

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

Filing at a Glance

Company: Cameron National Insurance Company
Product Name: CNIC - NPA
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 05/01/2014
SERFF Tr Num: CMIC-129518921
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: CMIC-129518921

Effective Date: 08/01/2014
Requested (New):
Effective Date: 08/01/2014
Requested (Renewal):
Author(s): Barry Korthanke
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 05/06/2014
Disposition Status: Filed
Effective Date (New): 08/01/2014
Effective Date (Renewal): 08/01/2014

State Filing Description:

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

General Information

Project Name: NPA Status of Filing in Domicile: Pending
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 05/06/2014
 State Status Changed: Deemer Date:
 Created By: Barry Korthanke Submitted By: Barry Korthanke
 Corresponding Filing Tracking Number:

Filing Description:

Cameron National Insurance Company would like to change our rules and rates for our personal auto product. Please see the summary of revisions for details.

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 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	05/01/2014	81802544

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

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/06/2014	05/06/2014

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

Filing Company: Cameron National Insurance Company

Disposition

Disposition Date: 05/06/2014

Effective Date (New): 08/01/2014

Effective Date (Renewal): 08/01/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron National Insurance Company	3.100%	-6.200%	\$29,868	401	\$481,680	2.000%	-10.000%

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	Indicated Needs	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate	Index	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking #:

CMIC-129518921

State Tracking #:

Company Tracking #:

CMIC-129518921

State: Arkansas

Filing Company: Cameron National Insurance Company

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

Product Name: CNIC - NPA

Project Name/Number: NPA/

Rate Information

Rate data applies to filing.

Filing Method: file and use

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: -0.300%

Effective Date of Last Rate Revision: 02/01/2014

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 National Insurance Company	3.100%	-6.200%	\$29,868	401	\$481,680	2.000%	-10.000%

State: Arkansas

Filing Company:

Cameron National Insurance Company

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

Product Name: CNIC - NPA

Project Name/Number: NPA/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 05/06/2014	Index	CNPA-Index-2, CNPA-Index-3	Replacement		CNPA-Index-2 Eff. 8-1-2014.pdf CNPA-Index-3 Eff. 8-1-2014.pdf
2	Filed 05/06/2014	General Rules	CNPA-GR-2, CNPA-GR5, CNPA-GR-9	Replacement		CNPA-GR-2 Eff. 08-01-2014.pdf CNPA-GR-5 Eff. 08-01-2014.pdf CNPA-GR-9 Eff. 08-01-2014.pdf
3	Filed 05/06/2014	Exception Pages	CNPA-AR-4.1	Replacement		CNPA-AR-4.1 Eff. 08-01-2014.pdf
4	Filed 05/06/2014	Rate Pages	CNPA-AR-5, CNPA-AR-6, CNPA-AR-7, CNPA-AR-11	Replacement		CNPA-AR-5 Eff. 08-01-2014.pdf CNPA-AR-6 Eff. 08-01-2014.pdf CNPA-AR-7 Eff. 08-01-2014.pdf Arkansas CNIC Auto Rate Pages - 08-01-2014.pdf

CAMERON NATIONAL AUTO PROGRAM

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CAMERON NATIONAL AUTO PROGRAM

GENERAL RULES

3. PREMIUM DETERMINATION

Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule **4.** to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination
 - 1. Refer to the Model Year Rule **6.** to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
 - 2. If no rating symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol. If the S&I Section does **not** display a rating symbol for **any model year** version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C. Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.
Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the State rate pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.
- F. Vehicle year 2010 and older rating symbol will be the same symbol for Comprehensive or Collision. Vehicles 2011 and newer will have an assigned symbol for Comprehensive and an assigned symbol for Collision. The symbols may be different.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule **19.** unless otherwise specified. Refer to Section **C.** below for definitions of terms used in this rule.

