

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 - A
Project Name/Number: /

Filing at a Glance

Company: Cameron Mutual Insurance Company
Product Name: Personal Auto - A
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 12/03/2014
SERFF Tr Num: CMIC-129827020
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMIC-129827020

Effective Date 03/01/2015
Requested (New):
Effective Date 03/01/2015
Requested (Renewal):
Author(s): Barry Korthanke
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 12/08/2014
Disposition Status: Filed
Effective Date (New): 03/01/2015
Effective Date (Renewal): 03/01/2015

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 - A
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/08/2014
 State Status Changed: Deemer Date:
 Created By: Barry Korthanke Submitted By: Barry Korthanke
 Corresponding Filing Tracking Number:

Filing Description:

Cameron Mutual would like to revise our rules and rates with an effective date of 3-1-2015. Please see the Summary of Revisions document for details of the changes.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst II bkorthanke@cameron-insurance.com
 214 McElwain Drive 800-326-6511 [Phone] 221 [Ext]
 Cameron, IA 64429-1321 806-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance CoCode: 15725 State of Domicile: Missouri
 Company Group Code: 532 Company Type: Property &
 214 McElwain Drive Group Name: Casualty
 Cameron, MO 64429-1321 FEIN Number: 44-0447850 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 Mutual Insurance Company	\$100.00	12/03/2014	89837384

SERFF Tracking #:

CMIC-129827020

State Tracking #:

Company Tracking #:

CMIC-129827020

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 - A

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/08/2014	12/08/2014

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 - A

Project Name/Number: /

Disposition

Disposition Date: 12/08/2014

Effective Date (New): 03/01/2015

Effective Date (Renewal): 03/01/2015

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	1.200%	0.000%	\$164	1,088	\$1,427,733	6.000%	-8.000%

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	Indicated Needs	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking #:

CMIC-129827020

State Tracking #:

Company Tracking #:

CMIC-129827020

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 - A

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.400%

Effective Date of Last Rate Revision: 08/01/2014

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	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	1.200%	0.000%	\$164	1,088	\$1,427,733	6.000%	-8.000%

SERFF Tracking #:

CMIC-129827020

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

CMIC-129827020

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 - A**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 12/08/2014	General Rules	A-GR-4	Replacement		A-GR-4 FILING PAGE 03-01-2015.pdf
2	Filed 12/08/2014	Rate Pages	A-AR-5, A-AR-6, A-AR-7, A-AR-11	Replacement		CM A AR Class Plan FILING PAGES 3-1-2015.pdf Arkansas CMIC Auto Rate Pages - 03-01-2015.pdf

CAMERON MUTUAL AUTO PROGRAM

GENERAL RULES

2. If a Youthful Unmarried Female Operator or a Youthful Unmarried Male Operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is married.
Note: For the purpose of **Exception 2.** if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor.
3. **Good Student Classification**
The applicable Good Student Classification applies provided:
 - a. the owner or operator is
 - (1) at least 16 years of age;
 - (2) a full time high school, college, university, four year trade school, or home schooled student;
 - b. a certified statement from a school official is presented to the company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester, and meets one of the following requirements:
 - (a) in upper 20% of his/her class scholastically or;
 - (b) maintains "B" average or its equivalent;
 - (c) maintains a numerical grade of 3 or better in a 4, 3, 2, 1 point system;
 - (d) student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
 - (e) For home schooled children, will require the upper 20% of a national standardized test (PSAT, PLAN, SAT-I, ACT, Iowa Basic Skill, or the California Achievement) administered within the past 12 months. Similar evidence of ranking must be supplied to the company each subsequent 12 months.
 - c. A classification change resulting from a change in the scholastic standing of the student which will result in the removal of the discount cannot be effected until the next anniversary date. Discount will not apply when insured attains the age of 25 years or is rated as 25 years nor will discount apply to married females. Classify and rate married females as No Youthful Operator.
 - d. In the event that there is more than one young driver, each young driver must meet the above listed qualifications in order for the discount schedule to be applicable for that driver.
 - e. Acceptable proof of the above qualifications are copy of grade transcript or test results (see (e) above), signed good student form, copy of grade card or copy of posted Dean's List or Honor Roll mentioned above.
4. **Single/Multi-Car Risks**
 - a. **Youthful Operators**
 - (1) Single Car Risks
The youthful operator with the highest Primary Rating Factor shall apply.
 - (2) Multi-Car Risks
 - (a) Assign any youthful principal operators to the autos they principally operate.
 - (b) Assign other youthful operators to remaining autos as follows:
 - (i) Determine the primary pleasure use rating factors of all youthful operators.
 - (ii) Assign the youthful operator with the highest Primary Rating Factor to the auto he/she operates most frequently.
 - (iii) Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.
 - (iv) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
 - (v) Any remaining autos are rated at the appropriate No Youthful Operator classification.
 - b. **Operators Age 50 and Over**
 - (1) The Principal Operator Age 50-64 Class shall apply if the principal operator of the auto is age 50 to 64. Drivers age 49 will receive the age 50 classification at renewal immediately **prior** to the driver attaining that age.
 - (2) The Principal Operator Age 65-74 or 75 or Over Classes shall apply if the principal operator of the auto is age 65 or over.
 - (3) If one operator in the household is age 50-74, all non-assigned autos will receive 50-74 rate.

