

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

## Filing at a Glance

Company: Cameron National Insurance Company

Product Name: Personal Auto CNIC SERFF Tr Num: CMIC-128346985 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: CMIC-128346985 State Status:  
(PPA)  
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom  
Author: Barry Korthanke Disposition Date: 06/07/2012  
Date Submitted: 05/21/2012 Disposition Status: Filed  
Effective Date Requested (New): 08/01/2012 Effective Date (New): 08/01/2012  
Effective Date Requested (Renewal): 08/01/2012 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: 06/07/2012  
State Status Changed: Deemer Date:  
Created By: Barry Korthanke Submitted By: Barry Korthanke  
Corresponding Filing Tracking Number:  
Filing Description:

Cameron National is filing revisions to our rules and rates to be made effective August 1, 2012. Please see the Summary of Revisions document on the supporting documentation tab for details of the changes being made.  
State Narrative:

## 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

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /  
 Cameron National Insurance Company CoCode: 42498 State of Domicile: Missouri  
 214 McElwain Drive Group Code: 532 Company Type: Property &  
 Cameron, MO 64429-1321 Group Name: Casualty  
 (800) 326-6511 ext. [Phone] FEIN Number: 42-1196025 State ID Number:  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: This is a Rate/Rule filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron National Insurance Company	\$100.00	05/21/2012	59305078

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/07/2012	06/07/2012

### 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	05/29/2012	05/29/2012	Barry Korthanke	05/29/2012	05/29/2012
Pending Industry Response	Alexa Grissom	05/24/2012	05/24/2012	Barry Korthanke	05/29/2012	05/29/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Page addition	Barry Korthanke	06/05/2012	06/05/2012
Rate	Exception Pages	Barry Korthanke	05/31/2012	05/31/2012
Rate	Supplement Page	Barry Korthanke	05/22/2012	05/22/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Correction has been submitted	Note To Reviewer	Barry Korthanke	05/31/2012	05/31/2012

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

Please hold filing open for a correction Note To Reviewer Barry Korthanke 05/31/2012 05/31/2012

APCS Note To Filer Alexa Grissom 05/24/2012 05/24/2012

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Disposition

Disposition Date: 06/07/2012  
 Effective Date (New): 08/01/2012  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron National Insurance Company	0.000%	-3.420%	\$-16,332	341	\$477,267	8.000%	-13.000%

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Indicated Needs	Filed	Yes
Supporting Document	SDRP	Filed	Yes
Supporting Document	Home with Agent Discount	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate	Index	Filed	Yes
Rate	Underwriting Rule Pages	Filed	Yes
Rate	General Rule Pages	Filed	Yes
Rate (revised)	Exception Pages	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Supplement Page	Filed	Yes
Rate	Rate Page addition	Filed	Yes

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/29/2012

Submitted Date 05/29/2012

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Please note that an APCS in a PDF must be submitted as well.

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

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/29/2012  
Submitted Date 05/29/2012

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: The APCS is now attached in PDF also.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Barry Korthanke

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/24/2012  
Submitted Date 05/24/2012  
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-63-109 and Ark. Code Ann. 23-79-152 and revise the definition of at-fault claim/accident for compliance.

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

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/29/2012  
Submitted Date 05/29/2012

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: The "Occurance" table on page CNPA-GR-17 defines the different claims codes our company uses. Under our SDRP (Safe Driver Rating Plan) we only impact an insured by raising rates when a code 01, 07, and 19 are given to an accident. These codes are not given to weather related claims or uninsured or underinsured motorist claims, which receive a code of 05. We do not cancel any policy based on weather related claims or UM or UIM claims either.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Barry Korthanke

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 06/05/2012

**Comments:**

This page used to say "Annual Rates". This has been changed to "Semi-Annual" just to prevent confusion. No rates were changed on this page.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>
Rate Page addition	CNPA-AR-13	Replacement		CNPA-AR-13.pdf

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Barry Korthanke on 05/31/2012 04:17 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

06/07/2012 10:24 AM

**Subject:**

Correction has been submitted

**Comments:**

Thank you!

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 05/31/2012

**Comments:**

The 8034 and 8035 classes have been revised. Thank you for keeping the filing open for this correction.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>
Exception Pages	CNPA-AR-2 through CNPA-AR-7	Replacement		CN Auto AR Exceptions & Class Plan Pages 8- 1-2012 For Filing.pdf

*SERFF Tracking Number:*      *CMIC-128346985*                      *State:*                      *Arkansas*  
*Filing Company:*              *Cameron National Insurance Company*              *State Tracking Number:*  
*Company Tracking Number:*      *CMIC-128346985*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *Personal Auto CNIC*  
*Project Name/Number:*      /

**Note To Reviewer**

**Created By:**

Barry Korthanke on 05/31/2012 01:29 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

06/07/2012 10:24 AM

**Subject:**

Please hold filing open for a correction

**Comments:**

A rate page needs to be revised. Please hold the filing open.

*SERFF Tracking Number:*      *CMIC-128346985*                      *State:*                      *Arkansas*  
*Filing Company:*              *Cameron National Insurance Company*              *State Tracking Number:*  
*Company Tracking Number:*      *CMIC-128346985*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *Personal Auto CNIC*  
*Project Name/Number:*      /

**Note To Filer**

**Created By:**

Alexa Grissom on 05/24/2012 03:52 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

06/07/2012 10:24 AM

**Subject:**

APCS

**Comments:**

Please this form in a PDF as well.

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
Filing Company: Cameron National Insurance Company State Tracking Number:  
Company Tracking Number: CMIC-128346985  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto CNIC  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 05/22/2012

**Comments:**

This page shows limits not shown on the manual rate pages.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>
Supplement Page	Supplement - 1	New		Arkansas CNIC Auto Rate Pages Supplement.pdf

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -1.640%  
**Effective Date of Last Rate Revision:** 08/01/2011  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron National Insurance Company	0.000%	-3.420%	\$-16,332	341	\$477,267	8.000%	-13.000%

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 06/07/2012	Index	CNPA-Index-1 through CNPA-Index-4	Replacement	CN Auto Index FINAL 8-1-2012.pdf
Filed 06/07/2012	Underwriting Rule Pages	CNPA-UR-1, CNPA-UR-2	Replacement	CN Auto UR FINAL 8-1-2012.pdf
Filed 06/07/2012	General Rule Pages	CNPA-GR-5 through CNPA-GR-18	Replacement	CN Auto GR 8-1-2012 For Filing.pdf
Filed 06/07/2012	Exception Pages	CNPA-AR-2 through CNPA-AR-7	Replacement	CN Auto AR Exceptions & Class Plan Pages 8-1-2012 For Filing.pdf
Filed 06/07/2012	Rate Pages	CNPA-AR-11, CNPA-AR-12	Replacement	Arkansas CNIC Auto Rate Pages - 08-01-2012.pdf
Filed 06/07/2012	Supplement Page	Supplement - 1	New	Arkansas CNIC Auto Rate Pages Supplement.pdf
Filed 06/07/2012	Rate Page addition	CNPA-AR-13	Replacement	CNPA-AR-13.pdf

# CAMERON NATIONAL AUTO PROGRAM

## RULE NUMBERS AND SUBJECTS

<b>Rule Number</b>	<b>Subject</b>	<b>Page Number</b>
1.	Definitions.....	CNPA-GR-1
2.	Personal Auto Policy – Eligibility.....	CNPA-GR-1
3.	Premium Determination.....	CNPA-GR-2
4.	Classifications.....	CNPA-GR-2
5.	Administration of Risk Indexing and Associated Rating Tier.....	CNPA-GR-7
	Occurrence Table.....	CNPA-GR-17
6.	Model Year for Comprehensive and Collision Coverages.....	CNPA-GR-7
7.	Rule Reserved for Future Use.....	CNPA-GR-7
8.	Policy Period.....	CNPA-GR-7
9.	Changes.....	CNPA-GR-7
10.	Cancellation.....	CNPA-GR-8
11.	Whole Dollar Premium.....	CNPA-GR-8
12.	Rules for Determining Physical Damage Base Rates for Symbols Not Displayed on Rate Pages.....	CNPA-GR-8
13.	Rule Reserved for Future Use.....	CNPA-GR-8
14.	Miscellaneous Coverages.....	CNPA-GR-8
15.	Rule Reserved for Future Use.....	CNPA-GR-11
16.	Named Non-Owner Policy (for individuals who do not own an auto).....	CNPA-GR-11
17.	Extended Non-Owned Liability Coverage.....	CNPA-GR-11
18.	Rule Reserved for Future Use.....	CNPA-GR-11
19.	Miscellaneous Types.....	CNPA-GR-11
20.	Rating Territories.....	CNPA-GR-16

# CAMERON NATIONAL AUTO PROGRAM

## INDEX

	Rule	Page
<b>A</b>		
Administration of RiskIndexing and Associated Rating Tier.....	5.	CNPA-GR-7
Age, Sex and Marital Status Classifications.....	4.C.2.	CNPA-GR-3
All-Terrain Vehicles.....	19.D.	CNPA-GR-14
Antique Autos .....	19.G.	CNPA-GR-15
Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage .....	14.F.	CNPA-GR-9
Auto Loan/Lease Coverage .....	14.I.	CNPA-GR-10
<b>C</b>		
Cancellation.....	10.	CNPA-GR-8
Changes in Classification .....	4.A.3	CNPA-GR-2
Changes - Requiring Adjustments.....	9.	CNPA-GR-7
Classic Autos.....	19.H.	CNPA-GR-16
Classifications		
Autos .....	4.	CNPA-GR-2
Age, Sex and Marital Status .....	4.C.2.	CNPA-GR-3
Good Student.....	4.C.3.	CNPA-GR-4
Multi-Policy Discount.....	4.C.7.	CNPA-GR-5
Pickups With Campers or Special Equipment.....	4.C.5.	CNPA-GR-5
Single/Multi-Car Risks.....	4.C.4.	CNPA-GR-4
Use .....	4.C.1.	CNPA-GR-3
Comprehensive and Collision for 1990 and Subsequent Model Year Vehicles - Rules for Determining Physical Damage Base Rates For Symbols Not Displayed on Rate Pages .	12.	CNPA-GR-8
Customized Equipment Coverage .....	14.G.	CNPA-GR-10
Customized Vans and Pickups .....	14.G.	CNPA-GR-10
<b>D</b>		
Deductible Insurance.....	14.C.	CNPA-GR-9
Definitions.....	1.	CNPA-GR-1
Auto.....	1.B.	CNPA-GR-1
Comprehensive Coverage .....	1.D.	CNPA-GR-1
Liability .....	1.C.	CNPA-GR-1
Owned.....	1.E.	CNPA-GR-1
Private Passenger Auto .....	1.A.	CNPA-GR-1
Discounts		
Good Student Classification.....	4.C.3.	CNPA-GR-4
Low Mileage Discount.....	4.C.6.	CNPA-GR-5
Multi-Car Discount .....	4.C.4.c.	CNPA-GR-5
Multi-Policy Discount.....	4.C.7.	CNPA-GR-5
Passive Restraint Discount (Air Bag(s) Only).....	4.C.4.d.	CNPA-GR-5
Dune Buggies .....	19.E.	CNPA-GR-14
<b>E</b>		
Eligibility - Standard Auto Policy .....	2.	CNPA-GR-1
<b>F</b>		
Farm Family Co-Partnerships or Farm Family Corporations.....	4.B.	CNPA-GR-2