- A. **Autos** owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:
 - 1. **Primary Classification**
 - a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto, and the eligibility of youthful operators for Good Student Classes, and
 - b. Determine the applicable factor from the Primary Rating Factor Tables.
 - 2. **Secondary Classification**
 - a. Determine if the auto is:
 - (1) a single car, or,
 - (2) part of a multi-car risk.
 - b. Determine the appropriate corresponding Rating Tier and Tier factor for the operator's household. See State rate pages.
 - 3. **Classification Changes**

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

- 1. A policy shall **not** be changed mid-term to effect a change in the Rating Tier or Tier factor.
 - 2. **Youthful Drivers** – Policies will be reclassified and a rate charged for a youthful driver effective when the Company's Home Office is advised of the driver's license number for this operator. If no instructions are given as to which vehicle this driver is an exposure on, the rate will be applied to the highest rated vehicle on the policy.
 - 3. **College Students** - Students attending institutions of higher learning within their home state will be rated in the institution's territory. If attending an institution out of their home state, the student will be rated in their home residence territory.
- B. **Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy.**

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

 - 1. not experience rated, and
 - 2. not used in an occupation other than farming or ranching, or
 - 3. used only in driving to or from work.

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-symboled pickups, add the cost of the camper, shell, cover, or special equipment to the actual amount of coverage desired of the pickup and determine the symbol from Page 1 and 2 of the Symbol and Identification Section.
 - d.** When a pickup is used to transport a permanently attached camper body, refer to the Motor Homes Section of the Miscellaneous Types Rule **19**.
- 6. Low Mileage**
A two point Low Mileage Discount will be applied to an auto that is rated **Pleasure Use, Less Than Three Miles to Work** and driven 7,500 miles or less annually.
This discount will not apply to autos rated for male or unmarried female operators under 25 years of age.
- 7. Companion Policy Discount**
A 15% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron Mutual Preferred Homeowners, Homeowners, Home Security, Mobile Homeowners, Farmowners, owner occupied Farm Fire, Farm Liability, owner occupied Dwelling, or owner occupied Dwelling Liability policy.
Other Personal Auto policies in the household will be eligible for this discount provided a named insured on the qualifying policy is also a named insured on the additional household policy. (For example, son lives at home and owns an auto. If father or mother is a named insured on son's policy, the policy qualifies for the discount.)
The discount applies to all units on the policy and to all coverages. If the companion policy is cancelled or not renewed, the Companion 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

3. **Rates**
 - a. Rates are displayed on the State rate pages.
- C. **Deductible Insurance**
 1. **Deductible Liability Insurance** - is not available for vehicles classified and rated according to the rules of this manual.
 2. **Comprehensive and Collision Deductible** options are displayed on the State rate pages.
- D. **Increased Limits Transportation Expenses Coverage (Rental Reimbursement)**
 1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to \$30/\$900, \$40/\$1,200 or \$50/\$1,500.
 2. **Rating** - Refer to State rate pages for applicable premium.
 3. **Endorsement** - Attach Increased Limits Transportation Expenses Coverage endorsement form **PP 03 02C**.
- E. **Towing and Labor Costs**
 1. This coverage may be written only for Private Passenger Autos.
 2. The available limits and rates as shown on the State rate pages.
 3. Attach Towing and Labor Costs Coverage endorsement form **PP 03 03**.
- F. **Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage - [Other than Collision (Comprehensive) and Collision Required]**
 1. Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:
 - a. Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto.
 - b. Any electronic equipment not specifically designed solely for the reproduction of sound, that receives or transmits audio, visual or data signals.

This coverage applies only if:

 - (1) the equipment is:
 - (a) permanently installed in the auto; or
 - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from the housing unit which is permanently installed in the auto; at the time of loss;
 - (2) the equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
 - (3) the equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.
 - c. Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include, but are not limited to:
 - (1) citizens band radios;
 - (2) telephones;
 - (3) two-way mobile radios;
 - (4) scanning monitor receivers;
 - (5) television monitor receivers;
 - (6) video cassette recorders;
 - (7) audio cassette recorders; and
 - (8) personal computers.

Note: Electronic equipment which is specifically designed solely for the reproduction of sound and is:

 - (a) permanently installed in the auto; or
 - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto; at the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional premium charge.
 - d. Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.

Refer to the Coverage for Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement (**PP 03 13**) for extent of coverage.
 2. Coverage is not available for radar or laser detectors.