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	2.20 8024	2.20 8025	2.60 8124	2.50 8125
18	Factor Code	1.92 8034	1.92 8035	2.13 8134	2.13 8135
19	Factor Code	1.86 8044	1.86 8045	2.06 8144	2.06 8145
20	Factor Code	1.75 8054	1.75 8055	1.95 8154	1.95 8155
21 through 24	Factor Code	1.20 8254	1.20 8255	1.38 8354	1.38 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	2.55 8400	2.55 8403	3.80 8600	3.80 8603
18	Factor Code	2.42 8401	2.42 8405	3.60 8601	3.60 8605
19	Factor Code	2.35 8451	2.35 8455	3.50 8651	3.50 8655
20	Factor Code	2.20 8450	2.20 8453	3.20 8650	3.20 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		1.35 8708	1.55 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	2.00 8026	2.00 8027	2.25 8126	2.25 8127
18	Factor Code	1.77 8036	1.77 8037	2.00 8136	2.00 8137
19	Factor Code	1.71 8046	1.71 8047	1.91 8146	1.91 8147
20	Factor Code	1.61 8056	1.61 8057	1.80 8156	1.80 8157
21 through 24	Factor Code	1.09 8256	1.09 8257	1.30 8356	1.30 8357

CAMERON MUTUAL AUTO PROGRAM

**ARKANSAS
CLASS PLAN PAGES**

*Primary Classifications
Rating Factors and Statistical Codes*

YOUTHFUL OPERATOR – UNMARRIED MALE					
GOOD STUDENT CLASSIFICATIONS					
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	2.35 8406	2.35 8408	3.60 8606	3.60 8608
18	Factor Code	2.25 8402	2.25 8404	3.40 8602	3.40 8604
19	Factor Code	2.20 8452	2.20 8454	3.30 8652	3.30 8654
20	Factor Code	2.00 8456	2.00 8458	3.00 8656	3.00 8658
21 through 24	Factor Code	1.30 8756	1.30 8757	1.90 8706	1.90 8707

YOUTHFUL OPERATOR – MARRIED MALE					
Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		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	2.00 8924	2.00 8925	1.90 8926	1.90 8927
18	Factor Code	2.00 8934	2.00 8935	1.90 8936	1.90 8937
19	Factor Code	2.00 8944	2.00 8945	1.90 8946	1.90 8947
20	Factor Code	2.00 8954	2.00 8955	1.90 8956	1.90 8957
21 through 24	Factor Code	1.20 8554	1.20 8555	1.10 8556	1.10 8557

ARKANSAS Semi-Annual Rates

Base Rates: For higher limits of Bodily Injury and Property Damage than shown, multiply Base Rates by the desired Limit Factors shown on page 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	\$18	\$11	\$11	\$77	\$210
3	102	106	22	11	11	92	197
5	120	109	24	10	10	99	231
6	128	129	23	11	12	87	214
8	108	118	28	9	10	74	214
9	105	114	23	11	12	98	223
10	101	109	22	11	11	74	201
11	102	98	24	9	9	97	200
12	102	101	23	9	9	102	226

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	0.58	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	0.61	
2	12	22	0.68	
3	13	23	0.79	
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:

\$2 Per Auto*	\$25 Limit Per Disablement
\$4 Per Auto*	\$50 Limit Per Disablement
\$6 Per Auto*	\$75 Limit Per Disablement
\$8 Per Auto*	\$100 Limit Per Disablement

