

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

Filing at a Glance

Company: Cameron Mutual Insurance Company
Product Name: Personal Auto CMIC
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-129282812
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMIC-129282812

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:

State: Arkansas Filing Company: Cameron Mutual Insurance Company
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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 Mutual 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
- BI decreased 5%
- PD increased 5%
- Comprehensive decreased 8%
- Collision decreased 8%

The overall revenue effect is -3.4%. 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 Mutual Insurance Company	CoCode: 15725	State of Domicile: Missouri
214 McElwain Drive	Group Code: 532	Company Type: Property & Casualty
Cameron, MO 64429-1321	Group Name:	State ID Number:
(800) 326-6511 ext. [Phone]	FEIN Number: 44-0447850	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Cameron Mutual Insurance Company	\$100.00	11/12/2013	76493461

State: Arkansas Filing Company: Cameron Mutual Insurance Company
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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 Mutual Insurance Company

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

Product Name: Personal Auto CMIC

Project Name/Number: /

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 Mutual Insurance Company	-4.600%	-3.400%	\$-47,054	1,071	\$1,539,719	7.000%	-20.000%

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 #:

CMIC-129282812

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Company Tracking #:

CMIC-129282812

State: Arkansas

Filing Company: Cameron Mutual Insurance Company

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

Product Name: Personal Auto CMIC

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.100%

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 Mutual Insurance Company	-4.600%	-3.400%	\$-47,054	1,071	\$1,539,719	7.000%	-20.000%

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State: Arkansas**Filing Company:**

Cameron Mutual Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Personal Auto CMIC**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	A-GR-5, 11, 14-16	Replacement		CMIC A GR AR MO FILING PAGES 02-01-2014.pdf
2	Filed 12/03/2013	Exceptions	A-AR-2, 3, 4.1, 5, 6	Replacement		CM A AR Exceptions & Class Plan Pages 2-1-2014 FILING PAGES.pdf
3	Filed 12/03/2013	Rate Pages	A-AR-11	Replacement		Arkansas CMIC Auto Rate Pages - 02-01-2014.pdf

CAMERON MUTUAL 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-symboled pickups, add the cost of the camper, shell, cover, or special equipment to the actual amount of coverage desired of the pickup and determine the symbol from Page 1 and 2 of the Symbol and Identification Section.
 - d. When a pickup is used to transport a permanently attached camper body, refer to the Motor Homes Section of the Miscellaneous Types Rule 19.
6. **Low Mileage**
A 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 MUTUAL AUTO PROGRAM

GENERAL RULES

3. **Endorsement.** Attach Auto Loan/Lease Coverage endorsement form **PP 03 35**.

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.

	Bodily Injury	Property Damage
Person Named	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**.

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 –

CAMERON MUTUAL 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	\$1.68	\$ 50	\$ 1.30
50	1.20	100	1.04
100	.96	250	.88
250	.72	500	.78

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 MUTUAL 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:

- \$10 - Bodily Injury
- \$ 5 - Property Damage

Physical Damage – Golf Carts

Comprehensive		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
\$ 25	\$.35		
50	.25	50	.56
100	.20	100	.47
250	.15	250	.40

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:

- \$10 - Bodily Injury
- \$ 5 - 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	\$.87	\$100	\$.66
250	.74	250	.59
500	.61	500	.51

CAMERON MUTUAL 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 MUTUAL 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.

Limit	Premium
25,000	\$ 3
50,000	\$ 6

CAMERON MUTUAL 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
No Ded *.....\$.65	\$ 50 Ded\$.50
\$ 25 Ded54	100 Ded43
50 Ded46	250 Ded33
100 Ded41	500 Ded25
250 Ded30	

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

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 MUTUAL 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 MUTUAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

*Primary Classifications
Rating Factors and Statistical Codes*

NO YOUTHFUL OPERATOR						
Age		Pleasure Use, less than 3 miles to work	DRIVE TO OR FROM WORK		Business Use	Farm Use
			3 or more, less than 15 miles	15 or more miles		
Principal Operator Age 75 or over	Factor Code	1.00 8031	1.05 8032	1.10 8033	1.10 8038	1.00 8039
Principal Operator Age 65-74	Factor Code	0.88 8801	0.90 8802	1.05 8803	1.50 8808	0.88 8809
Principal Operator Age 50-64	Factor Code	0.82 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
Only Operator Female Age 30-49	Factor Code	1.00 8861	1.01 8862	1.12 8863	1.35 8868	1.00 8869
All Other	Factor Code	1.00 8871	1.01 8872	1.12 8873	1.35 8878	1.00 8879

