Less	Female	$ 651,503.60	64.4%	$ 65,199.08	7.9%	$ 61,285.02	114.5%	$ 777,987.70	63.6%
Auto	Aged 18	Male	$ 360,408.18	24.8%	$ 18,071.61	0.0%	$ 38,043.20	160.4%	$ 416,522.99	36.1%
	Aged 18	Female	$ 329,797.70	104.4%	$ 31,917.78	56.5%	$ 43,878.51	60.7%	$ 405,593.99	95.9%
Auto	Aged 19	Male	$ 328,249.52	34.0%	$ 13,214.83	0.0%	$ 26,423.90	0.0%	$ 367,888.25	30.3%
	Aged 19	Female	$ 312,607.69	53.7%	$ 28,976.40	18.6%	$ 48,517.24	15.5%	$ 390,101.33	46.3%
Auto	Aged 20	Male	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!
	Aged 20	Female	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!
Auto	Aged 21 - 24	Male	$ 799,001.56	59.4%	$ 76,816.46	32.8%	$ 90,528.19	27.0%	$ 966,346.21	54.3%
	Aged 21 - 24	Female	$ 609,174.37	67.4%	$ 68,899.41	97.0%	$ 91,255.59	69.6%	$ 769,329.37	70.3%
Auto (Single Male)	Aged 25 - 29	Male	$ 356,404.49	68.3%	$ 45,618.43	24.5%	$ 73,058.65	50.0%	$ 475,081.57	61.3%
Auto (Single Female)	Aged 30 - 49	Female	$ 414,682.03	76.8%	$ 35,378.79	27.2%	$ 70,357.21	79.9%	$ 520,418.03	73.9%
Auto	All Other Ages		$ 10,057,285.61	58.3%	$ 600,236.44	81.9%	$ 828,338.54	84.5%	$ 11,485,860.59	61.5%
Auto	Aged 50 - 64		$ 11,567,254.40	67.2%	$ 828,980.30	63.0%	$ 537,175.15	132.5%	$ 12,933,409.85	69.6%
Auto	Aged 65 - 74		$ 3,521,609.81	45.1%	$ 256,236.24	60.6%	$ 80,000.65	70.6%	$ 3,857,846.70	46.7%
Auto	Aged 75 or Over		$ 138,964.86	39.0%	$ -	#DIV/0!	$ 19,523.88	47.4%	$ 158,488.74	40.0%
Misc. Veh.	Aged Under 25		$ -	#DIV/0!	$ -	#DIV/0!	$ 1,315.51	0.0%	$ 1,315.51	0.0%
Misc. Veh.	All Other Ages		$ -	#DIV/0!	$ 1,810.00	0.0%	$ 7,164.79	0.0%	$ 8,974.79	0.0%

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Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron Mutual Tier_V1	5
Age_D1	17

Missouri Territories: Age 17 Liability Only
CMIC

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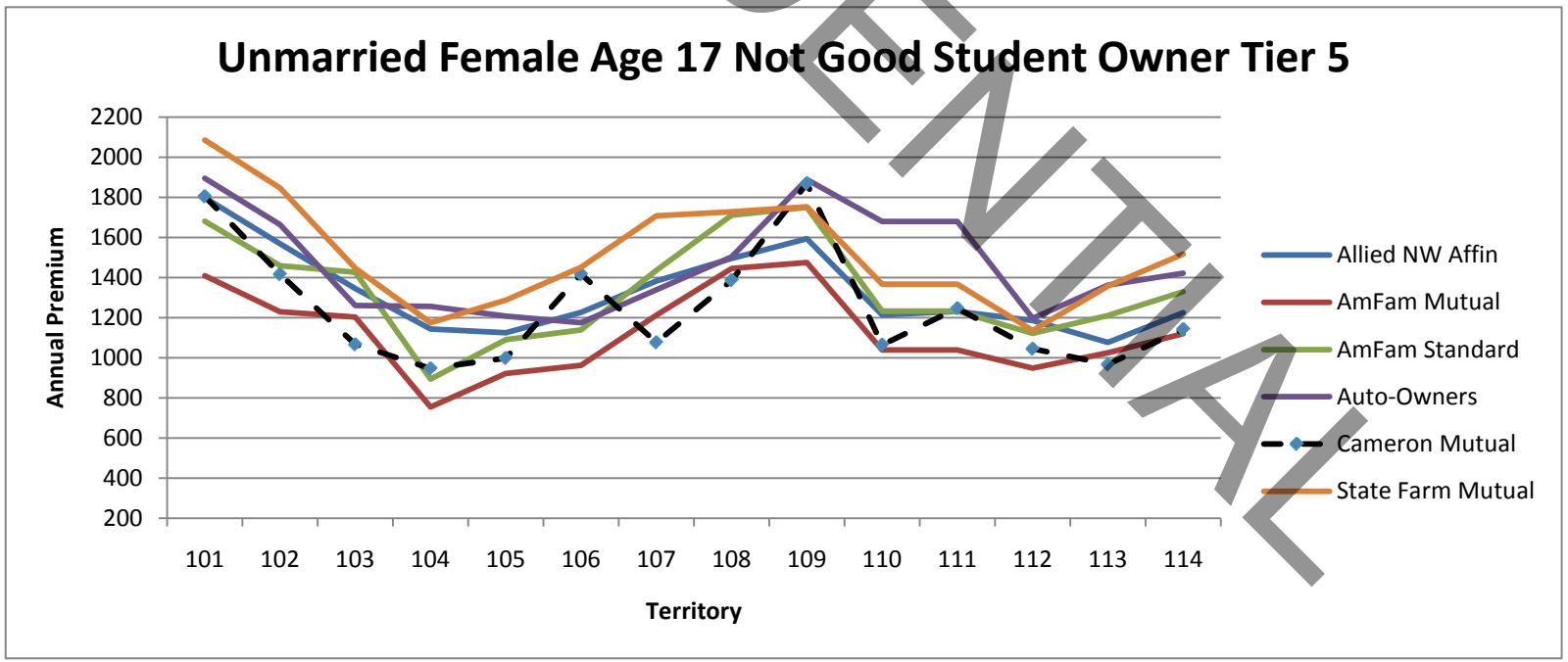
	Data					
Cameron Mutual Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual
101	1798	1409	1681	1894	1804	2085
102	1568	1229	1459	1663	1416	1847
103	1345	1203	1426	1261	1066	1447
104	1143	754	893	1255	946	1175
105	1125	922	1090	1207	998	1287
106	1226	962	1139	1175	1416	1451
107	1382	1212	1435	1338	1076	1707
109	1593	1474	1749	1889	1868	1752
110	1214	1039	1233	1679	1064	1366
111	1231	1039	1233	1679	1246	1366
112	1186	948	1122	1196	1044	1135
113	1076	1024	1210	1362	966	1357
114	1225	1119	1329	1422	1142	1516



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	Pleasure
Cameron National Tier_V1	0
Age_D1	17

Missouri Territories: Age 17 Liability Only
CNIC

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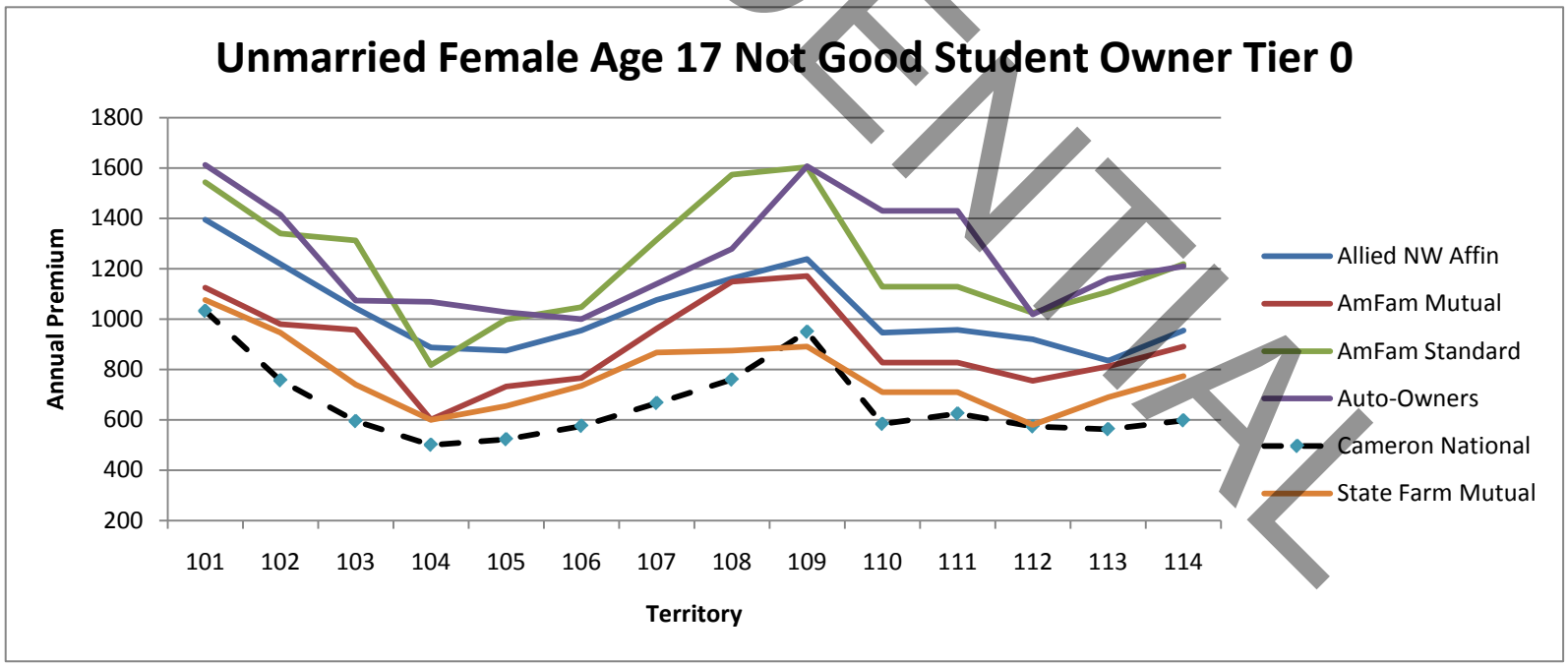
	Data					
Cameron National Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101	1395	1124	1543	1612	1032	1076
102	1218	979	1340	1415	756	946
103	1043	957	1312	1073	594	740
104	887	601	817	1068	500	600
105	874	732	998	1027	522	655
106	955	766	1047	1000	575	735
108	1161	1148	1573	1278	759	874
109	1238	1171	1603	1607	949	891
110	946	827	1128	1429	583	709
111	957	827	1128	1429	624	709
112	919	754	1024	1018	573	580
113	835	812	1108	1159	562	689
Grand Total	1033	897	1225	17464	9292	10844



Marital Status_D1	Single
Gender_D1	Male
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	17

Missouri Territories: Age 17 Liability Only
CNIC

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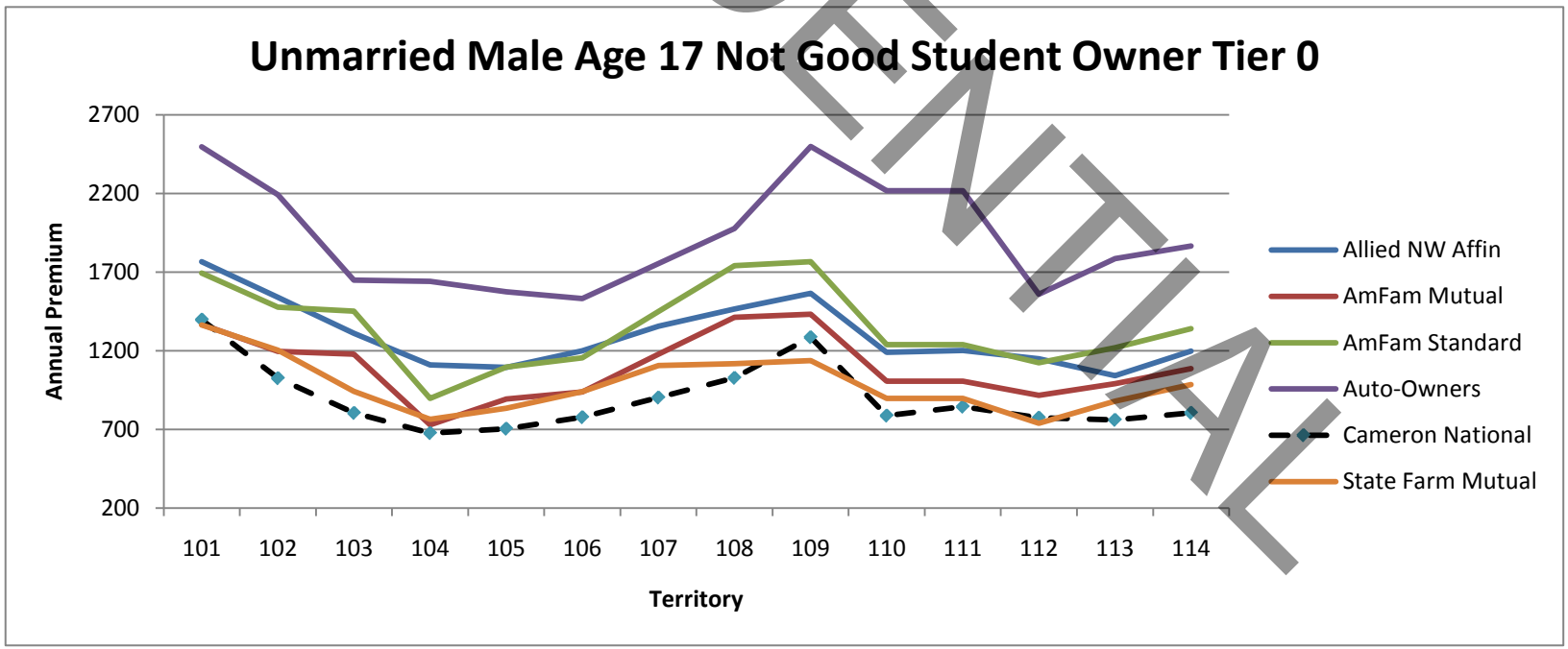
	Data					
Cameron National Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101	1765	1367	1693	2497	1397	1363
102	1539	1196	1476	2192	1025	1203
103	1310	1177	1451	1649	804	941
104	1109	729	896	1640	676	764
105	1093	893	1096	1575	704	835
106	1199	938	1155	1532	777	939
108	1465	1413	1741	1976	1027	1117
109	1564	1432	1765	2499	1285	1136
110	1189	1005	1238	2217	787	896
111	1201	1005	1238	2217	844	896
112	1149	917	1124	1559	774	738
113	1041	991	1219	1785	760	879
Grand Total	1298	1095	1349	26957	12567	13797