Rental Reimbursement:

Included	\$20 Per Day/	\$600 Aggregate
\$6 Per Auto*	\$30 Per Day/	\$900 Aggregate
\$10 Per Auto*	\$40 Per Day/	\$1,200 Aggregate
\$14 Per Auto*	\$50 Per Day/	\$1,500 Aggregate

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

State: Arkansas
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto - A
 Project Name/Number: /

Filing Company: Cameron Mutual Insurance Company

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:	12/08/2014
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:	12/08/2014
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 AR Rate Filing Abstract CMIC.pdf
Item Status:	Filed
Status Date:	12/08/2014
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	We are not adopting an Advisory Organization Prospective with this filing.
Attachment(s):	
Item Status:	Filed
Status Date:	12/08/2014
Satisfied - Item:	Summary of Revisions
Comments:	
Attachment(s):	PA CMIC AR Summary 03-01-2015.pdf
Item Status:	Filed
Status Date:	12/08/2014
Satisfied - Item:	Indicated Needs
Comments:	
Attachment(s):	CMIC Rate Indications AR 2014 part 2.pdf
Item Status:	Filed

SERFF Tracking #:

CMIC-129827020

State Tracking #:

Company Tracking #:

CMIC-129827020

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 - A

Project Name/Number:

/

Status Date:

12/08/2014

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 #) 532-15727

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 10%
- b. Good Student Discount 5-20%
- c. Multi-car Discount 15%
- d. Accident Free Discount* 10-20%
- Please Specify Qualification for Discount:
- 3-5 Years Accident Free 10%
- 6-9 Years Accident Free 15%
- 10+ Years Accident Free 20%
- e. Anti-Theft Discount None
- f. Other (specify) %
- Multi-Policy Discount 10 - 15%
- Low Mileage 2 point
- Passive Restraint Discount 10%

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%	97
11	-40%	81
12	-33%	90
13	-22%	183
14	-8%	360
15	0%	185
16	10%	139
17	25%	118
18	42%	99
30-39	50-102%	66

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

Signature
Barry W. Korthanke

Printed Name
Actuarial Analyst II

Title
816-632-6511

Telephone Number
bkorthanke@cameron-insurance.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 15725
Company Name: Cameron Mutual Insurance Company
Contact Person: Barry Korthanke
Telephone No.: 816-632-6511 ext. 258
Email Address: bkorthanke@cameron-insurance.com
Effective Date: 3/1/2015

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	10 - 15	%
GOOD STUDENT	5 - 20	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	18 - 24	%

