

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: 05/02/2013
SERFF Tr Num: CMIC-129007551
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMIC-129007551

Effective Date: 08/01/2013
Requested (New):
Effective Date: 08/01/2013
Requested (Renewal):
Author(s): Alan Schrader
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 05/16/2013
Disposition Status: Filed
Effective Date (New): 08/01/2013
Effective Date (Renewal): 08/01/2013

State Filing Description:

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
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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: 05/16/2013
 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 August 1, 2012. 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	05/02/2013	69954510

SERFF Tracking #:

CMIC-129007551

State Tracking #:

Company Tracking #:

CMIC-129007551

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

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/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/16/2013	05/16/2013

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: 05/16/2013

Effective Date (New): 08/01/2013

Effective Date (Renewal): 08/01/2013

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron Mutual Insurance Company	2.600%	0.106%	\$1,474	1,072	\$1,390,566	10.000%	-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	Underwriting Rules	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking #:

CMIC-129007551

State Tracking #:

Company Tracking #:

CMIC-129007551

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: -3.300%

Effective Date of Last Rate Revision: 08/01/2012

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron Mutual Insurance Company	2.600%	0.106%	\$1,474	1,072	\$1,390,566	10.000%	-20.000%

SERFF Tracking #:

CMIC-129007551

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

CMIC-129007551

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 05/16/2013	General Rules	A-GR-5, 17	Replacement		CMIC Auto GR 08-01-2013.pdf
2	Filed 05/16/2013	Underwriting Rules	A-UR-1, 2	Replacement		CMIC Auto UR 8-1-2013.pdf
3	Filed 05/16/2013	Rate Pages	A-AR-11	Replacement		Arkansas CMIC Auto Rate Pages - 08-01-2013.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 10,000 miles or less annually.

This discount will not apply to autos rated for male or unmarried female operators under 25 years of age.
7. **Multi-Policy Discount**

A 15% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron Mutual Preferred Homeowners policy, Homeowners policy, Home Security policy, Mobile Homeowners policy, Farmowners policy or owner occupied Farm Fire 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

OCCURRENCE TABLE

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

CAMERON MUTUAL AUTO PROGRAM

UNDERWRITING RULES

MISSION STATEMENT

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

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

1. Operating Territory

Cameron Mutual is licensed in the states of Arkansas and Missouri. To secure coverage, a vehicle must be registered and primarily garaged within these states. If an insured leaves this region of operation permanently or for an indefinite period, a replacement policy must be obtained.

2. Binding Authority

Agents may bind coverage in accordance with these underwriting rules and manual rules.

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

If there is reason to question the acceptability of a risk, **do not bind** coverage or accept any premium. These risks should be discussed with your Home Office Underwriter prior to binding.

Definition of binding: All applications are considered bound unless application has “unbound” or “trial application” prominently written on the front of the application – or on an electronic application “unbound” is chosen. Do not collect payment on an unbound application.

3. Unacceptable Risks – Vehicle Types

The following list is not all-inclusive since other vehicles with similar characteristics may also be considered unacceptable.

- a. Vehicles garaged primarily out of the operator's state of residence.
- b. Vehicles with altered, stripped down, or makeshift bodies, or with modified engine or suspension systems including kit cars.
- c. Vehicles with the following usages:
 - (1) Auto dealers, body shops, service stations, public storage garages, parking lots, mobile home trailer dealers, or tow truck operations.
 - (2) Contract hauling (Star mail route, newspaper, film, etc.)
 - (3) Delivery vehicles (pizza, etc.)
 - (4) Vehicles used for hauling passengers for hire, other than car-pooling.
 - (5) Vehicles used in racing, speed contests, or exhibitions.
 - (6) Vehicles used in an auto rental business.
- d. Vehicles with a new cost price over \$100,000 or motor homes with a new cost price over \$125,000. For consideration, contact the Home Office.
- e. Vehicles not titled or leased in the name of at least one named insured.

4. Unacceptable Risks – Driver Types

- a. Households whose drivers have incurred more than three minor traffic violations in the past three years. Minor violations include but are not limited to the following:
 - Speeding 1-10 miles over the posted limit
 - Improper passing
 - Failure to yield
- b. Households whose drivers have incurred one or more mid-major violations in the past five years. Examples of mid-major violations include, but are not limited to the following: Careless and Imprudent driving; hit and run; open bottle violation.
- c. Households whose drivers have incurred one major violation in the past five years. Examples of major violations include, but are not limited to the following: DWI; DUI; BAC; vehicular homicide or assault.
- d. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.

CAMERON MUTUAL AUTO PROGRAM

UNDERWRITING RULES

- e. Households who have operators 70 years of age and older who are unable to provide an acceptable medical form. Additional information may be required which may include a doctor's statement.
- f. Applicants who currently do not have auto insurance in force or whose current coverage has not been in force continuously for six months.