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	18

Missouri Territories: Age 18 Liability Only
CNIC

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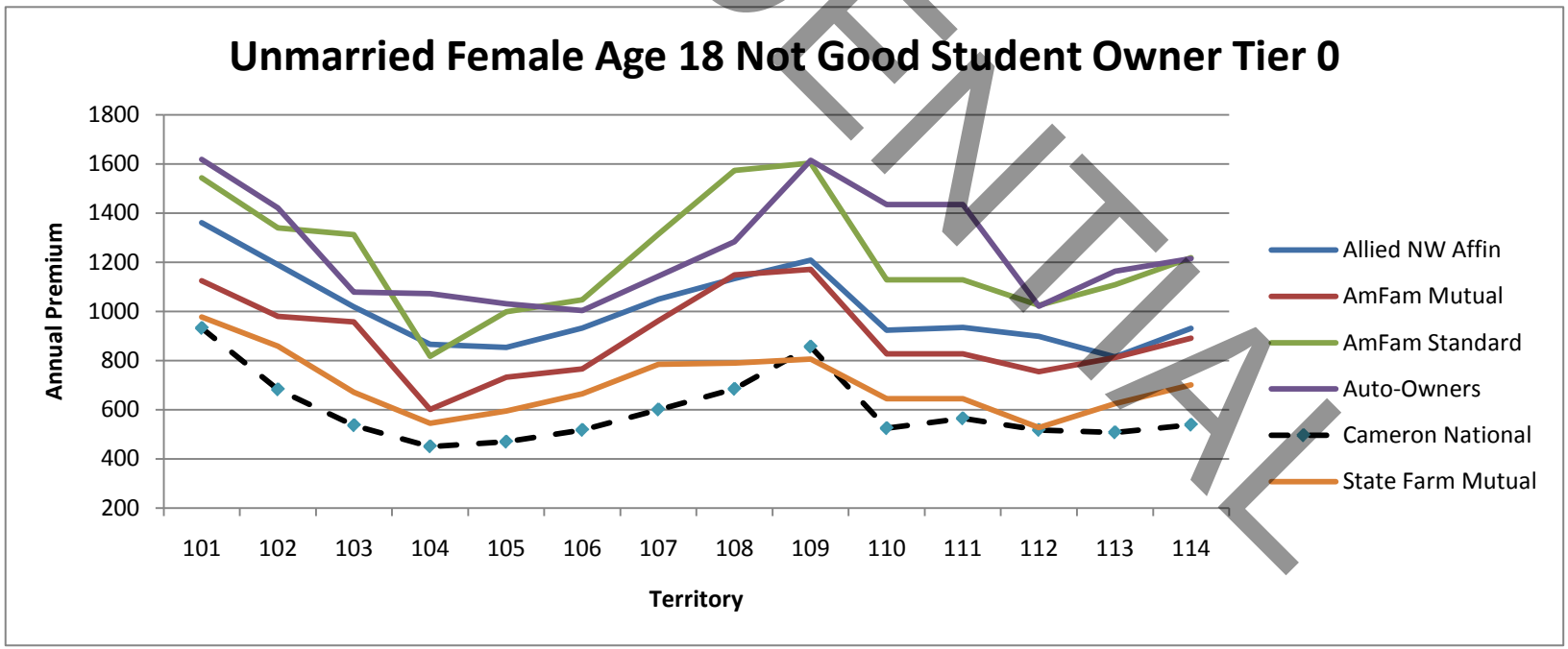
	Data					
Cameron National Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101	1361	1124	1543	1618	932	977
102	1189	979	1340	1421	682	858
103	1018	957	1312	1078	536	671
104	866	601	817	1072	450	544
105	853	732	998	1031	469	594
106	932	766	1047	1003	517	665
108	1133	1148	1573	1283	684	790
109	1208	1171	1603	1614	856	806
110	923	827	1128	1435	524	645
111	934	827	1128	1435	564	645
112	898	754	1024	1021	517	527
113	815	812	1108	1163	507	624
Grand Total	1008	897	1225	17531	8376	9832



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	21

Missouri Territories: Age 21 Liability Only
CNIC

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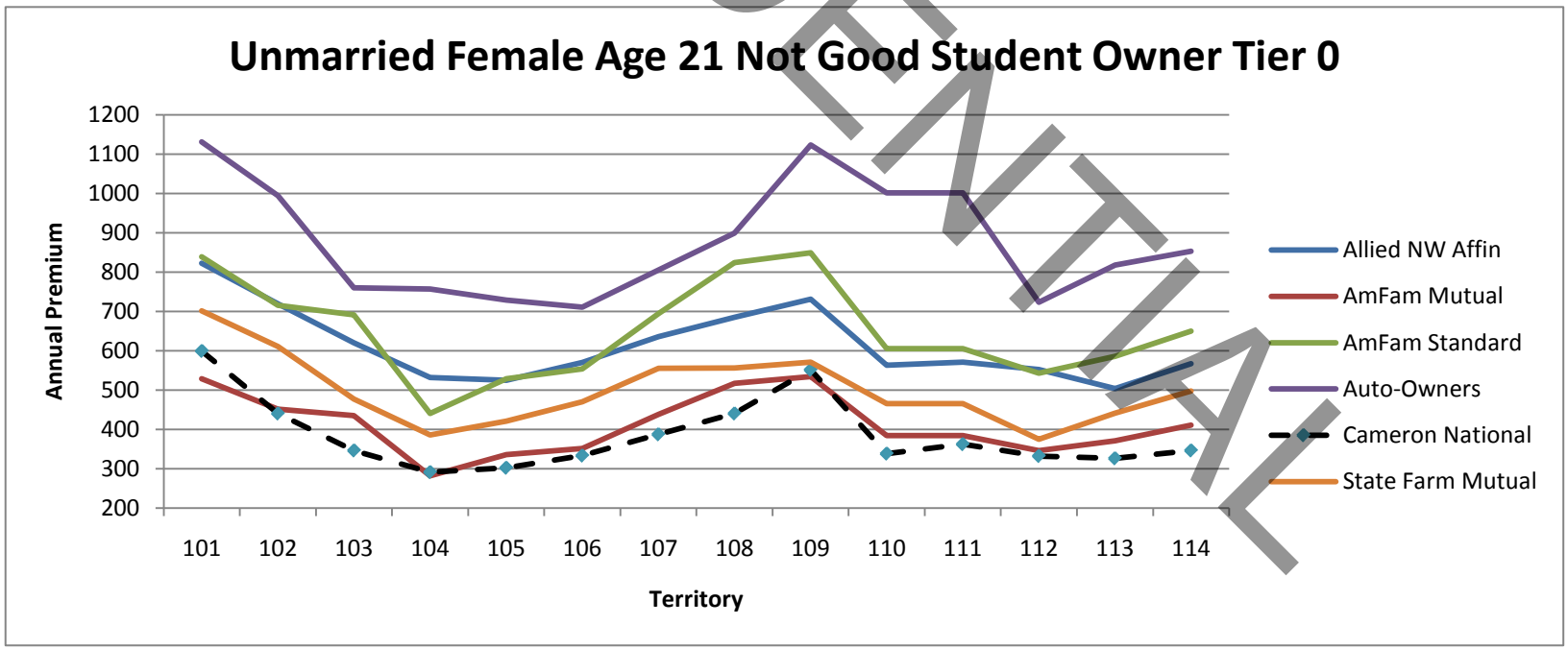
	Data					
Cameron National Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101	822	529	839	1131	599	701
102	719	451	715	994	440	611
103	620	435	691	760	346	477
104	532	282	440	757	291	386
105	525	336	529	729	302	421
106	570	351	554	711	333	470
108	685	517	824	899	440	556
109	731	534	849	1123	551	571
110	563	384	605	1001	338	465
111	571	384	605	1001	362	465
112	552	346	543	723	332	375
113	504	371	586	818	326	441
Grand Total	614	412	652	12305	5393	6991



Marital Status_D1	Single
Gender_D1	Male
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron Mutual Tier_V1	5
Age_D1	25

Missouri Territories: Age 25 Liability Only
CMIC

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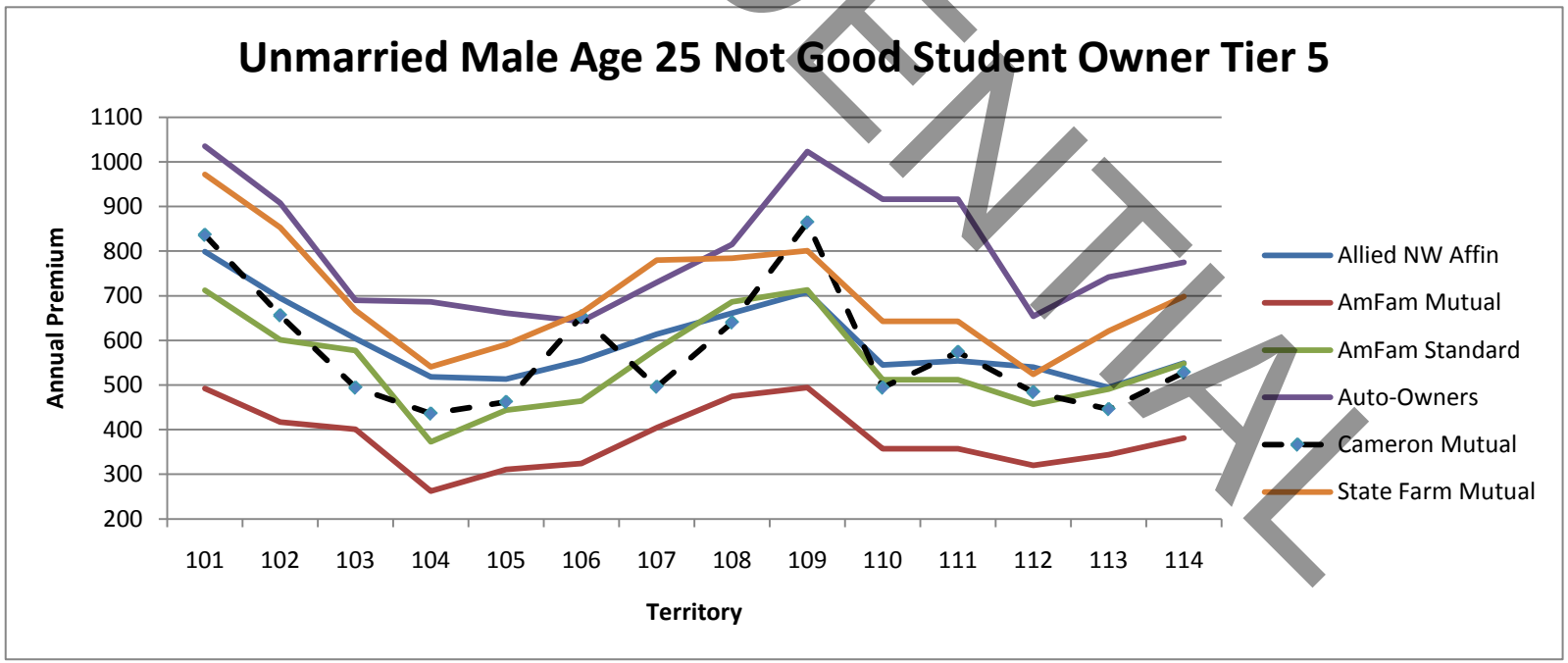
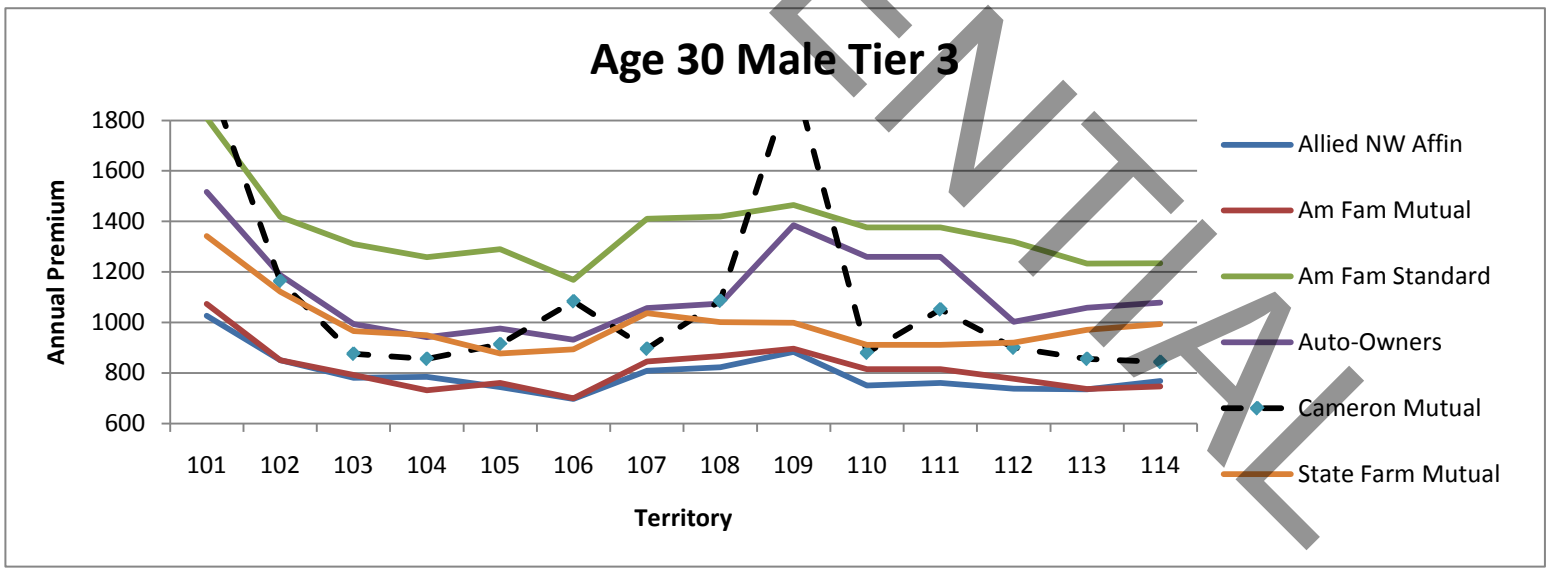
	Data					
Cameron Mutual Territory_V1	Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual
101	799	492	712	1035	836	972
102	695	417	601	908	656	853
103	604	401	577	690	494	667
104	518	262	373	686	436	541
105	513	311	444	661	462	591
106	555	324	464	643	654	662
107	614	404	581	730	496	780
109	708	494	713	1023	864	801
110	545	357	512	916	494	643
111	554	357	512	916	574	643
112	540	320	457	654	484	524
113	494	344	491	742	446	621
114	549	381	548	775	528	698



Age_D1	30
Gender_D1	Male
Commute_V1	2
Use_V1	Pleasure
Cameron Mutual Tier_V1	3
Coverage Set	(Multiple Items)

Missouri Territories: Age 30 Male CMIC

	Data					
Cameron Mutual Territory_V1	Allied NW Affin	Am Fam Mutual	Am Fam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual
101	1027	1073	1810	1517	1992	1342
102	851	851	1418	1188	1164	1121
103	781	792	1311	994	876	966
104	784	731	1258	942	856	949
105	744	760	1290	976	914	877
106	697	699	1168	931	1084	894
107	808	845	1410	1057	896	1037
108	823	867	1420	1075	1086	1001
109	883	896	1465	1385	1978	999
110	750	815	1376	1260	880	911
111	760	815	1376	1260	1052	911
112	738	777	1319	1003	900	920
113	735	737	1233	1058	856	971



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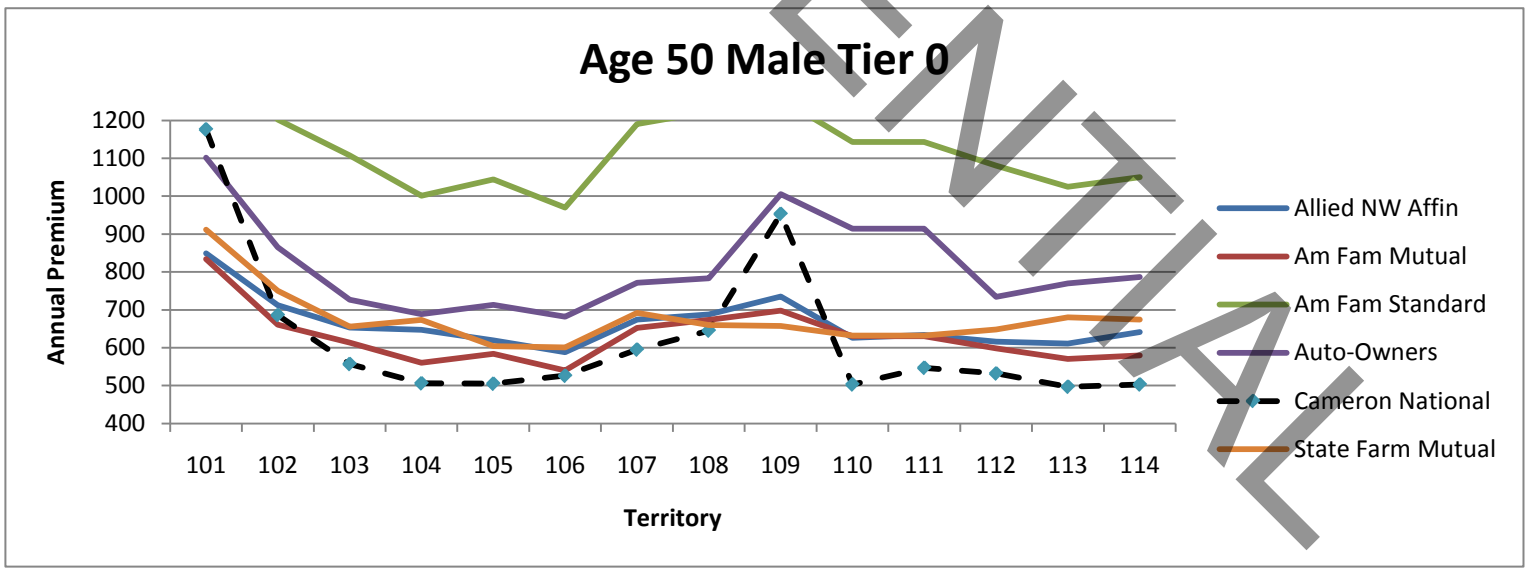
Age_D1	50
Gender_D1	Male
Commute_V1	2
Use_V1	Pleasure
Cameron National Tier_V1	0
Coverage Set	1

