

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: 05/02/2013
SERFF Tr Num: CMIC-129007553
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMIC-129007553

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 National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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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 National is filing revisions to our rules and rates to be made effective August 1, 2012. Please see the Summary of Revisions document on the supporting documentation tab for details of the changes being made.

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

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	05/02/2013	69954706

SERFF Tracking #:

CMIC-129007553

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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)

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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
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
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Filing Company: Cameron National Insurance Company

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 National Insurance Company	4.600%	0.278%	\$1,256	372	\$451,799	2.000%	-5.000%

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

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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: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: -3.400%

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 National Insurance Company	4.600%	0.278%	\$1,256	372	\$451,799	2.000%	-5.000%

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

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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:** /

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	CNPA-GR-5, 17	Replacement		CNIC AR & MO Auto GR 8-1-2013.pdf
2	Filed 05/16/2013	Underwriting Rules	CNPA-UR-1	Replacement		CNIC AR & MO Auto UR 8-1-2013.pdf
3	Filed 05/16/2013	Rate Pages	CNPA-AR-11	Replacement		Arkansas CNIC Auto Rate Pages - 08-01-2013.pdf

CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

- (4) If there are operators in the household under age 50:
- (a) Any youthful operator class shall apply in accordance with the youthful operator rules. Ages 20 and 24 will receive 21 and 25 classification, respectively, at renewal immediately **prior** to obtaining that age.
 - (b) Autos principally operated by an adult under age 50 shall be rated at the "All Other" or "Only Operator Female Age 30-49" Classification (unless a youthful operator classification is applicable.)
- c. Multi-Car Discount**
The applicable Multi-Car Rating Factor applies if more than one private passenger auto in the household is insured by the Cameron Insurance Companies. Each auto must provide bodily injury and property damage liability.
- d. Passive Restraint Discount (Air Bag(s) Only)**
The following discount applies to medical (or any no-fault) coverage only. To qualify, the private passenger auto must be equipped with a factory installed air bag conforming to the federal crash protection requirements and meet the criteria of either paragraph (1) or (2) below.
- (1) 10% discount shall be afforded when the air bag is installed in the driver side only position.
 - (2) 10% discount shall be afforded when the air bags are installed in both front outboard seats.
- e. Total Base Premium** is the sum of the base premium for bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.
- 5. Pickups With Campers Or Special Equipment**
- a.** Rate as a private passenger auto.
 - b.** When a camper body is non-permanently attached to the pickup, or when a shell, cover, or special equipment is attached, obtain the ISO rating symbol for the pickup and refer to Page 1 and 2 of the Symbol and Identification Section. To the highest value for that symbol, add the cost of the camper, shell, cover, or special equipment to determine the adjusted symbol.
 - c.** For non-symbolized pickups, add the cost of the camper, shell, cover, or special equipment to the actual amount of coverage desired of the pickup and determine the symbol from Page 1 and 2 of the Symbol and Identification Section.
 - d.** When a pickup is used to transport a permanently attached camper body, refer to the Motor Homes Section of the Miscellaneous Types Rule **19**.
- 6. Low Mileage**
A two point Low Mileage Discount will be applied to an auto that is rated **Pleasure Use, Less Than Three Miles to Work** and driven 10,000 miles or less annually.
This discount will not apply to autos rated for male or unmarried female operators under 25 years of age.
- 7. Multi-Policy Discount**
A 15% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron National Preferred Homeowners policy, Homeowners policy, Home Security policy, Mobile Homeowners policy, 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 NATIONAL AUTO PROGRAM

GENERAL RULES

OCCURRENCE TABLE

Type Codes	Definitions
01	First at fault accident occurring after a 36 month period following the original effective date where there have been no at fault accidents in excess of \$1,000 or any type code currently being assigned 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 NATIONAL AUTO PROGRAM

UNDERWRITING RULES

MISSION STATEMENT

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

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

1. Operating Territory

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

2. Binding Authority

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

The agent has no authority to bind coverage in excess of BI 250,00/500,000, PD 250,000. Higher limits, if required by a CIC umbrella policy, are available.