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			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,354	\$1,485	\$639	\$568	\$1,358	\$1,489	\$640	\$568	\$1,495	\$1,641	\$702	\$622	\$1,358	\$1,489	\$640	\$568	\$1,499	\$1,644	\$706	\$627
	100/300/50 Liability with Comprehensive and Collision			\$1,455	\$1,596	\$685	\$608	\$1,458	\$1,600	\$686	\$608	\$1,630	\$1,789	\$763	\$676	\$1,458	\$1,600	\$686	\$608	\$1,626	\$1,784	\$764	\$678
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,398	\$1,533	\$659	\$586	\$1,403	\$1,539	\$661	\$587	\$1,540	\$1,690	\$722	\$640	\$1,403	\$1,539	\$661	\$587	\$1,545	\$1,695	\$727	\$646
	100/300/50 Liability with Comprehensive and Collision			\$1,499	\$1,645	\$706	\$626	\$1,504	\$1,650	\$706	\$627	\$1,674	\$1,838	\$783	\$694	\$1,504	\$1,650	\$706	\$627	\$1,672	\$1,835	\$785	\$696
2010 Honda Odyssey "EX"	Minimum Liability			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,497	\$1,643	\$705	\$625	\$1,505	\$1,652	\$707	\$627	\$1,637	\$1,796	\$766	\$679	\$1,505	\$1,652	\$707	\$627	\$1,647	\$1,808	\$774	\$687
	100/300/50 Liability with Comprehensive and Collision			\$1,599	\$1,754	\$751	\$666	\$1,606	\$1,762	\$753	\$668	\$1,771	\$1,944	\$827	\$732	\$1,606	\$1,762	\$753	\$668	\$1,774	\$1,947	\$832	\$737
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,504	\$1,650	\$708	\$628	\$1,512	\$1,659	\$710	\$630	\$1,644	\$1,804	\$769	\$682	\$1,512	\$1,659	\$710	\$630	\$1,655	\$1,816	\$777	\$690
	100/300/50 Liability with Comprehensive and Collision			\$1,605	\$1,761	\$754	\$669	\$1,613	\$1,770	\$756	\$670	\$1,779	\$1,952	\$830	\$735	\$1,613	\$1,770	\$756	\$670	\$1,782	\$1,955	\$835	\$740
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,791	\$1,966	\$838	\$743	\$1,809	\$1,986	\$845	\$749	\$1,921	\$2,109	\$895	\$792	\$1,809	\$1,986	\$845	\$749	\$1,949	\$2,139	\$911	\$807
	100/300/50 Liability with Comprehensive and Collision			\$1,893	\$2,078	\$884	\$784	\$1,910	\$2,097	\$891	\$789	\$2,055	\$2,256	\$956	\$846	\$1,910	\$2,097	\$891	\$789	\$2,076	\$2,279	\$969	\$858
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$502	\$547	\$252	\$227	\$482	\$526	\$242	\$218	\$649	\$710	\$317	\$284	\$482	\$526	\$242	\$218	\$611	\$668	\$303	\$272
	Minimum Liability with Comprehensive and Collision			\$1,560	\$1,712	\$733	\$650	\$1,571	\$1,723	\$737	\$653	\$1,697	\$1,863	\$793	\$703	\$1,571	\$1,723	\$737	\$653	\$1,712	\$1,878	\$803	\$712
	100/300/50 Liability with Comprehensive and Collision			\$1,662	\$1,823	\$779	\$691	\$1,671	\$1,834	\$782	\$694	\$1,832	\$2,011	\$854	\$757	\$1,671	\$1,834	\$782	\$694	\$1,839	\$2,018	\$861	\$763

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

1.	This filing transmittal is part of Company Tracking #	CMIC-129827020
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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	-0.5	0.7					
Property Damage	7.6	0.7					
Medical Payments	9.5	0.6					
Comprehensive	-2.2	-1.7					
Collision	-1.3	-0.1					
UM	2.5	0.0					
TOTAL OVERALL EFFECT	1.2	0.0					

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
2014	1039	0.4	8/1/2014	1428	920	64	67
2014	1039	-3.4	2/1/2014	1428	920	64	67
2013	1067	0.1	8/1/2013	1547	991	64	52
2012	1132	-3.25	8/1/2012	1662	892	54	59
2011	1158	-2.13	8/1/2011	2004	887	44	51
2010	1489	-1.02	7/15/2010	2533	1484	59	68
2010	1489	-2.57	6/15/2010	2533	1484	59	68

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.2%
B. General Expense	8.1%
C. Taxes, License & Fees	1.7%
D. Underwriting Profit & Contingencies	3.4%
E. Other	
	33.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. -8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

CAMERON MUTUAL PERSONAL AUTO
Summary of Revisions
Arkansas
Effective: March 1, 2015

<u>Page No.</u>	<u>Rule No.</u>	
A-GR-4	4.C.4.b.(3)	Changed wording from all operators age 50-74 to one operator age 50-74.
A-AR-5	N/A	Revised Class Plan
A-AR-6	N/A	Revised Class Plan
A-AR-7	N/A	Revised Class Plan
A-AR-11	N/A	Revised Rates

Cameron Mutual Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Exhibit 1
Sheet 1
9/25/2014