Missouri Territories: Age 50 Male CNIC

	Data					
Cameron Mutual Territory_V1	Allied NW Affin	Am Fam Mutual	Am Fam Standard	Auto-Owners	Cameron National	State Farm Mutual
101	849	834	1512	1102	1176	912
102	712	661	1202	865	686	750
103	653	613	1108	727	557	656
104	647	560	1001	689	506	673
105	619	584	1044	713	505	604
106	588	540	970	682	526	601
107	674	652	1190	771	595	692
108	688	673	1223	783	645	660
109	735	698	1257	1005	953	657
110	626	630	1143	914	503	632
111	634	630	1143	914	547	632
112	616	598	1081	734	532	648
113	611	570	1025	770	497	680



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Countrywide Personal Auto Loss Ratios by Tier and Coverage

Cameron Mutual

A		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio
0	UM	$ 103,067	0.0%	$ 93,889	0.6%	$ 84,913	33.0%	$ 82,668	3.6%	**$ 364,537**	**8.7%**
0	UIM	$ 17,539	0.0%	$ 16,206	0.0%	$ 15,093	0.0%	$ 17,055	0.0%	**$ 65,893**	**0.0%**
0	Tow	$ 4,527	15.1%	$ 4,299	19.4%	$ 4,278	17.1%	$ 4,589	13.8%	**$ 17,693**	**16.3%**
0	PD	$ 307,238	63.7%	$ 244,473	68.1%	$ 218,840	104.2%	$ 215,040	91.2%	**$ 985,591**	**79.8%**
0	MP	$ 51,823	94.8%	$ 41,261	67.8%	$ 38,349	125.1%	$ 42,328	198.0%	**$ 173,762**	**120.2%**
0	Misc	$ 1,317	38.7%	$ 1,320	77.3%	$ 1,365	105.5%	$ 1,656	50.7%	**$ 5,659**	**67.3%**
0	Comp	$ 472,602	30.2%	$ 445,267	35.4%	$ 423,962	45.0%	$ 445,565	21.8%	**$ 1,787,396**	**32.9%**
0	Coll	$ 447,791	49.1%	$ 374,758	41.0%	$ 341,850	70.5%	$ 328,113	57.5%	**$ 1,492,511**	**53.8%**
0	BI	$ 405,889	28.7%	$ 321,940	101.8%	$ 285,878	99.9%	$ 282,072	133.7%	**$ 1,295,779**	**85.4%**
Total		$ 1,811,793	40.0%	$ 1,543,412	54.2%	$ 1,414,528	72.3%	$ 1,419,087	66.7%	**$ 6,188,821**	**57.1%**
1	UM	$ 85,719	0.8%	$ 76,446	0.0%	$ 67,656	5.5%	$ 61,682	0.0%	**$ 291,502**	**1.5%**
1	UIM	$ 15,080	0.0%	$ 13,757	0.0%	$ 13,056	0.0%	$ 13,099	0.0%	**$ 54,993**	**0.0%**
1	Tow	$ 3,663	16.5%	$ 3,313	13.9%	$ 3,156	13.0%	$ 3,099	14.2%	**$ 13,231**	**14.5%**
1	PD	$ 281,880	53.1%	$ 223,048	73.9%	$ 194,953	84.8%	$ 182,377	94.7%	**$ 882,258**	**74.0%**
1	MP	$ 46,828	32.3%	$ 36,755	154.6%	$ 33,927	139.0%	$ 35,119	38.6%	**$ 152,629**	**86.9%**
1	Misc	$ 1,439	0.0%	$ 1,335	24.7%	$ 1,237	7.3%	$ 1,432	33.5%	**$ 5,443**	**16.5%**
1	Comp	$ 407,615	39.3%	$ 365,826	40.8%	$ 333,966	22.6%	$ 328,016	30.2%	**$ 1,435,423**	**33.7%**
1	Coll	$ 429,381	40.6%	$ 346,211	47.8%	$ 306,868	45.8%	$ 283,536	48.3%	**$ 1,365,996**	**45.2%**
1	BI	$ 372,175	52.8%	$ 293,508	136.7%	$ 254,548	54.5%	$ 237,393	19.6%	**$ 1,157,625**	**67.6%**
Total		$ 1,643,780	42.4%	$ 1,360,199	69.0%	$ 1,209,368	47.3%	$ 1,145,754	41.0%	**$ 5,359,101**	**50.0%**
2	UM	$ 74,868	0.0%	$ 66,977	0.0%	$ 59,542	1.6%	$ 54,001	0.0%	**$ 255,388**	**0.4%**
2	UIM	$ 15,276	0.0%	$ 13,839	0.0%	$ 12,924	0.0%	$ 12,663	0.0%	**$ 54,702**	**0.0%**
2	Tow	$ 3,479	9.6%	$ 3,256	18.3%	$ 2,840	20.4%	$ 2,686	19.5%	**$ 12,260**	**16.6%**
2	PD	$ 279,640	80.6%	$ 226,304	76.8%	$ 201,592	79.2%	$ 188,394	84.3%	**$ 895,931**	**80.1%**
2	MP	$ 46,464	80.0%	$ 37,191	63.9%	$ 34,765	25.6%	$ 35,761	50.4%	**$ 154,181**	**57.0%**
2	Misc	$ 1,374	0.0%	$ 1,378	32.4%	$ 1,350	173.8%	$ 1,550	34.8%	**$ 5,651**	**59.0%**
2	Comp	$ 347,952	29.0%	$ 317,648	49.1%	$ 286,322	36.4%	$ 280,587	38.8%	**$ 1,232,508**	**38.2%**
2	Coll	$ 410,605	57.6%	$ 344,542	49.7%	$ 302,218	61.5%	$ 281,488	49.6%	**$ 1,338,853**	**54.8%**
2	BI	$ 360,328	52.3%	$ 291,089	83.9%	$ 258,982	16.6%	$ 242,613	71.9%	**$ 1,153,011**	**56.4%**
Total		$ 1,539,985	51.2%	$ 1,302,223	59.1%	$ 1,160,536	43.6%	$ 1,099,742	54.6%	**$ 5,102,486**	**52.2%**
3	UM	$ 88,716	1.6%	$ 90,869	111.7%	$ 90,713	32.2%	$ 91,004	17.8%	**$ 361,301**	**41.1%**
3	UIM	$ 21,057	0.0%	$ 24,408	204.9%	$ 26,888	186.0%	$ 28,830	0.0%	**$ 101,183**	**98.8%**
3	Tow	$ 4,923	12.7%	$ 5,753	17.7%	$ 5,847	18.5%	$ 6,322	22.4%	**$ 22,846**	**18.1%**
3	PD	$ 365,640	64.3%	$ 354,807	58.5%	$ 356,567	61.5%	$ 371,918	67.4%	**$ 1,448,932**	**63.0%**
3	MP	$ 57,871	36.1%	$ 56,360	159.9%	$ 60,934	80.2%	$ 72,327	100.4%	**$ 247,491**	**93.9%**
3	Misc	$ 2,142	61.5%	$ 3,116	128.2%	$ 3,741	178.8%	$ 4,305	40.4%	**$ 13,304**	**103.3%**
3	Comp	$ 420,726	39.5%	$ 433,820	72.5%	$ 433,799	52.8%	$ 446,744	49.6%	**$ 1,735,089**	**53.7%**
3	Coll	$ 555,149	58.0%	$ 552,111	57.1%	$ 544,028	73.9%	$ 535,548	67.4%	**$ 2,186,836**	**64.0%**
3	BI	$ 470,119	17.3%	$ 457,283	38.3%	$ 454,355	42.3%	$ 477,143	91.2%	**$ 1,858,899**	**47.5%**
Total		$ 1,986,342	41.7%	$ 1,978,526	63.6%	$ 1,976,871	59.6%	$ 2,034,140	66.9%	**$ 7,975,881**	**58.0%**
4	UM	$ 99,205	5.2%	$ 135,425	7.4%	$ 123,265	24.7%	$ 72,328	4.0%	**$ 430,223**	**11.3%**
4	UIM	$ 23,465	0.0%	$ 33,622	119.0%	$ 33,747	0.0%	$ 22,416	0.0%	**$ 113,250**	**35.3%**
4	Tow	$ 6,082	28.2%	$ 8,290	18.3%	$ 7,806	11.8%	$ 5,463	9.0%	**$ 27,640**	**16.8%**
4	PD	$ 479,363	64.2%	$ 699,222	87.9%	$ 609,278	56.0%	$ 350,682	63.4%	**$ 2,138,545**	**69.5%**
4	MP	$ 74,858	46.0%	$ 107,234	112.0%	$ 96,969	74.4%	$ 65,205	64.1%	**$ 344,265**	**78.0%**
4	Misc	$ 3,257	121.8%	$ 4,924	128.8%	$ 5,233	131.1%	$ 3,864	58.8%	**$ 17,278**	**112.5%**
4	Comp	$ 442,495	49.6%	$ 580,202	70.3%	$ 516,081	63.7%	$ 346,319	58.2%	**$ 1,885,098**	**61.4%**
4	Coll	$ 652,645	67.6%	$ 832,546	60.4%	$ 735,481	60.6%	$ 481,068	51.1%	**$ 2,701,740**	**60.6%**
4	BI	$ 603,868	59.4%	$ 869,447	169.8%	$ 758,217	38.8%	$ 442,682	52.0%	**$ 2,674,214**	**88.2%**
Total		$ 2,385,238	57.5%	$ 3,270,911	97.2%	$ 2,886,077	52.7%	$ 1,790,028	52.9%	**$ 10,332,254**	**67.9%**

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A (cont.)		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio
5	UM	$ 155,317	43.8%	$ 120,372	1.4%	$ 139,784	20.4%	$ 158,279	57.7%	**$ 573,753**	**33.1%**
5	UIM	$ 33,532	0.0%	$ 30,231	0.0%	$ 36,455	13.7%	$ 40,891	0.0%	**$ 141,109**	**3.5%**
5	Tow	$ 8,173	16.6%	$ 7,292	14.9%	$ 8,615	15.0%	$ 10,446	20.7%	**$ 34,526**	**17.1%**
5	PD	$ 827,416	82.9%	$ 607,124	56.8%	$ 734,645	68.9%	$ 896,401	66.2%	**$ 3,065,585**	**69.5%**
5	MP	$ 128,548	56.1%	$ 94,251	56.4%	$ 118,677	91.1%	$ 157,722	58.9%	**$ 499,197**	**65.4%**
5	Misc	$ 4,736	62.1%	$ 4,772	54.8%	$ 5,549	109.1%	$ 6,548	73.0%	**$ 21,605**	**75.9%**
5	Comp	$ 625,331	53.3%	$ 494,250	75.1%	$ 555,450	52.1%	$ 635,153	62.0%	**$ 2,310,183**	**60.1%**
5	Coll	$ 944,973	65.5%	$ 751,419	34.5%	$ 827,755	54.6%	$ 905,148	53.8%	**$ 3,429,296**	**53.0%**
5	BI	$ 1,030,206	88.2%	$ 762,247	63.7%	$ 907,968	85.7%	$ 1,096,401	45.5%	**$ 3,796,822**	**70.3%**
Total		$ 3,758,231	71.6%	$ 2,871,958	52.9%	$ 3,334,899	65.2%	$ 3,906,988	55.4%	**$ 13,872,076**	**61.6%**
6	UM	$ 71,853	12.1%	$ 72,577	41.0%	$ 73,617	30.8%	$ 62,445	0.0%	**$ 280,492**	**21.8%**
6	UIM	$ 18,254	0.0%	$ 20,727	0.0%	$ 23,241	0.0%	$ 20,247	0.0%	**$ 82,469**	**0.0%**
6	Tow	$ 4,773	26.2%	$ 5,426	16.8%	$ 6,128	11.2%	$ 5,441	22.3%	**$ 21,768**	**18.7%**
6	PD	$ 386,110	57.6%	$ 390,934	84.5%	$ 403,932	63.4%	$ 361,866	70.3%	**$ 1,542,842**	**68.9%**
6	MP	$ 56,888	77.5%	$ 58,473	98.1%	$ 63,521	39.6%	$ 63,922	68.8%	**$ 242,804**	**70.3%**
6	Misc	$ 3,358	143.2%	$ 3,746	117.8%	$ 4,207	111.2%	$ 3,556	114.7%	**$ 14,867**	**120.9%**
6	Comp	$ 331,347	53.6%	$ 321,228	87.6%	$ 326,652	81.3%	$ 286,254	65.3%	**$ 1,265,480**	**72.0%**
6	Coll	$ 555,825	67.7%	$ 557,292	62.1%	$ 566,179	48.2%	$ 474,127	55.1%	**$ 2,153,423**	**58.4%**
6	BI	$ 479,653	45.9%	$ 486,578	108.0%	$ 498,963	62.1%	$ 447,184	32.3%	**$ 1,912,379**	**62.8%**
Total		$ 1,908,061	55.3%	$ 1,916,981	82.2%	$ 1,966,442	58.9%	$ 1,725,041	52.0%	**$ 7,516,525**	**62.3%**
7	UM	$ 69,267	16.2%	$ 72,022	139.7%	$ 72,835	26.5%	$ 51,486	6.6%	**$ 265,610**	**50.6%**
7	UIM	$ 19,608	382.5%	$ 21,101	0.0%	$ 23,324	107.2%	$ 16,799	0.0%	**$ 80,831**	**123.7%**
7	Tow	$ 5,951	26.0%	$ 6,320	14.8%	$ 6,703	18.3%	$ 4,711	20.4%	**$ 23,686**	**19.7%**
7	PD	$ 391,102	70.2%	$ 416,188	74.6%	$ 428,109	52.2%	$ 330,132	77.9%	**$ 1,565,531**	**68.1%**
7	MP	$ 56,833	124.5%	$ 61,583	96.8%	$ 66,711	105.7%	$ 57,791	60.7%	**$ 242,920**	**97.2%**
7	Misc	$ 4,073	63.6%	$ 4,416	179.3%	$ 4,701	199.1%	$ 3,371	168.0%	**$ 16,561**	**154.2%**
7	Comp	$ 329,175	60.1%	$ 323,092	106.8%	$ 323,254	60.7%	$ 235,762	78.9%	**$ 1,211,283**	**76.4%**
7	Coll	$ 569,662	51.8%	$ 585,094	71.9%	$ 593,160	58.5%	$ 427,514	58.8%	**$ 2,175,430**	**60.4%**
7	BI	$ 480,010	69.8%	$ 512,190	102.3%	$ 523,460	48.3%	$ 403,539	19.7%	**$ 1,919,200**	**62.1%**
Total		$ 1,925,681	65.6%	$ 2,002,006	88.4%	$ 2,042,258	56.1%	$ 1,531,106	53.5%	**$ 7,501,051**	**66.6%**
8	UM	$ 62,438	32.4%	$ 62,527	0.0%	$ 61,845	13.1%	$ 43,617	76.6%	**$ 230,426**	**26.8%**
8	UIM	$ 16,269	0.0%	$ 17,640	425.2%	$ 18,352	30.0%	$ 12,711	0.0%	**$ 64,973**	**123.9%**
8	Tow	$ 4,836	18.0%	$ 5,349	23.2%	$ 5,385	35.2%	$ 3,661	22.9%	**$ 19,230**	**25.2%**
8	PD	$ 379,302	83.8%	$ 400,587	72.9%	$ 403,670	69.5%	$ 317,281	58.4%	**$ 1,500,839**	**71.7%**
8	MP	$ 56,385	166.2%	$ 59,298	134.2%	$ 62,436	111.2%	$ 55,911	91.9%	**$ 234,030**	**125.7%**
8	Misc	$ 3,488	177.6%	$ 4,105	290.3%	$ 3,999	168.8%	$ 2,653	181.6%	**$ 14,245**	**208.4%**
8	Comp	$ 278,222	78.8%	$ 266,905	97.8%	$ 250,185	72.1%	$ 182,470	63.2%	**$ 977,782**	**79.4%**
8	Coll	$ 529,449	65.2%	$ 543,486	72.6%	$ 512,480	44.1%	$ 383,458	73.8%	**$ 1,968,873**	**63.4%**
8	BI	$ 461,188	74.9%	$ 487,644	105.6%	$ 487,477	102.6%	$ 383,688	43.2%	**$ 1,819,997**	**83.8%**
Total		$ 1,791,577	75.3%	$ 1,847,540	88.3%	$ 1,805,829	70.8%	$ 1,385,450	60.6%	**$ 6,830,395**	**74.6%**
9	UM	$ 45,454	153.3%	$ 51,546	21.1%	$ 55,564	37.5%	$ 29,898	203.6%	**$ 182,461**	**88.9%**
9	UIM	$ 10,875	0.0%	$ 13,632	168.7%	$ 17,067	146.5%	$ 9,366	58.7%	**$ 50,939**	**105.0%**
9	Tow	$ 3,215	52.3%	$ 4,310	21.3%	$ 5,059	23.1%	$ 2,751	16.2%	**$ 15,336**	**27.5%**
9	PD	$ 290,816	63.5%	$ 378,306	79.6%	$ 431,925	76.3%	$ 271,655	65.9%	**$ 1,372,701**	**72.4%**
9	MP	$ 42,460	80.0%	$ 56,150	87.7%	$ 67,052	94.7%	$ 48,884	81.3%	**$ 214,545**	**86.9%**
9	Misc	$ 2,086	136.7%	$ 3,522	423.3%	$ 4,053	372.3%	$ 2,184	33.0%	**$ 11,844**	**283.4%**
9	Comp	$ 219,028	100.0%	$ 224,849	119.8%	$ 228,872	109.1%	$ 125,767	64.2%	**$ 798,515**	**102.5%**
9	Coll	$ 444,969	53.4%	$ 531,947	77.2%	$ 564,876	57.8%	$ 329,910	34.1%	**$ 1,871,702**	**58.1%**
9	BI	$ 351,981	40.1%	$ 458,648	101.9%	$ 521,868	51.3%	$ 328,859	65.8%	**$ 1,661,355**	**65.8%**
Total		$ 1,410,883	63.1%	$ 1,722,909	89.8%	$ 1,896,335	68.5%	$ 1,149,273	60.6%	**$ 6,179,400**	**71.7%**