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

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

3. Unacceptable Risks – Vehicle Types

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

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

4. Unacceptable Risks - Driver Types

- a. Households where the first named driver does **not** qualify for Tier 0, 1 or 2 of the Risk Index program.
- b. Households who have operators 70 years of age and older who are unable to provide an acceptable medical form. Additional information may be required which may include a doctor’s statement.
- c. Households whose drivers have incurred more than two minor traffic violations in the past three years. Minor violations include but are not limited to the following: Speeding 1-10 miles over the posted limit; Improper passing; Failure to yield.
- d. Households whose drivers have incurred one or more mid-major violations in the past five years. Examples of mid-major violations include but are not limited to the following: Careless and Imprudent driving; hit and run; open bottle violation.
- e. Households whose drivers have incurred one major violation in the past five years. Examples of major violations include, but are not limited to the following: DWI; DUI; BAC; vehicular homicide or assault.
- f. Persons whose license has been suspended and the reinstatement date of the suspension is less than five years old.
- g. Applicants who currently do not have auto insurance coverage in force or whose current coverage has not been in force continuously for six months.

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

5. Financial Responsibility filing

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

6. Named Driver Exclusion

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

7. Semi-Annual Policies

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

ARKANSAS

Semi-Annual Rates

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

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Com- prehensive)	\$250 Ded Collision
1	\$121	\$118	\$13	\$9	\$9	\$62	\$172
3	91	87	16	9	9	73	161
5	109	91	19	8	8	82	194
6	113	107	17	9	10	71	176
8	97	98	22	8	8	60	176
9	95	96	17	9	10	79	184
10	90	91	16	9	9	59	163
11	95	81	19	8	8	77	182
12	91	84	17	8	8	79	185

Risk Index Tiers, Factors and Application

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

Bodily Injury, Property Damage, Medical Payments and Collision: Apply the Risk Index factor after the Primary Classification factor, and before subtracting Low Mileage discount and/or Multi-Car discount additives (if applicable).

NOTE: Risk Index tiers and factors do NOT apply to OTC (Comprehensive) and Miscellaneous Coverages and Miscellaneous Types (see General Rules 14 and 19) including UM and UIM.

Towing and Labor:

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

Rental Reimbursement:

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

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

SERFF Tracking #:

CMIC-129007553

State Tracking #:

Company Tracking #:

CMIC-129007553

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

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 for Arkansas CNIC.pdf
Item Status:	Filed
Status Date:	05/16/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey FORM APCS CNIC.xls PPA Survey FORM APCS CNIC.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 CNIC.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 loss costs of an advisory rating organization at this time.
Attachment(s):	
Item Status:	Filed
Status Date:	05/16/2013

Satisfied - Item:	Summary of Revisions
Comments:	

SERFF Tracking #:

CMIC-129007553

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

CMIC-129007553

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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/

Attachment(s):	CNIC AR & MO Summary 8-1-2013.pdf
Item Status:	Filed
Status Date:	05/16/2013
Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	CNIC 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 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?

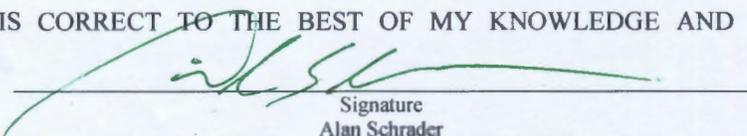
\$6 per payment

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
 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			\$1,115	\$1,287	\$516	\$467	\$1,186	\$1,369	\$548	\$495	\$1,247	\$1,440	\$573	\$517	\$1,186	\$1,369	\$548	\$495	\$1,248	\$1,441	\$576	\$521
	100/300/50 Liability with Comprehensive and Collision			\$1,205	\$1,391	\$556	\$502	\$1,278	\$1,476	\$589	\$532	\$1,366	\$1,578	\$626	\$565	\$1,278	\$1,476	\$589	\$532	\$1,359	\$1,570	\$625	\$565
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			\$1,151	\$1,329	\$532	\$481	\$1,226	\$1,415	\$565	\$511	\$1,283	\$1,482	\$589	\$532	\$1,226	\$1,415	\$565	\$511	\$1,286	\$1,485	\$593	\$536
	100/300/50 Liability with Comprehensive and Collision			\$1,241	\$1,433	\$572	\$517	\$1,318	\$1,522	\$607	\$548	\$1,402	\$1,620	\$642	\$579	\$1,318	\$1,522	\$607	\$548	\$1,397	\$1,614	\$642	\$581
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			\$1,232	\$1,422	\$567	\$513	\$1,314	\$1,517	\$605	\$547	\$1,362	\$1,573	\$624	\$563	\$1,314	\$1,517	\$605	\$547	\$1,370	\$1,582	\$630	\$570
	100/300/50 Liability with Comprehensive and Collision			\$1,321	\$1,526	\$607	\$549	\$1,406	\$1,625	\$646	\$584	\$1,481	\$1,712	\$677	\$611	\$1,406	\$1,625	\$646	\$584	\$1,481	\$1,711	\$680	\$614
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			\$1,237	\$1,428	\$570	\$515	\$1,320	\$1,525	\$607	\$549	\$1,368	\$1,580	\$626	\$566	\$1,320	\$1,525	\$607	\$549	\$1,376	\$1,589	\$633	\$572
	100/300/50 Liability with Comprehensive and Collision			\$1,327	\$1,532	\$610	\$551	\$1,413	\$1,632	\$649	\$586	\$1,487	\$1,719	\$680	\$613	\$1,413	\$1,632	\$649	\$586	\$1,487	\$1,718	\$683	\$617
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			\$1,469	\$1,697	\$673	\$608	\$1,574	\$1,819	\$721	\$651	\$1,593	\$1,841	\$727	\$656	\$1,574	\$1,819	\$721	\$651	\$1,617	\$1,869	\$740	\$668
	100/300/50 Liability with Comprehensive and Collision			\$1,559	\$1,801	\$713	\$644	\$1,667	\$1,927	\$762	\$688	\$1,712	\$1,980	\$780	\$703	\$1,667	\$1,927	\$762	\$688	\$1,728	\$1,998	\$790	\$713
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			\$1,282	\$1,481	\$590	\$533	\$1,370	\$1,582	\$630	\$569	\$1,411	\$1,630	\$646	\$583	\$1,370	\$1,582	\$630	\$569	\$1,423	\$1,644	\$654	\$591
	100/300/50 Liability with Comprehensive and Collision			\$1,372	\$1,585	\$630	\$569	\$1,462	\$1,689	\$671	\$606	\$1,530	\$1,769	\$699	\$631	\$1,462	\$1,689	\$671	\$606	\$1,534	\$1,772	\$703	\$635