# CAMERON NATIONAL AUTO PROGRAM

## INDEX

	Rule	Page
<b>G</b>		
Golf Carts .....	19.F.	CNPA-GR-15
Good Student Classifications .....	4.C.3.	CNPA-GR-4
<b>I</b>		
Increased Limits Transportation Expenses Coverage.....	14.D.	CNPA-GR-9
<b>L</b>		
Loan/Lease .....	14.I	CNPA-GR-10
Low Mileage Discount .....	4.C.6.	CNPA-GR-5
<b>M</b>		
Miscellaneous Coverages .....	14.	CNPA-GR-8
Model Year for Comprehensive and Collision Coverages .....	6.	CNPA-GR-7
Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go-Carts.....	19.C.	CNPA-GR-13
Motor Homes.....	19.A.	CNPA-GR-11
Multi-Car Discount .....	4.C.4.c.	CNPA-GR-5
Multi-Car Risk - Classification .....	4.C.4.	CNPA-GR-4
Multi-Policy Discount .....	4.C.7.	CNPA-GR-5
<b>N</b>		
Non-Owned, Non-Owner		
Named Non-Owner Policy .....	16.	CNPA-GR-11
Extended Non-Owned Liability Coverage .....	17	CNPA-GR-11
<b>P</b>		
Passive Restraint Discount (Air Bag(s) Only).....	4.C.4.d.	CNPA-GR-5
Pickups With Campers or Special Equipment.....	4.C.5.	CNPA-GR-5
Policy Period .....	8.	CNPA-GR-7
Premium Determination .....	3.	CNPA-GR-2
Primary Classification .....	4.A.1.	CNPA-GR-2
Private Passenger Auto Definition .....	1.A.	CNPA-GR-1
<b>R</b>		
Rating Territories .....	20.	CNPA-GR-16
Rules for Determining Physical Damage Base Rates for Symbols Not Displayed on Rate Pages.....	12.	CNPA-GR-8
<b>S</b>		
Secondary Classification .....	4.A.2.	CNPA-GR-2
Single/Multi-Car Risks.....	4.C.4.	CNPA-GR-4
Snowmobiles and All-Terrain Vehicles .....	19.D.	CNPA-GR-14
Standard Auto Policy - Eligibility .....	2.	CNPA-GR-1

# CAMERON NATIONAL AUTO PROGRAM

## INDEX

	<b>Rule</b>	<b>Page</b>
<b>T</b>		
Total Base Premium .....	4.C.4.e.	CNPA-GR-5
Towing and Labor Costs .....	14.E.	CNPA-GR-9
Trailers		
All Others .....	19.B.2.	CNPA-GR-13
Designed for Use With Private Passenger Autos .....	19.B.	CNPA-GR-12
Recreational .....	19.B.1.	CNPA-GR-12
<b>U</b>		
Uninsured Motorists Coverage .....	14.A.	CNPA-GR-8
Underinsured Motorists Coverage .....	14.B.	CNPA-GR-8
Use Classifications .....	4.C.1	CNPA-GR-3
<b>W</b>		
Whole Dollar Premium .....	11.	CNPA-GR-8

# CAMERON NATIONAL AUTO PROGRAM

## UNDERWRITING RULES

### MISSION STATEMENT

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

**The Personal Auto Policy, including endorsements and exclusions, will be the final determinant of coverage.**

#### 1. Operating Territory

Cameron National is licensed in Arkansas, Iowa 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 250,00/500,000, 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 not collect premium 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 where the first named driver does **not** qualify for Tier 0, 1 or 2 of the Risk Index program.
- b. 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.
- c. Households whose drivers have incurred more than two minor traffic violations in the past three years. Minor violations include but are not limited to the following: Speeding 1-10 miles over the posted limit; Improper passing; Failure to yield.
- d. Households whose drivers have incurred 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.
- e. Households whose drivers have incurred one major violation in the past five years. Examples of major violations include, but are not limited to the following: DWI; DUI; BAC; vehicular homicide or assault.
- f. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.
- g. Applicants who currently do not have auto insurance coverage in force or whose current coverage has not been in force continuously for six months.

This provision shall not apply to applicants who have not had the opportunity, due to age, marital status, military service, etc., to have acquired insurance in their name prior to the date of the application.
- h. Applicant or spouse who has been convicted of a felony.

#### 5. Financial Responsibility filing

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

#### 6. Named Driver Exclusion

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

#### 7. Semi-Annual Policies

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

# CAMERON NATIONAL AUTO PROGRAM

## UNDERWRITING RULES

### PERSONAL AUTO NEW BUSINESS PLACEMENT AND ACCEPTABILITY GUIDE

	<b>CAMERON NATIONAL INSURANCE COMPANY</b>	<b>CAMERON MUTUAL INSURANCE COMPANY</b>
	<b>All Operators</b>	<b>All Operators</b>
<b>Risk Index Ranges</b>	713+ not incl. 998/999	
<b>ALLOWABLE VIOLATIONS PER HOUSEHOLD</b>		
<b>Minor violations</b>	2 with no other mid-major violations in the past 3 years	3 with no other mid major violations in the past 3 years
<b>Mid major violations*</b>	No mid major violations in the past 5 years	No mid major violations in the past 5 years
<b>Major violations**</b>	1 over 5 years old from conviction date	1 over 5 years old from conviction date
<b>License suspension</b>	Reinstatement over 5 years old	Reinstatement over 5 years old
<b>Acceptable liability limits</b>	All limits offered	All limits offered.
<b>Policy period</b>	6 months	6 months

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

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

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

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

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

**8. Safe Driver Rating Plan (SDRP)**

- a. A discount or surcharge will be applied to the Bodily Injury, Property Damage, Medical Payments and Collision premiums on all private passenger autos in the household. The discount or surcharge will be earned based upon the years of continuous coverage and the accident history of all drivers in the household. Refer to the chart below:

Safe Driver Rating Plan					
PER HOUSEHOLD					
# of chargeable accidents occurring on and after 8/1/2012					
		0	1	2	3
<b># of consecutive years with CNIC</b>	0	0%	10%	50%	75%
	1	0%	10%	50%	75%
	2	0%	10%	50%	75%
	3	-10%	0%	30%	75%
	4	-10%	0%	30%	75%
	5	-10%	0%	30%	75%
	6	-15%	-5%	30%	75%
	7	-15%	-5%	30%	75%
	8	-15%	-5%	30%	75%
	9	-15%	-15%	30%	75%
	10+	-20%	-20%	0%	75%

**b. Chargeable Accident**

- (1) An accident is considered chargeable if the total damage to all property including damage to insured's own vehicle is more than \$1,000 and the insured is 51% or more at fault. These chargeable accidents correspond to type codes 01, 07 and 19 on the Occurrence Table located on A-GR-17.
- (2) Only accidents occurring on or after August 1, 2012 will be counted towards the Safe Driver Rating Plan.
- (3) Chargeable accidents will be counted in this plan for 36 months.

**c. Eligible vehicles**

Eligible vehicles for this plan include all private passenger types, with the exception of the following vehicle types and coverage:

- (1) Motor homes
- (2) Trailers
- (3) Motorcycles, Motorscooters, ATV's, UTV's, snowmobiles, go-carts
- (4) Golf cars or carts
- (5) Antique auto (Classic autos are eligible)
- (6) Stored autos
- (7) Camper bodies
- (8) Dune buggies and kit cars
- (9) Electric cars
- (10) Named non-owned
- (11) Extended non-owned
- (12) Hired autos

**d. Application of Credit or Surcharge**

The credit or surcharge as shown in the above chart applies to all eligible vehicles on the policy.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### 5. ADMINISTRATION OF RISK INDEXING AND ASSOCIATED RATING TIER

#### A. New Business

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

#### B. Renewal Business

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

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

#### C. Risk Index changes

1. Each individual policy will be scored at the policy's index date. The "index date" is the latest to occur of the following:
  - a. the initial date assigned to the policy on or after January 1, 2006 in which an initial Risk index was obtained;
  - b. the date of the latest Risk Index on record.
2. A new Risk Index will be obtained no less than 12 months and no more than 36 months after the "index date".
3. The Rate Tier changes associated with a new "index date" and Risk Index will only be implemented for those policies that would improve tiers as a result of the new Risk Index (receive a lower rate).
4. Rating Tier changes will be limited to a two Rating Tier improvement per renewal as a result of a re-score.

### 6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

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

### 7. RULE RESERVED FOR FUTURE USE.

### 8. POLICY PERIOD

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

### 9. CHANGES

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

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### 10. CANCELLATION

#### A. Pro Rata Calculation

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

1. At the company's request; or
2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance; or
3. If rewritten in the same company or company group.

#### B. Flat Cancellation

The entire premium paid for the policy is returned to the named insured(s) if the policy is flat cancelled. A policy is considered a flat cancellation if:

1. A signed request from the named insured(s) or authorized signer has been received within 30 days of issuance of policy, or
2. The complete policy is returned to the company within 30 days of issuance with a signed written notation from the named insured(s) or authorized signer.

#### C. Cancellation by the insured

We must have written evidence of the insured's intent to cancel, which can be in the form of:

1. Policy returned to the company with a signed written notation from the named insured(s) or authorized signer written on or attached to it indicating cancellation date; or
2. Completed ACORD Cancellation Request/Policy Release form signed by the named insured(s) or authorized signer; or
3. Signed request by the named insured(s) or authorized signer which includes the policy number and the cancellation date.

The Company agents are not authorized to cancel policies by direct notice. It is necessary for the agents to provide written evidence of cancellation from the named insured(s) or authorized signer as outlined above.

#### D. Cancellation by the Company

The cancellation will be by direct notice to the named insured(s).

The policy must be cancelled in accordance with the terms of the state cancellation provisions that apply.

#### E. Lapses for Non-payment

For insureds whose policies have lapsed for more than 30 days, a new application must be submitted and new business rates and rules will apply. On the third lapse or cancellation for nonpayment of premium in a two-year experience period, reissue of the policy will not be allowed.

### 11. WHOLE DOLLAR PREMIUM

- A. The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.
- B. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

### 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

#### A. Original Cost Means:

1. Manufacturer's suggested retail price for autos built in U.S.
2. Manufacturer's suggested retail price in U.S. for specially built autos.
3. Manufacturer's suggested retail price in U.S. for imported autos.

### 13. RESERVED FOR FUTURE USE

### 14. MISCELLANEOUS COVERAGES

#### A. Uninsured Motorists Coverage

##### 1. Owners

This form of coverage may be afforded only if bodily injury liability coverage has been purchased.

If this form of insurance is purchased it must apply to all vehicles on the policy.

- a. **Basic Limits** - The rates shown on the State rate pages are the minimum limits available and are the financial responsibility law limits of the state.
- b. **Increased Limits** - Increased limits may be afforded but may not be in excess of the bodily injury liability limits on the policy. Rates are shown on the State rate pages.

##### 2. Non-Owners

If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable uninsured motorists rate shown on the State rate pages for owners.

#### B. Underinsured Motorists Coverage

1. **Basic Limits** - Protection for this coverage up to the financial responsibility law limits is provided under the Uninsured Motorists Coverage endorsement.
2. **Increased Limits** - Increased limits of underinsured motorists coverage may be afforded under the following conditions:
  - a. Only if increased limits uninsured motorists coverage is afforded.
  - b. Increased limits uninsured and underinsured motorists insurance must be afforded at the same limits.
  - c. Underinsured motorists coverage must apply to all vehicles insured under the policy.
  - d. The underinsured motorists coverage endorsement must be attached. Refer to State Exception Pages for form number.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

3. **Rates**
  - a. Rates are displayed on the State rate pages.
- C. **Deductible Insurance**
  1. **Deductible Liability Insurance** - is not available for vehicles classified and rated according to the rules of this manual.
  2. **Comprehensive and Collision Deductible** options are displayed on the State rate pages.
- D. **Increased Limits Transportation Expenses Coverage (Rental Reimbursement)**
  1. The \$15/\$450 limit for Transportation Expenses Coverage may be increased to \$30/\$900.
  2. **Rating** - Refer to State rate pages for applicable premium.
  3. **Endorsement** - Attach Increased Limits Transportation Expenses Coverage endorsement form **PP 03 02**.
- E. **Towing and Labor Costs**
  1. This coverage may be written only for Private Passenger Autos.
  2. The available limits and rates as shown on the State rate pages.
  3. Attach Towing and Labor Costs Coverage endorsement form **PP 03 03**.
- F. **Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage - [Other than Collision (Comprehensive) and Collision Required]**
  1. Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:
    - a. Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto.
    - b. Any electronic equipment not specifically designed solely for the reproduction of sound, that receives or transmits audio, visual or data signals.