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Cameron National

NPA		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio
0	UM	$ 98,307	25.4%	$ 120,720	15.4%	$ 139,024	43.1%	$ 151,615	4.4%	**$ 509,666**	**21.6%**
0	UIM	$ 38,025	0.0%	$ 48,716	0.0%	$ 57,375	0.0%	$ 64,321	0.0%	**$ 208,438**	**0.0%**
0	Tow	$ 7,668	13.3%	$ 9,368	6.4%	$ 10,532	9.1%	$ 11,664	13.0%	**$ 39,231**	**10.5%**
0	PD	$ 166,628	85.2%	$ 208,021	92.9%	$ 245,196	82.4%	$ 292,797	102.1%	**$ 912,641**	**91.6%**
0	MP	$ 42,576	34.9%	$ 51,325	35.0%	$ 61,934	78.5%	$ 79,182	53.2%	**$ 235,016**	**52.6%**
0	Misc	$ 3,584	44.6%	$ 4,588	110.1%	$ 5,627	43.0%	$ 6,437	55.9%	**$ 20,235**	**62.6%**
0	Comp	$ 403,908	35.9%	$ 507,349	59.1%	$ 599,578	51.8%	$ 672,096	39.6%	**$ 2,182,930**	**46.8%**
0	Coll	$ 337,429	47.5%	$ 427,737	56.4%	$ 499,692	60.2%	$ 558,475	47.5%	**$ 1,823,331**	**53.1%**
0	BI	$ 260,349	85.7%	$ 324,785	107.0%	$ 384,368	17.8%	$ 463,524	42.8%	**$ 1,433,026**	**58.4%**
Total		$ 1,358,473	52.5%	$ 1,702,608	66.0%	$ 2,003,325	49.6%	$ 2,300,111	47.1%	**$ 7,364,516**	**53.1%**
1	UM	$ 88,694	6.9%	$ 117,801	2.2%	$ 140,063	21.6%	$ 146,659	9.0%	**$ 493,217**	**10.6%**
1	UIM	$ 35,328	0.0%	$ 49,135	20.4%	$ 60,261	0.0%	$ 62,668	0.0%	**$ 207,392**	**4.8%**
1	Tow	$ 7,708	10.6%	$ 10,535	13.5%	$ 12,710	12.7%	$ 13,392	16.1%	**$ 44,345**	**13.5%**
1	PD	$ 181,886	68.0%	$ 246,217	97.4%	$ 298,204	101.4%	$ 348,584	109.5%	**$ 1,074,892**	**97.4%**
1	MP	$ 44,784	60.6%	$ 59,511	113.6%	$ 73,141	100.4%	$ 91,826	42.1%	**$ 269,263**	**76.8%**
1	Misc	$ 3,897	19.2%	$ 5,679	39.4%	$ 7,127	60.7%	$ 7,302	55.5%	**$ 24,004**	**47.3%**
1	Comp	$ 414,093	42.1%	$ 565,117	56.2%	$ 673,190	56.2%	$ 707,859	52.2%	**$ 2,360,260**	**52.5%**
1	Coll	$ 391,042	53.2%	$ 533,665	68.2%	$ 641,304	55.3%	$ 680,020	59.4%	**$ 2,246,030**	**59.2%**
1	BI	$ 280,482	103.1%	$ 377,448	65.9%	$ 457,086	48.7%	$ 540,575	30.8%	**$ 1,655,592**	**56.0%**
Total		$ 1,447,915	57.3%	$ 1,965,109	63.8%	$ 2,363,086	57.9%	$ 2,598,885	53.1%	**$ 8,374,995**	**57.7%**
2	UM	$ 73,697	5.4%	$ 101,514	2.4%	$ 124,470	43.9%	$ 129,262	46.1%	**$ 428,943**	**28.1%**
2	UIM	$ 28,849	0.0%	$ 42,153	0.0%	$ 52,536	9.5%	$ 54,332	0.0%	**$ 177,870**	**2.8%**
2	Tow	$ 6,470	12.2%	$ 9,092	12.2%	$ 11,748	14.5%	$ 12,035	16.6%	**$ 39,344**	**14.3%**
2	PD	$ 184,477	87.8%	$ 258,730	105.0%	$ 321,954	89.4%	$ 368,245	77.7%	**$ 1,133,406**	**88.9%**
2	MP	$ 43,623	105.9%	$ 60,942	55.4%	$ 77,441	62.0%	$ 94,873	117.9%	**$ 276,878**	**86.6%**
2	Misc	$ 4,231	61.2%	$ 6,365	50.4%	$ 8,088	55.2%	$ 8,073	77.6%	**$ 26,757**	**61.8%**
2	Comp	$ 341,819	51.7%	$ 472,361	73.0%	$ 583,515	58.3%	$ 618,147	51.8%	**$ 2,015,842**	**58.6%**
2	Coll	$ 371,006	82.1%	$ 513,324	64.7%	$ 631,951	70.6%	$ 669,367	55.4%	**$ 2,185,648**	**66.5%**
2	BI	$ 277,697	128.4%	$ 387,800	46.6%	$ 484,122	52.1%	$ 559,749	57.8%	**$ 1,709,369**	**65.1%**
Total		$ 1,331,871	79.1%	$ 1,852,281	63.2%	$ 2,295,825	62.8%	$ 2,514,081	58.9%	**$ 7,994,057**	**64.3%**
3	UM	$ 17,338	2.9%	$ 19,406	0.0%	$ 22,309	0.0%	$ 24,394	0.0%	**$ 83,446**	**0.6%**
3	UIM	$ 7,346	0.0%	$ 9,392	0.0%	$ 12,219	0.0%	$ 13,796	0.0%	**$ 42,753**	**0.0%**
3	Tow	$ 1,471	12.4%	$ 1,566	3.4%	$ 1,769	17.7%	$ 2,078	7.5%	**$ 6,883**	**10.2%**
3	PD	$ 37,779	91.3%	$ 45,323	68.1%	$ 56,116	124.1%	$ 68,292	182.3%	**$ 207,510**	**125.1%**
3	MP	$ 8,841	89.9%	$ 10,409	59.3%	$ 12,807	93.2%	$ 16,563	90.6%	**$ 48,620**	**84.5%**
3	Misc	$ 1,023	65.8%	$ 1,256	11.9%	$ 1,544	26.2%	$ 1,573	49.6%	**$ 5,396**	**37.2%**
3	Comp	$ 83,973	22.0%	$ 98,880	59.4%	$ 118,513	36.9%	$ 130,403	51.1%	**$ 431,769**	**43.4%**
3	Coll	$ 90,399	71.2%	$ 102,919	12.5%	$ 120,488	62.7%	$ 136,841	61.2%	**$ 450,647**	**52.5%**
3	BI	$ 58,768	1443.0%	$ 68,419	12.2%	$ 83,331	112.5%	$ 101,995	35.4%	**$ 312,512**	**315.6%**
Total		$ 306,938	317.5%	$ 357,569	32.8%	$ 429,096	68.8%	$ 495,934	65.9%	**$ 1,589,537**	**107.8%**
4	UM	$ 14,174	0.0%	$ 17,410	0.0%	$ 18,831	0.0%	$ 16,322	0.0%	**$ 66,737**	**0.0%**
4	UIM	$ 6,697	0.0%	$ 9,478	0.0%	$ 11,622	0.0%	$ 10,514	0.0%	**$ 38,309**	**0.0%**
4	Tow	$ 1,483	15.2%	$ 1,561	21.6%	$ 1,652	9.1%	$ 1,526	20.0%	**$ 6,221**	**16.4%**
4	PD	$ 33,963	308.6%	$ 47,608	74.1%	$ 56,203	87.6%	$ 52,846	108.0%	**$ 190,619**	**129.3%**
4	MP	$ 7,573	74.3%	$ 10,069	48.4%	$ 12,170	28.4%	$ 13,064	55.5%	**$ 42,877**	**49.5%**
4	Misc	$ 886	139.5%	$ 942	40.6%	$ 1,157	64.8%	$ 1,172	113.5%	**$ 4,157**	**89.0%**
4	Comp	$ 68,903	47.9%	$ 83,738	83.2%	$ 93,088	34.6%	$ 84,415	123.6%	**$ 330,144**	**72.5%**
4	Coll	$ 78,929	72.4%	$ 92,957	65.1%	$ 100,375	76.7%	$ 92,504	37.9%	**$ 364,766**	**63.0%**
4	BI	$ 51,746	252.4%	$ 67,920	0.0%	$ 79,279	11.3%	$ 77,856	56.1%	**$ 276,802**	**66.2%**
Total		$ 264,354	125.8%	$ 331,684	51.6%	$ 374,376	45.9%	$ 350,217	71.1%	**$ 1,320,631**	**70.0%**

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NPA (cont.)		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio
5	UM	$ 12,033	0.0%	$ 11,876	0.0%	$ 13,870	0.0%	$ 16,120	0.0%	**$ 53,899**	**0.0%**
5	UIM	$ 5,687	1758.3%	$ 6,731	0.0%	$ 8,830	0.0%	$ 12,193	0.0%	**$ 33,442**	**299.0%**
5	Tow	$ 862	4.1%	$ 789	6.3%	$ 979	4.6%	$ 1,187	12.2%	**$ 3,817**	**7.2%**
5	PD	$ 30,629	268.8%	$ 35,395	88.4%	$ 48,530	135.5%	$ 70,757	149.5%	**$ 185,311**	**153.9%**
5	MP	$ 7,060	215.5%	$ 7,331	25.1%	$ 9,780	59.6%	$ 15,146	184.9%	**$ 39,317**	**129.4%**
5	Misc	$ 843	106.7%	$ 1,077	76.4%	$ 1,231	77.9%	$ 1,346	20.1%	**$ 4,496**	**65.6%**
5	Comp	$ 55,659	49.0%	$ 59,655	60.8%	$ 77,629	70.9%	$ 90,687	65.1%	**$ 283,630**	**62.6%**
5	Coll	$ 66,178	110.0%	$ 68,549	40.8%	$ 86,400	69.8%	$ 103,439	65.0%	**$ 324,566**	**70.3%**
5	BI	$ 45,502	59.7%	$ 49,668	24.0%	$ 65,912	14.1%	$ 94,368	501.0%	**$ 255,449**	**204.0%**
Total		$ 224,453	145.1%	$ 241,070	45.7%	$ 313,161	63.0%	$ 405,241	181.0%	**$ 1,183,926**	**115.4%**
6	UM	$ 5,471	0.0%	$ 6,138	0.0%	$ 7,373	0.0%	$ 8,212	0.0%	**$ 27,194**	**0.0%**
6	UIM	$ 3,467	0.0%	$ 4,701	0.0%	$ 5,958	0.0%	$ 6,698	82.1%	**$ 20,824**	**26.4%**
6	Tow	$ 609	0.0%	$ 682	14.7%	$ 826	20.6%	$ 908	11.0%	**$ 3,026**	**12.2%**
6	PD	$ 16,824	60.3%	$ 23,947	46.0%	$ 30,389	74.7%	$ 37,183	57.3%	**$ 108,344**	**60.1%**
6	MP	$ 3,416	29.3%	$ 4,441	70.5%	$ 5,880	17.0%	$ 8,497	23.5%	**$ 22,234**	**32.1%**
6	Misc	$ 345	417.7%	$ 421	170.7%	$ 641	70.2%	$ 799	177.6%	**$ 2,206**	**182.6%**
6	Comp	$ 25,364	30.2%	$ 28,755	169.6%	$ 38,869	70.6%	$ 44,776	75.1%	**$ 137,763**	**85.3%**
6	Coll	$ 30,918	128.4%	$ 35,006	26.6%	$ 47,713	92.1%	$ 56,188	81.7%	**$ 169,825**	**81.8%**
6	BI	$ 23,530	0.0%	$ 30,988	27.9%	$ 39,380	7.1%	$ 49,121	9.7%	**$ 143,018**	**11.3%**
Total		$ 109,943	54.5%	$ 135,078	60.5%	$ 177,029	55.6%	$ 212,382	54.0%	**$ 634,433**	**55.9%**
7	UM	$ 2,946	0.0%	$ 3,930	0.0%	$ 4,170	0.0%	$ 4,437	0.0%	**$ 15,484**	**0.0%**
7	UIM	$ 1,620	0.0%	$ 2,729	0.0%	$ 3,200	0.0%	$ 3,611	0.0%	**$ 11,159**	**0.0%**
7	Tow	$ 192	78.1%	$ 221	0.0%	$ 280	20.3%	$ 342	81.8%	**$ 1,035**	**47.0%**
7	PD	$ 9,153	46.0%	$ 15,068	80.7%	$ 18,847	61.5%	$ 23,304	97.9%	**$ 66,372**	**76.5%**
7	MP	$ 1,661	0.0%	$ 2,732	0.0%	$ 3,527	434.4%	$ 4,731	113.3%	**$ 12,650**	**163.5%**
7	Misc	$ 187	128.6%	$ 278	0.0%	$ 325	476.9%	$ 393	0.0%	**$ 1,183**	**151.4%**
7	Comp	$ 14,359	69.7%	$ 22,507	23.3%	$ 23,794	97.5%	$ 24,383	73.4%	**$ 85,041**	**66.3%**
7	Coll	$ 18,744	29.8%	$ 28,883	4.6%	$ 30,274	131.5%	$ 33,586	35.7%	**$ 111,488**	**52.6%**
7	BI	$ 12,573	0.0%	$ 19,787	119.3%	$ 23,956	2.2%	$ 29,614	78.2%	**$ 85,930**	**55.1%**
Total		$ 61,435	32.9%	$ 96,135	44.0%	$ 108,372	84.9%	$ 124,401	65.5%	**$ 390,343**	**60.5%**
8	UM	$ 1,707	0.0%	$ 2,362	63.5%	$ 2,778	0.0%	$ 3,177	0.0%	**$ 10,024**	**15.0%**
8	UIM	$ 1,026	0.0%	$ 1,877	0.0%	$ 2,425	0.0%	$ 2,611	0.0%	**$ 7,938**	**0.0%**
8	Tow	$ 154	32.4%	$ 267	0.0%	$ 267	0.0%	$ 340	43.4%	**$ 1,028**	**19.2%**
8	PD	$ 6,966	94.0%	$ 14,051	111.0%	$ 16,120	21.4%	$ 18,017	78.9%	**$ 55,154**	**72.2%**
8	MP	$ 1,297	476.0%	$ 2,471	47.5%	$ 2,923	68.4%	$ 3,589	55.7%	**$ 10,280**	**110.4%**
8	Misc	$ 193	0.0%	$ 344	516.6%	$ 293	122.3%	$ 296	109.8%	**$ 1,126**	**218.5%**
8	Comp	$ 9,698	229.7%	$ 14,523	78.4%	$ 16,165	79.1%	$ 18,477	66.8%	**$ 58,863**	**99.9%**
8	Coll	$ 13,464	31.0%	$ 21,855	85.5%	$ 24,248	26.9%	$ 28,781	68.6%	**$ 88,348**	**55.6%**
8	BI	$ 8,634	0.0%	$ 16,372	166.5%	$ 19,147	0.0%	$ 21,917	40.6%	**$ 66,069**	**54.7%**
Total		$ 43,139	90.9%	$ 74,122	104.4%	$ 84,364	29.8%	$ 97,206	59.4%	**$ 298,831**	**66.7%**
9	UM	$ 775	0.0%	$ 1,040	0.0%	$ 1,478	0.0%	$ 1,283	0.0%	**$ 4,576**	**0.0%**
9	UIM	$ 293	0.0%	$ 682	0.0%	$ 1,216	0.0%	$ 1,056	0.0%	**$ 3,246**	**0.0%**
9	Tow	$ 59	0.0%	$ 96	52.3%	$ 148	57.3%	$ 139	0.0%	**$ 442**	**30.6%**
9	PD	$ 2,894	0.0%	$ 7,686	29.1%	$ 12,611	49.9%	$ 9,583	95.0%	**$ 32,775**	**53.8%**
9	MP	$ 526	0.0%	$ 1,209	0.0%	$ 2,101	0.0%	$ 1,910	0.0%	**$ 5,746**	**0.0%**
9	Misc	$ 32	0.0%	$ 90	0.0%	$ 149	0.0%	$ 174	86.3%	**$ 444**	**33.8%**
9	Comp	$ 4,863	46.2%	$ 6,939	114.6%	$ 8,536	80.0%	$ 6,762	22.7%	**$ 27,100**	**68.5%**
9	Coll	$ 5,942	0.0%	$ 10,490	21.0%	$ 13,434	69.8%	$ 13,058	17.9%	**$ 42,924**	**32.4%**
9	BI	$ 3,737	0.0%	$ 8,721	0.0%	$ 14,522	67.1%	$ 11,560	60.4%	**$ 38,540**	**43.4%**
Total		$ 19,120	11.8%	$ 36,953	33.7%	$ 54,195	59.7%	$ 45,526	44.2%	**$ 155,793**	**43.1%**

