

**State:** Arkansas **Filing Company:** Cameron National Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/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  
 State: Arkansas  
 TOI: 19.0 Personal Auto  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Filing Type: Rate/Rule  
 Date Submitted: 11/12/2013  
 SERFF Tr Num: CMIC-129282783  
 SERFF Status: Closed-Filed  
 State Tr Num:  
 State Status:  
 Co Tr Num: CMIC-129282783  
  
 Effective Date: 02/01/2014  
 Requested (New):  
 Effective Date: 02/01/2014  
 Requested (Renewal):  
 Author(s): Alan Schrader  
 Reviewer(s): Alexa Grissom (primary)  
 Disposition Date: 12/03/2013  
 Disposition Status: Filed  
 Effective Date (New): 02/01/2014  
 Effective Date (Renewal): 02/01/2014

State Filing Description:

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## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 12/03/2013  
 State Status Changed: Deemer Date:  
 Created By: Alan Schrader Submitted By: Alan Schrader  
 Corresponding Filing Tracking Number:

### Filing Description:

Cameron National is filing revisions to our rules and rates to be made effective February 1, 2014. Rate changes include:

- Low Mileage Discount criteria is being reduced from 10,000 miles per year to 7,500 miles per year
- Decreasing "Only Operator Female 30-49 years old" class codes
- Comprehensive decreased 6%

The overall revenue effect is -0.3%. Please see the Summary of Revisions document on the supporting documentation tab for details of the changes being made.

## Company and Contact

### Filing Contact Information

Alan Schrader, Actuarial Analyst II aschrader@cameron-insurance.com  
 214 McElwain Drive 800-326-6511 [Phone] 355 [Ext]  
 Cameron, MO 64429-1321 816-632-1022 [FAX]

### Filing Company Information

Cameron National Insurance Company	CoCode: 42498	State of Domicile: Missouri
214 McElwain Drive	Group Code: 532	Company Type: Property & Casualty
Cameron, MO 64429-1321	Group Name:	State ID Number:
(800) 326-6511 ext. [Phone]	FEIN Number: 42-1196025	

## Filing Fees

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

Company	Amount	Date Processed	Transaction #
Cameron National Insurance Company	\$100.00	11/12/2013	76500241

SERFF Tracking #:

CMIC-129282783

State Tracking #:

Company Tracking #:

CMIC-129282783

State:

Arkansas

Filing Company:

Cameron National Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

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Personal Auto CNIC

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/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/03/2013	12/03/2013

State: Arkansas

Filing Company:

Cameron National Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto CNIC

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## Disposition

Disposition Date: 12/03/2013

Effective Date (New): 02/01/2014

Effective Date (Renewal): 02/01/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron National Insurance Company	3.300%	-0.300%	\$-1,448	381	\$431,992	4.000%	-17.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	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	Summary of Revisions	Filed	Yes
Supporting Document	Actuarial Justification	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Exceptions	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking #:

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State: Arkansas

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Product Name: Personal Auto CNIC

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.300%

Effective Date of Last Rate Revision: 08/01/2013

Filing Method of Last Filing:

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron National Insurance Company	3.300%	-0.300%	\$-1,448	381	\$431,992	4.000%	-17.000%

**SERFF Tracking #:**

CMIC-129282783

**State Tracking #:****Company Tracking #:**

CMIC-129282783

**State:** Arkansas**Filing Company:**

Cameron National Insurance Company

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

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 12/03/2013	General Rules	CNPA-GR-4, 5, 11, 14-16	Replacement		CN A GR AR-MO-IA FILING PAGES 02-01-2014.pdf
2	Filed 12/03/2013	Exceptions	CNPA-AR-2, 3, 4.1, 5	Replacement		CN Auto AR Exceptions & Class Plan Pages 02-01-2014 FILING PAGES.pdf
3	Filed 12/03/2013	Rate Pages	CNPA-AR-11	Replacement		Arkansas CNIC Auto Rate Pages - 02-01-2014.pdf

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

- (2) If a Youthful Unmarried Female Operator or a Youthful Unmarried Male Operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is married.