This provision shall not apply to applicants who have not had the opportunity, due to age, marital status, military service, etc., to have acquired insurance in their name prior to the date of the application.

- g. Applicant or spouse who has been convicted of a felony.
- h. Applicant or spouse who has been convicted of a drug related offense.

5. Financial Responsibility Filings

SR-22 filings (proof of financial responsibility) will **not** be made on new or existing business.

6. Named Driver Exclusion

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

7. Semi-Annual Policies

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

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	\$142	\$135	\$16	\$11	\$11	\$86	\$235
3	107	101	19	11	11	102	221
5	126	104	21	10	10	110	256
6	135	123	20	11	12	97	240
8	114	112	24	9	10	82	235
9	111	109	20	11	12	109	245
10	106	104	19	11	11	81	225
11	107	93	21	9	9	108	217
12	107	96	20	9	9	113	253

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	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.
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	

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.

SERFF Tracking #:

CMIC-129007551

State Tracking #:

Company Tracking #:

CMIC-129007551

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:	05/16/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey FORM APCS CMIC.xls PPA Survey FORM APCS CMIC.pdf
Item Status:	Filed
Status Date:	05/16/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 AR Rate Filing Abstract CMIC.pdf
Item Status:	Filed
Status Date:	05/16/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	We are not adopting the filing of a advisory organization at this time.
Attachment(s):	
Item Status:	Filed
Status Date:	05/16/2013

Satisfied - Item:	Summary of Revisions
Comments:	

SERFF Tracking #:

CMIC-129007551

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

CMIC-129007551

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

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Attachment(s):	CMIC Summary 8-1-2013.pdf
Item Status:	Filed
Status Date:	05/16/2013
Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	CMIC Rate Indications AR 2013.pdf
Item Status:	Filed
Status Date:	05/16/2013

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?

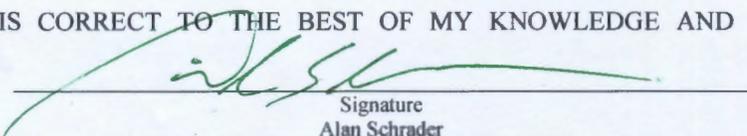
\$6 per payment

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 May 2012

NAIC Number: 15725
Company Name: Cameron Mutual Insurance Company
Contact Person: Alan Schrader
Telephone No.: 816-632-6511 ext. 355
Email Address: aschrader@cameron-mutual.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 %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	
Vehicle	Coverages	Age																				
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	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,387	\$1,579	\$682	\$605	\$1,374	\$1,564	\$675	\$598	\$1,523	\$1,735	\$745	\$660	\$1,374	\$1,564	\$675	\$598	\$1,533	\$1,746	\$753	\$667
	100/300/50 Liability with Comprehensive and Collision		\$1,487	\$1,694	\$730	\$647	\$1,473	\$1,678	\$722	\$640	\$1,656	\$1,888	\$809	\$716	\$1,473	\$1,678	\$722	\$640	\$1,659	\$1,890	\$813	\$720
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	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,434	\$1,633	\$704	\$625	\$1,421	\$1,619	\$697	\$618	\$1,570	\$1,789	\$768	\$680	\$1,421	\$1,619	\$697	\$618	\$1,583	\$1,803	\$776	\$688
	100/300/50 Liability with Comprehensive and Collision		\$1,535	\$1,748	\$752	\$667	\$1,521	\$1,733	\$745	\$660	\$1,704	\$1,942	\$831	\$736	\$1,521	\$1,733	\$745	\$660	\$1,709	\$1,947	\$836	\$741
2010 Honda Odyssey "EX"	Minimum Liability		\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,540	\$1,754	\$755	\$669	\$1,528	\$1,741	\$748	\$663	\$1,674	\$1,907	\$817	\$723	\$1,528	\$1,741	\$748	\$663	\$1,692	\$1,927	\$828	\$734
	100/300/50 Liability with Comprehensive and Collision		\$1,640	\$1,869	\$803	\$711	\$1,628	\$1,855	\$796	\$705	\$1,807	\$2,060	\$880	\$779	\$1,628	\$1,855	\$796	\$705	\$1,818	\$2,072	\$888	\$787
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	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,547	\$1,762	\$758	\$672	\$1,535	\$1,749	\$751	\$666	\$1,682	\$1,916	\$821	\$727	\$1,535	\$1,749	\$751	\$666	\$1,700	\$1,937	\$832	\$737
	100/300/50 Liability with Comprehensive and Collision		\$1,648	\$1,877	\$806	\$714	\$1,635	\$1,863	\$799	\$708	\$1,815	\$2,069	\$884	\$783	\$1,635	\$1,863	\$799	\$708	\$1,826	\$2,081	\$892	\$790
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	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,853	\$2,112	\$904	\$800	\$1,847	\$2,105	\$900	\$796	\$1,977	\$2,254	\$961	\$850	\$1,847	\$2,105	\$900	\$796	\$2,014	\$2,295	\$981	\$869
	100/300/50 Liability with Comprehensive and Collision		\$1,954	\$2,227	\$952	\$843	\$1,946	\$2,219	\$947	\$838	\$2,110	\$2,406	\$1,025	\$906	\$1,946	\$2,219	\$947	\$838	\$2,140	\$2,440	\$1,042	\$922
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$478	\$540	\$249	\$224	\$459	\$519	\$239	\$215	\$620	\$703	\$315	\$282	\$459	\$519	\$239	\$215	\$585	\$662	\$301	\$270
	Minimum Liability with Comprehensive and Collision		\$1,607	\$1,831	\$787	\$697	\$1,596	\$1,819	\$781	\$692	\$1,738	\$1,981	\$848	\$751	\$1,596	\$1,819	\$781	\$692	\$1,761	\$2,006	\$861	\$763
	100/300/50 Liability with Comprehensive and Collision		\$1,707	\$1,946	\$835	\$739	\$1,696	\$1,933	\$828	\$733	\$1,872	\$2,134	\$911	\$806	\$1,696	\$1,933	\$828	\$733	\$1,887	\$2,151	\$921	\$816