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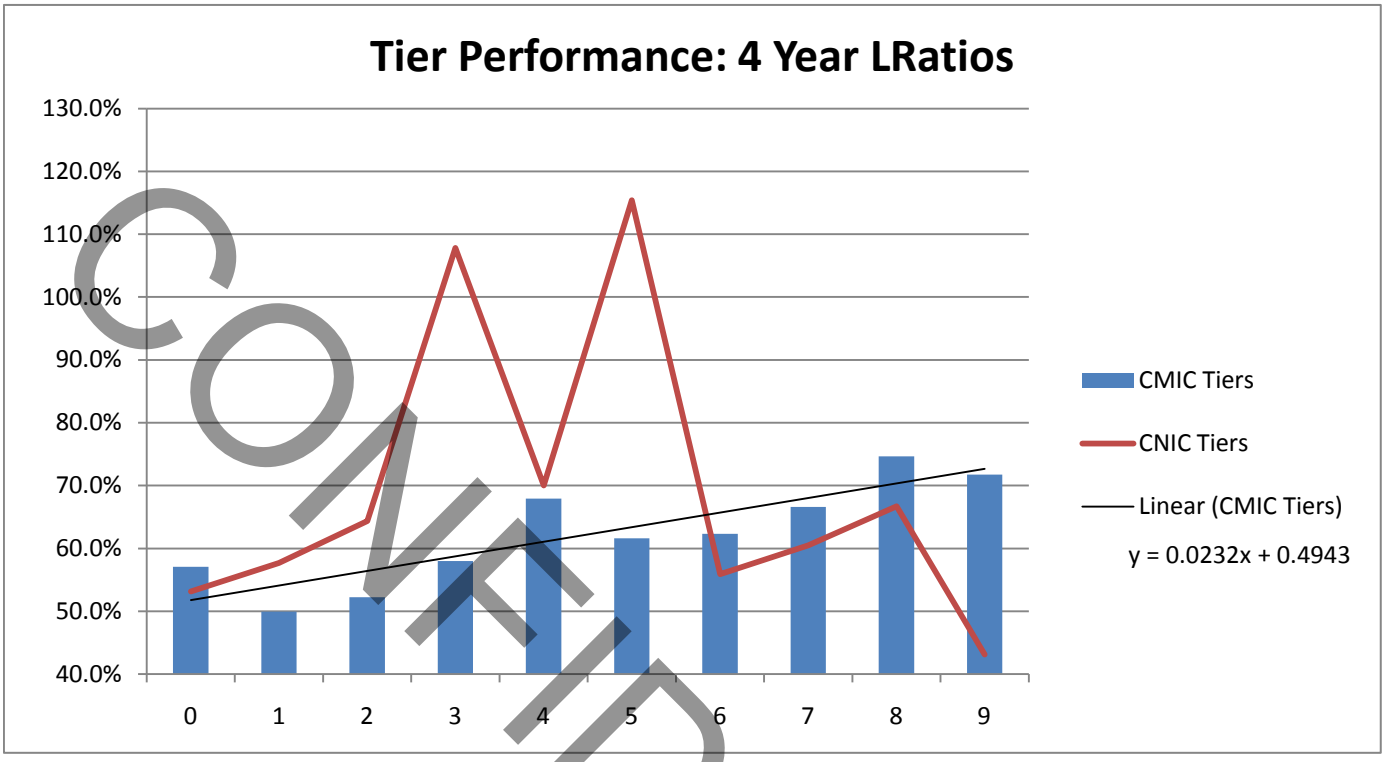

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Missouri Territory Loss Ratios: Standard Auto

By Coverage

A		2005		2006		2007		2008		2009		2010		**Totals**	
Terr	Cov	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	**Earned**	**L Ratio**
101	UM	$ 52	0.0%	$ 118	0.0%	$ 197	0.0%	$ 153	0.0%	$ 233	0.0%	$ 189	0.0%	**$ 942**	**0.0%**
101	UIM	$ 3	0.0%	$ 28	0.0%	$ 22	0.0%	$ 18	0.0%	$ 53	0.0%	$ 114	0.0%	**$ 238**	**0.0%**
101	Tow	$ -	#DIV/0!	$ (4)	0.0%	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	**$ (4)**	**0.0%**
101	PD	$ 767	0.0%	$ 1,604	0.0%	$ 2,254	0.0%	$ 1,774	71.8%	$ 2,114	0.0%	$ 1,572	0.0%	**$ 10,085**	**12.6%**
101	MP	$ 93	0.0%	$ 229	0.0%	$ 337	0.0%	$ 205	0.0%	$ 345	0.0%	$ 251	0.0%	**$ 1,459**	**0.0%**
101	Misc	$ -	#DIV/0!	$ (5)	0.0%	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	**$ (5)**	**0.0%**
101	Comp	$ (56)	0.0%	$ 691	0.0%	$ 1,260	0.0%	$ 1,084	0.0%	$ 685	0.0%	$ 758	0.0%	**$ 4,423**	**0.0%**
101	Coll	$ 411	0.0%	$ 854	0.0%	$ 1,917	81.5%	$ 1,168	0.0%	$ 942	0.0%	$ 769	0.0%	**$ 6,059**	**25.8%**
101	BI	$ 689	0.0%	$ 1,851	0.0%	$ 2,457	0.0%	$ 1,698	0.0%	$ 2,495	0.0%	$ 2,074	0.0%	**$ 11,264**	**0.0%**
Totals		$ 1,960	0.0%	$ 5,364	0.0%	$ 8,444	18.5%	$ 6,101	20.9%	$ 6,866	0.0%	$ 5,727	0.0%	**$ 34,461**	**8.2%**
102	UM	$ 8,254	0.0%	$ 7,282	0.0%	$ 6,482	0.0%	$ 5,676	0.0%	$ 4,556	0.0%	$ 2,745	0.0%	**$ 34,995**	**0.0%**
102	UIM	$ 1,689	0.0%	$ 1,700	0.0%	$ 1,523	0.0%	$ 1,333	0.0%	$ 1,067	0.0%	$ 619	0.0%	**$ 7,932**	**0.0%**
102	Tow	$ 509	36.4%	$ 479	10.4%	$ 455	27.0%	$ 415	24.1%	$ 327	0.0%	$ 146	0.0%	**$ 2,331**	**19.6%**
102	PD	$ 46,326	88.9%	$ 38,912	130.0%	$ 33,729	37.9%	$ 30,838	31.5%	$ 25,097	63.5%	$ 14,883	80.8%	**$ 189,785**	**75.0%**
102	MP	$ 4,632	21.6%	$ 3,913	82.0%	$ 3,452	0.0%	$ 3,036	0.0%	$ 2,554	39.2%	$ 1,646	60.8%	**$ 19,233**	**32.3%**
102	Misc	$ 217	0.0%	$ 330	217.9%	$ 324	83.3%	$ 340	529.6%	$ 203	0.0%	$ 152	231.8%	**$ 1,567**	**200.6%**
102	Comp	$ 45,766	14.2%	$ 37,463	60.7%	$ 34,290	20.3%	$ 30,535	18.9%	$ 25,643	31.0%	$ 15,277	20.6%	**$ 188,975**	**28.1%**
102	Coll	$ 76,275	93.9%	$ 62,181	73.9%	$ 54,033	24.1%	$ 49,408	60.5%	$ 39,952	32.6%	$ 21,659	22.6%	**$ 303,507**	**58.8%**
102	BI	$ 55,370	167.0%	$ 45,909	334.3%	$ 39,969	1.8%	$ 36,568	21.1%	$ 29,386	105.0%	$ 17,295	84.5%	**$ 224,498**	**133.6%**
Totals		$ 239,038	89.1%	$ 198,171	139.6%	$ 174,257	19.5%	$ 158,149	34.8%	$ 128,785	53.4%	$ 74,423	48.4%	**$ 972,823**	**70.2%**
103	UM	$ 71,955	8.7%	$ 73,289	55.2%	$ 70,440	15.9%	$ 65,145	1.2%	$ 61,658	9.2%	$ 55,166	9.1%	**$ 397,653**	**17.4%**
103	UIM	$ 11,080	0.0%	$ 12,358	0.0%	$ 13,880	0.0%	$ 13,960	0.0%	$ 14,091	0.0%	$ 14,183	0.0%	**$ 79,552**	**0.0%**
103	Tow	$ 2,092	21.9%	$ 2,159	17.6%	$ 2,407	32.4%	$ 2,445	35.4%	$ 2,668	3.7%	$ 3,310	16.0%	**$ 15,081**	**20.6%**
103	PD	$ 362,619	74.6%	$ 349,365	52.4%	$ 320,596	53.9%	$ 289,234	73.1%	$ 282,611	90.7%	$ 262,999	97.8%	**$ 1,867,424**	**72.4%**
103	MP	$ 52,419	74.2%	$ 49,496	70.2%	$ 45,042	90.2%	$ 40,853	172.3%	$ 41,338	59.4%	$ 42,816	116.6%	**$ 271,962**	**95.3%**
103	Misc	$ 1,591	65.4%	$ 1,688	65.8%	$ 2,025	103.7%	$ 2,098	103.0%	$ 2,306	250.4%	$ 2,667	61.9%	**$ 12,374**	**111.8%**
103	Comp	$ 360,020	40.8%	$ 357,469	94.1%	$ 342,435	29.4%	$ 315,673	50.1%	$ 303,711	38.0%	$ 284,637	41.8%	**$ 1,963,944**	**49.7%**
103	Coll	$ 528,537	63.2%	$ 510,399	42.3%	$ 478,104	49.7%	$ 438,873	43.8%	$ 420,722	60.3%	$ 374,978	54.5%	**$ 2,751,613**	**52.3%**
103	BI	$ 473,596	38.7%	$ 452,737	44.0%	$ 411,140	20.8%	$ 372,102	229.3%	$ 359,581	70.8%	$ 335,620	115.0%	**$ 2,404,774**	**81.6%**
Totals		$ 1,863,908	52.6%	$ 1,808,959	55.9%	$ 1,686,068	38.6%	$ 1,540,382	96.7%	$ 1,488,684	61.5%	$ 1,376,377	74.3%	**$ 9,764,378**	**62.2%**

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Missouri Territory Loss Ratios: Standard Auto (cont.)