**Note:** For the purpose of **Exception 2**, if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor.

### 3. Good Student Classification

The applicable Good Student Classification applies provided:

- a. the owner or operator is
  - (1) at least 16 years of age (IOWA ONLY – at least 15 years of age);
  - (2) a full time high school, college, university, four year trade school, or home schooled student;
- b. a certified statement from a school official is presented to the company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester, and meets one of the following requirements:
  - (a) in upper 20% of his/her class scholastically or;
  - (b) maintains “B” average or its equivalent;
  - (c) maintains a numerical grade of 3 or better in a 4, 3, 2, 1 point system;
  - (d) student is included in a “Dean’s List,” “Honor Roll,” or comparable list indicating scholastic achievement.
  - (e) For home schooled children, will require the upper 20% of a national standardized test (PSAT, PLAN, SAT-I, ACT, Iowa Basic Skill, or the California Achievement) administered within the past 12 months. Similar evidence of ranking must be supplied to the company each subsequent 12 months.
- c. A classification change resulting from a change in the scholastic standing of the student which will result in the removal of the discount cannot be effected until the next anniversary date. Discount will not apply when insured attains the age of 25 years or is rated as 25 years nor will discount apply to married females. Classify and rate married females as No Youthful Operator.
- d. In the event that there is more than one young driver, each young driver must meet the above listed qualifications in order for the discount schedule to be applicable for that driver.
- e. Acceptable proof of the above qualifications are copy of grade transcript or test results (see (e) above), signed good student form, copy of grade card or copy of posted Dean’s List or Honor Roll mentioned above.

### 4. Single/Multi-Car Risks

#### a. Youthful Operators

- (1) Single Car Risks  
The youthful operator with the highest Primary Rating Factor shall apply.
- (2) Multi-Car Risks
  - (a) Assign any youthful principal operators to the autos they principally operate.
  - (b) Assign other youthful operators to remaining autos as follows:
    - (i) Determine the primary pleasure use rating factors of all youthful operators.
    - (ii) Assign the youthful operator with the highest Primary Rating Factor to the auto he/she operates most frequently.
    - (iii) Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.
    - (iv) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
  - (v) Any remaining autos are rated at the appropriate No Youthful Operator classification.

#### b. Operators Age 50 and Over

- (1) The Principal Operator Age 50-64 Class shall apply if the principal operator of the auto is age 50 to 64. Drivers age 49 will receive the age 50 classification at renewal immediately **prior** to the driver attaining that age.
- (2) The Principal Operator Age 65-74 or 75 or Over Classes shall apply if the principal operator of the auto is age 65 or over.
- (3) If all operators in the household are age 50-74, all autos will receive the 50-74 rate.

# 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 7,500 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 15% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron Mutual Preferred Homeowners, Homeowners, Home Security, Mobile Homeowners, Farmowners, owner occupied Farm Fire, Farm Liability, owner occupied Dwelling, or Dwelling Liability 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 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 Homeowners, condominium policy, Farmowners or owner occupied Farm Fire policy with a carrier whom the agent of record is contracted with.

# 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	25
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
1,000	\$3
2,000	4
5,000	5
10,000	9

#### 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

### 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**.

Registered Dune Buggies

Classify and rate as private passenger autos.

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

**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.

**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

# CAMERON NATIONAL AUTO PROGRAM

## GENERAL RULES

### 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

## 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 95**.

**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.

<b>Limit</b>	<b>Premium</b>
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** 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**

### **SPECIAL STATE REQUIREMENTS**

**Additional Named Insured Endorsement - AE 21** (optional)  
**Amendment of Policy Provisions - Arkansas - PP 01 77C**  
**Amendatory Endorsement - Additional Policy Condition (Change of Address) - IL 66 67**  
**Arkansas Notice - PP 13 85**  
**Coverage for Damage to Your Auto Exclusion Endorsement - PP 13 01**  
**Exclusion of Named Driver - AE 14** (optional)  
**Federal Employees Using Autos in Government Business - PP 03 01**  
**Liability Coverage Exclusion Endorsement - PP 03 26**  
**Loss Payable Clause - PP 03 05** (optional)  
**Personal Auto Policy - PP 00 01**  
**Punitive or Exemplary Damages Exclusion - E-111**  
**Split Liability Limits - PP 03 09**

The endorsements above are to be used with all Arkansas Personal Auto policies, except those noted as optional.