This coverage applies only if:

      - (1) the equipment is:
        - (a) permanently installed in the auto; or
        - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from the housing unit which is permanently installed in the auto; at the time of loss;
      - (2) the equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
      - (3) the equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.
    - c. Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include, but are not limited to:
      - (1) citizens band radios;
      - (2) telephones;
      - (3) two-way mobile radios;
      - (4) scanning monitor receivers;
      - (5) television monitor receivers;
      - (6) video cassette recorders;
      - (7) audio cassette recorders; and
      - (8) personal computers.

**Note:** Electronic equipment which is specifically designed solely for the reproduction of sound and is:

      - (a) permanently installed in the auto; or
      - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto; at the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional premium charge.
    - d. Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.

Refer to the Coverage for Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement (**PP 03 13**) for extent of coverage.
  2. Coverage is not available for radar or laser detectors.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

3. Develop the premium independently for each covered auto as follows:
  - a. Audio, visual and electronic equipment including its accessories.
    - (1) Determine the limit of liability based upon the total cost new of the electronic equipment permanently installed in that auto and the cost new of its accessories. Do not include the cost of tapes, records, discs and other media in determining this limit.  
Additional coverage for \$200 worth of tapes, records, discs and other media applies at no additional charge when coverage is provided for audio, visual and data electronic equipment.
    - (2) Coverage is available at the limits shown below.

Total Cost of New Equipment and Accessories	Premium
\$ 0 - 500	\$15
501 - 1,000	30
1,001 - 1,500	45
1,501 - 2,000	60
2,001 - 2,500	75
2,501 - 3,000	90
3,001 - 3,500	105
3,501 - 4,000	120
4,001 - 4,500	135
4,501 - 5,000	150

- b. Tapes, records, discs and other media only.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional premium charge of \$16 per auto.

4. Attach Coverage For Audio, Visual And Data Electronic Equipment And Tapes, Records, Discs And Other Media endorsement form **PP 03 13**.

### G. Customized Vans and Pickups

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the amount of coverage desired of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in **1**. from the tables on pages **1**, **2** and **3** of the Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined on page **2** or **3**.
4. Attach Customizing Equipment Coverage endorsement form **PP 03 18**.

### H. Reserved for Future Use

#### I. Auto Loan/Lease Coverage

1. **Eligibility.** A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness of a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:
  - a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
  - b. the insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a new vehicle.  
A new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state.
2. **Rates.** Charge 7% of both the collision and comprehensive coverage premiums for the Auto Loan/Lease Coverage.
3. **Endorsement.** Attach Auto Loan/Lease Coverage endorsement form **PP 03 35**.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

**15. RULE RESERVED FOR FUTURE USE.**

**16. NAMED NON-OWNER POLICY (Class Code 945600)**

(For individuals who do not own an auto.)

**A. Bodily Injury, Property Damage and Medical Payments Coverage**

Charge 50% of the premium that would apply if such individual owned an auto. Tier rating does not apply.

**B. Uninsured Motorists Insurance**

Refer to the State rate pages.

**C. Attach Named Non-Owner Coverage endorsement form PP 03 22.**

**17. EXTENDED NON-OWNED LIABILITY COVERAGE (Class Code 902000)**

**A. Liability (Bodily Injury and Property Damage) Coverage - Liability coverage may be extended to an individual described below:**

The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is **not** employed by a garage:

1. When no primary liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
2. When there is primary liability insurance in effect on the auto or if the auto is used in the business of the United States government, charge the premiums per person shown in the table below. Use primary liability insurance limits.
3. For limits greater than displayed, multiply this premium by the increased limit factor shown on the Rate page titled Limit Factors or Additional Amounts.

Person Named	Bodily Injury	Property Damage
		25/50
Insured Named or Spouse	\$2	\$1
Relative	4	2

**B. Medical Payments - Premiums per person - available only if Bodily Injury and Property Damage coverages are extended.**

Medical Payments Limit of Policy to Which Attached	Auto Furnished for Regular Use	Auto NOT Furnished for Regular Use
1,000	\$3	\$2
2,000	4	3
5,000	5	4
10,000	9	8

**C. Attach Extended Non-Owned Coverage For Named Individual endorsement form PP 03 06.**

**18. RULE RESERVED FOR FUTURE USE.**

**19. MISCELLANEOUS TYPES**

**A. Motor Homes**

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping. Attach Miscellaneous Type Vehicle endorsement form **PP 03 23C** and the Miscellaneous Type Vehicle Amendment (Motor Homes) endorsement form **PP 03 28**.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### Liability, Medical Payments, Uninsured and Underinsured Motorists Coverages

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

### Physical Damage

3. Determine the amount of coverage desired, including the value of any custom built additions.
  - a. Assign a symbol based on the amount using the tables on Pages 1, 2 or 3 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the State rate pages to determine base rates for the appropriate symbol and model year of the motor home.
  - b. To determine the base rates for symbols not displayed on State rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.  
**Exceptions:** For 2011 and newer model year motor homes, valued at \$150,001 and over, contact your Home Office underwriter.  
  
For 1990 to 2010 Model Year motor homes, valued at \$80,001 and over, increase the symbol 26 base rate (as calculated in Rule 12.); or  
  
For 1989 and Prior Model Year motor homes valued at \$65,001 and over, increase the symbol 20 base rate (as calculated in Rule 12.) as follows:
    - (i) **Comprehensive** - 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
    - (ii) **Collision** - 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
  - c. Motor homes used in driving to or from work or used in business –  
Classify and rate as private passenger autos, using the base rates calculated in a. and b.
  - d. Pleasure Use Motor Homes  
Charge 60% of the base rates calculated in a. and b. (**Class Code 943700**)
  - e. For custom built motor homes, the model year of the chassis determines the model year of the motor home.
4. **Covered Property Coverage (Class Code 945000)**  
This coverage will be automatically added at the time of a claim using the vehicle or recreational trailer deductibles.

### B. Trailers Designed for Use With Private Passenger Autos

#### Liability

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

**Exceptions:** Coverage is not provided for a trailer:

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

#### Medical Payments

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

**Exceptions:** Coverage is not provided for a trailer:

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

#### Liability and Medical Payments

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

#### Physical Damage

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

#### 1. Recreational Trailers - (Class Code 958200)

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

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

**Comprehensive and Collision** - Secure value amount to be placed on the trailer. From Tables 1, 2 or 3 of the Symbol and Identification Section, assign a symbol corresponding to the model year of the trailer. Charge 60% of the base rates.

**Covered Property Coverage - (Class Code 945000)**

This coverage will be automatically added at the time of a claim using the vehicle or recreational trailer deductible.

**2. All Other Trailers - (Class Code 941000)**

For rates refer to the State rate pages.

**C. Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go-Carts And Any Other Similar Motor Vehicles Not Used For Business Purposes**

Attach Miscellaneous Type Vehicle endorsement form **PP 03 23C**.

**Liability**

Charge the following percentages of the Private Passenger Liability Base Rate.

Engine Size CC	Operator Under Age 25	All Other Operators
1-50	60% (Code 922000)	40% (Code 923000)
51-100	70% (Code 922100)	50% (Code 923100)
101-200	80% (Code 922200)	60% (Code 923200)
201-360	85% (Code 922300)	65% (Code 923300)
361-500	85% (Code 922400)	65% (Code 923400)
501-800	90% (Code 922500)	70% (Code 923500)
801-1000	90% (Code 922600)	70% (Code 923600)
1001 – 2000*	90% (Code 922700)	70% (Code 923700)
UM-UIM	120% of private passenger rate	
Medical Payments	200% of private passenger rate	
*Motorcycles exceeding 2000 cc are unacceptable		

**Physical Damage**

**1. Other Than Collision (Comprehensive) - All vehicles**

- a. 2011 and Subsequent Model Year Vehicles – charge the applicable percentage of the Symbol 3 rate for the model year of the vehicle.
- b. 1990 to 2010 Model Year Vehicles - charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.
- c. 1989 and Prior Model Year Vehicles - charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

**All Model Years**

Amount of Coverage Desired	Operator Under Age 25	All Other Operators
\$ 0 - 400	50%	30%
401 - 600	60%	40%
601 - 900	70%	50%
901 - 1,200	85%	65%
1,201 - 1,500	100%	80%
1,501 - 1,800	120%	95%
1,801 - 2,100	120%	95%
2,101 - 2,400	125%	100%
2,401 - 2,700	125%	100%
2,701 and over	+2% of	+1% of
	Symbol * Rate for each \$100 over \$2,700	Symbol * Rate for each \$100 over \$2,700

\* Refer to **1.a.** and **1.b.**

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### 2. Collision - All vehicles

- a. 2011 and Subsequent Model Year Vehicles – charge the applicable percentage of the Symbol 3 rate for the model year of the vehicle.
- b. 1990 to 2010 Model Year Vehicles – charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.
- c. 1989 and Prior Model Year Vehicles – charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

#### All Model Years

Amount of Coverage Desired	Operator Under Age 25	All Other Operators
\$ 0 - 400	40%	20%
401 - 600	50%	25%
601 - 900	50%	25%
901 - 1,200	50%	25%
1,201 -1,500	50%	25%
1,501-1,800	50%	25%
1,801-2,100	50%	25%
2,101-2,400	50%	25%
2,401-2,700	50%	25%
2,701 and over	+ 1 % of	+ 1 % of
	Symbol * Rate for each \$100 over \$2,700	Symbol * Rate for each \$100 over \$2,700

\* Refer to **2.a.** and **2.b.**

### D. Snowmobiles and All-Terrain Vehicles - (Class Code 959000)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane type propellers or fans. Attach Snowmobile endorsement form **PP 03 20**.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water. All premiums apply for the period of coverage. Attach Miscellaneous Type Vehicle endorsement form **PP 03 23C**.

- 1. Liability - Charge 25% of private passenger base rates.
- 2. Medical Payments - \$500 limit only - multiply by 200%.
- 3. Uninsured Motorists - Charge the private passenger rate.
- 4. Physical Damage

Comprehensive		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
\$ 25	\$.84	\$ 50	\$.65
50	.60	100	.52
100	.48	250	.44
250	.36	500	.39

### E. Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads. All premiums apply for the period of coverage. Attach Miscellaneous Type Vehicle endorsement form **PP 03 23C**.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

1. Registered Dune Buggies  
Classify and rate as private passenger autos.
2. Non-registered Dune Buggies - (Class Code 943200)
  - a. Liability - Charge 90% of private passenger base rates.
  - b. Medical Payments - Charge the private passenger base rate.
  - c. Uninsured Motorists - Charge the private passenger rate.
  - d. Physical Damage

Comprehensive		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
\$ 100	\$.87	\$100	\$1.65
250	.74	250	1.47
500	.61	500	1.27

**F. Golf Carts - (Class Code 943500)**

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. All premiums apply for the period of coverage. Attach Miscellaneous Type Vehicle endorsement form **PP 03 23C**.

**Liability**

Charge 25% of Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$20 - Bodily Injury
- \$10 - Property Damage

**Physical Damage – Golf Carts**

Comprehensive		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
\$ 25	\$.17		
50	.12	50	.28
100	.10	100	.23
250	.07	250	.20

**G. Antique Autos - (Class Code 962000)**

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old, licensed as an antique, and maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

**Liability**

Charge 40% of private passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$20 - Bodily Injury
- \$10 - Property Damage

**Medical Payments, Uninsured and Underinsured Motorists**

Charge private passenger base rates or premiums.