CAMERON NATIONAL AUTO PROGRAM

ARKANSAS EXCEPTION PAGES

SPECIAL STATE REQUIREMENTS

Additional Named Insured Endorsement - AE 21 (optional)
Amendment of Policy Provisions - Arkansas - PP 01 77C
Amendatory Endorsement - Additional Policy Condition (Change of Address) - IL 66 67
Arkansas Notice - PP 13 85
Coverage for Damage to Your Auto Exclusion Endorsement - PP 13 01
Exclusion of Named Driver - AE 14 (optional)
Federal Employees Using Autos in Government Business - PP 03 01
Liability Coverage Exclusion Endorsement - PP 03 26
Loss Payable Clause - PP 03 05 (optional)
Personal Auto Policy - PP 00 01
Punitive or Exemplary Damages Exclusion - E-111
Split Liability Limits - PP 03 09
Personal Vehicle Sharing Program Exclusion Endorsement – PP 23 16

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

CAMERON NATIONAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

*Primary Classifications
Rating Factors and Statistical Codes*

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	0.93 8802	1.10 8803	1.50 8808	0.88 8809
Principal Operator Age 50-64	Factor Code	0.83 8851	0.84 8852	1.03 8853	1.46 8858	0.86 8859
Only Operator Female Age 30-49	Factor Code	0.98 8861	1.07 8862	1.15 8863	1.35 8868	1.00 8869
All Other	Factor Code	0.98 8871	1.07 8872	1.15 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	2.45 8125
18	Factor Code	2.00 8034	2.00 8035	2.19 8134	2.19 8135
19	Factor Code	1.86 8044	1.86 8045	2.06 8144	2.06 8145
20	Factor Code	1.86 8054	1.86 8055	2.06 8154	2.06 8155
21 through 24	Factor Code	1.24 8254	1.24 8255	1.43 8354	1.43 8355

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CAMERON NATIONAL 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	2.66 8400	2.66 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	2.45 8451	2.45 8455	3.50 8651	3.50 8655
20	Factor Code	2.35 8450	2.35 8453	3.40 8650	3.40 8653
21 through 24	Factor Code	1.45 8754	1.45 8755	2.05 8704	2.05 8705
25 through 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		1.18 8708	1.53 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	1.81 8036	1.81 8037	2.10 8136	2.10 8137
19	Factor Code	1.71 8046	1.71 8047	1.91 8146	1.91 8147
20	Factor Code	1.71 8056	1.71 8057	1.91 8156	1.91 8157
21 through 24	Factor Code	1.14 8256	1.14 8257	1.35 8356	1.35 8357

CAMERON NATIONAL AUTO PROGRAM

ARKANSAS CLASS PLAN PAGES

Primary Classifications

Rating Factors and Statistical Codes

<i>YOUTHFUL OPERATOR – UNMARRIED MALE</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	2.47 8406	2.47 8408	3.60 8606	3.60 8608
18	Factor Code	2.23 8402	2.23 8404	3.40 8602	3.40 8604
19	Factor Code	2.25 8452	2.25 8454	3.30 8652	3.30 8654
20	Factor Code	2.25 8456	2.25 8458	3.20 8656	3.20 8658
21 through 24	Factor Code	1.35 8756	1.35 8757	2.00 8706	2.00 8707

<i>YOUTHFUL OPERATOR – MARRIED MALE</i>					
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	1.25 8554	1.25 8555	1.15 8556	1.15 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 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	\$135	\$142	\$18	\$9	\$9	\$58	\$205
3	102	106	22	9	9	69	192
5	120	109	24	8	8	77	231
6	128	129	23	9	10	67	209
8	108	118	28	8	8	56	209
9	105	114	23	9	10	74	219
10	101	109	22	9	9	55	194
11	102	98	24	8	8	72	200
12	102	101	23	8	8	74	220

Risk Index Tiers, Factors and Application

Last Two Digits of Class Code			Factor	
Tier	Single Car	Multi Car		
0	10	20	0.61	
1	11	21	0.68	
2	12	22	0.76	
3	13	23	0.84	
4	14	24	0.92	
5	15	25	1.00	
6	16	26	1.05	
7	17	27	1.10	
8	18	28	1.15	
90	30	40	1.20	
91	31	41	1.25	
92	32	42	1.30	
93	33	43	1.35	
94	34	44	1.40	
95	35	45	1.45	
96	36	46	1.50	
97	37	47	1.59	
98	38	48	1.61	
99	39	49	1.71	

