

SERFF Tracking Number: CMIC-127169692 State: Arkansas
Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-127169692
TOI: 19.0 Personal Auto Sub-TOI: 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 SERFF Tr Num: CMIC-127169692 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: CMIC-127169692 State Status:
(PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Author: Barry Korthanke Disposition Date: 06/09/2011
Date Submitted: 05/18/2011 Disposition Status: Filed
Effective Date Requested (New): 08/01/2011 Effective Date (New): 08/01/2011
Effective Date Requested (Renewal): 08/01/2011 Effective Date (Renewal):
State Filing Description:

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: 06/09/2011
State Status Changed: Deemer Date:
Created By: Barry Korthanke Submitted By: Barry Korthanke
Corresponding Filing Tracking Number:
Filing Description:
Cameron National would like to submit changes to our rules and rates in our Personal Auto program. Please see the Summary of Revisions document on the Supporting Documentation tab for further details of these changes.

The overall effect of these rate changes produces a -1.64% change in premium.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]

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Cameron, MO 64429-1321 816-632-1022 [FAX]

Filing Company Information

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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron National Insurance Company	\$100.00	05/18/2011	47725559

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/09/2011	06/09/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/25/2011	05/25/2011	Barry Korthanke	05/31/2011	05/31/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Underwriting Rules	Barry Korthanke	06/07/2011	06/07/2011
Rate	Underwriting Rules	Barry Korthanke	06/01/2011	06/01/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
The revision has been made.	Note To Reviewer	Barry Korthanke	06/07/2011	06/07/2011
another revision to be made	Note To Reviewer	Barry Korthanke	06/06/2011	06/06/2011
Page has been submitted	Note To Reviewer	Barry Korthanke	06/01/2011	06/01/2011
Please do not close this filing until I re-submit a manual page	Note To Reviewer	Barry Korthanke	05/31/2011	05/31/2011

<i>SERFF Tracking Number:</i>	<i>CMIC-127169692</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Cameron National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>CMIC-127169692</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto CNIC</i>		
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Disposition

Disposition Date: 06/09/2011
 Effective Date (New): 08/01/2011
 Effective Date (Renewal):
 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 required):	Minimum % Change (where required):
Cameron National Insurance Company	-4.500%	-1.640%	\$-8,239	357	\$502,495	10.000%	-13.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	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
Supporting Document	Company Data - Confidential	Filed	Yes
Rate (revised)	Underwriting Rules	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rate Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/25/2011

Submitted Date 05/25/2011

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing. The APCS must be revised to display the discount offered for those insured 55 and over who have successfully completed an approved Defensive Driving Course.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/31/2011
Submitted Date 05/31/2011

Dear Alexa Grissom,

Comments:

Response 1

Comments: Yes, we do offer a defensive driver discount for drivers age 55 and over. It is 10%. I have corrected the APCS document.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Barry Korthanke

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Note To Reviewer

Created By:

Barry Korthanke on 06/07/2011 09:46 AM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:42 AM

Subject:

The revision has been made.

Comments:

I have submitted the new rule. Thank you for your patience.

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Product Name: Personal Auto CNIC
Project Name/Number: /

Amendment Letter

Submitted Date: 06/07/2011

Comments:

We have added rule 3.e. to page CNPA-UR-1 as a new rule. This rule will require that the insured has an insurable interest in the vehicle.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Underwriting Rules	CNPA-UR-1, CNPA-UR-2	Replacement		CN Auto UR FINAL 8-1-11#2.pdf

SERFF Tracking Number: CMIC-127169692 State: Arkansas
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Product Name: Personal Auto CNIC
Project Name/Number: /

Note To Reviewer

Created By:

Barry Korthanke on 06/06/2011 03:41 PM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:42 AM

Subject:

another revision to be made

Comments:

We are adding a new rule that addresses having the insured's name on the title of the vehicle. I will have this submitted shortly. Please do not close the filing until I have submitted this new rule for review. Thank you!

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Company Tracking Number: *CMIC-127169692*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: /

Note To Reviewer

Created By:

Barry Korthanke on 06/01/2011 08:33 AM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:42 AM

Subject:

Page has been submitted

Comments:

Thank you!

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Project Name/Number: /

Amendment Letter

Submitted Date: 06/01/2011

Comments:

Changed the wording for rule 4.b. to say "one or more" instead of "zero". Thank you.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Underwriting Rules	CNPA-UR-1, CNPA- UR-2	Replacement		MO & AR CN Auto CNPA-UR-1 (corrected) 08-01-11.pdf CN Auto AR MO CNPA-UR-2 8-1-11.pdf

SERFF Tracking Number: *CMIC-127169692* *State:* *Arkansas*
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Product Name: *Personal Auto CNIC*
Project Name/Number: /

Note To Reviewer

Created By:

Barry Korthanke on 05/31/2011 03:19 PM

Last Edited By:

Alexa Grissom

Submitted On:

06/09/2011 08:42 AM

Subject:

Please do not close this filing until I re-submit a manual page

Comments:

We have a correction to make on the Underwriting rules that speaks of mid-major violations. We will be changing the wording to state the rule more clearly. I will re-submit this page on Wednesday, June 1. Thank you.

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 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 0.070%
Effective Date of Last Rate Revision: 07/15/2010
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:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron National Insurance Company	-4.500%	-1.640%	\$-8,239	357	\$502,495	10.000%	-13.000%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 06/09/2011	Underwriting Rules	CNPA-UR-1, CNPA-UR-2	Replacement	CN Auto UR FINAL 8-1-11#2.pdf
Filed 06/09/2011	General Rules	CNPA-GR-2, CNPA-GR-5, CNPA-GR-16, CNPA-GR-17	Replacement	CN Auto AR MO CNPA-GR-2 CNPA-GR-5 CNPA-GR-16 CNPA-GR-17 8-1-11.pdf
Filed 06/09/2011	Rate Pages	CNPA-AR-5, CNPA-AR-6, CNPA-AR-7, CNPA-AR-11, A-AR-12	Replacement	CNPA-AR-5 thru CNPA-AR-7 8-1-11.pdf CNPA-AR-11 and CNPA-AR-12 08-01-2011.pdf

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.

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 with any driver greater than 69 years of age.
- 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.

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. Annual Policies

Annual policies only will be offered by Cameron National.

CAMERON NATIONAL AUTO PROGRAM

UNDERWRITING RULES

PERSONAL AUTO NEW BUSINESS PLACEMENT AND ACCEPTABILITY GUIDE

	CAMERON NATIONAL INSURANCE COMPANY		CAMERON MUTUAL INSURANCE COMPANY
	Operators less than 70 years of age	Operators 70 years of age or older	All Operators
Risk Index Ranges	713+ not incl. 998/999	Not Available	550-712, 998, 999
ALLOWABLE VIOLATIONS PER HOUSEHOLD			
Minor violations	2 with no other mid-major violations in the past 3 years	Not Available	3 with no other mid major violations in the past 3 years
Mid major violations*	No mid major violations in the past 5 years	Not Available	No mid major violations in the past 5 years
Major violations**	1 over 5 years old from conviction date	Not Available	1 over 5 years old from conviction date
License suspension	Reinstatement over 5 years old	Not Available	Reinstatement over 5 years old
Acceptable liability limits	All limits offered	Not Available	Age 70 and over: Requires self-report medical forms
Policy period	12 months	Not Available	6 months

* Examples of mid major violations are: Open bottle, hit and run, loaning license, careless and imprudent driving.

** Examples of major violations are: DWI, DUI, BAC, vehicular homicide or assault, driving with suspended license, speed contest.

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.
 - a. If the S&I Section displays a rating symbol for the **prior model year** version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Section does **not** display a rating symbol for the **prior 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-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 four 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 12% 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 or Farmowners 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 12% Multi-Policy Discount will be removed at the next Personal Auto policy renewal.
A 7% Discount will apply on a personal auto policy when the named insured is also the named insured on an owner occupied Homeowners, tenant Homeowner or condominium policy with a carrier whom the agent of record is contracted with.
- 8. Loyalty Discount**
A discount in the amount shown in the chart below will be applied to all vehicles and all coverages after the third year of continuous coverage with Cameron Mutual.

Years of Continuous Coverage	3	4	5	6	7	8	9	10+
Discount	3%	5%	6%	7%	8%	9%	10%	11%

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, 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 annual 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 08.
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 the amount of \$1,000 or more 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

GENERAL RULES

54	Homicide or assault arising out of the operation of a motor vehicle.
55	Driving while intoxicated or under the influence of drugs where injury or death to person or damage to property does not result therefrom
56	Driving while license is suspended or revoked.
57	Speed contests
58	Careless, reckless, imprudent, or inattentive driving.
59	Miscellaneous reasons: <ul style="list-style-type: none">• Operator not licensed for at least two years or no motor vehicle record for preceding three years.• Non-motor vehicle conviction resulting in at least five-day imprisonment or fine in excess of \$50.
60	Passing violation.
64	Each additional speeding violation.
65	Speeding violation.
66	Stop sign or traffic signal violation.
67	Failure to yield.
68	Turning violation, improper use or failure to signal, texting or cell phone use while driving.
69	Following too closely.
70	Improper backing.
79	Moving traffic violation involving: <ul style="list-style-type: none">• Suspension or revocation of an operator's license.• The filing of evidence of financial responsibility.
80	Accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility.
84	Defective equipment violation.
85	Improper registration or license.
86	Parking violation.
87	Motorcycle or moped equipment use violation, such as helmet use violation.
89	Miscellaneous other non-moving violations.