YOUTHFUL OPERATOR – UNMARRIED FEMALE					
NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	2.10 8024	2.10 8025	2.60 8124	2.40 8125
18	Factor Code	1.86 8034	1.86 8035	2.06 8134	2.06 8135
19	Factor Code	1.86 8044	1.86 8045	2.06 8144	2.06 8145
20	Factor Code	1.86 8054	1.86 8055	2.06 8154	2.06 8155
21 through 24	Factor Code	1.15 8254	1.15 8255	1.32 8354	1.32 8355

CAMERON MUTUAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

*Primary Classifications
Rating Factors and Statistical Codes*

<i>YOUTHFUL OPERATOR – UNMARRIED MALE</i>					
<i>NOT ELIGIBLE FOR GOOD STUDENT CREDIT</i>					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	2.45 8400	2.45 8403	3.72 8600	3.77 8603
18	Factor Code	2.40 8401	2.40 8405	3.65 8601	3.65 8605
19	Factor Code	2.35 8451	2.35 8455	3.55 8651	3.55 8655
20	Factor Code	2.30 8450	2.30 8453	3.45 8650	3.45 8653
21 through 24	Factor Code	1.40 8754	1.40 8755	2.00 8704	2.00 8705
25 through 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		1.40 8708	1.60 8709

<i>YOUTHFUL OPERATOR – UNMARRIED FEMALE</i>					
<i>GOOD STUDENT CLASSIFICATIONS</i>					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
17 or Less	Factor Code	1.92 8026	1.92 8027	2.20 8126	2.20 8127
18	Factor Code	1.71 8036	1.71 8037	1.91 8136	1.91 8137
19	Factor Code	1.71 8046	1.71 8047	1.91 8146	1.91 8147
20	Factor Code	1.71 8056	1.71 8057	1.91 8156	1.91 8157
21 through 24	Factor Code	1.05 8256	1.05 8257	1.25 8356	1.25 8357

ARKANSAS Semi-Annual Rates

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

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Com- prehensive)	\$250 Ded Collision
1	\$135	\$142	\$16	\$11	\$11	\$79	\$216
3	102	106	19	11	11	94	203
5	120	109	21	10	10	101	236
6	128	129	20	11	12	89	221
8	108	118	24	9	10	75	216
9	105	114	20	11	12	100	225
10	101	109	19	11	11	75	207
11	102	98	21	9	9	99	200
12	102	101	20	9	9	104	233

Risk Index Tiers, Factors and Application

Tier	Last Two Digits of Class Code		Factor	Bodily Injury, Property Damage, Medical Payments and Collision: Apply the Risk Index factor after the Primary Classification factor, and before subtracting Low Mileage discount and/or Multi-Car discount additives (if applicable.)
	Single Car	Multi Car		
0	10	20	0.57	
1	11	21	0.60	
2	12	22	0.67	
3	13	23	0.78	
4	14	24	0.92	
5	15	25	1.00	
6	16	26	1.10	
7	17	27	1.25	
8	18	28	1.42	
90	30	40	1.50	
91	31	41	1.57	
92	32	42	1.63	
93	33	43	1.70	
94	34	44	1.78	
95	35	45	1.82	
96	36	46	1.84	
97	37	47	1.87	
98	38	48	1.90	
99	39	49	2.02	

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 Mutual Insurance Company

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

Product Name: Personal Auto CMIC

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 for Arkansas CMIC.pdf
Item Status:	Filed
Status Date:	12/03/2013
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey FORM APCS CMIC.pdf PPA Survey FORM APCS CMIC.xls
Item Status:	Filed
Status Date:	12/03/2013
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 AR Rate Filing Abstract CMIC.pdf
Item Status:	Filed
Status Date:	12/03/2013
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Cameron Mutual Insurance Company is not adopting an advisory organization's loss cost filing document at this time.
Attachment(s):	
Item Status:	Filed
Status Date:	12/03/2013
Satisfied - Item:	Summary of Revisions
Comments:	
Attachment(s):	PA CMIC AR & MO Summary 02-01-2014.pdf
Item Status:	Filed
Status Date:	12/03/2013
Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	CMIC Rate Indications AR 2013 - 5 Year.pdf
Item Status:	Filed

SERFF Tracking #:

CMIC-129282812

State Tracking #:

Company Tracking #:

CMIC-129282812

State:

Arkansas

Filing Company:

Cameron Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto CMIC

Project Name/Number:

/

Status Date:

12/03/2013

SERFF Tracking #:

CMIC-129282812

State Tracking #:

Company Tracking #:

CMIC-129282812

State:

Arkansas

Filing Company:

Cameron Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto CMIC

Project Name/Number:

/

Attachment PPA Survey FORM APCS CMIC.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 Mutual Insurance Company
 NAIC # (including group #) 15725

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?