**NOTE:** No-Fault coverages are to be afforded only where required.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### Physical Damage

Attach Coverage For Damage To Your Auto (Maximum Limit of Liability)

Endorsement form **PP 03 08**. Note: Coverage is not provided on an "agreed value" basis.

Comprehensive		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
\$ 100	\$.43	\$100	\$.33
250	.37	250	.29
500	.30	500	.25

### H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is ten or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

### Liability, Medical Payments, Uninsured and Underinsured Motorists Coverages

Use private passenger auto rates.

### Physical Damage

Attach Coverage For Damage To Your Auto (Maximum Limit of Liability) endorsement form **PP 03 08**.

Note: Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the amount, from the table for 1990 and subsequent model years on Page 3 of the Symbol and Identification Section.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

## 20. RATING TERRITORIES

### A. The State rate pages display rates by territory.

### B. The territory pages contain the definition and code for each rating territory.

Each territory includes a specific area for rating purposes. Therefore, the following provisions apply:

1. Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
2. If a city, town, borough or village extends into more than one territory the rates for the higher rated territory apply to the entire city, town, borough or village.
3. If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### OCCURRENCE TABLE

Type Codes	Definitions
01	First at fault accident occurring after a 36 month period following the original effective date where there have been no at fault accidents in excess of \$1,000 or any type code currently being assigned <b>in the household</b> .
04	Theft and vandalism losses.
05	Losses and accidents, such as: <ul style="list-style-type: none"> <li>• All Other Than Collision (Comprehensive) losses.</li> <li>• Towing losses.</li> <li>• Medical, PIP, UM/UIM losses where our insured is not at fault.</li> <li>• Insured vehicle driver fatality.</li> </ul>
06	Each additional accident that results in <b>NO</b> bodily, <b>NO</b> 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. <b>OR</b> First at fault accident occurrence during the first 36 months of the original effective date and results in total damage to all property including damage to insured's own vehicle in excess of \$1,000.
08	<b>FIRST</b> chargeable accident that results in <b>NO</b> bodily injury, <b>NO</b> death, and total damage to <b>ALL</b> property including physical damage to the insured's own vehicle \$1,000 or less. Use type code 06 for subsequent losses. <b>If all previous claims coded 08 or 06 have a date of loss of 3 years or more, then code new claim 08.</b>
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 <b>IN ADDITION</b> 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, <b>BUT NOT LIMITED TO:</b> <ul style="list-style-type: none"> <li>• Auto lawfully parked.</li> <li>• Auto struck in the rear by another vehicle and insured not convicted of a moving violation in connection with the accident.</li> <li>• Auto struck by "hit and run" vehicle, if the accident is reported to the proper authority within 24 hours by the insured.</li> </ul>
19	Each <b>ADDITIONAL</b> chargeable accident which results in: <ul style="list-style-type: none"> <li>• Bodily injury or death (except for insured driver death – see type code 05).</li> <li>• Total damage to all property including physical damage to the insured's own vehicle which is paid or expected to be paid in excess of \$1,000.</li> </ul> There can be multiple 19's on a policy.
99	Claim set up in error. <b>DISREGARD.</b>
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.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

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 <b>not</b> result therefrom
56	Driving while license is suspended or revoked.
57	Speed contests
58	Careless, reckless, imprudent, or inattentive driving.
59	Miscellaneous reasons: <ul style="list-style-type: none"><li>• Operator not licensed for at least two years or no motor vehicle record for preceding three years.</li><li>• Non-motor vehicle conviction resulting in at least five-day imprisonment or fine in excess of \$50.</li></ul>
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: <ul style="list-style-type: none"><li>• Suspension or revocation of an operator's license.</li><li>• The filing of evidence of financial responsibility.</li></ul>
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 NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### 14. MISCELLANEOUS COVERAGES

#### A. Uninsured Motorists Coverage

This rule applies except as follows:

##### 1. Owners

###### **Bodily Injury**

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach Uninsured Motorists Coverage – Arkansas endorsement form **PP 04 95C** and Split Uninsured Motorists Limits endorsement form **PP 04 04C**.

**RATES-** Rates for basic and increased limits coverage are displayed on the rate pages.

###### **Exceptions**

- (1) The named insured has the right to reject such coverage in writing.
- (2) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

###### **Increased Limits**

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

- a. For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- b. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- c. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

###### **Property Damage**

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

###### **Exceptions**

- (1) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (2) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (3) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

Limit	Premium
25,000	\$3
50,000	\$5

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### B. Underinsured Motorists Coverage

Sections 1. and 2. are replaced by the following:

#### Eligibility

1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- a. all new policies issued on or after July 1, 1993; and
- b. the first renewal on or after January 1, 1994, of all policies in effect prior to July 1, 1993.

#### Exceptions

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
  - (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
  - (3) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
2. If Underinsured Motorists Coverage is provided:
    - a. The coverage shall apply to all vehicles insured under the policy.
    - b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
    - c. Attach Underinsured Motorists Coverage - Arkansas endorsement form **PP 04 34C** and Split Underinsured Motorists Limits endorsement form **PP 04 02C** at basic or increased limits.

### 19. MISCELLANEOUS TYPES

#### B. Trailers Designed For Use With Private Passenger Autos

##### PHYSICAL DAMAGE

#### 2. All Other Trailers

##### Rates per \$100 of Insurance

Comprehensive		Collision	
\$ 25 Ded .....	\$ .54	\$ 50 Ded .....	\$ .50
50 Ded .....	.46	100 Ded .....	.43
100 Ded .....	.41	250 Ded .....	.33
250 Ded .....	.30	500 Ded .....	.25

Section **D.**, **E.** and **F.** are amended as follows:

#### **D. Snowmobiles and All-Terrain Vehicles**

#### **E. Dune Buggies**

#### **F. Golf Carts**

The reference "All premiums apply for the period of coverage," for all three paragraphs does not apply.

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### ADDITIONAL RULE - ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

#### A. Eligibility

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motor scooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach Personal Injury Protection Coverage - Arkansas endorsement form **PP 05 82**.

#### Exception

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

#### B. Coverages and Rates

##### 1. Medical Payments

- a. Limits: Statutory Limit per person - \$5,000.
  - (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
  - (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
  - (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

- b. Rates
  - (1) Use the base rates for Medical Payments Insurance.
  - (2) The Classification and Tier factor do apply.

##### 2. Work Loss Coverage

- a. Limits: Maximum per person
  - (1) For an Income Earner - \$140 per week for 52 weeks.
  - (2) For a Non-Income Earner - \$70 per week for 52 weeks.
- b. Rates
  - (1) \$3 per unit.
  - (2) The Tier factor does apply.

##### 3. Accidental Death Benefit

- a. Limits: Maximum per person - \$5,000.
- b. Rates:
  - (1) \$2 per unit.
  - (2) The Tier factor does apply.

**Note:** When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies, the minimum charge shall be the premium shown above.

**STANDARD AUTO MANUAL**

**ARKANSAS  
CLASS PLAN PAGES**

*Primary Classifications  
Rating Factors and Statistical Codes*

<b>NO YOUTHFUL OPERATOR</b>						
<b>Age</b>		Pleasure Use, less than 3 miles to work	<b>DRIVE TO OR FROM WORK</b>		Business Use	Farm Use
			3 or more, less than 15 miles	15 or more miles		
<b>Principal Operator Age 75 or over</b>	<b>Factor Code</b>	1.00 8031	1.05 8032	1.10 8033	1.10 8038	1.00 8039
<b>Principal Operator Age 65-74</b>	<b>Factor Code</b>	0.88 8801	0.93 8802	1.10 8803	1.50 8808	0.88 8809
<b>Principal Operator Age 50-64</b>	<b>Factor Code</b>	0.83 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
<b>Only Operator Female Age 30-49</b>	<b>Factor Code</b>	1.13 8861	1.18 8862	1.20 8863	1.50 8868	1.00 8869
<b>All Other</b>	<b>Factor Code</b>	0.98 8871	1.07 8872	1.15 8873	1.35 8878	1.00 8879

<b>YOUTHFUL OPERATOR – UNMARRIED FEMALE</b>					
<b>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.20 8024	2.20 8025	2.60 8124	2.45 8125
<b>18</b>	<b>Factor Code</b>	2.10 8034	2.10 8035	2.30 8134	2.30 8135
<b>19</b>	<b>Factor Code</b>	1.86 8044	1.86 8045	2.06 8144	2.06 8145
<b>20</b>	<b>Factor Code</b>	1.86 8054	1.86 8055	2.06 8154	2.06 8155
<b>21 through 24</b>	<b>Factor Code</b>	1.30 8254	1.30 8255	1.50 8354	1.50 8355

Includes copyrighted material of Insurance Services Offices, Inc., with its permission.  
Copyright, Insurance Services Offices, Inc., 1994

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS CLASS PLAN PAGES

*Primary Classifications*

*Rating Factors and Statistical Codes*

<b><i>YOUTHFUL OPERATOR – UNMARRIED MALE</i></b>					
<b><i>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.80 8400	2.80 8403	3.80 8600	3.80 8603
<b>18</b>	<b>Factor Code</b>	2.55 8401	2.55 8405	3.60 8601	3.60 8605
<b>19</b>	<b>Factor Code</b>	2.45 8451	2.45 8455	3.50 8651	3.50 8655
<b>20</b>	<b>Factor Code</b>	2.35 8450	2.35 8453	3.40 8650	3.40 8653
<b>21 through 24</b>	<b>Factor Code</b>	1.45 8754	1.45 8755	2.05 8704	2.05 8705
<b>25 through 29</b>	<b>Factor Code</b>	<b>CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR</b>		1.18 8708	1.53 8709

<b><i>YOUTHFUL OPERATOR – UNMARRIED FEMALE</i></b>					
<b><i>GOOD STUDENT CLASSIFICATIONS</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.00 8026	2.00 8027	2.25 8126	2.25 8127
<b>18</b>	<b>Factor Code</b>	1.90 8036	1.90 8037	2.10 8136	2.10 8137
<b>19</b>	<b>Factor Code</b>	1.71 8046	1.71 8047	1.91 8146	1.91 8147
<b>20</b>	<b>Factor Code</b>	1.71 8056	1.71 8057	1.91 8156	1.91 8157
<b>21 through 24</b>	<b>Factor Code</b>	1.20 8256	1.20 8257	1.42 8356	1.42 8357

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS CLASS PLAN PAGES

*Primary Classifications  
Rating Factors and Statistical Codes*

<b><i>YOUTHFUL OPERATOR – UNMARRIED MALE</i></b>					
<b><i>GOOD STUDENT CLASSIFICATIONS</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.60 8406	2.60 8408	3.60 8606	3.60 8608
<b>18</b>	<b>Factor Code</b>	2.35 8402	2.35 8404	3.40 8602	3.40 8604
<b>19</b>	<b>Factor Code</b>	2.25 8452	2.25 8454	3.30 8652	3.30 8654
<b>20</b>	<b>Factor Code</b>	2.25 8456	2.25 8458	3.20 8656	3.20 8658
<b>21 through 24</b>	<b>Factor Code</b>	1.35 8756	1.35 8757	2.00 8706	2.00 8707

<b><i>YOUTHFUL OPERATOR – MARRIED MALE</i></b>					
<b>Age</b>		<b>Not Eligible for Good Student Credit</b>		<b>Eligible for Good Student Credit</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.00 8924	2.00 8925	1.90 8926	1.90 8927
<b>18</b>	<b>Factor Code</b>	2.00 8934	2.00 8935	1.90 8936	1.90 8937
<b>19</b>	<b>Factor Code</b>	2.00 8944	2.00 8945	1.90 8946	1.90 8947
<b>20</b>	<b>Factor Code</b>	2.00 8954	2.00 8955	1.90 8956	1.90 8957
<b>21 through 24</b>	<b>Factor Code</b>	1.25 8554	1.25 8555	1.15 8556	1.15 8557