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	1.03 8031	1.10 8032	1.10 8033	1.10 8038	1.03 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	1.13 8861	1.18 8862	1.20 8863	1.50 8868	1.00 8869
All Other	Factor Code	0.98 8871	1.04 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	2.00 8024	2.00 8025	2.48 8124	2.27 8125
18	Factor Code	1.96 8034	1.96 8035	2.16 8134	2.16 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	1.20 8254	1.20 8255	1.37 8354	1.37 8355

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	2.55 8400	2.55 8403	3.82 8600	4.02 8603
18	Factor Code	2.45 8401	2.45 8405	3.75 8601	3.82 8605
19	Factor Code	2.45 8451	2.45 8455	3.82 8651	3.82 8655
20	Factor Code	2.45 8450	2.45 8453	3.82 8650	3.82 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	1.88 8026	1.88 8027	2.10 8126	2.10 8127
18	Factor Code	1.81 8036	1.81 8037	2.01 8136	2.01 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	1.10 8256	1.10 8257	1.30 8356	1.30 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	2.35 8406	2.35 8408	3.72 8606	3.72 8608
18	Factor Code	2.25 8402	2.25 8404	3.62 8602	3.62 8604
19	Factor Code	2.25 8452	2.25 8454	3.62 8652	3.62 8654
20	Factor Code	2.25 8456	2.25 8458	3.62 8656	3.62 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 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	\$237	\$213	\$25	\$20	\$20	\$126	\$352
3	178	158	28	20	20	149	329
5	213	165	36	18	18	165	396
6	222	194	31	20	22	145	360
8	190	177	42	18	18	121	360
9	187	173	31	20	22	158	375
10	176	165	28	20	20	120	334
11	187	146	36	18	18	155	371
12	178	152	31	18	18	158	377

Risk Index Tiers, Factors and Application

Tier	Last Two Digits of Class Code		Factor
	Single Car	Multi Car	
0	10	20	0.75
1	11	21	0.83
2	12	22	0.91
3	13	23	1.00
4	14	24	1.09
5	15	25	1.16
6	16	26	1.21
7	17	27	1.23
8	18	28	1.25
90	30	40	1.27
91	31	41	1.29
92	32	42	1.31
93	33	43	1.33
94	34	44	1.35
95	35	45	1.37
96	36	46	1.38
97	37	47	1.40
98	38	48	1.42
99	39	49	1.44

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:

\$5 Per Auto	\$25 Limit Per Disablement
\$8 Per Auto	\$50 Limit Per Disablement
\$11 Per Auto	\$75 Limit Per Disablement

Rental Reimbursement:

Included	\$15 Per Day/	\$450 Aggregate
\$12 Per Auto	\$30 Per Day/	\$900 Aggregate

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

ARKANSAS Annual Rates

Limit Factors or Additional Amounts

Split Limit Bod. Injury		Split Limit Uninsured		Split Limit Underinsured		Property Damage		Medical Payments	
Limit	Factor	Limit	Additional Amount	Limit	Additional Amount	Limit	Factor	Limit	Additional Amount
50/100	1.15	50/100	\$3	50/100	\$3	50,000	1.05	1,000	\$4
100/300	1.40	100/300	8	100/300	8	100,000	1.08	2,000	8
250/500	1.55	250/500	13	250/500	13	250,000	1.16	5,000	14
500/500	1.75	500/500	28	500/500	65	500/500	1.21	10,000	26
500/1000	2.05	500/1000	45	500/1000	80				

Model Year and Symbol Factors

OTC (Comprehensive)

Model Year	Comprehensive Symbols																				
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19	20	21	
2011	0.40	0.50	0.76	0.91	1.04	1.14	1.24	1.34	1.45	1.55	1.59	1.67	1.75	1.82	1.90	1.97	2.06	2.14	2.19	2.24	
2010	0.56	0.72	0.87	1.00	1.11	1.24	1.35	1.48	1.60	1.72	1.88	2.04	2.21	2.37	2.56	2.73	2.90	3.09	3.30	3.55	
2009	0.53	0.69	0.83	0.95	1.06	1.18	1.29	1.41	1.52	1.64	1.79	1.94	2.10	2.26	2.44	2.60	2.76	2.94	3.14	3.38	
2008	0.50	0.66	0.79	0.90	1.01	1.12	1.23	1.34	1.45	1.56	1.70	1.85	2.00	2.15	2.32	2.48	2.63	2.80	2.99	3.22	
2007	0.48	0.63	0.75	0.86	0.96	1.07	1.17	1.28	1.38	1.49	1.62	1.76	1.90	2.05	2.21	2.36	2.50	2.67	2.85	3.07	
2006	0.46	0.60	0.71	0.82	0.91	1.02	1.11	1.22	1.31	1.42	1.54	1.68	1.81	1.95	2.10	2.25	2.38	2.54	2.71	2.92	
2005	0.44	0.57	0.68	0.78	0.87	0.97	1.06	1.16	1.25	1.35	1.47	1.60	1.72	1.86	2.00	2.14	2.27	2.42	2.58	2.78	
2004	0.42	0.54	0.65	0.74	0.83	0.92	1.01	1.10	1.19	1.29	1.40	1.52	1.64	1.77	1.90	2.04	2.16	2.30	2.46	2.65	
2003	0.40	0.51	0.62	0.70	0.79	0.88	0.97	1.05	1.13	1.23	1.33	1.45	1.56	1.69	1.82	1.94	2.06	2.19	2.35	2.53	
2002	0.38	0.49	0.59	0.67	0.75	0.84	0.92	1.00	1.08	1.17	1.27	1.38	1.49	1.61	1.73	1.85	1.96	2.09	2.24	2.41	
2001	0.36	0.47	0.56	0.64	0.71	0.80	0.87	0.95	1.03	1.11	1.21	1.31	1.42	1.53	1.64	1.76	1.86	1.99	2.13	2.29	
2000	0.34	0.44	0.53	0.60	0.68	0.76	0.83	0.90	0.97	1.05	1.14	1.24	1.34	1.45	1.56	1.67	1.76	1.88	2.02	2.17	
1999	0.33	0.42	0.51	0.58	0.65	0.72	0.79	0.86	0.93	1.01	1.09	1.19	1.28	1.38	1.49	1.59	1.69	1.80	1.93	2.07	
1998	0.31	0.40	0.48	0.54	0.61	0.68	0.75	0.81	0.87	0.95	1.03	1.12	1.21	1.30	1.40	1.50	1.59	1.69	1.81	1.95	
1997	0.29	0.38	0.45	0.52	0.58	0.65	0.71	0.77	0.83	0.90	0.98	1.06	1.15	1.24	1.33	1.42	1.51	1.61	1.72	1.86	
1996	0.28	0.36	0.44	0.50	0.56	0.62	0.68	0.74	0.80	0.87	0.94	1.02	1.10	1.19	1.28	1.37	1.45	1.55	1.66	1.78	
1995	0.27	0.34	0.41	0.47	0.53	0.59	0.64	0.70	0.76	0.82	0.89	0.97	1.04	1.13	1.21	1.30	1.37	1.46	1.57	1.69	
1994	0.25	0.32	0.39	0.44	0.50	0.55	0.61	0.66	0.71	0.77	0.84	0.91	0.98	1.06	1.14	1.22	1.29	1.38	1.48	1.59	
1993	0.24	0.31	0.37	0.42	0.47	0.53	0.58	0.63	0.68	0.74	0.80	0.87	0.94	1.01	1.09	1.17	1.23	1.32	1.41	1.52	
1992	0.23	0.29	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.97	1.04	1.11	1.18	1.25	1.34	1.45	
1991	0.22	0.28	0.34	0.38	0.43	0.48	0.52	0.57	0.62	0.67	0.72	0.79	0.85	0.92	0.99	1.05	1.12	1.19	1.28	1.37	
1990	0.20	0.26	0.31	0.36	0.40	0.45	0.49	0.53	0.57	0.62	0.67	0.73	0.79	0.85	0.92	0.98	1.04	1.11	1.19	1.28	
1989	0.12	0.12	0.12	0.14	0.16	0.22	0.28	0.34	0.44	0.52	0.60	0.71	0.82	0.94	1.07	1.21	1.37	1.55	1.76	NA	
1988	0.11	0.11	0.11	0.13	0.16	0.22	0.27	0.33	0.43	0.50	0.58	0.69	0.80	0.91	1.04	1.17	1.33	1.50	1.71	NA	

Model Year	Comprehensive Symbols																																								
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41																					
2011	2.29	2.35	2.41	2.47	2.52	2.58	2.64	2.70	2.76	2.82	2.88	2.93	2.99	3.04	3.11	3.17	3.24	3.31	3.39	3.46																					
2010	3.87	4.22	4.66	5.30	5.94	6.64	NA																																		
2009	3.69	4.02	4.44	5.05	5.66	6.32	NA																																		
2008	3.51	3.83	4.23	4.81	5.39	6.02	NA																																		
2007	3.34	3.65	4.03	4.58	5.13	5.73	NA																																		
2006	3.18	3.48	3.84	4.36	4.89	5.46	NA																																		
2005	3.03	3.31	3.66	4.15	4.66	5.20	NA																																		
2004	2.89	3.15	3.49	3.95	4.44	4.95	NA																																		
2003	2.76	3.00	3.33	3.77	4.24	4.73	NA																																		
2002	2.63	2.86	3.17	3.59	4.04	4.50	NA																																		
2001	2.50	2.72	3.01	3.41	3.84	4.28	NA																																		
2000	2.37	2.57	2.85	3.23	3.64	4.05	NA																																		
1999	2.26	2.46	2.73	3.09	3.47	3.87	NA																																		
1998	2.13	2.32	2.57	2.91	3.27	3.65	NA																																		
1997	2.03	2.20	2.44	2.76	3.11	3.47	NA																																		
1996	1.95	2.12	2.35	2.66	2.99	3.33	NA																																		
1995	1.84	2.00	2.22	2.51	2.83	3.15	NA																																		
1994	1.74	1.89	2.09	2.37	2.67	2.97	NA																																		
1993	1.66	1.80	2.00	2.26	2.55	2.84	NA																																		
1992	1.58	1.72	1.90	2.15	2.42	2.70	NA																																		
1991	1.50	1.63	1.81	2.05	2.30	2.57	NA																																		
1990	1.50	1.63	1.81	2.05	2.30	2.57	NA																																		

Model Year	Comprehensive Symbols																			
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
2011	3.53	3.60	3.66	3.73	3.81	3.90	3.98	4.07	4.16	4.25	4.34	4.43	4.55	4.67	4.79	4.91	5.23	5.56	5.90	6.25

Model Year	Comprehensive Symbols														
	62	63	64	65	66	67	68	69	70	71	72	73	74	75	98
2011	6.32	6.39	6.46	6.53	6.61	6.68	6.75	6.82	6.89	Future	Use Future	Use Future	Use Future	6.97	

SERFF Tracking Number: CMIC-127169692 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-127169692
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	06/09/2011

Comments:

Attachment:

CNIC A-1 for Arkansas.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	06/09/2011

Comments:

Attachment:

PPA Survey FORM APCS - CNIC.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	06/09/2011

Comments:

Attachment:

RF-1 AR Rate Filing Abstract CNIC.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/09/2011

Bypass Reason:

This filing is not an adoption of an Advisory Organization's lost costs.