Program	2014 Earned Premium	5.5 YR Indicated Change	Credibility	Complement of Change in Permissible	Credible Indicated Change
Bodily Injury	162,613	-10.0%	10%	0.6%	-0.5%
Property Damage	139,946	7.6%	100%	0.9%	7.6%
Medical Payments	26,804	47.0%	19%	0.5%	9.5%
UM	36,748	84.3%	3%	0.1%	2.5%
Comprehensive	118,403	-2.1%	84%	-2.5%	-2.2%
Collision	194,506	-2.2%	79%	2.0%	-1.3%
Total	679,020				1.2%
Liability	366,111				3.6%
Physical Damage	312,909				-1.6%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 1
9/25/2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(16)	(17)	
Year	Direct Earned Premium	Premium @ Present Rate Factors	Premium Trend Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Trend Factors	Loss Projection Factor	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change	
Bodily Injury																
2007	601,468.64	0.929	1.011	1.001	565,983.93	124,440.54	124,440.54	1.001	1.111	1.074	1.008	149,804.10	26.5%			
2008	642,758.64	0.915	1.010	1.001	594,352.13	672,461.62	672,461.62	1.005	1.080	1.063	1.008	782,022.63	131.6%			
2009	678,825.66	0.905	1.008	1.001	619,974.11	308,798.42	308,798.42	1.015	1.096	1.052	1.008	364,452.37	58.8%			
2010	534,304.76	0.873	1.007	1.001	470,158.60	189,028.01	189,028.01	1.025	1.111	1.042	1.008	226,210.38	48.1%			
2011	440,989.58	0.877	1.005	1.001	388,913.77	214,331.05	214,331.05	1.044	1.103	1.032	1.008	256,714.60	66.0%			
2012	395,027.00	0.894	1.003	1.001	354,600.24	254,901.00	254,901.00	1.093	1.114	1.021	1.008	319,345.36	90.1%			
2013	358,128.18	0.926	1.002	1.001	332,699.98	77,451.20	77,451.20	1.235	1.129	1.011	1.008	109,974.61	33.1%			
2014	162,613.00	0.985	1.000	1.001	160,291.05	74,500.00	74,500.00	1.418	1.104	1.000	1.008	117,557.67	73.3%			
7.5 yr Tota	3,814,115.46				3,486,973.81	1,915,911.84	1,915,911.84					2,326,081.74	66.7%	66.6%	0.2%	
6.5 yr Tota	3,212,646.82				2,920,989.89	1,791,471.30	1,791,471.30					2,176,277.64	74.5%	66.6%	11.9%	
5.5 yr Tota	2,569,888.18				2,326,637.76	1,119,009.68	1,119,009.68					1,394,255.01	59.9%	66.6%	-10.0%	
4.5 yr Tota	1,891,062.52				1,706,663.65	810,211.26	810,211.26					1,029,802.63	60.3%	66.6%	-9.4%	
3.5 yr Tota	1,356,757.76				1,236,505.05	621,183.25	621,183.25					803,592.25	65.0%	66.6%	-2.4%	
Property Damage																
2007	487,720.86	1.049	1.003	1.000	513,241.26	330,911.83	330,911.83	1.000	1.111	1.068	1.010	396,548.45	77.3%			
2008	524,019.00	1.030	1.002	1.000	541,349.14	339,340.40	339,340.40	1.000	1.080	1.058	1.010	391,592.06	72.3%			
2009	557,623.41	1.022	1.002	1.000	571,369.31	277,530.89	277,530.89	1.000	1.096	1.048	1.010	322,091.85	56.4%			
2010	426,409.09	1.002	1.002	1.000	427,957.93	338,806.82	338,806.82	1.000	1.111	1.039	1.010	395,103.06	92.3%			
2011	339,479.78	1.037	1.001	1.000	352,499.49	229,019.33	229,019.33	1.001	1.103	1.029	1.010	262,872.97	74.6%			
2012	318,320.00	1.009	1.001	1.000	321,668.30	188,441.92	188,441.92	1.002	1.114	1.020	1.010	216,601.58	67.3%			
2013	294,853.98	1.025	1.000	1.000	302,577.32	174,463.90	174,463.90	1.007	1.129	1.010	1.010	202,272.18	66.8%			
2014	139,946.00	1.018	1.000	1.000	142,543.05	105,352.33	105,352.33	1.010	1.104	1.000	1.010	118,705.32	83.3%			
7.5 yr Tota	3,088,372.12				3,173,205.80	1,983,867.42	1,983,867.42					2,305,787.48	72.7%	66.6%	9.1%	
6.5 yr Tota	2,600,651.26				2,659,964.54	1,652,955.59	1,652,955.59					1,909,239.03	71.8%	66.6%	7.8%	
5.5 yr Tota	2,076,632.26				2,118,615.40	1,313,615.19	1,313,615.19					1,517,646.97	71.6%	66.6%	7.6%	
4.5 yr Tota	1,519,008.85				1,547,246.09	1,036,084.30	1,036,084.30					1,195,555.12	77.3%	66.6%	16.0%	
3.5 yr Tota	1,092,599.76				1,119,288.16	697,277.48	697,277.48					800,452.05	71.5%	66.6%	7.4%	
Medical Payments																
2007	67,323.72	1.595	1.006	1.002	108,225.74	27,813.09	27,813.09	1.000	1.111	1.074	1.008	33,437.39	30.9%			
2008	69,717.54	1.576	1.005	1.002	110,620.68	109,562.92	109,562.92	1.000	1.080	1.063	1.008	126,737.56	114.6%			
2009	75,004.45	1.457	1.004	1.002	109,906.15	78,422.94	78,422.94	1.000	1.096	1.052	1.008	91,159.13	82.9%			
2010	67,476.38	1.231	1.004	1.002	83,495.07	87,996.05	87,996.05	1.006	1.111	1.042	1.008	103,353.77	123.8%			
2011	60,182.51	1.156	1.003	1.002	69,873.72	30,934.79	30,934.79	1.011	1.103	1.032	1.008	35,880.90	51.4%			
2012	60,234.00	1.083	1.002	1.002	65,447.79	24,196.00	24,196.00	1.023	1.114	1.021	1.008	28,378.81	43.4%			
2013	56,747.68	1.077	1.001	1.002	61,248.06	98,590.38	98,590.38	1.059	1.129	1.011	1.008	120,035.12	196.0%			
2014	26,804.00	1.089	1.000	1.002	29,237.09	25,784.00	25,784.00	1.105	1.104	1.000	1.008	31,690.89	108.4%			
7.5 yr Tota	483,490.28				638,054.29	483,300.17	483,300.17					570,673.59	89.4%	66.6%	34.3%	
6.5 yr Tota	416,166.56				529,828.56	455,487.08	455,487.08					537,236.19	101.4%	66.6%	52.3%	
5.5 yr Tota	346,449.02				419,207.88	345,924.16	345,924.16					410,498.64	97.9%	66.6%	47.0%	
4.5 yr Tota	271,444.57				309,301.73	267,501.22	267,501.22					319,339.50	103.2%	66.6%	55.0%	
3.5 yr Tota	203,968.19				225,806.66	179,505.17	179,505.17					215,985.73	95.7%	66.6%	43.6%	