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

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Com- prehensive)	\$250 Ded Collision
1	\$121	\$112	\$13	\$9	\$9	\$61	\$169
3	91	83	16	9	9	72	158
5	109	87	19	8	8	80	190
6	113	102	17	9	10	70	173
8	97	93	22	8	8	59	173
9	95	91	17	9	10	77	180
10	90	87	16	9	9	58	160
11	95	77	19	8	8	75	178
12	91	80	17	8	8	77	181

### Risk Index Tiers, Factors and Application

Last Two Digits of Class Code			Factor	
Tier	Single Car	Multi Car		
0	10	20	0.73	
1	11	21	0.81	
2	12	22	0.90	
3	13	23	1.00	
4	14	24	1.09	
5	15	25	1.19	
6	16	26	1.24	
7	17	27	1.28	
8	18	28	1.31	
90	30	40	1.34	
91	31	41	1.37	
92	32	42	1.40	
93	33	43	1.43	
94	34	44	1.46	
95	35	45	1.49	
96	36	46	1.52	
97	37	47	1.89	
98	38	48	1.92	
99	39	49	2.04	

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	\$1	50/100	\$1	50,000	1.05	1,000	\$2
100/300	1.40	100/300	4	100/300	4	100,000	1.08	2,000	4
250/500	1.55	250/500	6	250/500	6	250,000	1.16	5,000	7
500/500	1.75					500,000	1.21	10,000	13
500/1000	2.05								

## Model Year and Symbol Factors

### OTC (Comprehensive)

Model Year	Comprehensive Symbols																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2011	0.40	0.50	0.76	0.91	1.04	1.14	1.24	1.34	1.45	1.55	1.59	1.67	1.75	1.82	1.90	1.97	2.06	2.14	2.19	2.24	
2010	0.56	0.72	0.87	1.00	1.11	1.24	1.35	1.48	1.60	1.72	1.88	2.04	2.21	2.37	2.56	2.73	2.90	3.09	3.30	3.55	
2009	0.53	0.69	0.83	0.95	1.06	1.18	1.29	1.41	1.52	1.64	1.79	1.94	2.10	2.26	2.44	2.60	2.76	2.94	3.14	3.38	
2008	0.50	0.66	0.79	0.90	1.01	1.12	1.23	1.34	1.45	1.56	1.70	1.85	2.00	2.15	2.32	2.48	2.63	2.80	2.99	3.22	
2007	0.48	0.63	0.75	0.86	0.96	1.07	1.17	1.28	1.38	1.49	1.62	1.76	1.90	2.05	2.21	2.36	2.50	2.67	2.85	3.07	
2006	0.46	0.60	0.71	0.82	0.91	1.02	1.11	1.22	1.31	1.42	1.54	1.68	1.81	1.95	2.10	2.25	2.38	2.54	2.71	2.92	
2005	0.44	0.57	0.68	0.78	0.87	0.97	1.06	1.16	1.25	1.35	1.47	1.60	1.72	1.86	2.00	2.14	2.27	2.42	2.58	2.78	
2004	0.42	0.54	0.65	0.74	0.83	0.92	1.01	1.10	1.19	1.29	1.40	1.52	1.64	1.77	1.90	2.04	2.16	2.30	2.46	2.65	
2003	0.40	0.51	0.62	0.70	0.79	0.88	0.97	1.05	1.13	1.23	1.33	1.45	1.56	1.69	1.82	1.94	2.06	2.19	2.35	2.53	
2002	0.38	0.49	0.59	0.67	0.75	0.84	0.92	1.00	1.08	1.17	1.27	1.38	1.49	1.61	1.73	1.85	1.96	2.09	2.24	2.41	
2001	0.36	0.47	0.56	0.64	0.71	0.80	0.87	0.95	1.03	1.11	1.21	1.31	1.42	1.53	1.64	1.76	1.86	1.99	2.13	2.29	
2000	0.34	0.44	0.53	0.60	0.68	0.76	0.83	0.90	0.97	1.05	1.14	1.24	1.34	1.45	1.56	1.67	1.76	1.88	2.02	2.17	
1999	0.33	0.42	0.51	0.58	0.65	0.72	0.79	0.86	0.93	1.01	1.09	1.19	1.28	1.38	1.49	1.59	1.69	1.80	1.93	2.07	
1998	0.31	0.40	0.48	0.54	0.61	0.68	0.75	0.81	0.87	0.95	1.03	1.12	1.21	1.30	1.40	1.50	1.59	1.69	1.81	1.95	
1997	0.29	0.38	0.45	0.52	0.58	0.65	0.71	0.77	0.83	0.90	0.98	1.06	1.15	1.24	1.33	1.42	1.51	1.61	1.72	1.86	
1996	0.28	0.36	0.44	0.50	0.56	0.62	0.68	0.74	0.80	0.87	0.94	1.02	1.10	1.19	1.28	1.37	1.45	1.55	1.66	1.78	
1995	0.27	0.34	0.41	0.47	0.53	0.59	0.64	0.70	0.76	0.82	0.89	0.97	1.04	1.13	1.21	1.30	1.37	1.46	1.57	1.69	
1994	0.25	0.32	0.39	0.44	0.50	0.55	0.61	0.66	0.71	0.77	0.84	0.91	0.98	1.06	1.14	1.22	1.29	1.38	1.48	1.59	
1993	0.24	0.31	0.37	0.42	0.47	0.53	0.58	0.63	0.68	0.74	0.80	0.87	0.94	1.01	1.09	1.17	1.23	1.32	1.41	1.52	
1992	0.23	0.29	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.97	1.04	1.11	1.18	1.25	1.34	1.45	
1991	0.22	0.28	0.34	0.38	0.43	0.48	0.52	0.57	0.62	0.67	0.72	0.79	0.85	0.92	0.99	1.05	1.12	1.19	1.28	1.37	
1990	0.20	0.26	0.31	0.36	0.40	0.45	0.49	0.53	0.57	0.62	0.67	0.73	0.79	0.85	0.92	0.98	1.04	1.11	1.19	1.28	
1989	0.12	0.12	0.12	0.14	0.16	0.22	0.28	0.34	0.44	0.52	0.60	0.71	0.82	0.94	1.07	1.21	1.37	1.55	1.76	NA	
1988	0.11	0.11	0.11	0.13	0.16	0.22	0.27	0.33	0.43	0.50	0.58	0.69	0.80	0.91	1.04	1.17	1.33	1.50	1.71	NA	

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

Model Year	Comprehensive Symbols																			
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
2011	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 Year	Comprehensive Symbols																
	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	Use Future	6.97			

ARKANSAS

SUPPLEMENTAL MANUAL PAGE - FOR HOME OFFICE USE ONLY

1. Uninsured Motorist Increased Limit Additives for Limits Not Displayed on Manual Rate Pages.

<b>Uninsured Motorist (UM)</b>	
Limit	Factor
500/500	14
500/1000	22

2. Underinsured Motorist Increased Limit Additives for Limits Not Displayed on Manual Rate Pages.

<b>Underinsured Motorist (UIM)</b>	
Limit	Factor
500/500	32
500/1000	40

3. Medical Payments Increased Limit Additives for Limits Not Displayed on Manual Rate Pages.

<b>Medical Payments (MP)</b>	
Limit	Factor
25,000	21

## ARKANSAS Semi-Annual Rates

### Model Year and Symbol Factors

#### Collision

Model Year	Collision Symbols																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2011	0.60	0.81	1.08	1.20	1.27	1.31	1.34	1.40	1.50	1.55	1.57	1.63	1.67	1.70	1.75	1.79	1.82	1.86	1.89	1.93	
2010	0.91	1.03	1.13	1.22	1.28	1.32	1.41	1.48	1.55	1.62	1.70	1.77	1.88	2.00	2.08	2.18	2.29	2.38	2.50	2.61	
2009	0.87	0.98	1.08	1.16	1.22	1.26	1.34	1.41	1.48	1.54	1.62	1.69	1.79	1.90	1.98	2.08	2.18	2.27	2.38	2.49	
2008	0.83	0.93	1.03	1.10	1.16	1.20	1.28	1.34	1.41	1.47	1.54	1.61	1.70	1.81	1.89	1.98	2.08	2.16	2.27	2.37	
2007	0.79	0.89	0.98	1.05	1.10	1.14	1.22	1.28	1.34	1.40	1.47	1.53	1.62	1.72	1.80	1.89	1.98	2.06	2.16	2.26	
2006	0.75	0.85	0.93	1.00	1.05	1.09	1.16	1.22	1.28	1.33	1.40	1.46	1.54	1.64	1.71	1.80	1.89	1.96	2.06	2.15	
2005	0.71	0.81	0.89	0.95	1.00	1.04	1.10	1.16	1.22	1.27	1.33	1.39	1.47	1.56	1.63	1.71	1.80	1.87	1.96	2.05	
2004	0.68	0.77	0.85	0.90	0.95	0.99	1.05	1.10	1.16	1.21	1.27	1.32	1.40	1.49	1.55	1.63	1.71	1.78	1.87	1.95	
2003	0.65	0.74	0.81	0.86	0.90	0.95	1.00	1.05	1.10	1.16	1.21	1.26	1.33	1.42	1.48	1.55	1.63	1.70	1.79	1.86	
2002	0.62	0.70	0.77	0.82	0.86	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.27	1.35	1.41	1.48	1.55	1.62	1.70	1.77	
2001	0.58	0.66	0.72	0.77	0.81	0.85	0.89	0.94	0.99	1.03	1.08	1.13	1.19	1.27	1.33	1.39	1.46	1.52	1.60	1.66	
2000	0.55	0.62	0.69	0.73	0.77	0.80	0.85	0.89	0.93	0.98	1.02	1.07	1.13	1.20	1.25	1.32	1.38	1.44	1.51	1.58	
1999	0.52	0.59	0.65	0.69	0.72	0.76	0.80	0.84	0.88	0.92	0.97	1.01	1.07	1.13	1.18	1.24	1.30	1.36	1.43	1.49	
1998	0.49	0.55	0.61	0.65	0.68	0.71	0.75	0.79	0.83	0.87	0.91	0.95	1.00	1.07	1.11	1.17	1.22	1.28	1.34	1.40	
1997	0.45	0.51	0.56	0.60	0.63	0.66	0.69	0.73	0.77	0.80	0.84	0.88	0.93	0.99	1.03	1.08	1.13	1.18	1.24	1.29	
1996	0.43	0.48	0.53	0.57	0.59	0.62	0.66	0.69	0.72	0.76	0.79	0.83	0.88	0.93	0.97	1.02	1.07	1.12	1.17	1.22	
1995	0.40	0.45	0.49	0.52	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.77	0.81	0.86	0.90	0.95	0.99	1.04	1.09	1.13	
1994	0.37	0.42	0.46	0.49	0.52	0.54	0.57	0.60	0.63	0.66	0.69	0.72	0.76	0.81	0.85	0.89	0.93	0.97	1.02	1.06	
1993	0.35	0.40	0.44	0.47	0.49	0.51	0.54	0.57	0.60	0.63	0.66	0.68	0.72	0.77	0.80	0.84	0.88	0.92	0.97	1.01	
1992	0.33	0.37	0.41	0.43	0.46	0.48	0.50	0.53	0.56	0.58	0.61	0.64	0.67	0.72	0.75	0.78	0.82	0.86	0.90	0.94	
1991	0.30	0.34	0.38	0.40	0.42	0.44	0.47	0.49	0.51	0.54	0.56	0.59	0.62	0.66	0.69	0.73	0.76	0.79	0.83	0.87	
1990	0.30	0.34	0.37	0.39	0.41	0.43	0.46	0.48	0.50	0.53	0.55	0.58	0.61	0.65	0.68	0.71	0.74	0.78	0.82	0.85	
1989	0.24	0.24	0.24	0.25	0.30	0.36	0.40	0.45	0.50	0.55	0.60	0.66	0.72	0.80	0.88	0.95	1.02	1.10	1.20	1.37	
1988	0.23	0.23	0.23	0.23	0.28	0.33	0.37	0.42	0.47	0.51	0.56	0.61	0.68	0.75	0.82	0.89	0.95	1.03	1.12	1.28	