Comments:

		Item Status:	Status Date:

SERFF Tracking Number: CMIC-127169692 *State:* Arkansas
Filing Company: Cameron National Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: CMIC-127169692
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CNIC
Project Name/Number: /
Satisfied - Item: Indicated Needs Filed 06/09/2011
Comments:
Attachment:
 CNIC Rate Indications AR 2011.pdf

	Item Status:	Status Date:
Satisfied - Item: Summary of Revisions Comments: Attachment: PA CNIC AR & MO Summary 8-1-11.pdf	Filed	06/09/2011

	Item Status:	Status Date:
Satisfied - Item: Company Data - Confidential Comments: This packet contains company data that was referenced in making specific rate changes and contains information gained from competitive analysis software that should be kept confidential. Thank you. Attachment: Summary of Rate Changes Packet 2011 - DOI.pdf	Filed	06/09/2011

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 30-50%
- c. Multi-car Discount 15%
- d. Accident Free Discount* None

Please Specify Qualification for Discount:

- _____ None
- _____ %
- e. Anti-Theft Discount None
- f. Other (specify) %
- Multi-Policy Discount 12%
- Homeowner's Policy with Agent 7%
- Loyalty Discount 3-11%

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

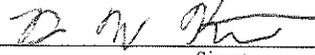
\$6 per payment

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	-25%	131
11	-17%	145
12	-9%	150
13	0%	15
14	9%	10
15	16%	14
16	21%	2
17	23%	3
18	25%	1
30-39	27-44%	1

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



Signature

Barry W. Korthanke

Printed Name

Actuarial Analyst

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 August 2005

NAIC Number: 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: 08/01/2010

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 death
- 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 to 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	12	%
GOOD STUDENT	30-50	%
ANTI-THEFT DEVICE	NA	%
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
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$1,549	\$1,882	\$794	\$720	\$1,628	\$1,978	\$834	\$757	\$1,773	\$2,157	\$902	\$817	\$1,628	\$1,978	\$834	\$757	\$1,759	\$2,139	\$899	\$815
	100/300/50 Liability with Comprehensive and Collision			\$1,707	\$2,076	\$871	\$789	\$1,792	\$2,179	\$915	\$829	\$1,984	\$2,416	\$1,005	\$909	\$1,792	\$2,179	\$915	\$829	\$1,956	\$2,380	\$996	\$902
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$1,870	\$2,275	\$951	\$861	\$1,980	\$2,409	\$1,007	\$912	\$2,092	\$2,548	\$1,058	\$957	\$1,980	\$2,409	\$1,007	\$912	\$2,097	\$2,552	\$1,065	\$964
	100/300/50 Liability with Comprehensive and Collision			\$2,028	\$2,469	\$1,028	\$930	\$2,144	\$2,610	\$1,087	\$984	\$2,303	\$2,806	\$1,161	\$1,050	\$2,144	\$2,610	\$1,087	\$984	\$2,294	\$2,794	\$1,161	\$1,050
2003 Honda Odyssey "EX"	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$1,801	\$2,190	\$917	\$830	\$1,905	\$2,317	\$970	\$878	\$2,024	\$2,465	\$1,025	\$927	\$1,905	\$2,317	\$970	\$878	\$2,025	\$2,464	\$1,029	\$932
	100/300/50 Liability with Comprehensive and Collision			\$1,959	\$2,384	\$994	\$900	\$2,069	\$2,518	\$1,050	\$951	\$2,235	\$2,723	\$1,128	\$1,020	\$2,069	\$2,518	\$1,050	\$951	\$2,222	\$2,705	\$1,126	\$1,018
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$2,131	\$2,596	\$1,079	\$976	\$2,265	\$2,759	\$1,147	\$1,037	\$2,347	\$2,860	\$1,183	\$1,069	\$2,265	\$2,759	\$1,147	\$1,037	\$2,370	\$2,887	\$1,198	\$1,084
	100/300/50 Liability with Comprehensive and Collision			\$2,290	\$2,789	\$1,157	\$1,046	\$2,430	\$2,960	\$1,227	\$1,109	\$2,558	\$3,119	\$1,286	\$1,162	\$2,430	\$2,960	\$1,227	\$1,109	\$2,567	\$3,128	\$1,295	\$1,170
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$2,426	\$2,957	\$1,224	\$1,106	\$2,586	\$3,152	\$1,304	\$1,178	\$2,632	\$3,209	\$1,323	\$1,194	\$2,586	\$3,152	\$1,304	\$1,178	\$2,676	\$3,262	\$1,348	\$1,218
	100/300/50 Liability with Comprehensive and Collision			\$2,585	\$3,151	\$1,301	\$1,175	\$2,750	\$3,353	\$1,384	\$1,250	\$2,843	\$3,467	\$1,426	\$1,287	\$2,750	\$3,353	\$1,384	\$1,250	\$2,873	\$3,503	\$1,445	\$1,305
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$740	\$891	\$397	\$364	\$738	\$888	\$398	\$365	\$965	\$1,168	\$506	\$461	\$738	\$888	\$398	\$365	\$905	\$1,092	\$481	\$439
	Minimum Liability with Comprehensive and Collision			\$1,646	\$2,001	\$841	\$762	\$1,733	\$2,106	\$886	\$803	\$1,865	\$2,270	\$947	\$857	\$1,733	\$2,106	\$886	\$803	\$1,859	\$2,261	\$948	\$859
	100/300/50 Liability with Comprehensive and Collision			\$1,804	\$2,195	\$919	\$832	\$1,897	\$2,307	\$966	\$875	\$2,076	\$2,529	\$1,050	\$950	\$1,897	\$2,307	\$966	\$875	\$2,056	\$2,502	\$1,045	\$945

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

1.	This filing transmittal is part of Company Tracking #	CMIC-127169692
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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	-5.7	-1.55					
Property Damage	18.7	-4.13					
Medical Payments	20.6	8.41					
Comprehensive	-17.7	-7.41					
Collision	-11.6	-3.66					
UM	-11.6	0					
TOTAL OVERALL EFFECT	-4.5	-1.64					

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
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
2006	122	-11.0%	1/1/2006	182	140	75%	51

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.9%
B. General Expense	6.5%
C. Taxes, License & Fees	2.0%
D. Underwriting Profit & Contingencies	4.7%
E. Other	
F. TOTAL	33.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
 10. -13% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cameron National Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Program	2010 Earned Premium	Full Indicated Change	Credibility	CMIC AR Ind. Change Complement	Credible Indicated Change	Selected Rate Change	Revenue Effect
Bodily Injury	\$126,263.19	-15.3%	0.140	-4.1%	-5.7%	-1.55%	-\$1,957.00
Property Damage	\$90,288.37	32.5%	0.246	14.3%	18.7%	4.13%	\$3,732.00
Medical Payments	\$19,078.09	16.8%	0.114	21.0%	20.6%	8.41%	\$1,604.00
UM	\$36,331.20	-23.2%	0.105	-10.3%	-11.6%	0.00%	\$0.00
Comprehensive	\$84,689.54	-26.0%	0.317	-13.9%	-17.7%	-7.41%	-\$6,279.00
Collision	\$145,845.49	-4.7%	0.274	-14.2%	-11.6%	-3.66%	-\$5,339.00
Total	\$502,495.88				-4.5%	-1.64%	-\$8,239.00
Liability	\$271,960.85				3.5%	1.24%	\$3,378.82
Physical Damage	\$230,535.03				-13.8%	-5.04%	-\$11,618.29

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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
Bodily Injury								
2006	44,072.79	1.039	1.000	1.000	45,807.40	27,608.14	27,608.14	1.013
2007	84,663.55	1.111	1.000	1.000	94,052.31	122,793.93	122,793.93	1.021
2008	118,936.39	1.111	1.000	1.000	132,125.83	14,800.00	14,800.00	1.030
2009	133,545.16	1.098	1.000	1.000	146,591.32	100,166.68	100,166.68	1.065
2010	126,263.19	1.040	1.000	1.000	131,302.76	30,870.00	30,870.00	1.372
Total	507,481.08				549,879.63	296,238.75		
Property Damage								
2006	32,093.25	0.928	1.000	1.000	29,797.68	17,372.31	17,372.31	1.000
2007	62,981.26	0.989	1.000	1.000	62,275.64	18,594.23	18,594.23	1.000
2008	88,930.61	0.989	1.000	1.000	87,934.26	69,294.20	69,294.20	1.001
2009	100,451.67	0.984	1.000	1.000	98,836.90	122,970.30	122,970.30	1.003
2010	90,288.37	0.968	1.000	1.000	87,375.99	52,652.20	52,652.20	1.015
Total	374,745.16				366,220.47	280,883.24		
Medical Payments								
2006	6,658.97	1.335	1.000	1.000	8,886.68	266.00	266.00	1.007
2007	12,532.06	1.421	1.000	1.000	17,811.20	4,365.89	4,365.89	1.011
2008	16,539.37	1.421	1.000	1.000	23,506.59	25,360.47	25,360.47	1.015
2009	18,501.08	1.359	1.000	1.000	25,151.68	19,390.35	19,390.35	1.032
2010	19,078.09	1.128	1.000	1.000	21,528.45	18,243.00	18,243.00	1.186
Total	73,309.57				96,884.60	67,625.71		
UM/UIM								
2006	15,514.77	0.883	1.000	1.000	13,696.78	0.00	-	1.013
2007	28,750.86	0.930	1.000	1.000	26,729.61	6,091.63	6,091.63	1.021
2008	38,404.21	0.930	1.000	1.000	35,704.30	21,589.54	21,589.54	1.030
2009	41,107.14	0.933	1.000	1.000	38,363.42	31,315.96	31,315.96	1.065
2010	36,331.20	0.954	1.000	1.000	34,662.59	10,470.75	10,470.75	1.372
Total	160,108.18				149,156.70	69,467.88		
Comprehensive								
2006	30,227.16	0.911	1.069	1.033	30,407.77	12,191.52	8,292.63	1.000
2007	61,091.21	0.966	1.052	1.033	64,092.20	20,297.75	24,739.74	1.000
2008	84,247.52	0.966	1.037	1.033	87,140.04	71,223.47	49,244.99	1.000
2009	94,647.75	0.968	1.019	1.033	96,426.47	75,271.16	81,678.42	1.001
2010	84,689.54	0.980	1.000	1.033	85,711.92	29,184.47	37,183.57	1.011
Total	354,903.18				363,778.39	208,168.37		
Collision								
2006	52,079.01	0.955	1.063	1.030	54,418.89	35,689.09	35,689.09	1.000
2007	99,362.04	1.009	1.047	1.030	108,136.08	55,641.93	55,641.93	1.000
2008	139,209.13	1.009	1.033	1.030	149,526.12	73,621.88	73,621.88	1.000
2009	158,956.33	1.003	1.017	1.030	167,019.38	111,026.67	111,026.67	1.001
2010	145,845.49	0.979	1.000	1.030	147,024.22	105,641.60	105,641.60	1.011
Total	595,452.00				626,124.69	381,621.17		