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:

\$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: CNIC - NPA
Project Name/Number: NPA/

Filing Company: Cameron National Insurance Company

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:	05/06/2014
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:	05/06/2014
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 AR Rate Filing Abstract CNIC.pdf
Item Status:	Filed
Status Date:	05/06/2014
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:	05/06/2014
Satisfied - Item:	Indicated Needs
Comments:	
Attachment(s):	CNIC Rate Indications AR 2014 Summary 5 YR.pdf
Item Status:	Filed
Status Date:	05/06/2014
Satisfied - Item:	Summary of Revisions
Comments:	
Attachment(s):	PA CNIC AR & MO Summary 08-01-2014.pdf
Item Status:	Filed

SERFF Tracking #:

CMIC-129518921

State Tracking #:

Company Tracking #:

CMIC-129518921

State:

Arkansas

Filing Company:

Cameron National Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

CNIC - NPA

Project Name/Number:

NPA/

Status Date:

05/06/2014

SERFF Tracking #:

CMIC-129518921

State Tracking #:

Company Tracking #:

CMIC-129518921

State:

Arkansas

Filing Company:

Cameron National Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

CNIC - NPA

Project Name/Number:

NPA/

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

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Cameron National Insurance Company
 NAIC # (including group #) 632-42498

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 | 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	-39%	157
11	-32%	171
12	-24%	125
13	-16%	12
14	-8%	7
15	0%	3
16	5%	6
17	10%	0
18	15%	0
30-39	20-71%	0

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: 532-42498
Company Name: Cameron National Insurance Company
Contact Person: Barry Korthanke
Telephone No.: 816-632-6511 ext. 258
Email Address: bkorthanke@cameron-insurance.com
Effective Date: 8/1/2014

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	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,267	\$1,390	\$587	\$531	\$1,282	\$1,406	\$593	\$537	\$1,421	\$1,559	\$653	\$590	\$1,282	\$1,406	\$593	\$537	\$1,421	\$1,559	\$656	\$594				
	100/300/50 Liability with Comprehensive and Collision		\$1,368	\$1,501	\$632	\$571	\$1,382	\$1,517	\$638	\$577	\$1,555	\$1,707	\$713	\$644	\$1,382	\$1,517	\$638	\$577	\$1,548	\$1,698	\$713	\$644				
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,307	\$1,434	\$604	\$547	\$1,324	\$1,452	\$612	\$553	\$1,461	\$1,604	\$671	\$606	\$1,324	\$1,452	\$612	\$553	\$1,464	\$1,606	\$675	\$611				
	100/300/50 Liability with Comprehensive and Collision		\$1,409	\$1,546	\$650	\$587	\$1,424	\$1,563	\$657	\$594	\$1,596	\$1,752	\$731	\$660	\$1,424	\$1,563	\$657	\$594	\$1,590	\$1,745	\$732	\$661				
2010 Honda Odyssey "EX"	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,395	\$1,531	\$644	\$582	\$1,415	\$1,553	\$653	\$590	\$1,549	\$1,700	\$710	\$641	\$1,415	\$1,553	\$653	\$590	\$1,556	\$1,707	\$716	\$648				
	100/300/50 Liability with Comprehensive and Collision		\$1,497	\$1,642	\$689	\$623	\$1,516	\$1,664	\$697	\$630	\$1,683	\$1,848	\$770	\$695	\$1,516	\$1,664	\$697	\$630	\$1,683	\$1,847	\$773	\$698				
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,402	\$1,538	\$647	\$585	\$1,423	\$1,561	\$656	\$593	\$1,556	\$1,708	\$713	\$644	\$1,423	\$1,561	\$656	\$593	\$1,564	\$1,716	\$720	\$651				
	100/300/50 Liability with Comprehensive and Collision		\$1,504	\$1,650	\$692	\$625	\$1,523	\$1,672	\$701	\$633	\$1,691	\$1,856	\$773	\$698	\$1,523	\$1,672	\$701	\$633	\$1,690	\$1,855	\$776	\$701				
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,653	\$1,814	\$758	\$685	\$1,684	\$1,848	\$772	\$698	\$1,802	\$1,978	\$823	\$742	\$1,684	\$1,848	\$772	\$698	\$1,825	\$2,003	\$836	\$755				
	100/300/50 Liability with Comprehensive and Collision		\$1,754	\$1,926	\$804	\$726	\$1,785	\$1,959	\$817	\$738	\$1,936	\$2,126	\$882	\$796	\$1,785	\$1,959	\$817	\$738	\$1,952	\$2,143	\$893	\$806				
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$498	\$543	\$244	\$223	\$480	\$524	\$236	\$216	\$645	\$706	\$307	\$280	\$480	\$524	\$236	\$216	\$607	\$664	\$294	\$268				
	Minimum Liability with Comprehensive and Collision		\$1,450	\$1,591	\$668	\$604	\$1,473	\$1,616	\$678	\$613	\$1,603	\$1,759	\$734	\$663	\$1,473	\$1,616	\$678	\$613	\$1,613	\$1,770	\$742	\$671				
	100/300/50 Liability with Comprehensive and Collision		\$1,552	\$1,703	\$713	\$645	\$1,573	\$1,727	\$723	\$653	\$1,737	\$1,907	\$794	\$716	\$1,573	\$1,727	\$723	\$653	\$1,740	\$1,910	\$798	\$721				