# CAMERON NATIONAL AUTO PROGRAM

## 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>	0.98 8861	1.07 8862	1.15 8863	1.35 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

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# 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
<b>1</b>	\$121	\$118	\$13	\$9	\$9	\$58	\$172
<b>3</b>	91	87	16	9	9	69	161
<b>5</b>	109	91	19	8	8	77	194
<b>6</b>	113	107	17	9	10	67	176
<b>8</b>	97	98	22	8	8	56	176
<b>9</b>	95	96	17	9	10	74	184
<b>10</b>	90	91	16	9	9	55	163
<b>11</b>	95	81	19	8	8	72	182
<b>12</b>	91	84	17	8	8	74	185

### Risk Index Tiers, Factors and Application

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

State: Arkansas

Filing Company:

Cameron National Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto CNIC

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract
<b>Comments:</b>	
<b>Attachment(s):</b>	A-1 for Arkansas CNIC.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	12/03/2013

<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	PPA Survey FORM APCS CNIC.pdf PPA Survey FORM APCS CNIC.xls
<b>Item Status:</b>	Filed
<b>Status Date:</b>	12/03/2013

<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	RF-1 AR Rate Filing Abstract CNIC.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	12/03/2013

<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
<b>Bypass Reason:</b>	Cameron National Insurance Company is not adopting the loss cost filing of an advisory organization at this time.
<b>Attachment(s):</b>	
<b>Item Status:</b>	Filed
<b>Status Date:</b>	12/03/2013

<b>Satisfied - Item:</b>	Summary of Revisions
<b>Comments:</b>	
<b>Attachment(s):</b>	PA CNIC AR & MO Summary 02-01-2014.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	12/03/2013

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	CNIC Rate Indications AR 2013 - 5 Year.pdf
<b>Item Status:</b>	Filed

**SERFF Tracking #:**

CMIC-129282783

**State Tracking #:**

**Company Tracking #:**

CMIC-129282783

**State:**

Arkansas

**Filing Company:**

Cameron National Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Personal Auto CNIC

**Project Name/Number:**

/

**Status Date:**

12/03/2013

**SERFF Tracking #:**

CMIC-129282783

**State Tracking #:**

**Company Tracking #:**

CMIC-129282783

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**State:**

Arkansas

**Filing Company:**

Cameron National Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Personal Auto CNIC

**Project Name/Number:**

/

***Attachment PPA Survey FORM APCS CNIC.xls is not a PDF document and cannot be reproduced here.***

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	15%
<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?

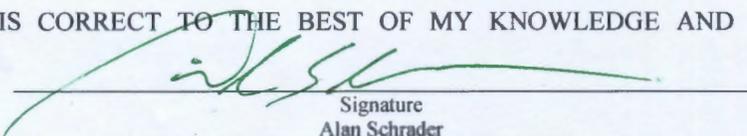
\$6 per payment

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%	136
11	-19%	143
12	-10%	107
13	0%	13
14	9%	6
15	19%	15
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  
Alan Schrader  
\_\_\_\_\_  
Printed Name  
Actuarial Analyst II  
\_\_\_\_\_  
Title  
816-632-6511  
\_\_\_\_\_  
Telephone Number  
aschrader@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: Alan Schrader  
 Telephone No.: 816-632-6511 ext. 355  
 Email Address: aschrader@cameron-insurance.com  
 Effective Date: 8/1/2013