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Year	LAE Factors	Loss Cost Trend	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Bodily Injury								
2006	1.099	0.873	26,832.47	58.58%	0.10	5.86%		
2007	1.099	0.893	123,127.66	130.91%	0.15	19.64%		
2008	1.099	0.914	15,319.70	11.59%	0.20	2.32%		
2009	1.099	0.936	109,705.23	74.84%	0.25	18.71%		
2010	1.099	0.958	44,597.70	33.97%	0.30	10.19%		
Total			319,582.75	58.12%	1.00	56.71%	66.9%	-15.3%
Property Damage								
2006	1.099	1.126	21,505.33	72.17%	0.10	7.22%		
2007	1.099	1.104	22,553.24	36.22%	0.15	5.43%		
2008	1.099	1.081	82,460.97	93.78%	0.20	18.76%		
2009	1.099	1.059	143,572.97	145.26%	0.25	36.32%		
2010	1.099	1.038	60,953.21	69.76%	0.30	20.93%		
Total			331,045.73	90.40%	1.00	88.65%	66.9%	32.5%
Medical Payments								
2006	1.099	0.873	256.83	2.89%	0.10	0.29%		
2007	1.099	0.893	4,332.04	24.32%	0.15	3.65%		
2008	1.099	0.914	25,868.74	110.05%	0.20	22.01%		
2009	1.099	0.936	20,591.94	81.87%	0.25	20.47%		
2010	1.099	0.958	22,782.83	105.83%	0.30	31.75%		
Total			73,832.37	76.21%	1.00	78.16%	66.9%	16.8%
UM/UIM								
2006	1.099	0.873	0.00	0.00%	0.10	0.00%		
2007	1.099	0.893	6,108.19	22.85%	0.15	3.43%		
2008	1.099	0.914	22,347.65	62.59%	0.20	12.52%		
2009	1.099	0.936	34,298.08	89.40%	0.25	22.35%		
2010	1.099	0.958	15,127.03	43.64%	0.30	13.09%		
Total			77,880.94	52.21%	1.00	51.39%	66.9%	-23.2%
Comprehensive								
2006	1.098	0.856	7,788.15	25.61%	0.10	2.56%		
2007	1.098	0.879	23,863.89	37.23%	0.15	5.59%		
2008	1.098	0.903	48,787.95	55.99%	0.20	11.20%		
2009	1.098	0.927	83,194.82	86.28%	0.25	21.57%		
2010	1.098	0.952	39,288.14	45.84%	0.30	13.75%		
Total			202,922.94	55.78%	1.00	54.66%	73.9%	-26.0%
Collision								
2006	1.098	1.047	40,997.99	75.34%	0.10	7.53%		
2007	1.098	1.038	63,421.32	58.65%	0.15	8.80%		
2008	1.098	1.030	83,261.85	55.68%	0.20	11.14%		
2009	1.098	1.022	124,711.51	74.67%	0.25	18.67%		
2010	1.098	1.014	118,915.18	80.88%	0.30	24.26%		
Total			431,307.85	68.89%	1.00	70.40%	73.9%	-4.7%

**CAMERON NATIONAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: August 1, 2011**

<u>Page No.</u>	<u>Rule No.</u>	
CNPA-UR-1	1.	Added "Iowa" to first sentence.
	2.	Added second paragraph to rule.
	2.	Added last sentence to fourth paragraph.
	4.h.	Added rule: Applicant or spouse who has been convicted of a felony.
CNPA-UR-2	N/A	Mid major rule changed
CNPA-GR-2	3.F.	Added rule.
CNPA-GR-5	6.	Rule changed from "five point Low Mileage Discount" to "four point Low Mileage Discount."
CNPA-GR-16	N/A	Type code 50 changed. Added "or death" to definition.
CNPA-GR-17	N/A	Type code 55 changed. Added "or death" to definition. Also, type code 68 changed. Added "texting or cell phone use while driving" to definition.
Arkansas		
CNPA-AR-5	N/A	Revised rates.
CNPA-AR-6	N/A	Revised rates.
CNPA-AR-7	N/A	Revised rates.
CNPA-AR-11	N/A	Revised rates.
CNPA-AR-12	N/A	Revised rates.
Missouri		
CNPA-MO-2	N/A	Revised rates.
CNPA-MO-3	N/A	Revised rates.
CNPA-MO-4	N/A	Revised rates.
CNPA-MO-9	N/A	Revised rates.
CNPA-MO-10	N/A	Revised rates.

PERSONAL AUTO PRODUCT REVIEW

April 2011

Summary of Rate Changes Packet

	Page(s)
Summary of Rate Changes – CMIC & CNIC	1-4
BI & PD Limits Data	5-6
Class Code Data	7-8
Competitive Analysis on Class Codes	9-16
Tier Data	17-21
Territory Data	22-31

Summary of Personal Auto Rate Changes for 8-1-2011

1. BI and PD Limit Factor Changes

BI LIMIT	Arkansas		Iowa	Missouri	
	A	NPA	NPA	A	NPA
25	0.0%	0.0%	0.0%	0.0%	0.0%
50	-4.2%	-4.2%	-3.2%	-4.2%	-4.2%
100	-4.1%	-4.1%	-3.4%	-4.1%	-4.1%
250	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%
500	-2.8%	-2.8%	0.0%	-2.8%	-2.8%
1000	0.0%	0.0%	0.0%	0.0%	0.0%

PD LIMIT	Arkansas		Iowa	Missouri	
	A	NPA	NPA	A	NPA
25	0.0%	0.0%	0.0%	0.0%	0.0%
50	-1.9%	-1.9%	0.0%	-1.9%	-1.9%
100	-2.7%	-2.7%	0.0%	-2.7%	-2.7%
250	-3.3%	-3.3%	0.0%	-3.3%	-3.3%
500	-3.2%	-3.2%	0.0%	-3.2%	-3.2%

2. Class Code Changes

%chg	Class	Arkansas		Iowa	Missouri	
		A	NPA	NPA	A	NPA
	8024	5.3%	5.3%	6.8%	7.1%	7.1%
	8025	5.3%	5.3%	0.0%	7.1%	7.1%
	8026	6.8%	6.8%	6.3%	6.4%	6.4%
	8027	6.8%	6.8%	3.6%	6.4%	6.4%
	8034	0.0%	5.4%	7.5%	0.0%	5.6%
	8035	0.0%	5.4%	5.4%	0.0%	5.6%
	8036	0.0%	5.8%	6.5%	0.0%	6.0%
	8037	0.0%	5.8%	0.0%	0.0%	6.0%
	8124	7.4%	7.4%	7.3%	6.7%	6.7%
	8125	7.6%	7.6%	5.3%	6.8%	6.8%
	8126	7.1%	7.1%	6.3%	6.7%	6.7%
	8127	7.1%	7.1%	5.0%	6.7%	6.7%
	8134	0.0%	4.9%	3.8%	0.0%	4.3%
	8135	0.0%	4.9%	2.3%	0.0%	4.3%
	8136	0.0%	5.2%	0.0%	0.0%	4.5%
	8137	0.0%	5.2%	0.0%	0.0%	4.5%
	8254	0.0%	4.3%	0.0%	0.0%	4.0%
	8255	0.0%	4.3%	0.0%	0.0%	4.0%
	8256	0.0%	4.8%	0.0%	0.0%	4.3%
	8257	0.0%	4.8%	0.0%	0.0%	4.3%
	8354	0.0%	3.8%	0.0%	0.0%	4.7%
	8355	0.0%	3.8%	0.0%	0.0%	4.7%
	8356	0.0%	4.0%	0.0%	0.0%	3.5%
	8357	0.0%	4.0%	0.0%	0.0%	3.5%
	8400	0.0%	4.1%	4.3%	0.0%	4.0%
	8403	0.0%	4.1%	0.0%	0.0%	4.0%
	8406	0.0%	4.4%	5.1%	0.0%	4.1%
	8408	0.0%	4.4%	0.0%	0.0%	4.1%
	8600	0.0%	2.7%	0.0%	0.0%	2.9%
	8603	0.0%	2.6%	0.0%	0.0%	2.8%
	8606	0.0%	2.8%	0.0%	0.0%	2.9%
	8608	0.0%	2.8%	0.0%	0.0%	2.9%
	8708	5.9%	0.0%	0.0%	5.9%	0.0%
	8851	0.0%	1.2%	2.5%	0.0%	2.5%
	8871	0.0%	-2.0%	0.0%	0.0%	-2.0%
	8872	-2.9%	0.0%	0.0%	-2.9%	0.0%
	8873	-5.1%	-5.1%	0.0%	-5.1%	-5.1%
	8878	-10.0%	-10.0%	0.0%	-3.7%	-3.7%

3. Tier Changes

%chg	Tier	Arkansas		Iowa	Missouri	
		A	NPA	NPA	A	NPA
	0	-1.5%	0.0%	0.0%	-1.5%	0.0%
	1	-2.9%	0.0%	0.0%	-2.9%	0.0%
	2	-2.6%	0.0%	0.0%	-2.6%	0.0%
	3	-1.2%	0.0%	0.0%	-1.2%	0.0%
	4	0.0%	2.8%	0.0%	0.0%	2.8%
	5	0.0%	3.6%	0.0%	0.0%	3.6%
	6	0.0%	5.2%	0.0%	0.0%	5.2%
	7	0.0%	6.0%	0.0%	0.0%	6.0%
	8	0.0%	6.8%	0.0%	0.0%	6.8%
	90	0.0%	5.8%	0.0%	0.0%	5.8%
	91	0.0%	6.6%	0.0%	0.0%	6.6%
	92	0.0%	7.4%	0.0%	0.0%	7.4%
	93	0.0%	7.3%	0.0%	0.0%	7.3%
	94	0.0%	8.0%	0.0%	0.0%	8.0%
	95	0.0%	8.7%	0.0%	0.0%	8.7%
	96	0.0%	8.7%	0.0%	0.0%	8.7%
	97	0.0%	9.4%	0.0%	0.0%	9.4%
	98	0.0%	9.2%	0.0%	0.0%	9.2%
	99	0.0%	9.9%	0.0%	0.0%	9.9%