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

1.	This filing transmittal is part of Company Tracking #	CMIC-129518921
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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	6.5	-12.0					
Property Damage	8.0	-2.5					
Medical Payments	3.4	-2.6					
Comprehensive	-2.0	-0.2					
Collision	1.5	-8.9					
UM	-0.8	0.0					
TOTAL OVERALL EFFECT	3.1	-6.2					

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	403	-0.3	2/1/2014	481	287	60	73
2013	383	0.3	8/1/2013	434	443	102	64
2012	341	-3.4	8/2/2012	480	310	65	75
2011	349	-1.7	8/1/2011	505	149	30	60
2010	373	0.1	7/15/2010	505	149	30	60
2010	373	-1.0	6/15/2010	550	601	109	61
2009	415	3.7	6/1/2009	489	323	66	76

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	0.0%
E. Other	
F. TOTAL	30.0%

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. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cameron National Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Exhibit 1
Sheet 1
4/29/2014

Program	2013 Earned Premium	5 Year Indicated Change	Credibility	Complement of Change in Permissible	Credible Indicated Change
Bodily Injury	113,975	28.6%	17%	1.9%	6.5%
Property Damage	83,812	23.1%	30%	1.6%	8.0%
Medical Payments	21,969	18.3%	14%	1.0%	3.4%
UM	33,238	-16.1%	11%	1.0%	-0.8%
Comprehensive	87,711	-2.0%	41%	-2.0%	-2.0%
Collision	136,650	1.7%	32%	1.4%	1.5%
Total	477,355				3.1%
Liability	252,993				5.8%
Physical Damage	224,362				0.1%

Cameron National Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 1
4/29/2014

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

Bodily Injury

2007	84,663.55	1.044	0.976	0.995	85,878.20	122,793.93	122,793.93	1.001	1.111	1.093	1.015	151,460.71	176.4%		
2008	118,936.39	1.044	0.980	0.995	121,092.02	14,800.00	14,800.00	1.001	1.080	1.078	1.015	17,503.71	14.5%		
2009	133,545.16	1.032	0.983	0.995	134,841.63	156,741.68	156,741.68	1.010	1.096	1.064	1.015	187,303.81	138.9%		
2010	126,263.19	0.977	0.987	0.995	121,173.59	46,270.00	46,270.00	1.023	1.111	1.050	1.015	56,079.96	46.3%		
2011	121,090.75	0.947	0.990	0.995	112,988.46	106,141.00	106,141.00	1.032	1.103	1.036	1.015	127,124.26	112.5%		
2012	106,417.00	0.959	0.994	0.995	100,927.63	84,513.00	84,513.00	1.126	1.114	1.022	1.015	109,913.18	108.9%		
2013	113,975.07	0.994	0.998	0.995	112,536.45	25,713.00	25,713.00	1.475	1.129	1.008	1.015	43,805.43	38.9%		
7 yr Total	804,891.11				789,437.99	556,972.61	556,972.61					693,191.06	87.8%	70.0%	25.5%
6 yr Total	720,227.56				703,559.79	434,178.68	434,178.68					541,730.35	77.0%	70.0%	10.0%
5 yr Total	601,291.17				582,467.77	419,378.68	419,378.68					524,226.64	90.0%	70.0%	28.6%
4 yr Total	467,746.01				447,626.14	262,637.00	262,637.00					336,922.83	75.3%	70.0%	7.5%
3 yr Total	341,482.82				326,452.55	216,367.00	216,367.00					280,842.86	86.0%	70.0%	22.9%