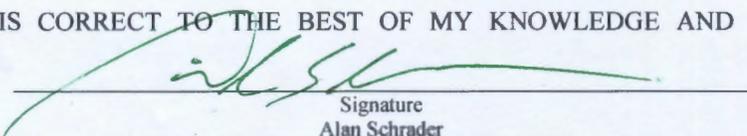
\$6 per payment

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	-43%	92
11	-40%	95
12	-33%	92
13	-22%	166
14	-8%	168
15	0%	416
16	10%	166
17	25%	128
18	42%	97
30-39	50-102%	87

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: 15725
 Company Name: Cameron Mutual 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
 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			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,314	\$1,495	\$647	\$574	\$1,300	\$1,481	\$640	\$568	\$1,450	\$1,652	\$710	\$630	\$1,300	\$1,481	\$640	\$568	\$1,455	\$1,657	\$715	\$635
	100/300/50 Liability with Comprehensive and Collision			\$1,410	\$1,606	\$693	\$615	\$1,396	\$1,590	\$685	\$608	\$1,578	\$1,798	\$771	\$683	\$1,396	\$1,590	\$685	\$608	\$1,576	\$1,795	\$773	\$685
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,357	\$1,545	\$668	\$593	\$1,344	\$1,531	\$661	\$586	\$1,493	\$1,701	\$731	\$648	\$1,344	\$1,531	\$661	\$586	\$1,501	\$1,709	\$737	\$654
	100/300/50 Liability with Comprehensive and Collision			\$1,454	\$1,656	\$714	\$633	\$1,440	\$1,640	\$706	\$626	\$1,622	\$1,848	\$792	\$702	\$1,440	\$1,640	\$706	\$626	\$1,622	\$1,847	\$795	\$705
2010 Honda Odyssey "EX"	Minimum Liability			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,454	\$1,656	\$714	\$633	\$1,443	\$1,643	\$707	\$627	\$1,588	\$1,810	\$776	\$688	\$1,443	\$1,643	\$707	\$627	\$1,601	\$1,824	\$785	\$696
	100/300/50 Liability with Comprehensive and Collision			\$1,551	\$1,767	\$760	\$674	\$1,539	\$1,753	\$753	\$667	\$1,717	\$1,956	\$837	\$741	\$1,539	\$1,753	\$753	\$667	\$1,722	\$1,962	\$843	\$747
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,461	\$1,664	\$717	\$636	\$1,449	\$1,650	\$710	\$630	\$1,596	\$1,818	\$780	\$691	\$1,449	\$1,650	\$710	\$630	\$1,609	\$1,832	\$788	\$699
	100/300/50 Liability with Comprehensive and Collision			\$1,558	\$1,774	\$763	\$677	\$1,545	\$1,760	\$756	\$670	\$1,724	\$1,965	\$841	\$744	\$1,545	\$1,760	\$756	\$670	\$1,730	\$1,971	\$846	\$750
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,743	\$1,986	\$851	\$754	\$1,735	\$1,978	\$847	\$750	\$1,867	\$2,128	\$909	\$804	\$1,735	\$1,978	\$847	\$750	\$1,897	\$2,162	\$926	\$820
	100/300/50 Liability with Comprehensive and Collision			\$1,840	\$2,096	\$897	\$795	\$1,831	\$2,087	\$892	\$790	\$1,995	\$2,275	\$970	\$858	\$1,831	\$2,087	\$892	\$790	\$2,018	\$2,300	\$984	\$871
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$583	\$660	\$300	\$269
	Minimum Liability with Comprehensive and Collision			\$1,516	\$1,727	\$743	\$659	\$1,505	\$1,715	\$737	\$653	\$1,648	\$1,878	\$805	\$713	\$1,505	\$1,715	\$737	\$653	\$1,664	\$1,896	\$815	\$722
	100/300/50 Liability with Comprehensive and Collision			\$1,613	\$1,838	\$790	\$700	\$1,601	\$1,825	\$783	\$694	\$1,776	\$2,024	\$866	\$766	\$1,601	\$1,825	\$783	\$694	\$1,785	\$2,034	\$873	\$773