A		2005		2006		2007		2008		2009		2010		Totals	
Terr	Cov	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	**Earned**	**L Ratio**
104	UM	$ 165,081	35.0%	$ 170,087	33.7%	$ 172,372	1.4%	$ 175,231	3.0%	$ 169,881	9.4%	$ 152,221	92.3%	**$ 1,004,872**	**27.8%**
104	UIM	$ 23,296	0.0%	$ 28,092	0.0%	$ 33,686	0.0%	$ 38,348	0.0%	$ 40,540	0.0%	$ 37,324	0.0%	**$ 201,286**	**0.0%**
104	Tow	$ 8,934	22.1%	$ 10,259	26.5%	$ 11,120	25.0%	$ 11,949	16.5%	$ 12,240	18.5%	$ 11,762	25.5%	**$ 66,265**	**22.2%**
104	PD	$ 743,565	46.7%	$ 735,772	56.2%	$ 712,948	69.9%	$ 714,953	81.7%	$ 720,175	71.0%	$ 691,529	74.3%	**$ 4,318,942**	**66.4%**
104	MP	$ 131,210	44.3%	$ 128,724	53.3%	$ 124,085	57.1%	$ 124,903	69.2%	$ 129,699	74.8%	$ 133,212	78.7%	**$ 771,833**	**63.0%**
104	Misc	$ 5,082	53.9%	$ 5,720	186.0%	$ 7,085	82.3%	$ 8,411	182.1%	$ 8,860	133.8%	$ 8,399	56.8%	**$ 43,557**	**117.4%**
104	Comp	$ 828,240	52.8%	$ 866,061	131.4%	$ 879,522	70.2%	$ 895,256	67.4%	$ 879,670	86.7%	$ 857,998	60.3%	**$ 5,206,748**	**78.3%**
104	Coll	$ 998,620	45.7%	$ 999,763	48.5%	$ 983,922	60.6%	$ 1,003,157	66.6%	$ 974,401	68.7%	$ 878,389	63.3%	**$ 5,838,254**	**58.8%**
104	BI	$ 974,733	52.3%	$ 957,471	29.1%	$ 920,617	67.1%	$ 920,889	53.0%	$ 918,960	43.3%	$ 869,351	38.6%	**$ 5,562,021**	**47.3%**
Totals		$ 3,878,761	48.2%	$ 3,901,950	62.9%	$ 3,845,359	62.7%	$ 3,893,098	63.0%	$ 3,854,426	64.1%	$ 3,640,185	59.8%	**$ 23,013,778**	**60.1%**
105	UM	$ 93,754	16.6%	$ 101,769	0.0%	$ 107,079	3.5%	$ 110,965	5.4%	$ 112,979	30.6%	$ 91,607	9.6%	**$ 618,154**	**11.1%**
105	UIM	$ 11,387	298.6%	$ 15,787	0.0%	$ 21,278	0.0%	$ 27,435	145.8%	$ 32,587	0.0%	$ 25,151	0.0%	**$ 133,624**	**55.4%**
105	Tow	$ 7,799	26.1%	$ 8,527	19.0%	$ 9,937	24.2%	$ 10,901	22.4%	$ 11,727	20.4%	$ 9,964	20.3%	**$ 58,854**	**22.0%**
105	PD	$ 447,113	70.8%	$ 471,084	73.3%	$ 489,438	78.6%	$ 506,127	74.9%	$ 525,143	69.0%	$ 462,324	62.9%	**$ 2,901,230**	**71.7%**
105	MP	$ 92,273	118.3%	$ 94,403	100.5%	$ 96,494	70.7%	$ 100,942	114.0%	$ 111,272	111.2%	$ 109,455	62.5%	**$ 604,839**	**95.8%**
105	Misc	$ 1,960	60.8%	$ 2,920	67.1%	$ 3,118	110.4%	$ 3,606	112.7%	$ 4,188	213.6%	$ 3,245	27.0%	**$ 19,036**	**107.6%**
105	Comp	$ 561,494	60.1%	$ 585,037	62.6%	$ 601,629	67.2%	$ 604,287	90.2%	$ 608,242	51.3%	$ 530,171	55.0%	**$ 3,490,861**	**64.7%**
105	Coll	$ 689,467	69.8%	$ 694,385	51.0%	$ 709,739	60.8%	$ 719,417	48.8%	$ 714,328	70.1%	$ 574,879	59.9%	**$ 4,102,216**	**60.0%**
105	BI	$ 586,331	96.1%	$ 611,400	98.0%	$ 631,843	83.7%	$ 653,150	81.8%	$ 673,290	96.2%	$ 591,609	64.6%	**$ 3,747,623**	**86.9%**
Totals		$ 2,491,579	74.7%	$ 2,585,313	68.2%	$ 2,670,554	68.4%	$ 2,736,830	72.2%	$ 2,793,756	71.3%	$ 2,398,406	57.9%	**$ 15,676,438**	**69.0%**
106	UM	$ 12,173	0.0%	$ 12,105	24.8%	$ 15,659	20.4%	$ 19,395	0.0%	$ 16,786	0.0%	$ 8,589	25.2%	**$ 84,705**	**9.9%**
106	UIM	$ 2,180	0.0%	$ 2,722	3674.0%	$ 3,376	0.0%	$ 3,822	0.0%	$ 3,325	0.0%	$ 2,131	0.0%	**$ 17,556**	**569.6%**
106	Tow	$ 704	10.7%	$ 750	0.0%	$ 1,452	27.2%	$ 2,350	18.5%	$ 1,884	26.8%	$ 639	25.1%	**$ 7,779**	**20.2%**
106	PD	$ 62,419	44.1%	$ 55,555	83.2%	$ 83,184	84.8%	$ 115,282	95.1%	$ 101,954	82.7%	$ 49,793	42.5%	**$ 468,188**	**76.8%**
106	MP	$ 7,474	26.8%	$ 6,428	105.3%	$ 10,888	42.1%	$ 15,636	164.0%	$ 14,351	55.6%	$ 7,557	51.3%	**$ 62,334**	**81.6%**
106	Misc	$ 477	62.9%	$ 525	0.0%	$ 1,120	114.9%	$ 1,973	278.7%	$ 1,741	223.7%	$ 800	82.5%	**$ 6,636**	**175.4%**
106	Comp	$ 54,966	56.1%	$ 48,672	176.4%	$ 56,630	16.6%	$ 67,866	45.0%	$ 61,131	24.8%	$ 34,574	45.2%	**$ 323,839**	**57.9%**
106	Coll	$ 95,810	35.2%	$ 82,085	39.2%	$ 101,070	67.4%	$ 134,525	90.4%	$ 116,122	54.3%	$ 56,430	37.3%	**$ 586,041**	**58.0%**
106	BI	$ 88,898	51.8%	$ 80,175	189.8%	$ 111,646	54.2%	$ 150,524	127.5%	$ 132,759	34.8%	$ 66,713	31.6%	**$ 630,715**	**82.1%**
Totals		$ 325,101	43.2%	$ 289,016	147.5%	$ 385,025	56.6%	$ 511,372	94.9%	$ 450,053	49.2%	$ 227,226	37.8%	**$ 2,187,793**	**72.1%**

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Missouri Territory Loss Ratios: Standard Auto (cont.)

A		2005		2006		2007		2008		2009		2010		Totals	
Terr	Cov	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	**Earned**	**L Ratio**
107	UM	$ 14,101	0.0%	$ 14,537	0.0%	$ 14,083	0.0%	$ 13,439	0.0%	$ 13,795	0.0%	$ 12,535	0.0%	**$ 82,491**	**0.0%**
107	UIM	$ 2,031	0.0%	$ 2,440	0.0%	$ 2,834	0.0%	$ 2,907	0.0%	$ 2,867	0.0%	$ 2,561	0.0%	**$ 15,639**	**0.0%**
107	Tow	$ 742	39.4%	$ 842	20.2%	$ 809	29.7%	$ 797	0.0%	$ 808	26.0%	$ 715	17.5%	**$ 4,711**	**22.0%**
107	PD	$ 76,288	24.2%	$ 77,193	53.8%	$ 70,736	56.8%	$ 69,230	88.6%	$ 77,830	41.8%	$ 70,987	60.3%	**$ 442,265**	**53.6%**
107	MP	$ 9,793	10.2%	$ 9,273	24.9%	$ 8,074	61.4%	$ 7,778	32.5%	$ 8,498	22.7%	$ 8,300	132.5%	**$ 51,716**	**45.9%**
107	Misc	$ 552	0.0%	$ 491	183.4%	$ 498	0.0%	$ 484	185.8%	$ 632	99.7%	$ 452	218.9%	**$ 3,110**	**110.0%**
107	Comp	$ 67,853	34.6%	$ 67,007	13.2%	$ 61,236	16.6%	$ 55,114	52.8%	$ 55,791	31.5%	$ 47,912	58.4%	**$ 354,913**	**33.0%**
107	Coll	$ 109,196	38.2%	$ 105,724	41.1%	$ 97,858	54.4%	$ 87,521	75.8%	$ 92,009	55.2%	$ 73,875	56.6%	**$ 566,184**	**52.5%**
107	BI	$ 95,649	5.8%	$ 96,544	22.0%	$ 88,639	38.6%	$ 85,627	91.8%	$ 93,759	0.8%	$ 83,393	38.1%	**$ 543,610**	**31.7%**
Totals		$ 376,205	24.0%	$ 374,051	31.7%	$ 344,768	41.5%	$ 322,897	74.0%	$ 345,989	30.2%	$ 300,730	52.0%	**$ 2,064,640**	**41.3%**
108	UM	$ 2,688	0.0%	$ 2,780	0.0%	$ 2,600	0.0%	$ 2,265	0.0%	$ 2,179	0.0%	$ 1,703	0.0%	**$ 14,214**	**0.0%**
108	UIM	$ 640	0.0%	$ 761	6571.8%	$ 784	0.0%	$ 756	0.0%	$ 736	0.0%	$ 628	0.0%	**$ 4,303**	**1161.9%**
108	Tow	$ 165	106.3%	$ 197	38.0%	$ 188	0.0%	$ 183	136.4%	$ 202	98.9%	$ 145	34.5%	**$ 1,080**	**69.5%**
108	PD	$ 16,164	134.0%	$ 14,678	31.2%	$ 13,853	50.2%	$ 11,956	39.4%	$ 11,590	76.8%	$ 9,326	85.3%	**$ 77,567**	**70.6%**
108	MP	$ 1,954	0.0%	$ 2,024	49.4%	$ 1,765	0.0%	$ 1,529	0.0%	$ 1,513	203.2%	$ 1,311	76.3%	**$ 10,096**	**50.3%**
108	Misc	$ 83	0.0%	$ 106	0.0%	$ 105	0.0%	$ 120	0.0%	$ 132	204.6%	$ 104	288.0%	**$ 650**	**87.7%**
108	Comp	$ 18,776	2.2%	$ 19,600	49.3%	$ 19,112	0.6%	$ 18,160	31.8%	$ 18,233	0.5%	$ 13,573	1.1%	**$ 107,455**	**15.1%**
108	Coll	$ 22,335	39.6%	$ 23,984	0.9%	$ 22,324	35.3%	$ 21,244	23.9%	$ 19,734	106.6%	$ 14,004	46.8%	**$ 123,625**	**40.1%**
108	BI	$ 23,178	44.8%	$ 21,309	0.0%	$ 19,419	52.6%	$ 16,713	200.6%	$ 16,094	0.0%	$ 13,262	3.8%	**$ 109,975**	**49.7%**
Totals		$ 85,982	48.2%	$ 85,439	76.7%	$ 80,149	31.4%	$ 72,925	67.7%	$ 70,414	47.7%	$ 54,056	30.6%	**$ 448,965**	**51.6%**
109	UM	$ 276	0.0%	$ 283	0.0%	$ 310	0.0%	$ 184	0.0%	$ 199	0.0%	$ 249	0.0%	**$ 1,500**	**0.0%**
109	UIM	$ 49	0.0%	$ 27	0.0%	$ 58	0.0%	$ 24	0.0%	$ 39	0.0%	$ 37	0.0%	**$ 234**	**0.0%**
109	Tow	$ 16	0.0%	$ 7	0.0%	$ -	#DIV/0!	$ -	#DIV/0!	$ (4)	0.0%	$ 4	0.0%	**$ 24**	**0.0%**
109	PD	$ 2,334	0.0%	$ 3,126	0.0%	$ 2,814	0.0%	$ 1,467	0.0%	$ 1,681	0.0%	$ 2,825	0.0%	**$ 14,247**	**0.0%**
109	MP	$ 144	0.0%	$ 133	0.0%	$ 95	0.0%	$ 66	0.0%	$ 152	0.0%	$ 295	0.0%	**$ 885**	**0.0%**
109	Misc	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ -	#DIV/0!	$ (5)	0.0%	$ -	#DIV/0!	**$ (5)**	**0.0%**
109	Comp	$ 1,948	0.0%	$ 1,664	0.0%	$ 1,358	0.0%	$ 384	0.0%	$ 347	0.0%	$ 421	0.0%	**$ 6,122**	**0.0%**
109	Coll	$ 2,666	0.0%	$ 2,533	0.0%	$ 2,255	0.0%	$ 623	0.0%	$ 415	0.0%	$ 425	0.0%	**$ 8,917**	**0.0%**
109	BI	$ 3,030	0.0%	$ 3,606	0.0%	$ 3,374	0.0%	$ 1,585	0.0%	$ 2,017	0.0%	$ 3,202	0.0%	**$ 16,814**	**0.0%**
Totals		$ 10,462	0.0%	$ 11,379	0.0%	$ 10,265	0.0%	$ 4,333	0.0%	$ 4,841	0.0%	$ 7,459	0.0%	**$ 48,738**	**0.0%**

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Missouri Territory Loss Ratios: Standard Auto (cont.)

A		2005		2006		2007		2008		2009		2010		Totals	
Terr	Cov	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	**Earned**	**L Ratio**
110	UM	$ 128,212	0.0%	$ 129,674	6.6%	$ 125,409	46.9%	$ 118,375	70.4%	$ 111,704	13.2%	$ 94,675	3.2%	**$ 708,050**	**23.8%**
110	UIM	$ 21,882	0.0%	$ 22,422	0.0%	$ 22,154	0.0%	$ 20,800	360.6%	$ 20,520	243.7%	$ 20,093	0.0%	**$ 127,871**	**97.8%**
110	Tow	$ 6,744	16.8%	$ 6,279	20.9%	$ 5,984	17.1%	$ 6,014	15.3%	$ 5,998	23.4%	$ 5,553	11.3%	**$ 36,572**	**17.5%**
110	PD	$ 641,719	73.3%	$ 611,534	61.1%	$ 576,104	74.8%	$ 541,504	80.9%	$ 536,699	68.3%	$ 481,724	85.5%	**$ 3,389,284**	**73.5%**
110	MP	$ 95,092	101.3%	$ 90,166	53.0%	$ 84,482	65.4%	$ 78,598	122.9%	$ 84,651	112.9%	$ 88,231	78.1%	**$ 521,218**	**88.3%**
110	Misc	$ 2,265	24.5%	$ 2,202	49.0%	$ 2,414	29.8%	$ 3,009	227.7%	$ 3,105	198.6%	$ 2,891	116.5%	**$ 15,886**	**117.9%**
110	Comp	$ 559,882	36.7%	$ 551,813	81.1%	$ 531,053	42.0%	$ 487,175	109.1%	$ 454,331	68.8%	$ 412,532	34.6%	**$ 2,996,787**	**62.2%**
110	Coll	$ 977,413	46.8%	$ 933,843	47.3%	$ 872,700	58.6%	$ 808,072	49.5%	$ 761,367	48.6%	$ 648,318	60.6%	**$ 5,001,713**	**51.5%**
110	BI	$ 825,414	81.6%	$ 782,777	35.5%	$ 733,079	55.8%	$ 684,736	109.1%	$ 667,119	63.8%	$ 595,911	60.5%	**$ 4,289,035**	**67.5%**
Totals		$ 3,258,623	58.5%	$ 3,130,711	51.1%	$ 2,953,378	57.2%	$ 2,748,283	86.6%	$ 2,645,494	62.1%	$ 2,349,927	58.9%	**$ 17,086,415**	**62.0%**
111	UM	$ 21,985	2.3%	$ 20,759	9.6%	$ 18,627	221.9%	$ 17,219	580.8%	$ 16,655	168.8%	$ 14,689	40.8%	**$ 109,934**	**161.9%**
111	UIM	$ 5,067	0.0%	$ 4,817	5283.7%	$ 4,247	0.0%	$ 4,067	0.0%	$ 4,199	0.0%	$ 3,850	0.0%	**$ 26,247**	**969.6%**
111	Tow	$ 698	0.0%	$ 714	20.3%	$ 668	7.5%	$ 704	0.0%	$ 729	0.0%	$ 562	13.3%	**$ 4,075**	**6.6%**
111	PD	$ 110,672	39.0%	$ 98,258	45.5%	$ 84,559	102.6%	$ 75,865	27.4%	$ 76,314	59.1%	$ 67,979	41.4%	**$ 513,648**	**52.3%**
111	MP	$ 16,579	25.9%	$ 14,478	185.4%	$ 12,166	84.9%	$ 10,567	62.6%	$ 11,202	112.2%	$ 11,246	52.4%	**$ 76,239**	**87.3%**
111	Misc	$ 276	0.0%	$ 304	49.3%	$ 314	152.2%	$ 422	227.7%	$ 544	0.0%	$ 480	0.0%	**$ 2,340**	**67.9%**
111	Comp	$ 96,818	17.8%	$ 94,767	210.1%	$ 86,628	27.3%	$ 78,746	21.4%	$ 79,325	71.1%	$ 73,760	6.5%	**$ 510,043**	**62.3%**
111	Coll	$ 162,869	34.5%	$ 150,656	44.8%	$ 133,649	39.2%	$ 120,460	27.3%	$ 119,103	36.4%	$ 99,399	20.9%	**$ 786,136**	**34.7%**
111	BI	$ 132,307	10.0%	$ 115,730	96.7%	$ 100,064	107.6%	$ 89,014	109.7%	$ 88,907	103.8%	$ 80,947	31.9%	**$ 606,968**	**73.9%**
Totals		$ 547,271	24.6%	$ 500,483	141.2%	$ 440,923	73.2%	$ 397,063	69.5%	$ 396,978	70.0%	$ 352,912	25.9%	**$ 2,635,630**	**68.6%**
112	UM	$ 110,393	120.5%	$ 108,899	41.6%	$ 103,818	0.0%	$ 101,421	16.6%	$ 99,003	23.5%	$ 83,679	0.0%	**$ 607,211**	**36.0%**
112	UIM	$ 14,750	288.1%	$ 15,959	626.6%	$ 15,401	324.6%	$ 15,984	0.0%	$ 17,422	0.0%	$ 15,720	0.0%	**$ 95,236**	**202.1%**
112	Tow	$ 2,671	10.5%	$ 2,539	16.1%	$ 2,653	47.0%	$ 2,936	33.3%	$ 2,933	28.7%	$ 2,498	24.1%	**$ 16,229**	**26.9%**
112	PD	$ 429,029	49.0%	$ 401,513	59.5%	$ 369,261	59.2%	$ 356,519	68.3%	$ 361,912	82.5%	$ 323,301	49.3%	**$ 2,241,535**	**61.1%**
112	MP	$ 82,096	41.0%	$ 74,661	62.2%	$ 65,778	81.3%	$ 60,422	49.0%	$ 60,445	39.9%	$ 56,352	41.9%	**$ 399,753**	**52.8%**
112	Misc	$ 1,155	90.4%	$ 995	0.0%	$ 974	46.2%	$ 1,319	113.6%	$ 1,447	188.6%	$ 1,245	133.8%	**$ 7,135**	**103.5%**
112	Comp	$ 427,916	54.0%	$ 421,934	82.3%	$ 400,000	55.3%	$ 384,079	61.8%	$ 366,506	45.5%	$ 332,462	58.8%	**$ 2,332,896**	**60.0%**
112	Coll	$ 615,069	43.7%	$ 582,193	52.1%	$ 537,761	67.5%	$ 512,401	63.1%	$ 482,957	72.2%	$ 405,073	52.9%	**$ 3,135,455**	**58.1%**
112	BI	$ 552,114	68.6%	$ 512,726	49.1%	$ 469,257	36.4%	$ 448,795	122.2%	$ 450,000	51.3%	$ 397,671	42.0%	**$ 2,830,562**	**61.7%**
Totals		$ 2,235,194	58.1%	$ 2,121,418	62.9%	$ 1,964,903	54.9%	$ 1,883,876	74.4%	$ 1,842,623	59.5%	$ 1,617,999	47.1%	**$ 11,666,014**	**59.7%**