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

1.	This filing transmittal is part of Company Tracking #	CMIC-129007553
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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 National Insurance Company	B.	0532-42498

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	0.2	-1.583					
Property Damage	9.9	3.498					
Medical Payments	10.3	-1.754					
Uninsured Motorist	-0.2	-2.294					
Comprehensive	6.5	0.686					
Collision	4.5	0.436					
TOTAL OVERALL EFFECT	4.6	0.278					

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	341	-3.42%	8/1/2012	434	443	102%	64
2011	336	-1.64%	8/1/2011	480	310	65%	75
2010	378	0.07%	7/15/2010	505	149	30%	60
2010	378	-0.98%	6/15/2010	505	149	30%	60
2009	410	3.72%	6/1/2009	550	601	109%	76
2008	359	0%		489	323	44%	70
2007	276	0%		352	154	77%	77

7.

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

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**CAMERON NATIONAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: August 1, 2013**

<u>Page No.</u>	<u>Rule No.</u>	
CNPA-UR-1	2.	Corrected wording in the last sentence of the last paragraph
CNPA-UR-1	4.i.	Rule added
CNPA-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.
CNPA-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		
CNPA-AR-11	N/A	Revised rates
Missouri		
CNPA-MO-1	14.A.	Added "Uninsured Motorists Coverage endorsement form PP 14 07C " to the rule
CNPA-MO-9	N/A	Revised rates

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	0.9%	0.172	0.0%	0.2%
Property Damage	\$74,770.00	30.0%	0.329	0.0%	9.9%
Medical Payments	\$18,314.00	66.3%	0.155	0.0%	10.3%
UM	\$30,262.00	-1.5%	0.118	0.0%	-0.2%
Comprehensive	\$75,389.00	15.2%	0.428	0.0%	6.5%
Collision	\$126,840.00	12.8%	0.351	0.0%	4.5%
Total	\$431,992.00				4.6%
Liability	\$229,763.00				4.1%
Physical Damage	\$202,229.00				5.2%

Cameron National Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit II
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	118,936.39	1.053	1.000	1.000	125,211.86	14,800.00	14,800.00	1.007	1.078	0.935	15,014.27	11.99%		
2009	133,545.16	1.040	1.000	1.000	138,913.39	156,741.68	156,741.68	1.010	1.092	0.946	163,545.91	117.73%		
2010	126,263.19	0.985	1.000	1.000	124,408.63	48,832.00	48,832.00	1.007	1.106	0.957	52,017.28	41.81%		
2011	121,090.75	0.954	1.000	1.000	115,575.77	79,703.00	79,703.00	1.067	1.092	0.968	89,834.27	77.73%		
2012	106,417.00	0.968	1.000	1.000	102,988.52	63,703.00	63,703.00	1.227	1.138	0.979	87,100.92	84.57%		
5 yr Total	606,252.49				607,098.17	363,779.68	363,779.68				407,512.65	67.1%	66.5%	0.9%