Female 17

Female 18

Female 17

Female 18

Female 21-24

Male 17

Male 25-29

Age 50-64

All Other

4. CMIC Missouri Territories

% chg

Increases

Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	4.2%	3.8%	6.3%	0.0%	0.0%	-8.7%	-4.0%
102	3.8%	1.0%	7.1%	0.0%	0.0%	-9.0%	-6.1%
103	6.2%	5.8%	7.7%	0.0%	0.0%	-10.1%	-5.0%
104	4.4%	4.8%	10.0%	0.0%	0.0%	-3.8%	-4.1%
105	5.4%	6.3%	13.3%	0.0%	0.0%	-6.0%	-4.3%
106	4.4%	6.6%	6.3%	0.0%	0.0%	-10.0%	-9.0%
107	-1.3%	1.4%	8.3%	0.0%	0.0%	-9.1%	-5.3%
108	3.6%	4.3%	7.1%	0.0%	0.0%	-8.5%	-3.9%
109	4.1%	4.3%	6.7%	0.0%	0.0%	-8.7%	-4.0%
110	3.8%	5.7%	7.7%	0.0%	0.0%	-6.7%	-9.0%
111	4.2%	1.2%	7.1%	0.0%	0.0%	-6.7%	-9.1%
112	-1.4%	1.5%	7.7%	0.0%	0.0%	-8.5%	-5.4%
113	4.2%	1.7%	7.7%	0.0%	0.0%	-10.8%	-11.3%
114	-1.2%	6.3%	7.1%	0.0%	0.0%	-9.9%	-5.3%

5. CNIC Missouri Territories

% chg

Increases

Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	4.2%	5.7%	0.0%	0.0%	0.0%	-11.6%	-12.5%
102	4.3%	5.7%	0.0%	0.0%	0.0%	-7.0%	-7.9%
103	3.6%	5.8%	0.0%	0.0%	0.0%	-11.8%	-7.8%
104	4.0%	6.6%	0.0%	0.0%	0.0%	-6.8%	-8.0%
105	4.0%	6.2%	0.0%	0.0%	0.0%	-6.8%	-7.9%
106	4.4%	6.3%	0.0%	0.0%	0.0%	-7.1%	-8.1%
107	3.7%	5.8%	0.0%	0.0%	0.0%	-10.6%	-14.4%
108	4.1%	6.1%	0.0%	0.0%	0.0%	-7.1%	-8.0%
109	4.1%	5.9%	0.0%	0.0%	0.0%	-11.5%	-12.6%
110	4.3%	6.4%	0.0%	0.0%	0.0%	-7.0%	-8.1%
111	4.0%	5.9%	0.0%	0.0%	0.0%	-7.3%	-7.9%
112	3.6%	6.5%	0.0%	0.0%	0.0%	-11.8%	-7.9%
113	4.4%	5.9%	0.0%	0.0%	0.0%	-6.9%	-8.2%
114	4.0%	5.5%	0.0%	0.0%	0.0%	-8.8%	-7.8%

6. CMIC Arkansas Territories

% chg

Increases

Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	3.0%	11.1%	7.7%	0.0%	0.0%	-5.7%	0.0%
103	2.9%	11.5%	13.3%	0.0%	0.0%	-5.8%	0.0%
105	3.3%	11.1%	11.8%	0.0%	0.0%	-6.2%	0.0%
106	3.1%	11.3%	12.5%	0.0%	0.0%	-6.0%	0.0%
108	2.8%	11.3%	0.0%	0.0%	0.0%	-6.0%	0.0%
109	2.8%	10.5%	12.5%	0.0%	0.0%	-6.3%	0.0%
110	3.0%	11.1%	13.3%	0.0%	0.0%	-6.0%	0.0%
111	-0.9%	1.1%	11.8%	0.0%	0.0%	-5.6%	-9.9%
112	2.9%	10.8%	12.5%	0.0%	0.0%	-6.4%	0.0%

7. CNIC Arkansas Territories

% chg

Increases

Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	0.0%	9.8%	8.7%	0.0%	0.0%	-8.0%	-4.9%
103	0.0%	9.7%	12.0%	0.0%	0.0%	-8.0%	-4.9%
105	0.0%	10.0%	9.1%	0.0%	0.0%	-7.8%	-5.0%
106	0.0%	10.2%	10.7%	0.0%	0.0%	-8.2%	-5.0%
108	0.0%	9.9%	10.5%	0.0%	0.0%	-7.6%	-5.0%
109	0.0%	10.2%	10.7%	0.0%	0.0%	-8.1%	-5.1%
110	0.0%	10.0%	12.0%	0.0%	0.0%	-7.7%	-5.1%
111	0.0%	0.0%	9.1%	0.0%	0.0%	-8.3%	-4.9%
112	0.0%	10.1%	10.7%	0.0%	0.0%	-8.1%	-5.0%

8. CNIC Iowa Territories

% chg

Increases

Decreases

BASE RATES	25/50 BI	25 PD	500 MP	25/50 UM	25/50 UIM	100 Comp	250 Coll
101	5.3%	8.1%	10.0%	0.0%	0.0%	0.0%	0.0%
102	4.7%	8.2%	7.1%	0.0%	0.0%	0.0%	0.0%
103	5.0%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
104	5.3%	7.9%	7.7%	0.0%	0.0%	0.0%	0.0%
105	5.3%	7.9%	11.1%	0.0%	0.0%	0.0%	0.0%
110	4.8%	8.3%	10.0%	0.0%	0.0%	0.0%	0.0%
111	5.2%	8.0%	10.0%	0.0%	0.0%	0.0%	0.0%
112	4.7%	7.8%	10.0%	0.0%	0.0%	0.0%	0.0%
113	5.3%	8.1%	7.1%	0.0%	0.0%	0.0%	0.0%
114	4.7%	8.2%	10.0%	0.0%	0.0%	0.0%	0.0%
115	5.4%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
116	4.7%	7.7%	11.1%	0.0%	0.0%	0.0%	0.0%
117	4.9%	8.1%	7.7%	0.0%	0.0%	0.0%	0.0%
118	5.3%	7.7%	7.7%	0.0%	0.0%	0.0%	0.0%
119	5.6%	8.0%	11.1%	0.0%	0.0%	0.0%	0.0%
120	5.6%	7.8%	7.7%	0.0%	0.0%	0.0%	0.0%
121	5.2%	7.8%	7.7%	0.0%	0.0%	0.0%	0.0%
122	4.5%	8.1%	10.0%	0.0%	0.0%	0.0%	0.0%
123	4.6%	8.4%	7.1%	0.0%	0.0%	0.0%	0.0%
130	4.8%	8.0%	7.7%	0.0%	0.0%	0.0%	0.0%
131	4.7%	8.2%	7.1%	0.0%	0.0%	0.0%	0.0%

9. Low Mileage Discount reduced from 5 points off of the class code factor to 4 points off of the class code factor.

CMIC & CNIC Personal Auto BI

Frequency, Severity, and Loss Cost by Limits

BI Frequency							
<u>Limits/Person</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>TOTAL</u>
25,000	0.85%	0.74%	0.83%	1.15%	0.97%	0.80%	0.89%
50,000	0.53%	0.70%	0.72%	0.73%	0.61%	0.59%	0.65%
100,000	0.50%	0.53%	0.43%	0.59%	0.52%	0.53%	0.52%
250,000	0.45%	0.34%	0.31%	0.48%	0.46%	0.24%	0.38%
500,000	0.16%	0.97%	0.58%	0.59%	0.51%	0.39%	0.53%

BI Severity									
<u>Limits/Person</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>TOTAL</u>		
25,000	\$ 9,902	\$ 12,599	\$ 11,328	\$ 14,502	\$ 9,778	\$ 13,013	\$ 11,923		
50,000	\$ 15,224	\$ 14,042	\$ 12,635	\$ 14,424	\$ 16,824	\$ 11,457	\$ 14,057		
100,000	\$ 23,908	\$ 15,578	\$ 35,224	\$ 15,244	\$ 10,190	\$ 18,239	\$ 18,810		
250,000	\$ 44,553	\$ 5,716	\$ 35,099	\$ 47,462	\$ 9,335	\$ 5,386	\$ 26,156		
500,000	\$ 11,021	\$ 42,360	\$ 11,912	\$ 58,379	\$ 5,517	\$ 7,986	\$ 26,187		

BI Loss Cost									
<u>Limits/Person</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>TOTAL</u>		
25,000	\$ 84	\$ 94	\$ 94	\$ 166	\$ 95	\$ 104	106		
50,000	\$ 81	\$ 98	\$ 91	\$ 105	\$ 103	\$ 67	91		
100,000	\$ 119	\$ 83	\$ 151	\$ 90	\$ 53	\$ 96	97		
250,000	\$ 201	\$ 20	\$ 108	\$ 226	\$ 43	\$ 13	99		
500,000	\$ 17	\$ 411	\$ 69	\$ 345	\$ 28	\$ 31	139		

<u>Limits/Person</u>	<u>Limit Factors</u>	<u>Indicated</u>	<u>Credibility</u>
25,000	1.00	1.00	76.7%
50,000	1.20	0.86	73.9%
100,000	1.46	0.92	59.5%
250,000	1.60	0.93	24.9%
500,000	2.05	1.31	18.0%

CMIC & CNIC Personal Auto PD

Frequency, Severity, and Loss Cost by Limits

PD Frequency							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	3.28%	3.36%	3.66%	4.16%	4.02%	3.65%	3.68%
50,000	2.59%	2.78%	3.07%	3.11%	3.13%	3.28%	3.01%
100,000	2.44%	2.46%	2.64%	2.67%	2.62%	2.63%	2.59%
250,000	2.46%	1.94%	2.00%	1.79%	2.12%	2.41%	2.12%
500,000	2.94%	2.45%	2.25%	2.05%	0.99%	2.36%	2.03%

PD Severity							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	\$ 2,421	\$ 2,450	\$ 2,478	\$ 2,633	\$ 2,441	\$ 2,656	\$ 2,514
50,000	\$ 2,757	\$ 2,557	\$ 2,568	\$ 2,608	\$ 2,641	\$ 2,627	\$ 2,622
100,000	\$ 2,153	\$ 2,268	\$ 2,785	\$ 2,333	\$ 2,412	\$ 2,697	\$ 2,465
250,000	\$ 2,954	\$ 2,583	\$ 2,531	\$ 3,871	\$ 3,615	\$ 2,794	\$ 3,076
500,000	\$ 1,632	\$ 2,104	\$ 2,784	\$ 1,391	\$ 2,624	\$ 2,778	\$ 2,289