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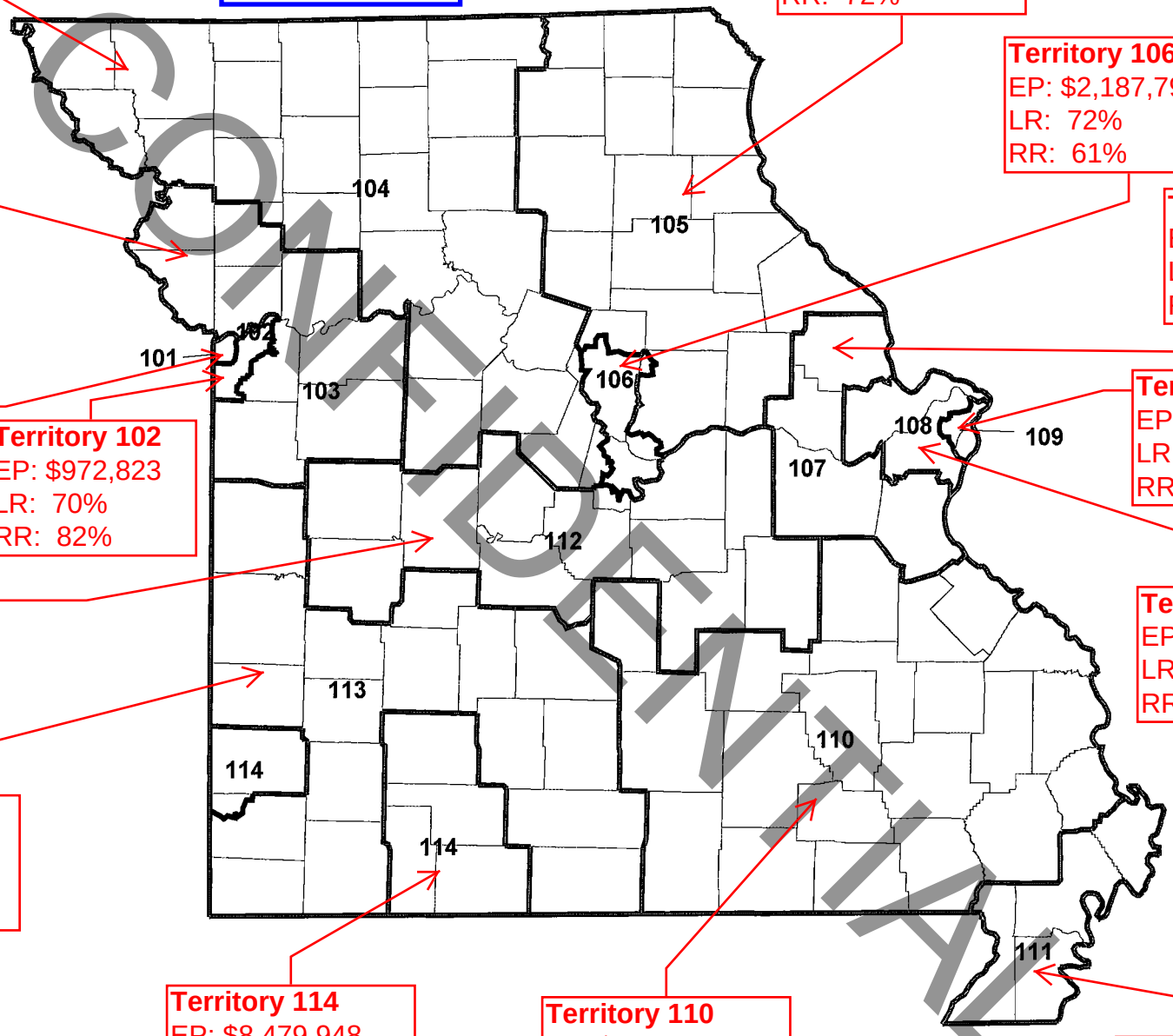
Missouri Territory Loss Ratios: Standard Auto (cont.)

A		2005		2006		2007		2008		2009		2010		**Totals**	
Terr	Cov	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	Earned	L Ratio	**Earned**	**L Ratio**
113	UM	$ 111,972	52.1%	$ 110,594	38.4%	$ 105,155	13.1%	$ 103,736	0.0%	$ 103,973	9.5%	$ 92,975	28.1%	**$ 628,405**	**23.9%**
113	UIM	$ 13,025	0.0%	$ 14,020	0.0%	$ 15,091	0.0%	$ 17,610	130.6%	$ 21,393	25.7%	$ 20,304	0.0%	**$ 101,444**	**28.1%**
113	Tow	$ 2,694	30.1%	$ 2,578	19.0%	$ 2,688	11.9%	$ 3,092	22.0%	$ 3,564	22.4%	$ 3,431	15.7%	**$ 18,047**	**20.2%**
113	PD	$ 525,100	42.3%	$ 500,882	52.0%	$ 456,519	63.8%	$ 438,787	66.3%	$ 443,156	51.7%	$ 393,479	50.9%	**$ 2,757,923**	**54.2%**
113	MP	$ 84,252	34.4%	$ 80,212	56.4%	$ 73,168	127.8%	$ 71,081	103.9%	$ 76,796	89.8%	$ 78,941	90.0%	**$ 464,450**	**82.2%**
113	Misc	$ 1,418	0.0%	$ 1,340	17.6%	$ 1,547	147.6%	$ 1,862	252.8%	$ 2,026	125.8%	$ 1,800	173.3%	**$ 9,992**	**129.0%**
113	Comp	$ 439,985	33.9%	$ 441,918	57.2%	$ 414,324	42.1%	$ 395,965	69.0%	$ 379,209	53.4%	$ 336,558	57.4%	**$ 2,407,959**	**51.7%**
113	Coll	$ 732,243	38.6%	$ 708,968	52.7%	$ 648,194	55.2%	$ 608,101	50.7%	$ 601,643	41.1%	$ 522,015	49.9%	**$ 3,821,164**	**47.9%**
113	BI	$ 632,088	58.0%	$ 600,888	48.7%	$ 547,586	105.8%	$ 527,792	113.9%	$ 534,707	63.5%	$ 486,816	66.5%	**$ 3,329,877**	**75.2%**
Totals		$ 2,542,776	43.6%	$ 2,461,400	51.5%	$ 2,264,271	66.8%	$ 2,168,027	72.7%	$ 2,166,467	51.0%	$ 1,936,318	55.7%	**$ 13,539,260**	**56.5%**
114	UM	$ 64,380	0.0%	$ 63,619	27.7%	$ 61,955	19.0%	$ 58,425	0.0%	$ 56,990	0.0%	$ 49,905	13.4%	**$ 355,273**	**10.1%**
114	UIM	$ 14,963	0.0%	$ 16,226	0.0%	$ 16,822	148.6%	$ 16,146	0.0%	$ 16,829	0.0%	$ 15,770	0.0%	**$ 96,755**	**25.8%**
114	Tow	$ 2,844	14.3%	$ 3,168	23.1%	$ 3,386	15.4%	$ 3,385	14.6%	$ 3,404	11.5%	$ 2,940	28.2%	**$ 19,127**	**17.7%**
114	PD	$ 368,851	77.0%	$ 348,731	55.8%	$ 331,559	76.9%	$ 309,056	70.5%	$ 304,924	75.4%	$ 267,551	70.8%	**$ 1,930,672**	**71.0%**
114	MP	$ 51,044	74.7%	$ 48,658	89.1%	$ 46,156	99.7%	$ 43,323	58.9%	$ 45,365	50.1%	$ 45,597	72.9%	**$ 280,143**	**74.6%**
114	Misc	$ 1,661	0.0%	$ 1,853	23.9%	$ 2,137	0.0%	$ 2,443	52.8%	$ 2,640	146.5%	$ 2,477	47.2%	**$ 13,212**	**51.2%**
114	Comp	$ 239,255	30.4%	$ 244,813	69.0%	$ 239,282	27.5%	$ 224,965	59.8%	$ 219,581	36.0%	$ 193,319	24.1%	**$ 1,361,215**	**41.7%**
114	Coll	$ 384,035	60.0%	$ 382,234	52.5%	$ 366,761	60.4%	$ 347,801	43.0%	$ 347,607	47.8%	$ 296,056	43.4%	**$ 2,124,493**	**51.6%**
114	BI	$ 441,955	65.4%	$ 419,112	50.0%	$ 395,127	45.8%	$ 366,834	72.3%	$ 361,016	80.3%	$ 315,015	38.7%	**$ 2,299,059**	**59.0%**
Totals		$ 1,568,987	58.3%	$ 1,528,414	54.7%	$ 1,463,186	55.1%	$ 1,372,377	57.9%	$ 1,358,355	58.3%	$ 1,188,629	44.4%	**$ 8,479,948**	**55.1%**

CONFIDENTIAL

Missouri Cameron Mutual Territory Map



Territory 104
EP: $23,013,778
LR: 60%
RR: 80%

Territory 105
EP: $15,676,438
LR: 69%
RR: 72%

Territory 106
EP: $2,187,793
LR: 72%
RR: 61%

Territory 103
EP: $9,764,378
LR: 62%
RR: 81%

Territory 107
EP: $2,064,640
LR: 41%
RR: 74%

Territory 101
EP: $34,461
LR: 8%
RR: 57%

Territory 109
EP: $48,738
LR: 0.0%
RR: 83%

Territory 102
EP: $972,823
LR: 70%
RR: 82%

Territory 112
EP: $11,666,014
LR: 60%
RR: 75%

Territory 108
EP: $448,965
LR: 52%
RR: 74%

Territory 113
EP: $13,539,260
LR: 57%
RR: 80%

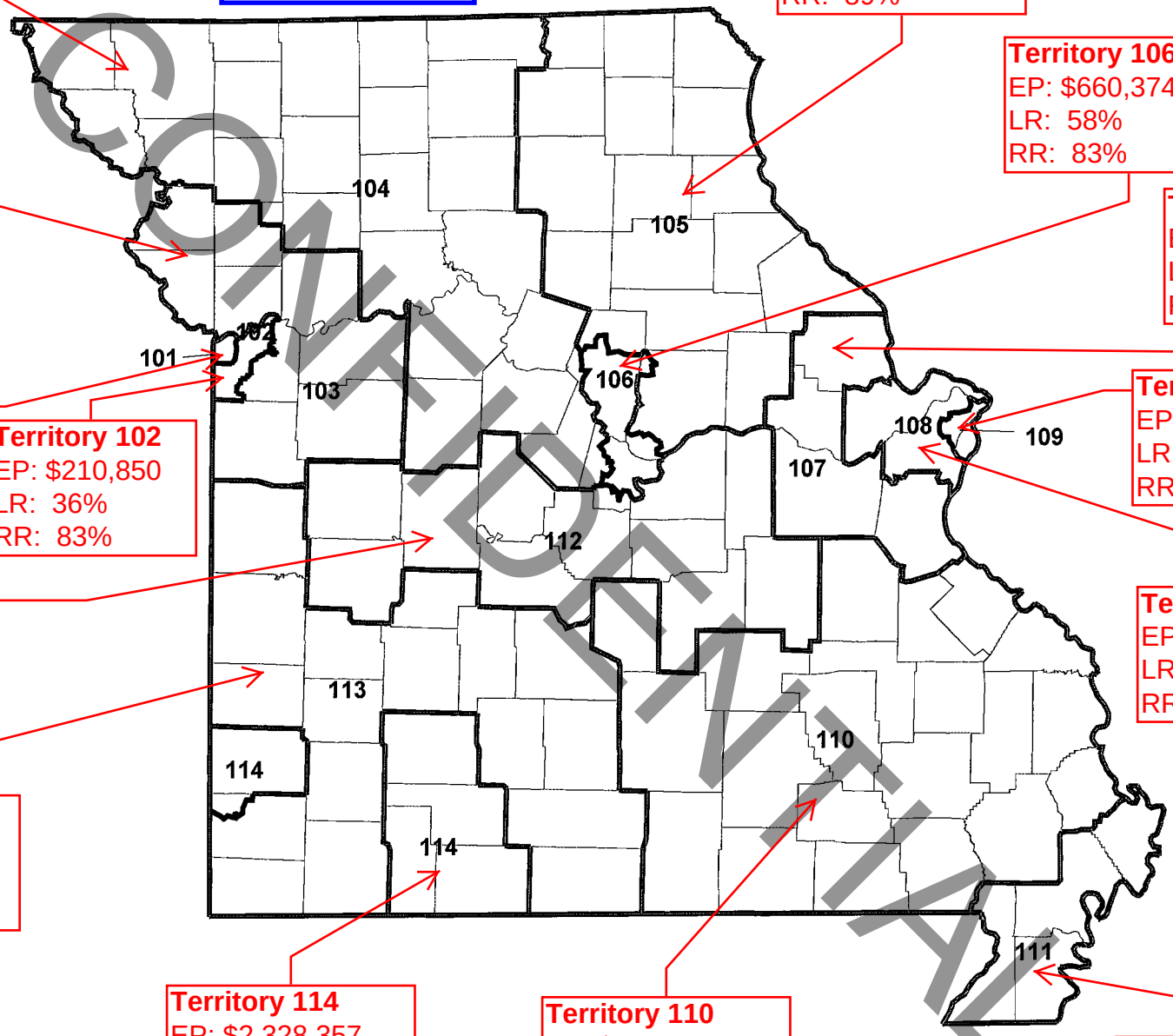
Territory 114
EP: $8,479,948
LR: 55%
RR: 79%