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

1.	This filing transmittal is part of Company Tracking #	CMIC-129007551
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Cameron Mutual Insurance Company	B. 0532-15725

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-8.1	-4.4					
Property Damage	6.7	-5.7					
Medical Payments	10.6	0.5					
Uninsured Motorist	-12.1	0.0					
Comprehensive	-8.3	-7.9					
Collision	-8.2	-7.6					
TOTAL OVERALL EFFECT	-4.6	-3.4					

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	1072	0.11%	8/1/2013	1391	991	64	59
2012	1152	-3.24%	8/1/2012	1547	892	54	59
2011	1158	-2.13%	8/1/2011	1662	887	44	51
2010	1489	-1.02%	7/15/2010	2004	887	44	51
2010	1489	-2.57%	6/15/2010	2004	1484	59	68
2009	1970	2.71%	6/1/2009	2533	2077	86	74
2008	1643	0%	NA	2420	1332	58	56

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.2%
B. General Expense	7.1%
C. Taxes, License & Fees	1.7%
D. Underwriting Profit & Contingencies	4.7%
E. Other	
	33.5%

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
 9. **7%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. **-20%** Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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

<u>Page No.</u>	<u>Rule No.</u>	
A-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.
A-GR-11	17.B.	Removed "Auto NOT Furnished for Regular Use" from table
A-GR-14	19.E.1.	Moved 19.E.1. from page A-GR-15 and removed numbering
A-GR-15	19.E.1.	Moved 19.E.1. to A-GR-14
	19.E.2.	Removed 19.E.2. a., b., c., d. and table
	19.G.	Added Physical Damage section from A-GR-16
A-GR-16	19.G.	Moved Physical Damage section to A-GR-15
Arkansas		
A-AR-2	14.A.1	Endorsement form changed to PP 04 95 Removed "and Split Uninsured Motorists Limits endorsement form PP 04 04C "
A-AR-3	14.B.2.c.	Removed "and Split Underinsured Motorists Limits endorsement form PP 04 02C "
A-AR-4.1	N/A	Added "Special State Requirements" list
A-AR-5	N/A	Changed class plan factors on "Only Operator Female Age 30-49"
A-AR-11		Revised Rates
Missouri		
A-MO-1	14.A.1.	Removed "and Split Uninsured Motorists Limits endorsement form PP 04 55 "
	14.B.	Removed "and Split Underinsured Motorists Limits endorsement form PP 04 02C "
A-MO-1.1	N/A	Added "Special State Requirements" list
A-MO-2	N/A	Changed class plan factors on "Only Operator Female Age 30-49"
A-MO-9		Revised Rates

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit I
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	678,825.66	0.947	1.000	1.000	642,657.28	308,798.42	308,798.42	1.010	1.092	0.955	325,338.24	50.62%		
2010	534,304.76	0.913	1.000	1.000	488,065.04	187,182.01	187,182.01	1.012	1.106	0.966	202,393.75	41.47%		
2011	440,989.58	0.917	1.000	1.000	404,390.88	211,600.05	211,600.05	1.020	1.092	0.977	230,272.67	56.94%		
2012	395,027.00	0.935	1.000	1.000	369,298.92	256,261.00	256,261.00	1.055	1.138	0.989	304,266.91	82.39%		
2013	181,142.00	0.969	1.000	1.000	175,523.03	50,680.02	50,680.02	1.230	1.000	1.000	62,336.42	35.51%		
5 yr Total	2,230,289.00				2,079,935.15	1,014,521.50	1,014,521.50				1,124,607.99	54.1%	66.5%	-18.7%

Property Damage

2009	557,623.41	0.967	1.000	1.000	539,177.50	277,530.89	277,530.89	1.000	1.092	1.030	312,282.66	57.92%		
2010	426,409.09	0.947	1.000	1.000	403,919.74	338,806.82	338,806.82	1.000	1.106	1.023	383,158.10	94.86%		
2011	339,479.78	0.981	1.000	1.000	332,873.62	229,019.33	229,019.33	1.001	1.092	1.015	254,028.01	76.31%		
2012	318,320.00	0.955	1.000	1.000	303,884.58	190,041.92	190,041.92	1.002	1.138	1.007	218,404.38	71.87%		
2013	148,887.00	0.970	1.000	1.000	144,417.50	91,477.59	91,477.59	1.007	1.000	1.000	92,117.93	63.79%		
5 yr Total	1,790,719.28				1,724,272.93	1,126,876.55	1,126,876.55				1,259,991.09	73.1%	66.5%	9.8%