**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	15	%
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			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,104	\$1,274	\$510	\$462	\$1,171	\$1,352	\$541	\$489	\$1,235	\$1,426	\$567	\$513	\$1,171	\$1,352	\$541	\$489	\$1,236	\$1,427	\$571	\$516
	100/300/50 Liability with Comprehensive and Collision			\$1,193	\$1,378	\$550	\$498	\$1,264	\$1,459	\$582	\$526	\$1,354	\$1,565	\$620	\$560	\$1,264	\$1,459	\$582	\$526	\$1,348	\$1,556	\$620	\$561
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,139	\$1,315	\$526	\$476	\$1,210	\$1,397	\$558	\$505	\$1,270	\$1,467	\$583	\$527	\$1,210	\$1,397	\$558	\$505	\$1,274	\$1,471	\$587	\$531
	100/300/50 Liability with Comprehensive and Collision			\$1,229	\$1,419	\$566	\$512	\$1,303	\$1,504	\$600	\$542	\$1,390	\$1,606	\$636	\$574	\$1,303	\$1,504	\$600	\$542	\$1,385	\$1,600	\$637	\$576
2010 Honda Odyssey "EX"	Minimum Liability			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,217	\$1,406	\$561	\$507	\$1,296	\$1,497	\$597	\$540	\$1,347	\$1,557	\$617	\$558	\$1,296	\$1,497	\$597	\$540	\$1,356	\$1,566	\$624	\$564
	100/300/50 Liability with Comprehensive and Collision			\$1,307	\$1,510	\$601	\$543	\$1,389	\$1,604	\$638	\$577	\$1,467	\$1,695	\$671	\$605	\$1,389	\$1,604	\$638	\$577	\$1,467	\$1,695	\$674	\$608
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,223	\$1,412	\$564	\$510	\$1,303	\$1,504	\$600	\$542	\$1,354	\$1,564	\$620	\$560	\$1,303	\$1,504	\$600	\$542	\$1,362	\$1,573	\$627	\$567
	100/300/50 Liability with Comprehensive and Collision			\$1,313	\$1,516	\$604	\$545	\$1,395	\$1,612	\$641	\$579	\$1,473	\$1,703	\$673	\$608	\$1,395	\$1,612	\$641	\$579	\$1,473	\$1,702	\$676	\$611
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,449	\$1,674	\$664	\$600	\$1,550	\$1,791	\$710	\$641	\$1,573	\$1,818	\$718	\$648	\$1,550	\$1,791	\$710	\$641	\$1,597	\$1,846	\$732	\$661
	100/300/50 Liability with Comprehensive and Collision			\$1,539	\$1,778	\$704	\$636	\$1,642	\$1,898	\$751	\$678	\$1,692	\$1,957	\$771	\$696	\$1,642	\$1,898	\$751	\$678	\$1,709	\$1,975	\$781	\$705
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$426	\$488	\$208	\$191	\$422	\$484	\$207	\$190	\$557	\$640	\$265	\$241	\$422	\$484	\$207	\$190	\$520	\$597	\$252	\$230
	Minimum Liability with Comprehensive and Collision			\$1,267	\$1,463	\$583	\$527	\$1,350	\$1,560	\$621	\$561	\$1,396	\$1,613	\$639	\$577	\$1,350	\$1,560	\$621	\$561	\$1,408	\$1,626	\$647	\$585
	100/300/50 Liability with Comprehensive and Collision			\$1,357	\$1,567	\$623	\$563	\$1,443	\$1,667	\$662	\$598	\$1,515	\$1,751	\$692	\$625	\$1,443	\$1,667	\$662	\$598	\$1,519	\$1,755	\$697	\$629

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

1.	This filing transmittal is part of Company Tracking #	CMIC-129007553
----	---	----------------

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.</b> Cameron National Insurance Company	<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.</b> 19.0000-Personal Auto	<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>5.0%</b>	<b>0.8</b>					
<b>Property Damage</b>	<b>7.0%</b>	<b>0.7</b>					
<b>Medical Payments</b>	<b>4.4%</b>	<b>0.8</b>					
<b>Uninsured Motorist</b>	<b>-0.8%</b>	<b>0.0</b>					
<b>Comprehensive</b>	<b>2.4%</b>	<b>-5.7</b>					
<b>Collision</b>	<b>1.2%</b>	<b>1.0</b>					
TOTAL OVERALL EFFECT	<b>3.3%</b>	<b>-0.3</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
2013	375	0.28%	8/1/2013	434	443	102%	64
2012	341	-3.42%	8/1/2012	480	310	65%	75
2011	336	-1.64%	8/1/2011	505	149	30%	60
2010	378	0.07%	7/15/2010	505	149	30%	60
2010	378	-0.98%	6/15/2010	550	601	109%	76
2009	410	3.72%	6/1/2009	489	323	44%	70
2008	359	0%		352	154	77%	77

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>20.2%</b>
B. General Expense	<b>6.8%</b>
C. Taxes, License & Fees	<b>1.7%</b>
D. Underwriting Profit & Contingencies	<b>4.7%</b>
E. Other	
F. TOTAL	<b>33.5%</b>

8.  N  Apply Lost Cost Factors to Future filings? (Y or N)  
 9.  4%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_  
 10.  -17%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**CAMERON NATIONAL PERSONAL AUTO  
Summary of Revisions  
Arkansas & Missouri  
Effective: February 1, 2014**