PD Loss Cost							
Limits	2005	2006	2007	2008	2009	2010	TOTAL
25,000	\$ 79	\$ 82	\$ 91	\$ 109	\$ 98	\$ 97	93
50,000	\$ 71	\$ 71	\$ 79	\$ 81	\$ 83	\$ 86	79
100,000	\$ 52	\$ 56	\$ 74	\$ 62	\$ 63	\$ 71	64
250,000	\$ 73	\$ 50	\$ 51	\$ 69	\$ 77	\$ 67	65
500,000	\$ 48	\$ 52	\$ 63	\$ 28	\$ 26	\$ 65	47

Limits	Limit Factors	Indicated	Credibility
25,000	1.00	1.00	100.0%
50,000	1.07	0.85	100.0%
100,000	1.11	0.69	100.0%
250,000	1.20	0.70	47.7%
500,000	1.25	0.50	20.8%

Personal Auto Loss Ratios by Driver Age 2005-2010

Standard Auto (A)			Missouri		Arkansas		Iowa		Countrywide	
Type	Age	Gender	Premium	L Ratio	Premium	L Ratio	Premium	L Ratio	Premium	L Ratio
Auto	Aged 17 or Less	Male	\$ 2,621,261.24	62.5%	\$ 177,766.81	54.1%			\$ 2,799,028.05	61.9%
	Aged 17 or Less	Female	\$ 2,118,017.27	81.5%	\$ 270,762.37	78.8%			\$ 2,388,779.64	81.2%
Auto	Aged 18	Male	\$ 1,577,782.12	51.8%	\$ 152,691.87	73.9%			\$ 1,730,473.99	53.8%
	Aged 18	Female	\$ 1,390,984.55	54.3%	\$ 201,691.87	69.4%			\$ 1,592,676.42	56.2%
Auto	Aged 19	Male	\$ 1,434,782.37	50.4%	\$ 135,404.17	36.9%			\$ 1,570,186.54	49.3%
	Aged 19	Female	\$ 1,299,990.32	62.1%	\$ 194,435.09	118.9%			\$ 1,494,425.41	69.5%
Auto	Aged 20	Male	\$ 643,159.70	19.5%	\$ 55,225.01	6.6%			\$ 698,384.71	18.4%
	Aged 20	Female	\$ 539,407.14	65.6%	\$ 91,763.75	83.6%			\$ 631,170.89	68.2%
Auto	Aged 21 - 24	Male	\$ 3,806,203.65	46.4%	\$ 586,564.61	44.4%			\$ 4,392,768.26	46.1%
	Aged 21 - 24	Female	\$ 2,881,534.87	59.1%	\$ 528,418.58	48.9%			\$ 3,409,953.45	57.5%
Auto (Single Male)	Aged 25 - 29	Male	\$ 1,571,822.94	82.3%	\$ 290,951.08	90.0%			\$ 1,862,774.02	83.5%
Auto (Single Female)	Aged 30 - 49	Female	\$ 3,131,437.80	75.7%	\$ 497,409.27	86.5%			\$ 3,628,847.07	77.2%
Auto	All Other Ages		\$ 34,923,675.44	66.8%	\$ 5,017,330.63	63.4%			\$ 39,941,006.07	66.4%
Auto	Aged 50 - 64		\$ 25,779,985.65	60.2%	\$ 3,040,752.13	64.8%			\$ 28,820,737.78	60.7%
Auto	Aged 65 - 74		\$ 11,644,036.24	52.9%	\$ 1,068,321.83	35.3%			\$ 12,712,358.07	51.5%
Auto	Aged 75 or Over		\$ 9,923,458.66	47.0%	\$ 670,863.84	56.5%			\$ 10,594,322.50	47.6%
Misc. Veh.	Aged Under 25		\$ 109,444.36	67.9%	\$ 7,170.94	0.0%			\$ 116,615.30	63.8%
Misc. Veh.	All Other Ages		\$ 629,635.00	35.7%	\$ 14,689.13	54.6%			\$ 644,324.13	36.1%

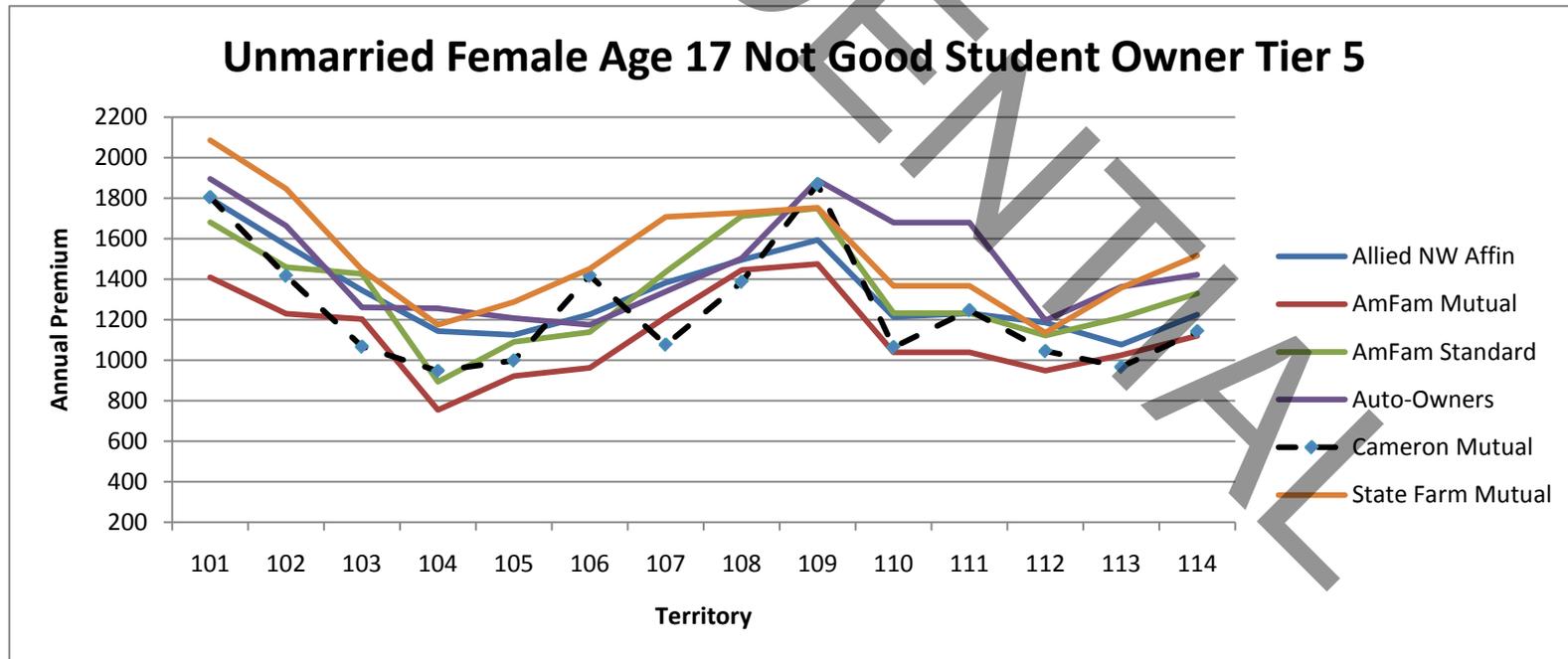
Personal Auto Loss Ratios by Driver Age 2005-2010

Preferred Auto (NPA)			Missouri		Arkansas		Iowa		Countrywide	
Type	Age		Premium	L Ratio	Premium	L Ratio	Premium	L Ratio	Premium	L Ratio
Auto	Aged 17 or Less	Male	\$ 903,666.90	83.9%	\$ 46,028.24	8.9%	\$ 79,070.15	70.8%	\$ 1,028,765.29	79.5%
	Aged 17 or Less	Female	\$ 651,503.60	64.4%	\$ 65,199.08	7.9%	\$ 61,285.02	114.5%	\$ 777,987.70	63.6%
Auto	Aged 18	Male	\$ 360,408.18	24.8%	\$ 18,071.61	0.0%	\$ 38,043.20	160.4%	\$ 416,522.99	36.1%
	Aged 18	Female	\$ 329,797.70	104.4%	\$ 31,917.78	56.5%	\$ 43,878.51	60.7%	\$ 405,593.99	95.9%
Auto	Aged 19	Male	\$ 328,249.52	34.0%	\$ 13,214.83	0.0%	\$ 26,423.90	0.0%	\$ 367,888.25	30.3%
	Aged 19	Female	\$ 312,607.69	53.7%	\$ 28,976.40	18.6%	\$ 48,517.24	15.5%	\$ 390,101.33	46.3%
Auto	Aged 20	Male	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ -	#DIV/0!
	Aged 20	Female	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ -	#DIV/0!
Auto	Aged 21 - 24	Male	\$ 799,001.56	59.4%	\$ 76,816.46	32.8%	\$ 90,528.19	27.0%	\$ 966,346.21	54.3%
	Aged 21 - 24	Female	\$ 609,174.37	67.4%	\$ 68,899.41	97.0%	\$ 91,255.59	69.6%	\$ 769,329.37	70.3%
Auto (Single Male)	Aged 25 - 29	Male	\$ 356,404.49	68.3%	\$ 45,618.43	24.5%	\$ 73,058.65	50.0%	\$ 475,081.57	61.3%
Auto (Single Female)	Aged 30 - 49	Female	\$ 414,682.03	76.8%	\$ 35,378.79	27.2%	\$ 70,357.21	79.9%	\$ 520,418.03	73.9%
Auto	All Other Ages		\$ 10,057,285.61	58.3%	\$ 600,236.44	81.9%	\$ 828,338.54	84.5%	\$ 11,485,860.59	61.5%
Auto	Aged 50 - 64		\$ 11,567,254.40	67.2%	\$ 828,980.30	63.0%	\$ 537,175.15	132.5%	\$ 12,933,409.85	69.6%
Auto	Aged 65 - 74		\$ 3,521,609.81	45.1%	\$ 256,236.24	60.6%	\$ 80,000.65	70.6%	\$ 3,857,846.70	46.7%
Auto	Aged 75 or Over		\$ 138,964.86	39.0%	\$ -	#DIV/0!	\$ 19,523.88	47.4%	\$ 158,488.74	40.0%
Misc. Veh.	Aged Under 25		\$ -	#DIV/0!	\$ -	#DIV/0!	\$ 1,315.51	0.0%	\$ 1,315.51	0.0%
Misc. Veh.	All Other Ages		\$ -	#DIV/0!	\$ 1,810.00	0.0%	\$ 7,164.79	0.0%	\$ 8,974.79	0.0%

Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron Mutual Tier_V1	5
Age_D1	17

Missouri Territories: Age 17 Liability Only CMIC

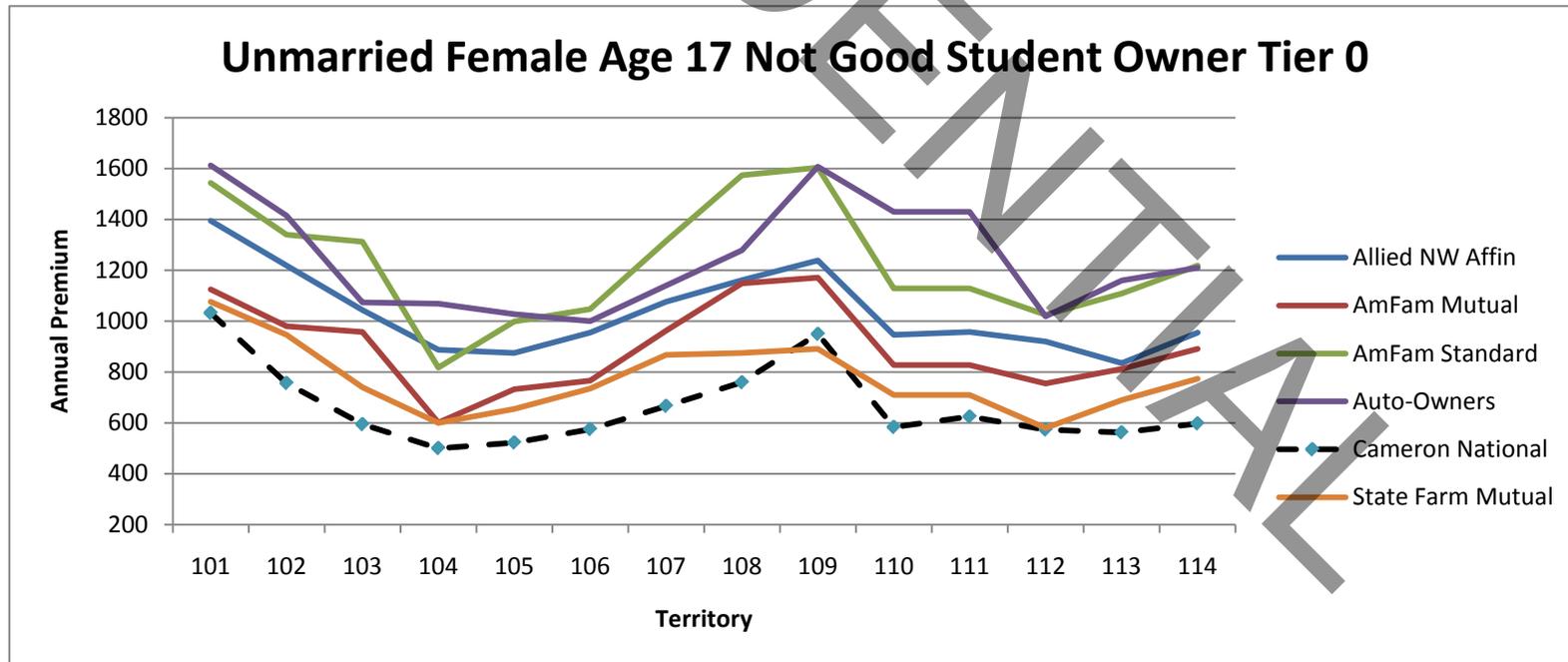
		Data					
Cameron Mutual Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual
101	101	1798	1409	1681	1894	1804	2085
102	102	1568	1229	1459	1663	1416	1847
103	103	1345	1203	1426	1261	1066	1447
104	104	1143	754	893	1255	946	1175
105	105	1125	922	1090	1207	998	1287
106	106	1226	962	1139	1175	1416	1451
107	107	1382	1212	1435	1338	1076	1707
109	109	1593	1474	1749	1889	1868	1752
110	110	1214	1039	1233	1679	1064	1366
111	111	1231	1039	1233	1679	1246	1366
112	112	1186	948	1122	1196	1044	1135
113	113	1076	1024	1210	1362	966	1357
114	114	1225	1119	1329	1422	1142	1516



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	Pleasure
Cameron National Tier_V1	0
Age_D1	17

Missouri Territories: Age 17 Liability Only CNIC

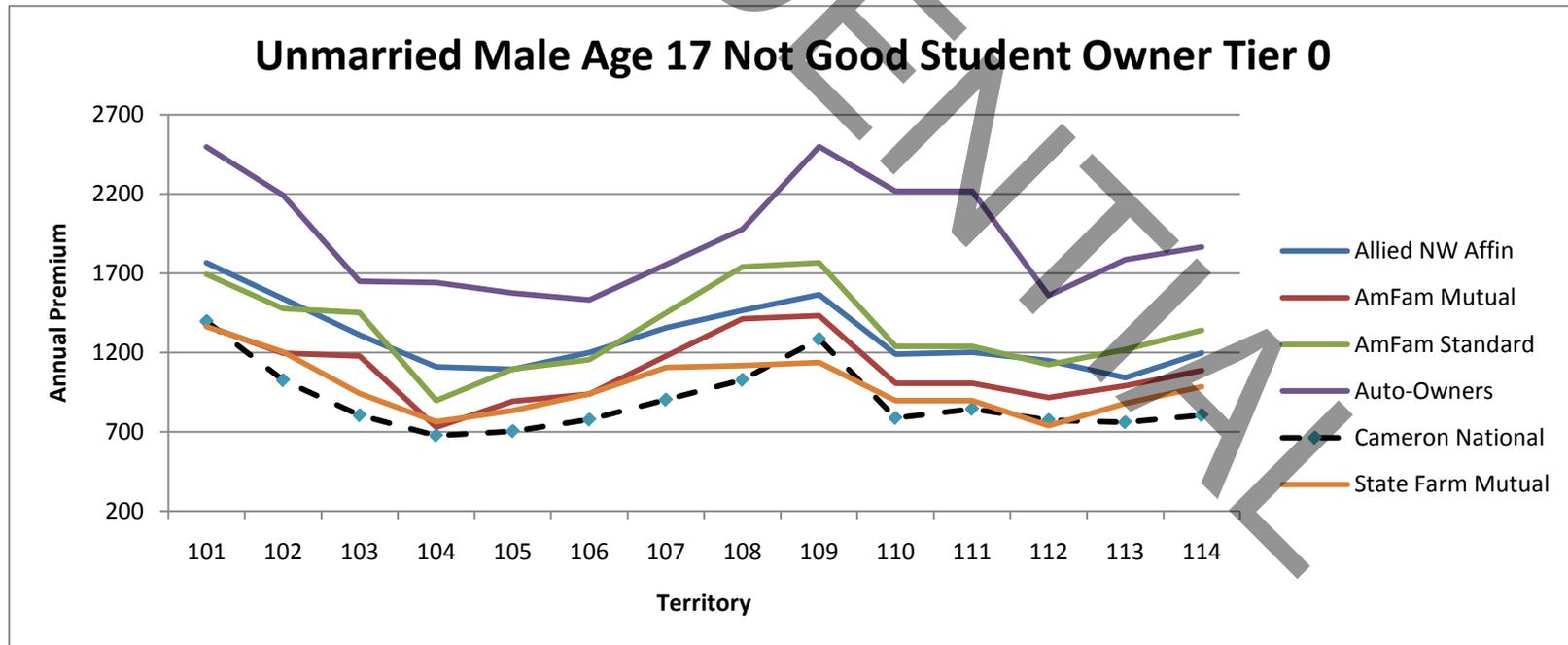
		Data					
Cameron National Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101		1395	1124	1543	1612	1032	1076
102		1218	979	1340	1415	756	946
103		1043	957	1312	1073	594	740
104		887	601	817	1068	500	600
105		874	732	998	1027	522	655
106		955	766	1047	1000	575	735
108		1161	1148	1573	1278	759	874
109		1238	1171	1603	1607	949	891
110		946	827	1128	1429	583	709
111		957	827	1128	1429	624	709
112		919	754	1024	1018	573	580
113		835	812	1108	1159	562	689
Grand Total		1033	897	1225	17464	9292	10844



Marital Status_D1	Single
Gender_D1	Male
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	17