Medical Payments

2009	75,004.45	1.308	1.000	1.000	98,098.96	78,422.94	78,422.94	1.004	1.092	0.955	82,091.68	83.68%		
2010	67,476.38	1.106	1.000	1.000	74,596.02	87,996.05	87,996.05	1.004	1.106	0.966	94,413.88	126.57%		
2011	60,182.51	1.038	1.000	1.000	62,474.80	30,934.79	30,934.79	1.007	1.092	0.977	33,235.57	53.20%		
2012	60,234.00	0.972	1.000	1.000	58,569.61	27,280.00	27,280.00	1.019	1.138	0.989	31,292.83	53.43%		
2013	28,612.00	0.967	1.000	1.000	27,662.46	37,994.00	37,994.00	1.081	1.000	1.000	41,052.52	148.41%		
5 yr Total	291,509.34				321,401.85	262,627.78	262,627.78				282,086.48	87.8%	66.5%	31.9%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit I
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	122,713.12	0.928	1.000	1.000	113,890.38	88,415.84	88,415.84	1.010	1.092	0.955	93,151.56	81.79%		
2010	98,507.98	0.952	1.000	1.000	93,769.40	10,662.85	10,662.85	1.012	1.106	0.966	11,529.39	12.30%		
2011	87,032.22	0.967	1.000	1.000	84,178.24	76,349.37	76,349.37	1.020	1.092	0.977	83,086.81	98.70%		
2012	82,335.00	0.971	1.000	1.000	79,943.21	68,245.14	68,245.14	1.055	1.138	0.989	81,029.64	101.36%		
2013	37,740.00	0.991	1.000	1.000	37,390.42	4,514.10	4,514.10	1.230	1.000	1.000	5,552.34	14.85%		
5 yr Total	428,328.32				409,171.65	248,187.30	248,187.30				274,349.75	67.1%	66.5%	0.8%

Comprehensive

2009	340,934.71	1.010	1.132	1.043	406,433.22	199,985.33	218,532.41	1.000	1.094	0.995	237,970.46	58.55%		
2010	280,387.07	1.017	1.090	1.043	324,079.78	200,936.00	221,211.92	1.000	1.097	0.996	241,687.09	74.58%		
2011	247,056.51	1.045	1.054	1.043	283,541.53	153,929.64	154,742.14	1.000	1.094	0.998	168,919.11	59.57%		
2012	238,966.00	1.090	1.018	1.043	276,550.68	136,653.71	155,566.88	1.000	1.092	0.999	169,649.70	61.34%		
2013	116,398.00	1.056	1.000	1.043	128,160.40	60,663.78	71,953.12	1.000	1.000	1.000	71,953.12	56.14%		
5 yr Total	1,223,742.29				1,418,765.61	752,168.46	822,006.47				890,179.48	62.7%	69.7%	-10.0%

Collision

2009	749,204.35	0.879	1.123	1.040	768,833.92	354,788.85	354,788.85	1.000	1.094	1.044	405,212.74	52.70%		
2010	589,306.09	0.854	1.084	1.040	567,711.02	299,416.89	299,416.89	1.000	1.097	1.033	339,039.79	59.72%		
2011	480,519.00	0.900	1.051	1.040	472,609.28	318,845.60	318,845.60	1.000	1.094	1.022	356,454.06	75.42%		
2012	444,837.00	0.965	1.017	1.040	454,385.52	269,899.19	269,899.19	1.000	1.092	1.011	297,861.27	65.55%		
2013	199,276.00	1.029	1.000	1.040	213,305.90	116,788.67	116,788.67	1.000	1.000	1.000	116,788.67	54.75%		
5 yr Total	2,463,142.44				2,476,845.64	1,359,739.20	1,359,739.20				1,515,356.53	61.2%	69.7%	-12.2%

Cameron Mutual Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Program	2012 Earned Premium	Full Indicated Change	Credibility	No Change Complement	Credible Indicated Change
Bodily Injury	395,027	-18.7%	0.340	-2.6%	-8.1%
Property Damage	318,320	9.8%	0.646	1.0%	6.7%
Medical Payments	60,234	31.9%	0.263	3.0%	10.6%
UM	82,335	0.8%	0.221	-15.8%	-12.1%
Comprehensive	238,966	-10.0%	0.627	-5.6%	-8.3%
Collision	444,837	-12.2%	0.647	-1.0%	-8.2%
Total	1,539,719				-4.6%
Liability	855,916				-1.7%
Physical Damage	683,803				-8.3%