<b><u>Page No.</u></b>	<b><u>Rule No.</u></b>	
CNPA-GR-4	3.a.(1)	Added "(IOWA ONLY - at least 15 years of age)"
CNPA-GR-5	4.C.6.	Revised number of miles driven from 10,000 to 7,500
	4.C.7.	First paragraph of rule added "Farm Liability, owner occupied Dwelling, or Dwelling Liability policy to Multi-Policy Discount as qualifying types of policies"
CNPA-GR-11	17.B.	Removed "Auto NOT Furnished for Regular Use" from table
CNPA-GR-14	19.E.1.	Moved 19.E.1 from page CNPA-GR-15 and removed numbering
CNPA-GR-15	19.E.1.	Moved 19.E.1. to CNPA-GR-14
	19.E.2.	Removed 19.E.2. a., b., c., d. and table
	19.G.	Added Physical Damage section from CNPA-GR-16
CNPA-GR-16	19.G.	Moved Physical Damage section to CNPA-GR-15
<b>Arkansas</b>		
CNPA-AR-2	14.A.1.	Endorsement form changed to <b>PP 04 95</b> Removed "and Split Uninsured Motorists Limits endorsement form <b>PP 04 04C</b> "
CNPA-AR-3	14.B.2.c.	Removed "and Split Underinsured Motorists Limits endorsement form <b>PP 04 02C</b> "
CNPA-AR-4.1	N/A	Added "Special State Requirements" list
CNPA-AR-5	N/A	Changed class plan factors on "Only Operator Female Age 30-49"
CNPA-AR-11		Revised Rates
<b>Missouri</b>		
CNPA-MO-1	14.A.1.	Removed "and Split Uninsured Motorists Limits endorsement form <b>PP 04 55</b> "
	14.B.	Removed "and Split Underinsured Motorists Limits endorsement form <b>PP 04 02C</b> "
CNPA-MO-1.1	N/A	Added "Special State Requirements" list
CNPA-MO-2	N/A	Changed class plan factors on "Only Operator Female Age 30-49"
CNPA-MO-9		Revised Rates

Cameron National Insurance Company  
Rate Level Indications  
Personal Auto - Arkansas

Exhibit II  
Sheet 1  
11/12/2013

	(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**

2009	133,545.16	1.024	1.000	1.000	136,690.77	156,741.68	156,741.68	1.010	1.092	0.955	165,137.06	120.81%		
2010	126,263.19	0.970	1.000	1.000	122,418.09	48,932.00	48,932.00	1.015	1.106	0.966	53,065.40	43.35%		
2011	121,090.75	0.939	1.000	1.000	113,726.55	106,141.00	106,141.00	1.010	1.092	0.977	114,374.97	100.57%		
2012	106,417.00	0.951	1.000	1.000	101,210.04	97,513.00	97,513.00	1.100	1.138	0.989	120,718.81	119.28%		
2013	55,437.00	0.986	1.000	1.000	54,687.33	0.00	-	1.340	1.000	1.000	0.00	0.00%		
5 yr Total	542,753.10				528,732.78	409,327.68	409,327.68				453,296.25	85.7%	66.5%	28.8%

**Property Damage**

2009	100,451.67	1.057	1.000	1.000	106,216.26	122,970.30	122,970.30	1.000	1.092	1.030	138,368.35	130.27%		
2010	90,288.37	1.040	1.000	1.000	93,894.99	41,162.18	41,162.18	1.000	1.106	1.023	46,550.49	49.58%		
2011	82,108.48	1.065	1.000	1.000	87,419.53	52,254.97	52,254.97	1.001	1.092	1.015	57,961.16	66.30%		
2012	74,770.00	1.039	1.000	1.000	77,716.04	50,183.60	50,183.60	1.002	1.138	1.007	57,673.16	74.21%		
2013	40,013.00	1.029	1.000	1.000	41,162.48	33,587.26	33,587.26	1.007	1.000	1.000	33,822.37	82.17%		
5 yr Total	387,631.52				406,409.29	300,158.31	300,158.31				334,375.53	82.3%	66.5%	23.6%