& Prior

Model Year	Collision Symbols																				
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
2011	1.96	2.00	2.04	2.09	2.11	2.14	2.17	2.20	2.23	2.25	2.30	2.33	2.38	2.41	2.44	2.47	2.50	2.55	2.59	2.63	
2010	2.77	2.94	3.15	3.48	3.79	4.22	NA														
2009	2.64	2.80	3.00	3.31	3.61	4.02	NA														
2008	2.51	2.67	2.86	3.15	3.44	3.83	NA														
2007	2.39	2.54	2.72	3.00	3.28	3.65	NA														
2006	2.28	2.42	2.59	2.86	3.12	3.48	NA														
2005	2.17	2.30	2.47	2.72	2.97	3.31	NA														
2004	2.07	2.19	2.35	2.59	2.83	3.15	NA														
2003	1.97	2.09	2.25	2.47	2.70	3.00	NA														
2002	1.88	1.99	2.14	2.35	2.57	2.86	NA														
2001	1.77	1.87	2.01	2.21	2.42	2.69	NA														
2000	1.67	1.77	1.90	2.09	2.29	2.55	NA														
1999	1.58	1.67	1.80	1.97	2.16	2.40	NA														
1998	1.49	1.57	1.69	1.86	2.03	2.26	NA														
1997	1.37	1.45	1.56	1.72	1.88	2.09	NA														
1996	1.30	1.37	1.48	1.62	1.77	1.97	NA														
1995	1.20	1.27	1.37	1.50	1.64	1.83	NA														
1994	1.13	1.19	1.28	1.41	1.54	1.72	NA														
1993	1.07	1.13	1.22	1.34	1.46	1.63	NA														
1992	1.00	1.05	1.13	1.25	1.36	1.52	NA														
1991	0.92	0.98	1.05	1.15	1.26	1.40	NA														
1990	0.90	0.96	1.03	1.13	1.23	1.37	NA														

Model Year	Collision Symbols																			
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
2011	2.66	2.69	2.72	2.74	2.79	2.83	2.87	2.91	2.95	3.00	3.04	3.08	3.14	3.19	3.25	3.31	3.48	3.64	3.81	3.98

Model Year	Collision Symbols														
	62	63	64	65	66	67	68	69	70	71	72	73	74	75	98
2011	4.03	4.07	4.12	4.16	4.21	4.25	4.30	4.34	4.39	NA	NA	NA	NA	NA	4.43

#### Deductible Factors:

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

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

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract	Filed	06/07/2012

**Comments:**

**Attachment:**

A-1 for Arkansas CNIC.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey	Filed	06/07/2012

**Comments:**

**Attachments:**

PPA Survey FORM APCS CNIC.xls  
 PPA Survey FORM APCS CNIC.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	NAIC loss cost data entry document	Filed	06/07/2012

**Comments:**

**Attachment:**

RF-1 AR Rate Filing Abstract CNIC.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/07/2012

**Bypass Reason:** We are not adopting an advisory organization's prospective with this filing.

**Comments:**

	<b>Item Status:</b>	<b>Status</b>
--	---------------------	---------------

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

**Satisfied - Item:** Indicated Needs **Item Status:** Filed **Status Date:** 06/07/2012  
**Comments:**  
**Attachment:**  
 CNIC Rate Indications AR 2012.pdf

**Satisfied - Item:** SDRP **Item Status:** Filed **Status Date:** 06/07/2012

**Comments:**  
 The new Safe Driver Rating Plan (SDRP) is a strategic change to our product that we have designed to improve our retention, especially of those policies that are at fault claim free. At the same time we are improving the way we manage at fault accidents over our current method. The SDRP replaces both our Loyalty Discount and rescoring a policy when an at fault accident occurs.

With the SDRP, the discount is still determined by having multiple years of continuous service. However when an at fault claim occurs, which excludes comp or UM/UIM claims, the discount will be effected according to the chart. The chart also shows how we will manage multiple at fault claims.

**Satisfied - Item:** Home with Agent Discount **Item Status:** Filed **Status Date:** 06/07/2012

**Comments:**  
 The "Home with the Agent" discount is labeled "M" in the document named PA Multi-Policy by Loyalty 2012.  
**Attachment:**  
 PA Multi-Policy by Loyalty 2012.pdf

**Satisfied - Item:** Summary of Revisions **Item Status:** Filed **Status Date:** 06/07/2012

**Comments:**  
**Attachment:**  
 PA CNIC AR & MO Summary 8-1-2012.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

a. Driver over 55	None
b. Good Student Discount	5-20%
c. Multi-car Discount	15%
d. Accident Free Discount*	None
Please Specify Qualification for Discount:	
3-5 Years Accident Free	10%
6-9 Years Accident Free	15%
<u>10+ Years Accident Free</u>	<u>20%</u>
e. Anti-Theft Discount	None
f. Other (specify)	%
Multi-Policy Discount	12%
<u>Homeowner's Policy with Agent</u>	<u>10%</u>

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

If so, what is the fee for installment payments?

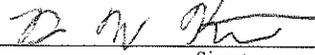
\$6 per payment

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	-27%	130
11	-19%	134
12	-10%	115
13	0%	13
14	9%	9
15	19%	12
16	24%	6
17	28%	0
18	31%	1
30-39	34-104%	0

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



Signature

Barry W. Korthanke

Printed Name

Actuarial Analyst

Title

816-632-6511

Telephone Number

bkorthanke@cameron-insurance.com

Email address

AID PC A-1 (1/06)

**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number: 42498  
 Company Name: Cameron National Insurance Company  
 Contact Person: Barry Korthanke  
 Telephone No.: 816-632-6511 ext. 258  
 Email Address: bkorthanke@cameron-insurance.com  
 Effective Date: 8/1/2012

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

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

DISCOUNTS OFFERED:  
 PASSIVE RESTRAINT/AIRBAG 10 %  
 AUTO/HOMEOWNERS 12 %  
 GOOD STUDENT 5 - 20 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 0 - 36 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				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
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,095	\$1,264	\$507	\$458	\$1,159	\$1,338	\$536	\$485	\$1,222	\$1,411	\$561	\$507	\$1,159	\$1,338	\$536	\$485	\$1,225	\$1,415	\$566	\$512
	100/300/50 Liability with Comprehensive and Collision			\$1,184	\$1,367	\$546	\$494	\$1,251	\$1,445	\$577	\$522	\$1,340	\$1,549	\$614	\$555	\$1,251	\$1,445	\$577	\$522	\$1,336	\$1,543	\$615	\$556
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,130	\$1,305	\$522	\$473	\$1,198	\$1,383	\$553	\$500	\$1,257	\$1,452	\$577	\$521	\$1,198	\$1,383	\$553	\$500	\$1,263	\$1,458	\$582	\$527
	100/300/50 Liability with Comprehensive and Collision			\$1,219	\$1,408	\$562	\$508	\$1,290	\$1,490	\$594	\$537	\$1,376	\$1,590	\$630	\$569	\$1,290	\$1,490	\$594	\$537	\$1,373	\$1,586	\$632	\$571
2010 Honda Odyssey "EX"	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,209	\$1,396	\$557	\$504	\$1,284	\$1,483	\$592	\$535	\$1,335	\$1,542	\$612	\$552	\$1,284	\$1,483	\$592	\$535	\$1,345	\$1,554	\$619	\$560
	100/300/50 Liability with Comprehensive and Collision			\$1,298	\$1,499	\$597	\$540	\$1,376	\$1,590	\$633	\$572	\$1,453	\$1,680	\$665	\$600	\$1,376	\$1,590	\$633	\$572	\$1,456	\$1,682	\$669	\$604
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,214	\$1,402	\$560	\$506	\$1,291	\$1,490	\$594	\$537	\$1,341	\$1,549	\$614	\$555	\$1,291	\$1,490	\$594	\$537	\$1,351	\$1,561	\$622	\$562
	100/300/50 Liability with Comprehensive and Collision			\$1,304	\$1,506	\$600	\$542	\$1,383	\$1,597	\$635	\$574	\$1,460	\$1,687	\$667	\$602	\$1,383	\$1,597	\$635	\$574	\$1,462	\$1,689	\$671	\$606
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,442	\$1,667	\$661	\$597	\$1,539	\$1,778	\$705	\$637	\$1,562	\$1,805	\$713	\$643	\$1,539	\$1,778	\$705	\$637	\$1,589	\$1,836	\$728	\$657
	100/300/50 Liability with Comprehensive and Collision			\$1,532	\$1,770	\$701	\$633	\$1,631	\$1,885	\$746	\$673	\$1,681	\$1,943	\$766	\$691	\$1,631	\$1,885	\$746	\$673	\$1,699	\$1,964	\$777	\$701
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$417	\$478	\$205	\$187	\$413	\$474	\$204	\$186	\$544	\$625	\$259	\$236	\$413	\$474	\$204	\$186	\$509	\$584	\$247	\$225
	Minimum Liability with Comprehensive and Collision			\$1,259	\$1,454	\$580	\$524	\$1,339	\$1,546	\$616	\$557	\$1,383	\$1,598	\$633	\$572	\$1,339	\$1,546	\$616	\$557	\$1,397	\$1,614	\$642	\$581
	100/300/50 Liability with Comprehensive and Collision			\$1,348	\$1,557	\$619	\$560	\$1,431	\$1,653	\$657	\$593	\$1,502	\$1,736	\$686	\$619	\$1,431	\$1,653	\$657	\$593	\$1,508	\$1,742	\$692	\$625

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

1.	This filing transmittal is part of Company Tracking #	CMIC-128346985
----	---	----------------

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.	<b>A. Cameron National Insurance Company</b>	<b>B.</b>	<b>0532-42498</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. 19.0000-Personal Auto</b>	<b>B.</b>	<b>19.0001-Private Passenger Auto</b>

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
<b>Bodily Injury</b>	<b>-0.5</b>	<b>-3.70</b>					
<b>Property Damage</b>	<b>5.6</b>	<b>-0.35</b>					
<b>Medical Payments</b>	<b>7.8</b>	<b>-0.58</b>					
<b>Comprehensive</b>	<b>3.2</b>	<b>2.72</b>					
<b>Collision</b>	<b>-4.7</b>	<b>-9.14</b>					
<b>UM</b>	<b>-4.6</b>	<b>-2.94</b>					
TOTAL OVERALL EFFECT	<b>0.0</b>	<b>-3.42</b>					

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
2011	336	-1.64%	8/1/2011	480	310	65%	75
2010	378	0.07%	7/15/2010	505	149	30%	60
2010	378	-0.98%	6/15/2010	505	149	30%	60
2009	410	3.72%	6/1/2009	550	601	109%	76
2008	359	0%		489	323	44%	70
2007	276	0%		352	154	77%	77

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>20.3%</b>
B. General Expense	<b>6.8%</b>
C. Taxes, License & Fees	<b>2.0%</b>
D. Underwriting Profit & Contingencies	<b>4.7%</b>
E. Other	
F. TOTAL	<b>33.8%</b>

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

**Cameron National Insurance Company**  
**Rate Level Selections**  
**Personal Auto**  
**Arkansas**

Program	2011 Earned Premium	Full Indicated Change	Credibility	CMIC AR Ind. Change Complement	Credible Indicated Change	Selected Rate Change	Revenue Effect
Bodily Injury	\$121,090.75	2.5%	0.142	-1.0%	-0.5%	-3.70%	-\$4,482.00
Property Damage	\$82,108.48	16.5%	0.270	1.6%	5.6%	-0.35%	-\$287.00
Medical Payments	\$19,046.72	7.6%	0.117	7.8%	7.8%	-0.58%	-\$110.00
UM	\$33,188.85	-31.7%	0.114	-1.1%	-4.6%	-2.94%	-\$976.00
Comprehensive	\$82,635.25	4.1%	0.350	2.7%	3.2%	2.72%	\$2,244.00
Collision	\$139,196.77	-4.6%	0.286	-4.7%	-4.7%	-9.14%	-\$12,721.00
Total	\$477,266.82				0.0%	-3.42%	-\$16,332.00
Liability	\$255,434.80				1.6%	-2.29%	-\$5,854.16
Physical Damage	\$221,832.02				-1.7%	-4.72%	-\$10,477.65