Property Damage

2007	62,981.26	1.070	0.996	0.999	67,038.89	18,594.23	18,594.23	1.000	1.111	1.085	1.015	22,745.23	33.9%		
2008	88,930.61	1.070	0.997	0.999	94,717.03	69,294.20	69,294.20	1.000	1.080	1.071	1.015	81,368.99	85.9%		
2009	100,451.67	1.065	0.997	0.999	106,526.36	122,970.30	122,970.30	1.000	1.096	1.058	1.015	144,767.69	135.9%		
2010	90,288.37	1.047	0.998	0.999	94,221.00	41,162.18	41,162.18	1.000	1.111	1.046	1.015	48,552.40	51.5%		
2011	82,108.48	1.072	0.998	0.999	87,775.73	52,254.97	52,254.97	1.001	1.103	1.033	1.015	60,501.81	68.9%		
2012	74,770.00	1.047	0.999	0.999	78,079.67	50,183.60	50,183.60	1.002	1.114	1.020	1.015	57,967.98	74.2%		
2013	83,811.73	1.036	1.000	0.999	86,674.86	67,793.00	67,793.00	1.008	1.129	1.007	1.015	78,881.19	91.0%		
7 yr Total	583,342.12				615,033.54	422,252.48	422,252.48					494,785.30	80.4%	70.0%	14.9%
6 yr Total	520,360.86				547,994.65	403,658.25	403,658.25					472,040.06	86.1%	70.0%	23.1%
5 yr Total	431,430.25				453,277.62	334,364.05	334,364.05					390,671.07	86.2%	70.0%	23.1%
4 yr Total	330,978.58				346,751.26	211,393.75	211,393.75					245,903.38	70.9%	70.0%	1.3%
3 yr Total	240,690.21				252,530.26	170,231.57	170,231.57					197,350.98	78.1%	70.0%	11.7%

Medical Payments

2007	12,532.06	1.516	1.020	1.004	19,469.63	4,365.89	4,365.89	1.000	1.111	1.093	1.015	5,380.28	27.6%		
2008	16,539.37	1.516	1.017	1.004	25,615.70	25,360.47	25,360.47	1.000	1.080	1.078	1.015	29,966.43	117.0%		
2009	18,501.08	1.450	1.014	1.004	27,324.14	19,390.35	19,390.35	1.000	1.096	1.064	1.015	22,944.01	84.0%		
2010	19,078.09	1.204	1.011	1.004	23,325.47	15,979.00	15,979.00	1.006	1.111	1.050	1.015	19,034.68	81.6%		
2011	19,046.72	1.076	1.008	1.004	20,757.06	15,000.00	15,000.00	1.008	1.103	1.036	1.015	17,542.53	84.5%		
2012	18,314.00	0.998	1.005	1.004	18,448.33	21,221.78	21,221.78	1.032	1.114	1.022	1.015	25,283.60	137.1%		
2013	21,968.52	0.993	1.002	1.004	21,946.36	6,013.75	6,013.75	1.119	1.129	1.008	1.015	7,770.02	35.4%		
7 yr Total	125,979.84				156,886.70	107,331.24	107,331.24					127,921.55	81.5%	70.0%	16.5%
6 yr Total	113,447.78				137,417.07	102,965.35	102,965.35					122,541.27	89.2%	70.0%	27.4%
5 yr Total	96,908.41				111,801.36	77,604.88	77,604.88					92,574.84	82.8%	70.0%	18.3%
4 yr Total	78,407.33				84,477.23	58,214.53	58,214.53					69,630.83	82.4%	70.0%	17.8%
3 yr Total	59,329.24				61,151.76	42,235.53	42,235.53					50,596.14	82.7%	70.0%	18.2%