**Medical Payments**

2009	18,501.08	1.439	1.000	1.000	26,617.49	19,390.35	19,390.35	1.002	1.092	0.955	20,257.01	76.10%		
2010	19,078.09	1.194	1.000	1.000	22,786.88	15,979.00	15,979.00	1.004	1.106	0.966	17,136.72	75.20%		
2011	19,046.72	1.068	1.000	1.000	20,340.63	15,000.00	15,000.00	1.004	1.092	0.977	16,059.61	78.95%		
2012	18,314.00	0.990	1.000	1.000	18,134.42	25,489.50	25,489.50	1.035	1.138	0.989	29,690.77	163.73%		
2013	10,487.00	0.985	1.000	1.000	10,330.08	1,013.75	1,013.75	1.119	1.000	1.000	1,134.39	10.98%		
5 yr Total	85,426.89				98,209.50	76,872.60	76,872.60				84,278.49	85.8%	66.5%	29.0%

Cameron National Insurance Company  
Rate Level Indications  
Personal Auto - Arkansas

Exhibit II  
Sheet 2  
11/12/2013

	(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**

2009	41,107.14	0.921	1.000	1.000	37,868.77	31,315.96	31,315.96	1.010	1.092	0.955	32,993.30	87.13%		
2010	36,331.20	0.941	1.000	1.000	34,203.11	10,470.75	10,470.75	1.015	1.106	0.966	11,355.24	33.20%		
2011	33,188.85	0.979	1.000	1.000	32,504.07	3,304.96	3,304.96	1.010	1.092	0.977	3,561.34	10.96%		
2012	30,262.00	0.985	1.000	1.000	29,809.88	33,501.79	33,501.79	1.100	1.138	0.989	41,474.43	139.13%		
2013	16,252.00	0.981	1.000	1.000	15,942.96	2,312.04	2,312.04	1.340	1.000	1.000	3,098.13	19.43%		
5 yr Total	157,141.19				150,328.79	80,905.50	80,905.50				92,482.45	61.5%	66.5%	-7.5%

**Comprehensive**

2009	94,647.75	0.927	1.107	1.036	100,668.96	75,271.16	80,420.06	1.000	1.094	0.995	87,573.28	86.99%		
2010	84,689.54	0.939	1.075	1.036	88,508.75	35,474.23	41,598.47	1.000	1.097	0.996	45,448.79	51.35%		
2011	82,635.25	0.961	1.043	1.036	85,815.38	75,209.60	75,481.37	1.000	1.094	0.998	82,396.72	96.02%		
2012	75,389.00	1.016	1.014	1.036	80,417.46	52,126.83	58,093.56	1.000	1.092	0.999	63,352.53	78.78%		
2013	41,725.00	1.006	1.000	1.036	43,484.10	11,618.39	15,665.26	1.000	1.000	1.000	15,665.26	36.03%		
5 yr Total	379,086.54				398,894.64	249,700.21	271,258.72				294,436.57	73.8%	69.6%	6.1%

**Collision**

2009	158,956.33	0.881	1.102	1.034	159,728.91	111,026.67	111,026.67	1.000	1.094	1.044	126,806.19	79.39%		
2010	145,845.49	0.860	1.072	1.034	139,047.79	99,118.40	99,118.40	1.000	1.097	1.033	112,235.09	80.72%		
2011	139,196.77	0.878	1.042	1.034	131,850.31	87,391.84	87,391.84	1.000	1.094	1.022	97,699.88	74.10%		
2012	126,840.00	0.921	1.014	1.034	122,561.22	95,928.41	95,928.41	1.000	1.092	1.011	105,866.78	86.38%		
2013	66,120.00	1.003	1.000	1.034	68,575.93	6,753.45	6,753.45	1.000	1.000	1.000	6,753.45	9.85%		
5 yr Total	636,958.59				621,764.16	400,218.77	400,218.77				449,361.38	72.3%	69.6%	3.9%

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

Program	2012 Earned Premium	Full Indicated Change	Credibility	Credibility Complement	Credible Indicated Change
Bodily Injury	\$106,417.00	28.8%	0.172	0.0%	5.0%
Property Damage	\$74,770.00	23.6%	0.296	0.0%	7.0%
Medical Payments	\$18,314.00	29.0%	0.152	0.0%	4.4%
UM	\$30,262.00	-7.5%	0.110	0.0%	-0.8%
Comprehensive	\$75,389.00	6.1%	0.393	0.0%	2.4%
Collision	\$126,840.00	3.9%	0.323	0.0%	1.2%
Total	\$431,992.00				3.3%
Liability	\$229,763.00				4.8%
Physical Damage	\$202,229.00				1.7%