Territory 110
EP: $17,086,415
LR: 62%
RR: 77%

Territory 111
EP: $2,635,630
LR: 69%
RR: 81%

CONFIDENTIAL

Missouri Cameron National Territory Map



Territory 104
EP: $8,292,639
LR: 63%
RR: 93%

Territory 105
EP: $5,124,310
LR: 79%
RR: 89%

Territory 106
EP: $660,374
LR: 58%
RR: 83%

Territory 103
EP: $2,249,746
LR: 50%
RR: 90%

Territory 107
EP: $710,709
LR: 121%
RR: 89%

Territory 101
EP: $9,184
LR: 172%
RR: 100%

Territory 109
EP: $26,833
LR: 29%
RR: 80%

Territory 102
EP: $210,850
LR: 36%
RR: 83%

Territory 112
EP: $2,585,221
LR: 51%
RR: 91%

Territory 108
EP: $160,198
LR: 58%
RR: 87%

Territory 113
EP: $3,663,962
LR: 43%
RR: 88%

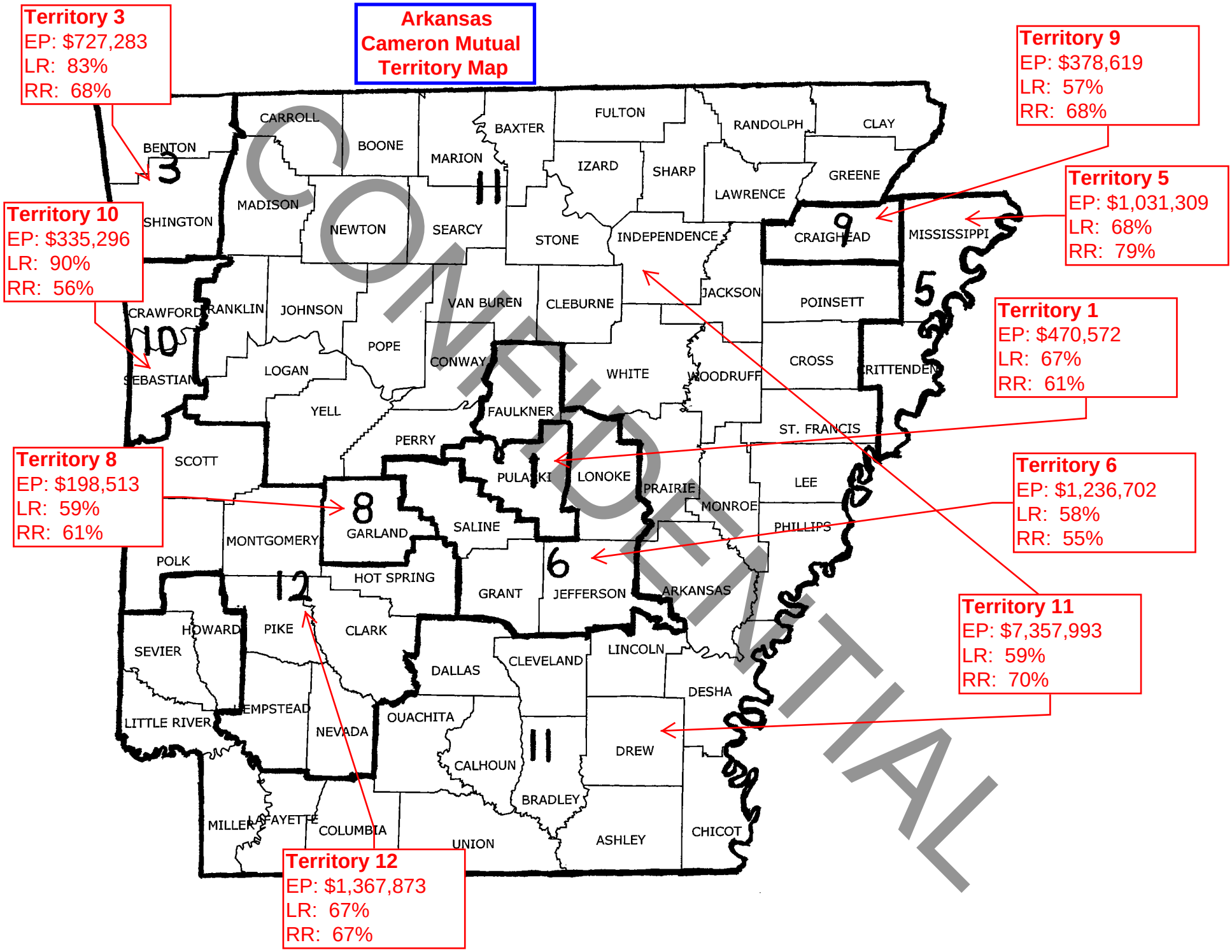
Territory 114
EP: $2,328,357
LR: 66%
RR: 88%

Territory 110
EP: $4,793,179
LR: 60%
RR: 90%

Territory 111
EP: $357,596
LR: 46%
RR: 84%

CONFIDENTIAL

Arkansas Cameron Mutual Territory Map



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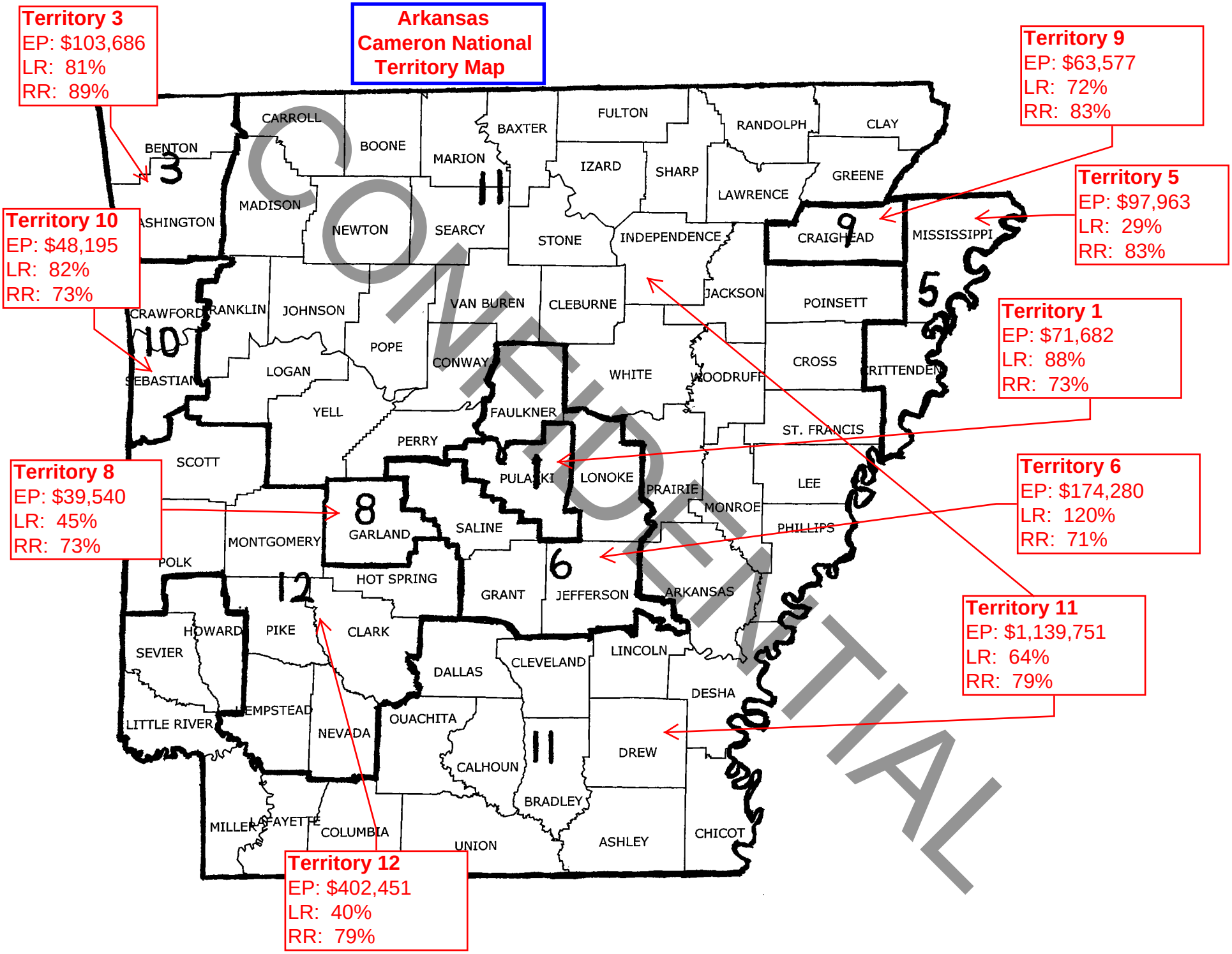
Arkansas Cameron National Territory Map



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Iowa Cameron National Territory Map

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Miscellaneous ZIP's 131
EP: $147,351
LR: 57.8%
RR: 84%

Miscellaneous ZIP's 130
EP: $555,364
LR: 138.4%
RR: 84%

Territory 119
EP: $0
LR:
RR:

Territory 118
EP: $1,464
LR: 0.0%
RR: NA

Territory 114
EP: $1,742
LR: 0.0%
RR: NA

Territory 115
EP: $3,258
LR: 517%
RR: 100%

Territory 121
EP: $11,227
LR: 0.0%
RR: 80%

Territory 103
EP: $575
LR: 0.0%
RR: NA

Territory 112
EP: $0
LR:
RR:

Territory 117
EP: $935
LR: 0.0%
RR: NA

Territory 111
EP: $0
LR:
RR:

Territory 116
EP: $2,397
LR: 0.0%
RR: 100%

Territory 102
EP: $2,029
LR: 0.0%
RR: 0%

Territory 104
EP: $30,234
LR: 52%
RR: 60%

Territory 120
EP: $0
LR:
RR:

Remainder of State 123
EP: $903,196
LR: 94.2%
RR: 82%

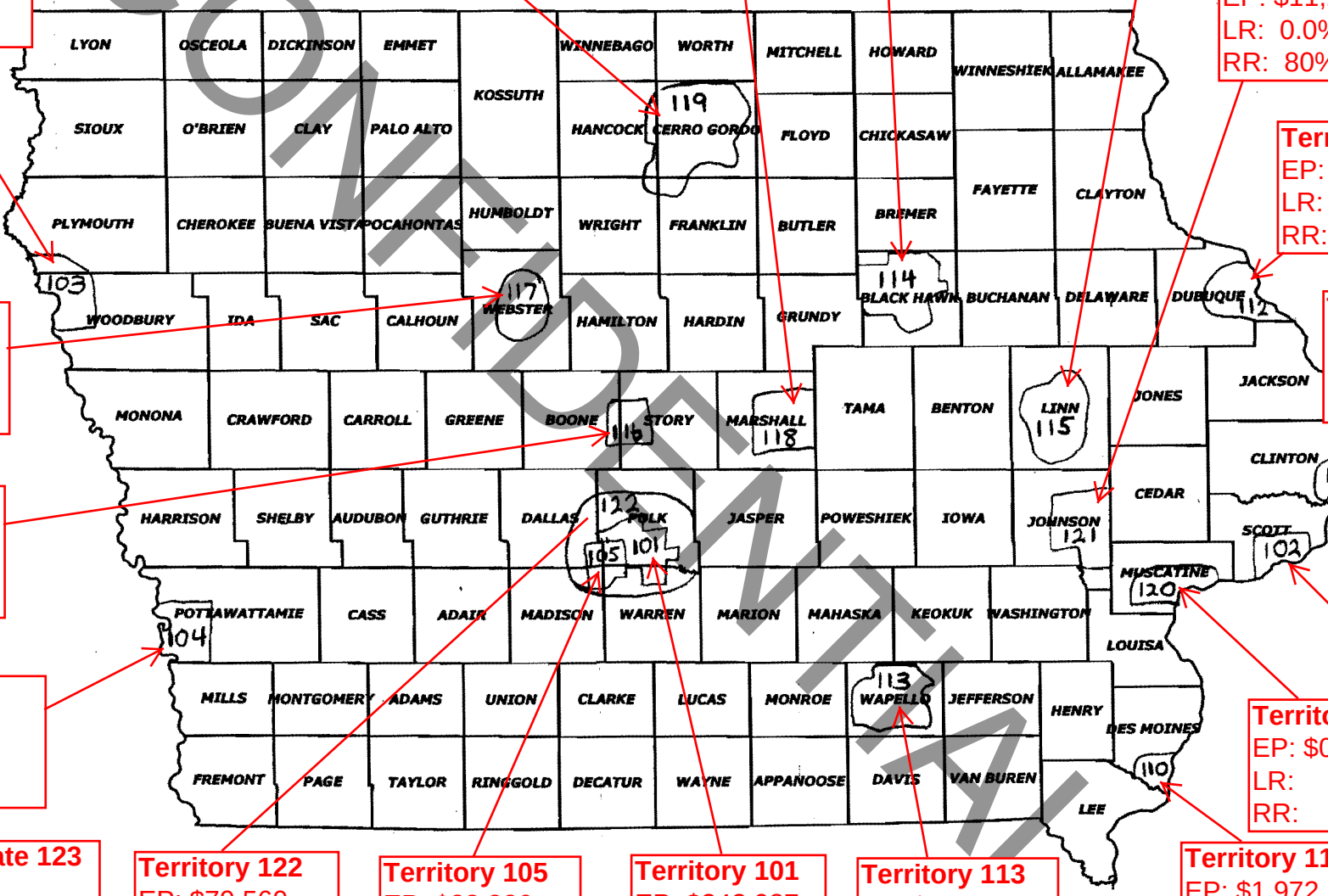
Territory 122
EP: $79,560
LR: 61%
RR: 67%

Territory 105
EP: $23,826
LR: 206%
RR: 69%

Territory 101
EP: $342,987
LR: 45%
RR: 85%

Territory 113
EP: $13,828
LR: 50%
RR: 57%

Territory 110
EP: $1,972
LR: 0.0%
RR: 0%



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)
05/16/2011	Supporting Document	APCS-Auto Premium Comparison Survey	05/31/2011	PPA Survey FORM APCS - CMIC.xls (Superceded)
06/01/2011	Rate and Rule	Underwriting Rules	06/07/2011	MO & AR CM Auto A-UR-1 (corrected) 08-01-11.pdf (Superceded) CM A-UR-2 and A-UR-3 8-1-11.pdf (Superceded)
05/16/2011	Rate and Rule	Underwriting Rules	06/01/2011	CM A-UR-1 thru A-UR-3 8-1-11.pdf (Superceded)

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

CAMERON MUTUAL AUTO PROGRAM

UNDERWRITING RULES

MISSION STATEMENT
Cameron Mutual is dedicated to providing excellent coverage with reasonable rates for our insureds.

1. Operating Territory
Cameron Mutual is licensed in the states of 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.

The agent has no authority to bind coverage in excess of BI 250,000/500,000, PD 250,000. Higher limits, if required by a CIC umbrella policy, are available.

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. Do no collect payment on an unbound application.

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 whose drivers have incurred more than three 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

b. Households whose drivers have incurred one or more mid-major violations in the past five years. Examples of mid-major violations include, but are not limited to the following: Careless and Imprudent driving; hit and run; open bottle violation.

c. 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.

d. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.

e. Households who have operators 70 years of age and older who are unable to provide an acceptable medical form. Additional information may be required which may include a doctor's statement.

f. Applicants who currently do not have auto insurance 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.

g. Applicant or spouse who has been convicted of a felony.

5. Financial Responsibility Filings

SR-22 filings (proof of financial responsibility) 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. Semi-Annual Policies

Semi-annual policies will only be offered by Cameron Mutual.

CAMERON MUTUAL 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*	No mid major violations in the past 5 years	Not Available	No mid major 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 form
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.

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c. Vehicles with the following usages:
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   (2) Contract hauling (Star mail route, newspaper, film, etc.)
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a. Households whose drivers have incurred more than three 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

b. 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.

c. 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.

d. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.

e. Households who have operators 70 years of age and older who are unable to provide an acceptable medical form. Additional information may be required which may include a doctor's statement.

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