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 2
9/25/2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(16)	(17)
Year	Direct Earned Premium	Premium @ Present Rate Factors	Premium Trend Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Trend Factors	Loss Projection Factor	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change

UM/UIM

2007	110,836.12	0.919	1.029	1.006	105,455.79	38,200.64	38,200.64	1.000	1.111	1.037	1.008	44,343.85	42.0%		
2008	116,627.32	0.919	1.025	1.006	110,507.60	93,558.33	93,558.33	1.000	1.080	1.032	1.008	105,014.52	95.0%		
2009	122,713.12	0.928	1.021	1.006	117,004.29	157,915.84	157,915.84	1.000	1.096	1.026	1.008	179,002.41	153.0%		
2010	98,507.98	0.952	1.017	1.006	95,973.93	9,562.85	9,562.85	1.006	1.111	1.021	1.008	11,002.99	11.5%		
2011	87,032.22	0.967	1.013	1.006	85,798.48	38,049.39	38,049.39	1.011	1.103	1.016	1.008	43,450.68	50.6%		
2012	82,335.00	0.971	1.009	1.006	81,143.70	117,402.21	117,402.21	1.023	1.114	1.011	1.008	136,254.10	167.9%		
2013	75,610.26	0.991	1.004	1.006	75,715.34	166,561.91	166,561.91	1.059	1.129	1.006	1.008	201,682.06	266.4%		
2014	36,748.00	1.000	1.000	1.006	36,974.73	26,977.42	26,977.42	1.105	1.104	1.000	1.008	33,158.18	89.7%		
7.5 yr Tota	730,410.02				708,573.86	648,228.59	648,228.59					753,908.79	106.4%	66.6%	59.8%
6.5 yr Tota	619,573.90				603,118.08	610,027.95	610,027.95					709,564.94	117.6%	66.6%	76.7%
5.5 yr Tota	502,946.58				492,610.47	516,469.62	516,469.62					604,550.42	122.7%	66.6%	84.3%
4.5 yr Tota	380,233.46				375,606.19	358,553.78	358,553.78					425,548.01	113.3%	66.6%	70.1%
3.5 yr Tota	281,725.48				279,632.26	348,990.93	348,990.93					414,545.02	148.2%	66.6%	122.6%