Cameron National Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 2
4/29/2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(16)	(17)	
	Direct	Premium @	Premium	Premium	Adjusted	Case	Wind/Hail			Loss	Loss	Final Adjusted	Final	Permissible	Full	
Year	Earned	Present Rate	Trend	Projection	Earned	Incurred	Adjusted	IBNR	LAE	Trend	Projection	Incurred	Loss	Loss	Indicated	
	Premium	Factors	Factors	Factor	Premium	Losses	Losses	Factor	Factors	Factors	Factor	Losses & LAE	Ratio	Ratio	Change	
UM/UIM																
2007	28,750.86	0.918	1.030	1.004	27,288.04	6,091.63	6,091.63	1.001	1.111	1.047	1.015	7,193.97	26.4%			
2008	38,404.21	0.918	1.025	1.004	36,281.61	19,322.77	19,322.77	1.001	1.080	1.039	1.015	22,024.35	60.7%			
2009	41,107.14	0.921	1.020	1.004	38,804.07	31,315.96	31,315.96	1.010	1.096	1.032	1.015	36,304.41	93.6%			
2010	36,331.20	0.941	1.016	1.004	34,905.10	10,470.75	10,470.75	1.023	1.111	1.025	1.015	12,386.99	35.5%			
2011	33,188.85	0.979	1.012	1.004	33,020.61	3,304.96	3,304.96	1.032	1.103	1.018	1.015	3,889.52	11.8%			
2012	30,262.00	0.985	1.007	1.004	30,148.41	33,501.79	33,501.79	1.126	1.114	1.011	1.015	43,103.48	143.0%			
2013	33,237.90	0.981	1.003	1.004	32,827.24	2,312.04	2,312.04	1.475	1.129	1.004	1.015	3,923.14	12.0%			
7 yr Total	241,282.16				233,275.08	106,319.90	106,319.90					128,825.86	55.2%	70.0%	-21.1%	
6 yr Total	212,531.30				205,987.04	100,228.27	100,228.27					121,631.89	59.0%	70.0%	-15.6%	
5 yr Total	174,127.09				169,705.43	80,905.50	80,905.50					99,607.54	58.7%	70.0%	-16.1%	
4 yr Total	133,019.95				130,901.37	49,589.54	49,589.54					63,303.13	48.4%	70.0%	-30.9%	
3 yr Total	96,688.75				95,996.26	39,118.79	39,118.79					50,916.14	53.0%	70.0%	-24.2%	
Comprehensive																
2007	61,091.21	0.873	1.273	1.040	70,585.06	21,654.02	29,036.03	1.000	1.101	0.821	0.978	25,683.08	36.4%			
2008	84,247.52	0.873	1.227	1.040	93,785.00	72,093.92	38,858.63	1.000	1.083	0.847	0.978	34,860.05	37.2%			
2009	94,647.75	0.875	1.182	1.040	101,750.03	78,496.79	75,643.60	1.000	1.094	0.873	0.978	70,654.49	69.4%			
2010	84,689.54	0.885	1.142	1.040	89,052.81	37,484.36	39,413.43	1.000	1.097	0.897	0.978	37,930.18	42.6%			
2011	82,635.25	0.906	1.101	1.040	85,713.77	79,557.77	75,185.61	1.000	1.094	0.925	0.978	74,424.51	86.8%			
2012	75,389.00	0.958	1.061	1.040	79,639.80	53,732.02	55,975.40	1.000	1.109	0.953	0.978	57,891.48	72.7%			
2013	87,711.40	0.949	1.022	1.040	88,433.07	53,134.71	60,733.40	1.000	1.109	0.982	0.978	64,753.14	73.2%			
7 yr Total	570,411.67				608,959.55	396,153.59	374,846.10					366,196.94	60.1%	70.2%	-14.3%	
6 yr Total	509,320.46				538,374.48	374,499.57	345,810.07					340,513.86	63.2%	70.2%	-9.9%	
5 yr Total	425,072.94				444,589.48	302,405.65	306,951.44					305,653.80	68.7%	70.2%	-2.0%	
4 yr Total	330,425.19				342,839.45	223,908.86	231,307.83					234,999.31	68.5%	70.2%	-2.3%	
3 yr Total	245,735.65				253,786.64	186,424.50	191,894.41					197,069.13	77.7%	70.2%	10.7%	
Collision																
2007	99,362.04	0.896	1.259	1.038	116,339.80	55,641.93	55,641.93	1.000	1.101	1.023	1.011	63,341.42	54.4%			
2008	139,209.13	0.896	1.215	1.038	157,316.28	73,621.88	73,621.88	1.000	1.083	1.020	1.011	82,170.93	52.2%			
2009	158,956.33	0.890	1.173	1.038	172,276.18	111,026.67	111,026.67	1.000	1.094	1.016	1.011	124,738.63	72.4%			
2010	145,845.49	0.869	1.135	1.038	149,361.23	99,118.40	99,118.40	1.000	1.097	1.013	1.011	111,235.04	74.5%			
2011	139,196.77	0.887	1.096	1.038	140,534.28	87,391.84	87,391.84	1.000	1.094	1.009	1.011	97,529.05	69.4%			
2012	126,840.00	0.930	1.058	1.038	129,600.75	95,928.41	95,928.41	1.000	1.109	1.006	1.011	108,128.86	83.4%			
2013	136,650.17	1.013	1.021	1.038	146,687.71	76,004.59	76,004.59	1.000	1.109	1.002	1.011	85,385.72	58.2%			
7 yr Total	946,059.93				1,012,116.23	598,733.72	598,733.72					672,529.65	66.4%	70.2%	-5.3%	
6 yr Total	846,697.89				895,776.43	543,091.79	543,091.79					609,188.23	68.0%	70.2%	-3.1%	
5 yr Total	707,488.76				738,460.15	469,469.91	469,469.91					527,017.30	71.4%	70.2%	1.7%	
4 yr Total	548,532.43				566,183.97	358,443.24	358,443.24					402,278.67	71.1%	70.2%	1.2%	
3 yr Total	402,686.94				416,822.74	259,324.84	259,324.84					291,043.63	69.8%	70.2%	-0.5%	