Property Damage

2008	88,930.61	1.027	1.000	1.000	91,302.43	69,294.20	69,294.20	1.000	1.078	1.036	77,392.45	84.76%		
2009	100,451.67	1.022	1.000	1.000	102,624.41	122,970.30	122,970.30	1.000	1.092	1.030	138,332.88	134.80%		
2010	90,288.37	1.005	1.000	1.000	90,719.79	41,162.18	41,162.18	1.001	1.106	1.024	46,647.38	51.42%		
2011	82,108.48	1.029	1.000	1.000	84,463.32	52,254.97	52,254.97	1.002	1.092	1.017	58,159.41	68.86%		
2012	74,770.00	1.004	1.000	1.000	75,095.84	54,975.48	54,975.48	1.007	1.138	1.011	63,734.16	84.87%		
5 yr Total	436,549.13				444,205.78	340,657.13	340,657.13				384,266.29	86.5%	66.5%	30.0%

Medical Payments

2008	16,539.37	1.532	1.000	1.000	25,332.10	25,360.47	25,360.47	1.000	1.078	0.935	25,565.78	100.92%		
2009	18,501.08	1.465	1.000	1.000	27,105.38	19,390.35	19,390.35	1.001	1.092	0.946	20,061.84	74.01%		
2010	19,078.09	1.216	1.000	1.000	23,204.56	15,979.00	15,979.00	1.002	1.106	0.957	16,936.77	72.99%		
2011	19,046.72	1.088	1.000	1.000	20,713.47	15,000.00	15,000.00	1.023	1.092	0.968	16,219.92	78.31%		
2012	18,314.00	1.009	1.000	1.000	18,470.73	40,120.00	40,120.00	1.079	1.138	0.979	48,267.82	261.32%		
5 yr Total	91,479.26				114,826.24	115,849.82	115,849.82				127,052.12	110.6%	66.5%	66.3%

Cameron National Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit II
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	38,404.21	0.939	1.000	1.000	36,076.10	20,189.48	20,189.48	1.007	1.078	0.935	20,481.77	56.77%		
2009	41,107.14	0.943	1.000	1.000	38,760.26	31,315.96	31,315.96	1.010	1.092	0.946	32,675.40	84.30%		
2010	36,331.20	0.964	1.000	1.000	35,008.30	10,470.75	10,470.75	1.007	1.106	0.957	11,153.75	31.86%		
2011	33,188.85	1.002	1.000	1.000	33,269.26	3,304.96	3,304.96	1.067	1.092	0.968	3,725.06	11.20%		
2012	30,262.00	1.008	1.000	1.000	30,501.08	33,501.79	33,501.79	1.227	1.138	0.979	45,806.90	150.18%		
5 yr Total	179,293.40				173,615.00	98,782.94	98,782.94				113,842.88	65.6%	66.5%	-1.5%

Comprehensive

2008	84,247.52	0.919	1.061	1.040	85,383.80	71,223.47	48,513.31	1.000	1.083	1.031	54,193.93	63.47%		
2009	94,647.75	0.921	1.046	1.040	94,768.76	75,271.16	80,856.42	1.000	1.094	1.026	90,760.99	95.77%		
2010	84,689.54	0.932	1.030	1.040	84,519.36	35,474.23	42,247.89	1.000	1.097	1.020	47,272.72	55.93%		
2011	82,635.25	0.954	1.000	1.040	81,969.04	75,209.60	75,862.34	1.000	1.094	1.015	84,263.67	102.80%		
2012	75,389.00	1.008	1.000	1.040	78,974.61	51,814.69	58,616.72	1.000	1.092	1.010	64,622.63	81.83%		
5 yr Total	421,609.06				425,615.57	308,993.15	306,096.68				341,113.94	80.1%	69.6%	15.2%

Collision

2008	139,209.13	0.883	1.057	1.037	134,858.50	73,621.88	73,621.88	1.000	1.083	1.069	85,222.73	63.19%		
2009	158,956.33	0.878	1.043	1.037	151,012.55	111,026.67	111,026.67	1.000	1.094	1.057	128,357.32	85.00%		
2010	145,845.49	0.857	1.028	1.037	133,282.46	99,118.40	99,118.40	1.000	1.097	1.045	113,532.00	85.18%		
2011	139,196.77	0.875	1.000	1.037	126,356.03	87,391.84	87,391.84	1.000	1.094	1.033	98,762.74	78.16%		
2012	126,840.00	0.920	1.000	1.037	121,118.46	87,308.87	87,308.87	1.000	1.092	1.021	97,337.32	80.37%		
5 yr Total	710,047.72				666,627.99	458,467.66	458,467.66				523,212.11	78.5%	69.6%	12.8%