**Cameron National Insurance Company**  
**Rate Level Indications**  
**Personal Auto - Arkansas**

**Exhibit II**  
**Sheet 1**  
**4/26/2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	Direct Earned Premium	Premium @ Present Rate Factors	Current Amount Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Cost Trend	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change

**Bodily Injury**

2007	84,663.55	1.093	1.000	1.000	92,555.22	122,793.93	122,793.93	1.013	1.106	0.990	136,177.46	147.13%		
2008	118,936.39	1.093	1.000	1.000	130,022.70	14,800.00	14,800.00	1.021	1.080	0.992	16,185.61	12.45%		
2009	133,545.16	1.080	1.000	1.000	144,250.66	158,341.68	158,341.68	1.030	1.098	0.993	177,870.43	123.31%		
2010	126,263.19	1.023	1.000	1.000	129,182.83	44,770.00	44,770.00	1.065	1.106	0.995	52,479.28	40.62%		
2011	121,090.75	0.991	1.000	1.000	120,009.49	24,221.50	24,221.50	1.372	1.081	0.997	35,814.64	29.84%		
5 yr Total	584,499.04				616,020.90	364,927.11	364,927.11				418,527.43	67.9%	66.2%	2.7%

**Property Damage**

2007	62,981.26	1.030	1.000	1.000	64,855.56	18,594.23	18,594.23	1.000	1.106	0.999	20,536.70	31.67%		
2008	88,930.61	1.030	1.000	1.000	91,577.16	69,294.20	69,294.20	1.000	1.080	0.999	74,763.89	81.64%		
2009	100,451.67	1.025	1.000	1.000	102,933.21	122,970.30	122,970.30	1.001	1.098	0.999	135,057.73	131.21%		
2010	90,288.37	1.008	1.000	1.000	90,997.55	41,162.18	41,162.18	1.003	1.106	1.000	45,658.43	50.18%		
2011	82,108.48	1.032	1.000	1.000	84,722.30	58,959.33	58,959.33	1.013	1.081	1.000	64,556.85	76.20%		
5 yr Total	424,760.39				435,085.78	310,980.24	310,980.24				340,573.59	78.3%	66.2%	18.3%

**Medical Payments**

2007	12,532.06	1.541	1.000	1.000	19,310.27	4,365.89	4,365.89	1.000	1.106	0.990	4,778.04	24.74%		
2008	16,539.37	1.541	1.000	1.000	25,485.01	25,360.47	25,360.47	1.001	1.080	0.992	27,184.48	106.67%		
2009	18,501.08	1.474	1.000	1.000	27,269.00	19,390.35	19,390.35	1.004	1.098	0.993	21,242.61	77.90%		
2010	19,078.09	1.223	1.000	1.000	23,341.05	15,979.00	15,979.00	1.016	1.106	0.995	17,877.37	76.59%		
2011	19,046.72	1.094	1.000	1.000	20,835.01	15,000.00	15,000.00	1.130	1.081	0.997	18,270.85	87.69%		
5 yr Total	85,697.32				116,240.34	80,095.71	80,095.71				89,353.35	76.9%	66.2%	16.2%

**Cameron National Insurance Company**  
**Rate Level Indications**  
**Personal Auto - Arkansas**

**Exhibit II**  
**Sheet 2**  
**4/26/2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	Direct Earned Premium	Premium @ Present Rate Factors	Current Amount Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Cost Trend	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change

**UM/UIM**

2007	28,750.86	0.924	1.000	1.000	26,572.75	6,091.63	6,091.63	1.013	1.106	0.990	6,755.57	25.42%		
2008	38,404.21	0.924	1.000	1.000	35,494.78	20,856.17	20,856.17	1.021	1.080	0.992	22,808.78	64.26%		
2009	41,107.14	0.928	1.000	1.000	38,142.20	31,315.96	31,315.96	1.030	1.098	0.993	35,178.25	92.23%		
2010	36,331.20	0.950	1.000	1.000	34,496.86	10,470.75	10,470.75	1.065	1.106	0.995	12,273.79	35.58%		
2011	33,188.85	0.992	1.000	1.000	32,916.03	3,304.96	3,304.96	1.372	1.081	0.997	4,886.81	14.85%		
5 yr Total	177,782.26				167,622.63	72,039.47	72,039.47				81,903.20	48.9%	66.2%	-26.1%

**Comprehensive**

2007	61,091.21	0.895	1.071	1.034	60,532.04	20,297.75	24,142.55	1.000	1.101	1.036	27,534.76	45.49%		
2008	84,247.52	0.895	1.055	1.034	82,268.85	71,223.47	50,028.96	1.000	1.083	1.030	55,801.43	67.83%		
2009	94,647.75	0.897	1.037	1.034	90,992.27	75,271.16	81,227.86	1.000	1.094	1.023	90,967.69	99.97%		
2010	84,689.54	0.908	1.017	1.034	80,832.52	35,474.23	42,755.81	1.001	1.097	1.017	47,741.44	59.06%		
2011	82,635.25	0.929	1.000	1.034	79,408.45	71,756.96	73,968.78	1.011	1.079	1.011	81,595.68	102.75%		
5 yr Total	407,311.27				394,034.12	274,023.57	272,123.96				303,641.01	77.1%	71.2%	8.3%

**Collision**

2007	99,362.04	0.972	1.064	1.031	106,002.26	55,641.93	55,641.93	1.000	1.101	1.010	61,877.45	58.37%		
2008	139,209.13	0.972	1.050	1.031	146,528.37	73,621.88	73,621.88	1.000	1.083	1.008	80,416.14	54.88%		
2009	158,956.33	0.966	1.033	1.031	163,616.00	111,026.67	111,026.67	1.000	1.094	1.007	122,293.18	74.74%		
2010	145,845.49	0.943	1.016	1.031	143,996.55	99,118.40	99,118.40	1.001	1.097	1.005	109,327.08	75.92%		
2011	139,196.77	0.963	1.000	1.031	138,213.70	89,238.21	89,238.21	1.011	1.079	1.003	97,661.40	70.66%		
5 yr Total	682,569.76				698,356.87	428,647.09	428,647.09				471,575.26	67.5%	71.2%	-5.1%

**Personal Auto Multi-Policy: Countrywide both A and NPA**

Multi-Policy	Loyalty	2007		2008		2009		2010		2011	
		Earned	L Ratio								
Yes	0 - 2	\$ 2,881,601	79%	\$ 3,041,607	81%	\$ 2,944,418	50%	\$ 2,489,603	66%	\$ 1,915,680	76%
	3 - 5	\$ 1,714,331	47%	\$ 1,674,007	69%	\$ 1,845,691	66%	\$ 1,885,553	71%	\$ 2,003,445	74%
	6 - 9	\$ 869,193	57%	\$ 1,036,660	57%	\$ 1,168,537	55%	\$ 1,315,621	49%	\$ 1,278,790	46%
	10 +	\$ 2,527,284	34%	\$ 2,286,053	54%	\$ 2,082,956	57%	\$ 1,911,037	39%	\$ 1,771,832	53%
	Total	\$ 7,992,409	55%	\$ 8,038,327	68%	\$ 8,041,602	56%	\$ 7,601,814	58%	\$ 6,969,747	64%
No	0 - 2	\$ 6,952,024	73%	\$ 8,870,660	84%	\$ 9,234,542	67%	\$ 7,125,926	58%	\$ 5,269,077	69%
	3 - 5	\$ 2,821,857	79%	\$ 2,947,991	59%	\$ 3,350,207	58%	\$ 3,557,670	58%	\$ 3,769,578	73%
	6 - 9	\$ 1,533,106	88%	\$ 1,713,075	82%	\$ 1,843,914	66%	\$ 1,867,734	40%	\$ 1,727,706	45%
	10 +	\$ 4,533,556	36%	\$ 4,631,648	54%	\$ 4,157,202	44%	\$ 3,539,617	50%	\$ 3,089,014	49%
	Total	\$ 15,840,543	65%	\$ 18,163,374	72%	\$ 18,585,864	60%	\$ 16,090,948	54%	\$ 13,855,375	63%
Mutual	0 - 2	\$ 727,219	100%	\$ 269,994	47%	\$ 504,380	53%	\$ 1,104,266	50%	\$ 1,379,595	79%
	3 - 5	\$ 518,159	43%	\$ 236,350	32%	\$ 491,134	52%	\$ 801,650	53%	\$ 892,467	58%
	6 - 9	\$ 228,037	31%	\$ 134,388	32%	\$ 273,315	53%	\$ 538,417	36%	\$ 720,927	69%
	10 +	\$ 420,073	29%	\$ 140,448	43%	\$ 404,851	33%	\$ 716,850	50%	\$ 830,800	71%
	Total	\$ 1,893,489	60%	\$ 781,180	39%	\$ 1,673,680	48%	\$ 3,161,183	48%	\$ 3,823,789	71%
Grand Total		\$ 25,880,123	63%	\$ 27,200,800	71%	\$ 28,509,856	60%	\$ 26,931,431	55%	\$ 24,702,915	65%

Multi-Policy	5 Year Total		4 Year Total	
	Earned	L Ratio	Earned	L Ratio
Yes	\$ 38,643,899	60%	\$ 30,651,490	61%
No	\$ 82,536,103	63%	\$ 66,695,560	62%
Mutual	\$ 11,333,322	57%	\$ 9,439,833	57%
Grand Total	\$ 133,225,124	63%	\$ 107,345,001	63%

**CAMERON NATIONAL PERSONAL AUTO  
Summary of Revisions  
Arkansas & Missouri  
Effective: August 1, 2012**

<b><u>Page No.</u></b>	<b><u>Rule No.</u></b>	
CNPA-Index-1	N/A	Index page updated
CNPA-Index-2	N/A	Index page updated
CNPA-Index-3	N/A	Index page updated
CNPA-Index-4	N/A	Index page updated
CNPA-UR-1	N/A	Added second sentence
	7.	Changed title "Annual Policies" to "Semi-Annual Policies". Changed rule to read "Semi-Annual policies only will be offered by Cameron National".
CNPA-UR-2	N/A.	Under "Acceptable liability limits" for Cameron Mutual Insurance Company, removed "Age 70 and over: Requires self report medical form" and added "All limits offered"
	N/A	Under "Policy period" for Cameron National Insurance Company changed 12 months to 6 months
CNPA-GR-5	4.C.6.	Changed Low Mileage discount from a "four point" discount to a "two point" discount
	4.C.7.	Last paragraph of rule changed. Multi-Policy discount for 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 changed from 7% to 10%.
	4.C.8.	Removed "Loyalty Discount" rule
CNPA-GR-6	8.	Safe Driver Rating Plan (SDRP) rule added
CNPA-GR-7	N/A	Page renumbered; was previously page A-GR-6
	5.C.	Rule removed
	5.C.	Rule renumbered; was previously rule 5.D.
	5.C.1.b.	Rule removed
	5.C.1.b.	Rule renumbered; was previously rule 5.C.1.c.
	5.C.5.	Rule removed
	8.A.	Changed "written for a period of one year" to written for a period of six months"
CNPA-GR-8	N/A	Page renumbered; was previously page A-GR-7
	10.A.-B.	Rules reworded
	10.C.-E.	Rules added
CNPA-GR-9	N/A	Page renumbered; was previously page A-GR-8
CNPA-GR-10	N/A	Page renumbered; was previously page A-GR-9
	14.F.3.a.(2)	Premiums on chart changed
CNPA-GR-11	N/A	Page renumbered; was previously page A-GR-10
	17.A.3.	Rule added; rating chart for Extended Non-Owner Liability changed
	17.B.	Medical Payments rating chart revised
CNPA-GR-12	N/A	Page renumbered; was previously page A-GR-11