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

<u>Page No.</u>	<u>Rule No.</u>	
CNPA-Index-2	N/A	Index page updated
CNPA-Index-3	N/A	Index page updated
CNPA-GR-2	3.B.2.(a)	Removed rating symbol wording
	3.B.2.(b)	Replaced “prior” with “any” for the model year version
CNPA-GR-5	4.C.7.	Changed Multi Policy Discount to Companion Policy Discount
	4.C.7.	First paragraph of rule added “owner occupied” to Dwelling Liability as qualifying types of policies
CNPA-GR-9	14.D.1.	Updated limits for Transportation Expenses Coverage
 <u>Arkansas Only</u>		
CNPA-AR-4.1	N/A	Added Personal Vehicle Sharing Program Exclusion endorsement – PP 23 16
CNPA-AR-5	N/A	Changed class plan factors on Age 18 and 21 through 24 on the Youthful Operator – Unmarried Female chart
CNPA-AR-6	N/A	Changed class plan factors on Age 17 or less, and 18 on the Youthful Operator -Unmarried Male Not Owner or Principal Operator chart
		Changed class plan factors on Age 18 Not Owner or Principal Operator and 21 through 24 on the Youthful Operator-Unmarried Female chart
CNPA-AR-7	N/A	Changed class plan factors on Age 17 or Less and 18 Not Owner or Principal Operator on the Youthful Operator – Unmarried Male chart
CNPA-AR-11	N/A	Revised Rates
 <u>Missouri Only</u>		
CNPA-MO-1.1	N/A	Corrected forms list
CNPA-MO-2	N/A	Changed class plan factors on Age 18 and 21 through 24 on the Youthful Operator – Unmarried Female chart
CNPA-MO-3	N/A	Changed class plan factors on Age 17 or less, and 18 on the Youthful Operator -Unmarried Male Not Owner or Principal Operator chart
		Changed class plan factors on Age 18 Not Owner or Principal Operator and 21 through 24 on the Youthful Operator-Unmarried Female chart
CNPA-MO-4	N/A	Changed class plan factors on Age 17 or Less and 18 Not Owner or Principal Operator on the Youthful Operator – Unmarried Male chart
CNPA-MO-9	N/A	Revised Rates