Comprehensive

2007	329,688.60	0.929	1.354	1.049	435,247.15	212,493.15	239,429.17	1.000	1.101	0.892	0.982	230,882.30	53.0%		
2008	334,993.72	0.929	1.297	1.049	423,280.10	287,652.69	211,488.52	1.000	1.083	0.906	0.982	203,981.45	48.2%		
2009	340,934.71	0.930	1.242	1.049	413,094.92	212,658.67	238,740.04	1.000	1.094	0.921	0.982	236,446.25	57.2%		
2010	280,387.07	0.936	1.193	1.049	328,847.01	207,652.69	235,259.99	1.000	1.097	0.935	0.982	237,028.00	72.1%		
2011	247,056.51	0.962	1.143	1.049	284,933.01	161,372.20	171,048.33	1.000	1.094	0.951	0.982	174,818.41	61.4%		
2012	238,966.00	1.004	1.094	1.049	275,508.09	142,983.66	162,320.71	1.000	1.109	0.967	0.982	170,937.82	62.0%		
2013	236,372.17	0.972	1.048	1.049	252,758.60	160,439.63	181,121.85	1.000	1.109	0.982	0.982	193,922.00	76.7%		
2014	118,403.00	0.973	1.000	1.049	120,861.25	115,132.00	78,068.95	1.000	1.098	1.000	0.982	84,201.35	69.7%		
7.5 yr Tota	2,126,801.78				2,534,530.13	1,500,384.69	1,517,477.56					1,532,217.58	60.5%	66.9%	-9.7%
6.5 yr Tota	1,797,113.18				2,099,282.97	1,287,891.54	1,278,048.39					1,301,335.28	62.0%	66.9%	-7.4%
5.5 yr Tota	1,462,119.46				1,676,002.88	1,000,238.85	1,066,559.87					1,097,353.82	65.5%	66.9%	-2.1%
4.5 yr Tota	1,121,184.75				1,262,907.96	787,580.18	827,819.83					860,907.57	68.2%	66.9%	1.9%
3.5 yr Tota	840,797.68				934,060.95	579,927.49	592,559.84					623,879.57	66.8%	66.9%	-0.2%

Collision

2007	691,984.47	0.840	1.311	1.047	797,515.65	451,971.16	451,971.16	1.000	1.101	1.051	1.025	536,031.57	67.2%		
2008	723,630.47	0.821	1.261	1.047	784,726.23	526,516.79	526,516.79	1.000	1.083	1.044	1.025	610,032.01	77.7%		
2009	749,204.35	0.812	1.214	1.047	772,972.30	354,788.85	354,788.85	1.000	1.094	1.036	1.025	412,298.78	53.3%		
2010	589,306.09	0.790	1.171	1.047	570,401.98	299,416.89	299,416.89	1.000	1.097	1.029	1.025	346,417.40	60.7%		
2011	480,519.00	0.832	1.127	1.047	471,203.02	318,845.60	318,845.60	1.000	1.094	1.022	1.025	365,526.58	77.6%		
2012	444,837.00	0.892	1.084	1.047	450,207.34	269,899.19	269,899.19	1.000	1.109	1.015	1.025	311,391.31	69.2%		
2013	399,492.24	0.951	1.043	1.047	414,477.01	278,484.84	278,484.84	1.000	1.109	1.008	1.025	319,078.01	77.0%		
2014	194,506.00	0.974	1.000	1.047	198,171.32	113,708.55	113,708.55	1.000	1.098	1.000	1.025	127,947.80	64.6%		
7.5 yr Tota	4,273,479.62				4,459,674.84	2,613,631.87	2,613,631.87					3,028,723.46	67.9%	66.9%	1.5%
6.5 yr Tota	3,581,495.15				3,662,159.20	2,161,660.71	2,161,660.71					2,492,691.89	68.1%	66.9%	1.7%
5.5 yr Tota	2,857,864.68				2,877,432.96	1,635,143.92	1,635,143.92					1,882,659.88	65.4%	66.9%	-2.2%
4.5 yr Tota	2,108,660.33				2,104,460.66	1,280,355.07	1,280,355.07					1,470,361.10	69.9%	66.9%	4.4%
3.5 yr Tota	1,519,354.24				1,534,058.68	980,938.18	980,938.18					1,123,943.70	73.3%	66.9%	9.5%