CNPA-GR-13	N/A 19.C.	Page renumbered; was previously page A-GR-12 Engine Size CC “Over 1000” changed to “1001 to 2000” and class code for Operator Under Age 25 and All Other Operators under this engine size was corrected. Verbiage added to rating chart; “*Motorcycles exceeding 2000 cc are unacceptable”
CNPA-GR-14	N/A 19.D.4.	Page renumbered; was previously page A-GR-13 Rating chart for Snowmobiles and All-Terrain Vehicles revised
CNPA-GR-15	N/A 19.E.2.d. 19.F.	Page renumbered; was previously page A-GR-14 Rating chart for Dune Buggies revised Rating chart for “Physical Damage – Golf Carts” revised
CNPA-GR-16	N/A 19.G. 19.H.2.	Page renumbered; was previously page A-GR-15 Rating chart for Antique Autos revised Correction made to Page number to refer to in the Symbol and Identification Section
CNPA-GR-17	N/A N/A N/A	Page renumbered; was previously page A-GR-16 Under Type Code 07, changed from “annual effective date” to “original effective date” Under Type Code 19, under the second bullet point changed from “in the amount of \$1,000 or more” to “in excess of \$1,000”
CNPA-GR-18	N/A	Page renumbered; was previously page A-GR-17

#### **Arkansas**

CNPA-AR-2	14.A.1. N/A	Endorsement Form PP 04 04 changed to PP 04 04C Rating chart at bottom of page revised
CNPA-AR-3	14.B.2.c. 19.B.2.	Endorsement Form PP 04 34 changed to PP 04 34C and Endorsement Form PP 04 02 changed to PP 04 02C Rates per \$100 of Insurance for Comprehensive and Collision revised
CNPA-AR-4	B.2.b.(1) B.3.b.(1)	Rate per unit revised Rate per unit revised
CNPA-AR-5	N/A	Revised rates
CNPA-AR-6	N/A	Revised rates
CNPA-AR-7	N/A	Revised rates
CNPA-AR-11	N/A	Revised rates
CNPA-AR-12	N/A	Corrected 500/500 Property Damage limit to say 500,000; Revised rates

#### **Missouri**

CNPA-MO-1	14.B. 19.B.2.	Endorsement Form PP 04 02 changed to PP 04 02C Rates per \$100 of Insurance for Comprehensive and Collision revised
CNPA-MO-2	N/A	Revised rates
CNPA-MO-3	N/A	Revised rates
CNPA-MO-4	N/A	Revised rates
CNPA-MO-9	N/A	Revised rates
CNPA-MO-10	N/A	Revised rates

SERFF Tracking Number: CMIC-128346985 State: Arkansas  
 Filing Company: Cameron National Insurance Company State Tracking Number:  
 Company Tracking Number: CMIC-128346985  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto CNIC  
 Project Name/Number: /

## Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/10/2012	Rate and Rule	Exception Pages	05/31/2012	CN Auto AR Exceptions & Class Plan Pages 8-1-2012 For Filing.pdf (Superseded)
05/09/2012	Supporting Document	APCS-Auto Premium Comparison Survey	05/29/2012	PPA Survey FORM APCS CNIC.xls

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### 14. MISCELLANEOUS COVERAGES

#### A. Uninsured Motorists Coverage

This rule applies except as follows:

##### 1. Owners

##### **Bodily Injury**

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach Uninsured Motorists Coverage – Arkansas endorsement form **PP 04 95C** and Split Uninsured Motorists Limits endorsement form **PP 04 04C**.

**RATES-** Rates for basic and increased limits coverage are displayed on the rate pages.

##### **Exceptions**

- (1) The named insured has the right to reject such coverage in writing.
- (2) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

##### **Increased Limits**

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

- a. For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- b. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- c. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

##### **Property Damage**

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

##### **Exceptions**

- (1) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (2) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (3) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

Limit	Premium
25,000	\$3
50,000	\$5

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### B. Underinsured Motorists Coverage

Sections 1. and 2. are replaced by the following:

#### Eligibility

1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- a. all new policies issued on or after July 1, 1993; and
- b. the first renewal on or after January 1, 1994, of all policies in effect prior to July 1, 1993.

#### Exceptions

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
  - (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
  - (3) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
2. If Underinsured Motorists Coverage is provided:
    - a. The coverage shall apply to all vehicles insured under the policy.
    - b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
    - c. Attach Underinsured Motorists Coverage - Arkansas endorsement form **PP 04 34C** and Split Underinsured Motorists Limits endorsement form **PP 04 02C** at basic or increased limits.

## 19. MISCELLANEOUS TYPES

### B. Trailers Designed For Use With Private Passenger Autos

#### PHYSICAL DAMAGE

#### 2. All Other Trailers

#### Rates per \$100 of Insurance

Comprehensive		Collision	
\$ 25 Ded .....	\$ .54	\$ 50 Ded .....	\$ .50
50 Ded .....	.46	100 Ded .....	.43
100 Ded .....	.41	250 Ded .....	.33
250 Ded .....	.30	500 Ded .....	.25

Section **D.**, **E.** and **F.** are amended as follows:

#### **D. Snowmobiles and All-Terrain Vehicles**

#### **E. Dune Buggies**

#### **F. Golf Carts**

The reference "All premiums apply for the period of coverage," for all three paragraphs does not apply.

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS EXCEPTION PAGES

### ADDITIONAL RULE - ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

#### A. Eligibility

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motor scooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach Personal Injury Protection Coverage - Arkansas endorsement form **PP 05 82**.

#### Exception

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

#### B. Coverages and Rates

##### 1. Medical Payments

- a. Limits: Statutory Limit per person - \$5,000.
  - (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
  - (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
  - (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

- b. Rates
  - (1) Use the base rates for Medical Payments Insurance.
  - (2) The Classification and Tier factor do apply.

##### 2. Work Loss Coverage

- a. Limits: Maximum per person
  - (1) For an Income Earner - \$140 per week for 52 weeks.
  - (2) For a Non-Income Earner - \$70 per week for 52 weeks.
- b. Rates
  - (1) \$3 per unit.
  - (2) The Tier factor does apply.

##### 3. Accidental Death Benefit

- a. Limits: Maximum per person - \$5,000.
- b. Rates:
  - (1) \$2 per unit.
  - (2) The Tier factor does apply.

**Note:** When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies, the minimum charge shall be the premium shown above.

**STANDARD AUTO MANUAL**

**ARKANSAS  
CLASS PLAN PAGES**

*Primary Classifications  
Rating Factors and Statistical Codes*

<b>NO YOUTHFUL OPERATOR</b>						
<b>Age</b>		Pleasure Use, less than 3 miles to work	<b>DRIVE TO OR FROM WORK</b>		Business Use	Farm Use
			3 or more, less than 15 miles	15 or more miles		
<b>Principal Operator Age 75 or over</b>	<b>Factor Code</b>	1.00 8031	1.05 8032	1.10 8033	1.10 8038	1.00 8039
<b>Principal Operator Age 65-74</b>	<b>Factor Code</b>	0.88 8801	0.93 8802	1.10 8803	1.50 8808	0.88 8809
<b>Principal Operator Age 50-64</b>	<b>Factor Code</b>	0.83 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
<b>Only Operator Female Age 30-49</b>	<b>Factor Code</b>	1.13 8861	1.18 8862	1.20 8863	1.50 8868	1.00 8869
<b>All Other</b>	<b>Factor Code</b>	0.98 8871	1.07 8872	1.15 8873	1.35 8878	1.00 8879

<b>YOUTHFUL OPERATOR – UNMARRIED FEMALE</b>					
<b>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.20 8024	2.20 8025	2.60 8124	2.45 8125
<b>18</b>	<b>Factor Code</b>	1.86 8034	1.86 8035	2.30 8134	2.30 8135
<b>19</b>	<b>Factor Code</b>	1.86 8044	1.86 8045	2.06 8144	2.06 8145
<b>20</b>	<b>Factor Code</b>	1.86 8054	1.86 8055	2.06 8154	2.06 8155
<b>21 through 24</b>	<b>Factor Code</b>	1.30 8254	1.30 8255	1.50 8354	1.50 8355

Includes copyrighted material of Insurance Services Offices, Inc., with its permission.  
Copyright, Insurance Services Offices, Inc., 1994

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS CLASS PLAN PAGES

*Primary Classifications*

*Rating Factors and Statistical Codes*

<b><i>YOUTHFUL OPERATOR – UNMARRIED MALE</i></b>					
<b><i>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.80 8400	2.80 8403	3.80 8600	3.80 8603
<b>18</b>	<b>Factor Code</b>	2.55 8401	2.55 8405	3.60 8601	3.60 8605
<b>19</b>	<b>Factor Code</b>	2.45 8451	2.45 8455	3.50 8651	3.50 8655
<b>20</b>	<b>Factor Code</b>	2.35 8450	2.35 8453	3.40 8650	3.40 8653
<b>21 through 24</b>	<b>Factor Code</b>	1.45 8754	1.45 8755	2.05 8704	2.05 8705
<b>25 through 29</b>	<b>Factor Code</b>	<b>CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR</b>		1.18 8708	1.53 8709

<b><i>YOUTHFUL OPERATOR – UNMARRIED FEMALE</i></b>					
<b><i>GOOD STUDENT CLASSIFICATIONS</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.00 8026	2.00 8027	2.25 8126	2.25 8127
<b>18</b>	<b>Factor Code</b>	1.90 8036	1.90 8037	2.10 8136	2.10 8137
<b>19</b>	<b>Factor Code</b>	1.71 8046	1.71 8047	1.91 8146	1.91 8147
<b>20</b>	<b>Factor Code</b>	1.71 8056	1.71 8057	1.91 8156	1.91 8157
<b>21 through 24</b>	<b>Factor Code</b>	1.20 8256	1.20 8257	1.42 8356	1.42 8357

# CAMERON NATIONAL AUTO PROGRAM

## ARKANSAS CLASS PLAN PAGES

*Primary Classifications  
Rating Factors and Statistical Codes*

<b><i>YOUTHFUL OPERATOR – UNMARRIED MALE</i></b>					
<b><i>GOOD STUDENT CLASSIFICATIONS</i></b>					
<b>Age</b>		<b>Not Owner or Principal Operator</b>		<b>Owner or Principal Operator</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.60 8406	2.60 8408	3.60 8606	3.60 8608
<b>18</b>	<b>Factor Code</b>	2.35 8402	2.35 8404	3.40 8602	3.40 8604
<b>19</b>	<b>Factor Code</b>	2.25 8452	2.25 8454	3.30 8652	3.30 8654
<b>20</b>	<b>Factor Code</b>	2.25 8456	2.25 8458	3.20 8656	3.20 8658
<b>21 through 24</b>	<b>Factor Code</b>	1.35 8756	1.35 8757	2.00 8706	2.00 8707

<b><i>YOUTHFUL OPERATOR – MARRIED MALE</i></b>					
<b>Age</b>		<b>Not Eligible for Good Student Credit</b>		<b>Eligible for Good Student Credit</b>	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>17 or Less</b>	<b>Factor Code</b>	2.00 8924	2.00 8925	1.90 8926	1.90 8927
<b>18</b>	<b>Factor Code</b>	2.00 8934	2.00 8935	1.90 8936	1.90 8937
<b>19</b>	<b>Factor Code</b>	2.00 8944	2.00 8945	1.90 8946	1.90 8947
<b>20</b>	<b>Factor Code</b>	2.00 8954	2.00 8955	1.90 8956	1.90 8957
<b>21 through 24</b>	<b>Factor Code</b>	1.25 8554	1.25 8555	1.15 8556	1.15 8557