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	-1.9	-3.727					
Property Damage	5.1	-3.584					
Medical Payments	11.8	-3.968					
Uninsured Motorist	10.4	-1.069					
Comprehensive	-0.2	6.814					
Collision	3.7	3.642					
TOTAL OVERALL EFFECT	2.6	0.106					

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
2012	1152	-3.24%	8/1/2012	1547	991	64	59
2011	1158	-2.13%	8/1/2011	1662	892	54	59
2010	1489	-1.02%	7/15/2010	2004	887	44	51
2010	1489	-2.57%	6/15/2010	2004	887	44	51
2009	1970	2.71%	6/1/2009	2533	1484	59	68
2008	1643	0%	NA	2420	2077	86	74
2007	1582	2.00%	7/1/2007	2297	1332	58	56
2006	1385	-1.54%	1/1/2006	2053	1481	72	61

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. **10%** 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: August 1, 2013

<u>Page No.</u>	<u>Rule No.</u>	
A-UR-1	2.	Corrected wording in the last sentence of the last paragraph
A-UR-2	4.h.	Rule added.
A-GR-5	7.	First paragraph of rule: Changed Multi Policy Discount to 15% and added owner occupied Farm Fire as a qualifying type policy Reworded third paragraph of rule. Last paragraph of rule: added Farmowners or owner occupied Farm Fire policy as qualifying types of policies.
A-GR-17	N/A	Corrected wording under type code 06 Under type code 10 corrected codes to be used for accidents 51% or more at fault.
Arkansas		
A-AR-11	N/A	Revised rates
Missouri		
A-MO-1	14.A.	Added "Uninsured Motorists Coverage endorsement form PP 14 07C " to the rule
A-MO-9	N/A	Revised rates

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	-4.8%	0.385	0.0%	-1.9%
Property Damage	318,320	7.2%	0.708	0.0%	5.1%
Medical Payments	60,234	38.3%	0.307	0.0%	11.8%
UM	82,335	43.0%	0.243	0.0%	10.4%
Comprehensive	238,966	-0.2%	0.714	0.0%	-0.2%
Collision	444,837	5.2%	0.723	0.0%	3.7%
 Total	 1,539,719				 2.6%
 Liability	 855,916				 2.9%
Physical Damage	683,803				2.4%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit I
Sheet 1
5/2/2013

	(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

2008	642,758.64	1.011	1.000	1.000	649,763.16	672,461.62	672,461.62	1.007	1.078	0.935	682,197.11	104.99%		
2009	678,825.66	1.003	1.000	1.000	680,882.20	308,798.42	308,798.42	1.008	1.092	0.946	321,565.54	47.23%		
2010	534,304.76	0.983	1.000	1.000	525,025.78	183,070.01	183,070.01	1.013	1.106	0.957	196,302.88	37.39%		
2011	440,989.58	1.017	1.000	1.000	448,556.09	212,482.85	212,482.85	1.037	1.092	0.968	232,757.06	51.89%		
2012	395,027.00	0.991	1.000	1.000	391,359.51	213,131.00	213,131.00	1.153	1.138	0.979	273,993.36	70.01%		
5 yr Total	2,691,905.64				2,695,586.75	1,589,943.90	1,589,943.90				1,706,815.95	63.3%	66.5%	-4.8%

Property Damage

2008	524,019.00	1.011	1.000	1.000	529,729.55	339,340.40	339,340.40	1.000	1.078	1.036	378,998.33	71.55%		
2009	557,623.41	1.003	1.000	1.000	559,312.76	277,530.89	277,530.89	1.000	1.092	1.030	312,202.59	55.82%		
2010	426,409.09	0.983	1.000	1.000	419,003.88	338,806.82	338,806.82	1.001	1.106	1.024	383,955.64	91.64%		
2011	339,479.78	1.017	1.000	1.000	345,304.58	229,019.33	229,019.33	1.002	1.092	1.017	254,896.89	73.82%		
2012	318,320.00	0.991	1.000	1.000	315,364.67	187,371.48	187,371.48	1.007	1.138	1.011	217,223.47	68.88%		
5 yr Total	2,165,851.28				2,168,715.44	1,372,068.92	1,372,068.92				1,547,276.92	71.3%	66.5%	7.2%

Medical Payments

2008	69,717.54	1.474	1.000	1.000	102,759.38	109,562.92	109,562.92	1.000	1.078	0.935	110,449.89	107.48%		
2009	75,004.45	1.362	1.000	1.000	102,186.42	78,422.94	78,422.94	1.001	1.092	0.946	81,114.44	79.38%		
2010	67,476.38	1.152	1.000	1.000	77,704.19	90,628.05	90,628.05	1.003	1.106	0.957	96,220.02	123.83%		
2011	60,182.51	1.081	1.000	1.000	65,077.92	33,192.91	33,192.91	1.013	1.092	0.968	35,524.19	54.59%		
2012	60,234.00	1.012	1.000	1.000	60,978.32	44,920.00	44,920.00	1.054	1.138	0.979	52,757.61	86.52%		
5 yr Total	332,614.88				408,706.22	356,726.82	356,726.82				376,066.15	92.0%	66.5%	38.3%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit I
Sheet 2
5/2/2013

	(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

2008	116,627.32	0.929	1.000	1.000	108,315.10	93,838.34	93,838.34	1.007	1.078	0.935	95,196.87	87.89%		
2009	122,713.12	0.938	1.000	1.000	115,157.11	153,665.84	153,665.84	1.008	1.092	0.946	160,019.08	138.96%		
2010	98,507.98	0.962	1.000	1.000	94,812.33	11,262.85	11,262.85	1.013	1.106	0.957	12,076.96	12.74%		
2011	87,032.22	0.978	1.000	1.000	85,114.50	38,049.39	38,049.39	1.037	1.092	0.968	41,679.90	48.97%		
2012	82,335.00	0.983	1.000	1.000	80,894.40	118,040.14	118,040.14	1.153	1.138	0.979	151,748.05	187.59%		
5 yr Total	507,215.64				484,293.43	414,856.56	414,856.56				460,720.87	95.1%	66.5%	43.0%

Comprehensive

2008	334,993.72	0.944	1.075	1.048	356,399.41	278,793.13	188,490.66	1.000	1.083	1.031	210,561.77	59.08%		
2009	340,934.71	0.946	1.056	1.048	356,609.46	199,985.33	220,104.23	1.000	1.094	1.026	247,066.06	69.28%		
2010	280,387.07	0.952	1.035	1.048	289,598.13	200,936.00	223,361.98	1.000	1.097	1.020	249,927.99	86.30%		
2011	247,056.51	0.978	1.000	1.048	253,143.55	153,929.64	155,881.16	1.000	1.094	1.015	173,144.11	68.40%		
2012	238,966.00	1.020	1.000	1.048	255,378.34	132,504.69	154,065.59	1.000	1.092	1.010	169,851.26	66.51%		
5 yr Total	1,442,338.01				1,511,128.88	966,148.79	941,903.61				1,050,551.18	69.5%	69.7%	-0.2%

Collision

2008	723,630.47	0.858	1.069	1.044	692,531.31	526,516.79	526,516.79	1.000	1.083	1.069	609,481.85	88.01%		
2009	749,204.35	0.848	1.051	1.044	697,593.06	355,438.85	355,438.85	1.000	1.094	1.057	410,920.89	58.91%		
2010	589,306.09	0.824	1.033	1.044	523,807.47	299,416.89	299,416.89	1.000	1.097	1.045	342,957.51	65.47%		
2011	480,519.00	0.868	1.000	1.044	435,590.47	321,845.60	321,845.60	1.000	1.094	1.033	363,722.21	83.50%		
2012	444,837.00	0.934	1.000	1.044	433,923.65	280,388.99	280,388.99	1.000	1.092	1.021	312,594.96	72.04%		
5 yr Total	2,987,496.91				2,783,445.97	1,783,607.12	1,783,607.12				2,039,677.41	73.3%	69.7%	5.2%