Missouri Territories: Age 17 Liability Only CNIC

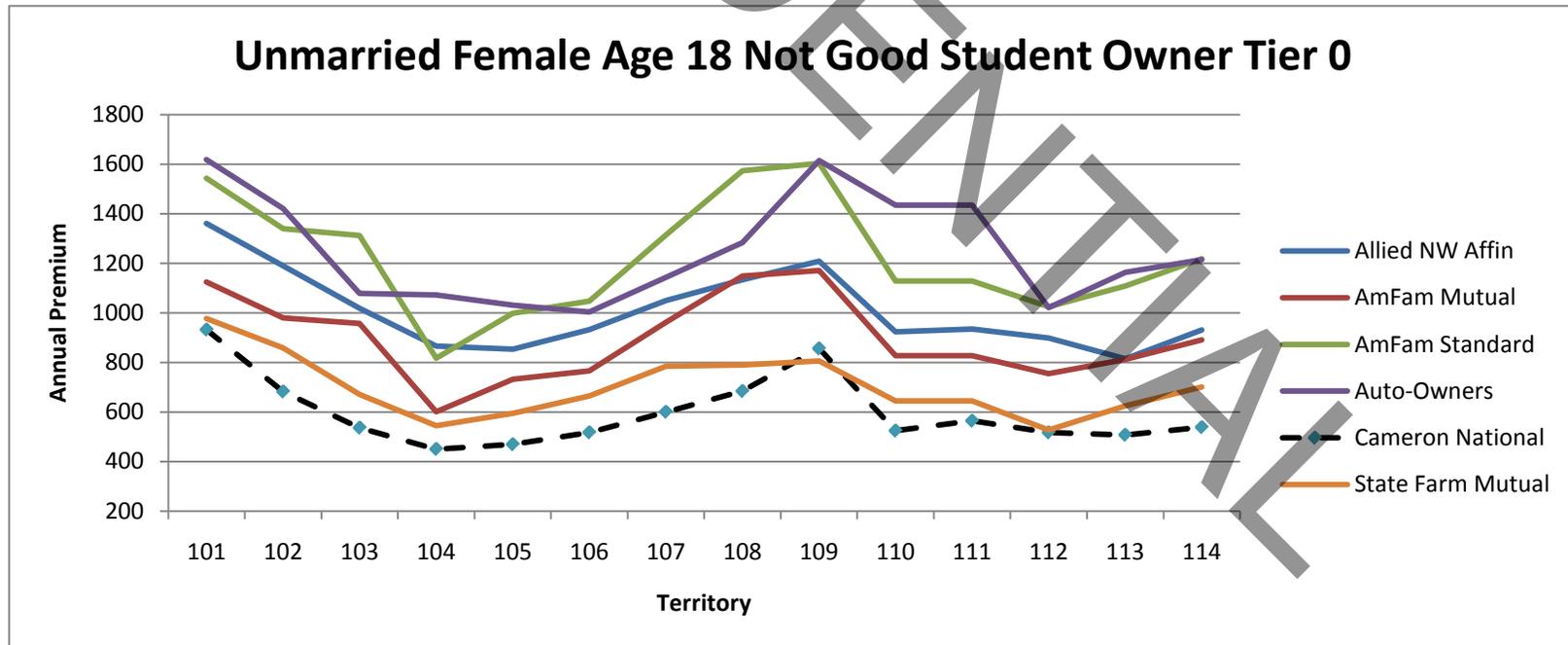
		Data					
Cameron National Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101		1765	1367	1693	2497	1397	1363
102		1539	1196	1476	2192	1025	1203
103		1310	1177	1451	1649	804	941
104		1109	729	896	1640	676	764
105		1093	893	1096	1575	704	835
106		1199	938	1155	1532	777	939
108		1465	1413	1741	1976	1027	1117
109		1564	1432	1765	2499	1285	1136
110		1189	1005	1238	2217	787	896
111		1201	1005	1238	2217	844	896
112		1149	917	1124	1559	774	738
113		1041	991	1219	1785	760	879
Grand Total		1298	1095	1349	26957	12567	13797



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	18

Missouri Territories: Age 18 Liability Only CNIC

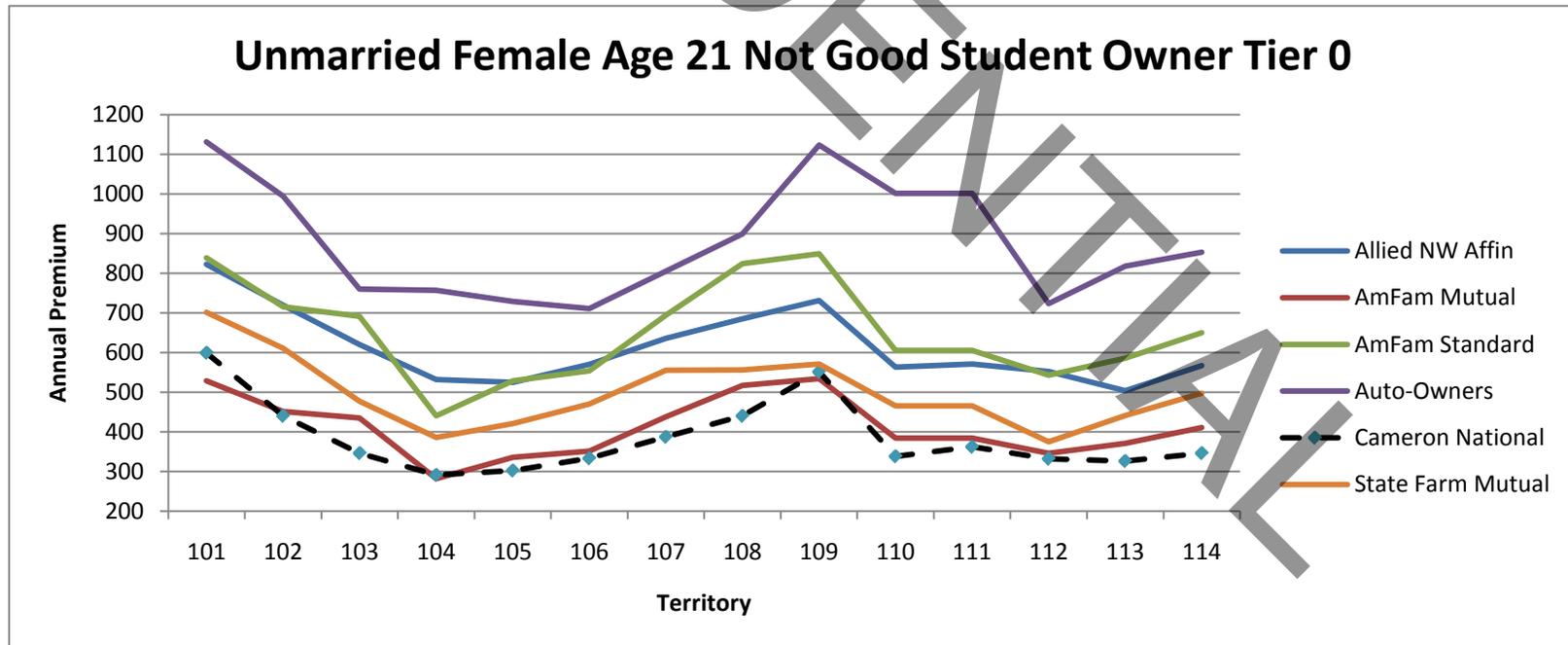
		Data					
Cameron National Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101		1361	1124	1543	1618	932	977
102		1189	979	1340	1421	682	858
103		1018	957	1312	1078	536	671
104		866	601	817	1072	450	544
105		853	732	998	1031	469	594
106		932	766	1047	1003	517	665
108		1133	1148	1573	1283	684	790
109		1208	1171	1603	1614	856	806
110		923	827	1128	1435	524	645
111		934	827	1128	1435	564	645
112		898	754	1024	1021	517	527
113		815	812	1108	1163	507	624
Grand Total		1008	897	1225	17531	8376	9832



Marital Status_D1	Single
Gender_D1	Female
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron National Tier_V1	0
Age_D1	21

Missouri Territories: Age 21 Liability Only CNIC

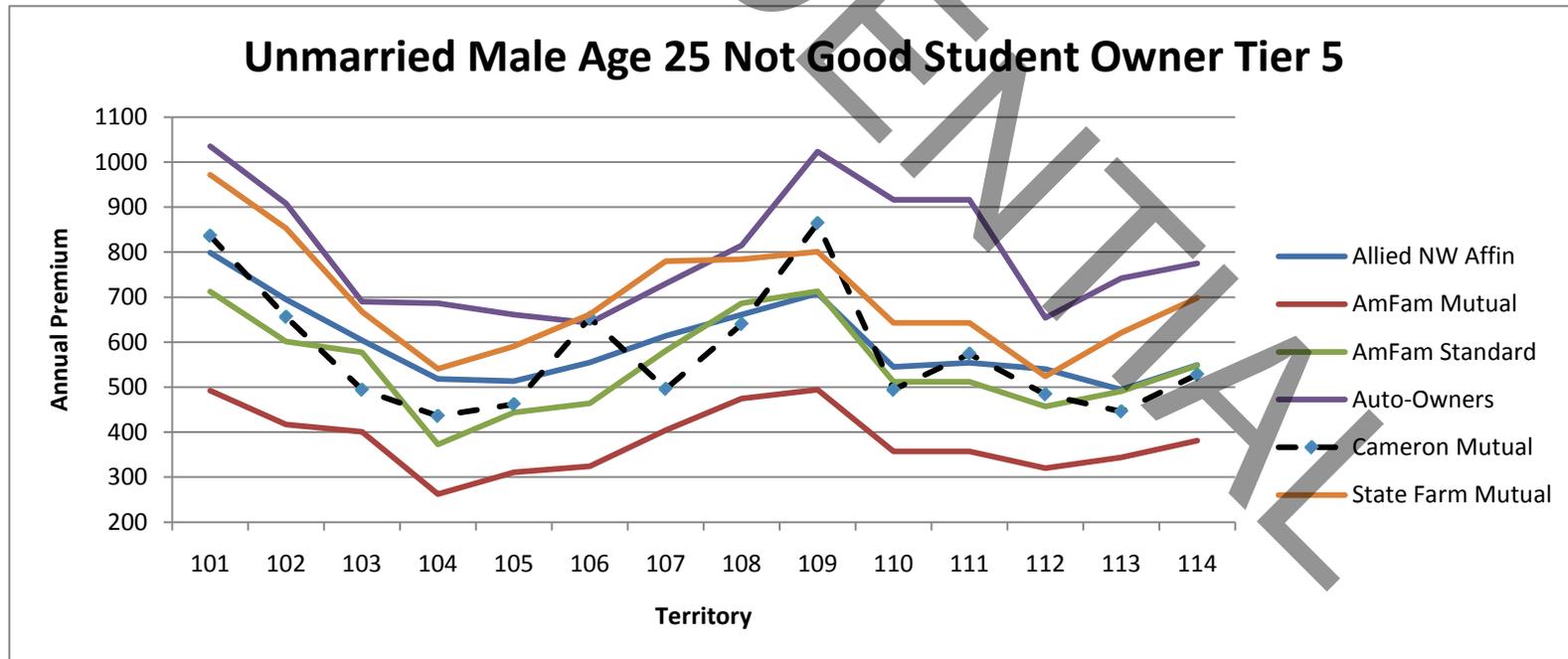
		Data					
Cameron National Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron National	State Farm Mutual
101		822	529	839	1131	599	701
102		719	451	715	994	440	611
103		620	435	691	760	346	477
104		532	282	440	757	291	386
105		525	336	529	729	302	421
106		570	351	554	711	333	470
108		685	517	824	899	440	556
109		731	534	849	1123	551	571
110		563	384	605	1001	338	465
111		571	384	605	1001	362	465
112		552	346	543	723	332	375
113		504	371	586	818	326	441
Grand Total		614	412	652	12305	5393	6991



Marital Status_D1	Single
Gender_D1	Male
Good Student_D1	N
Use_V1	(Multiple Items)
Cameron Mutual Tier_V1	5
Age_D1	25

Missouri Territories: Age 25 Liability Only CMIC

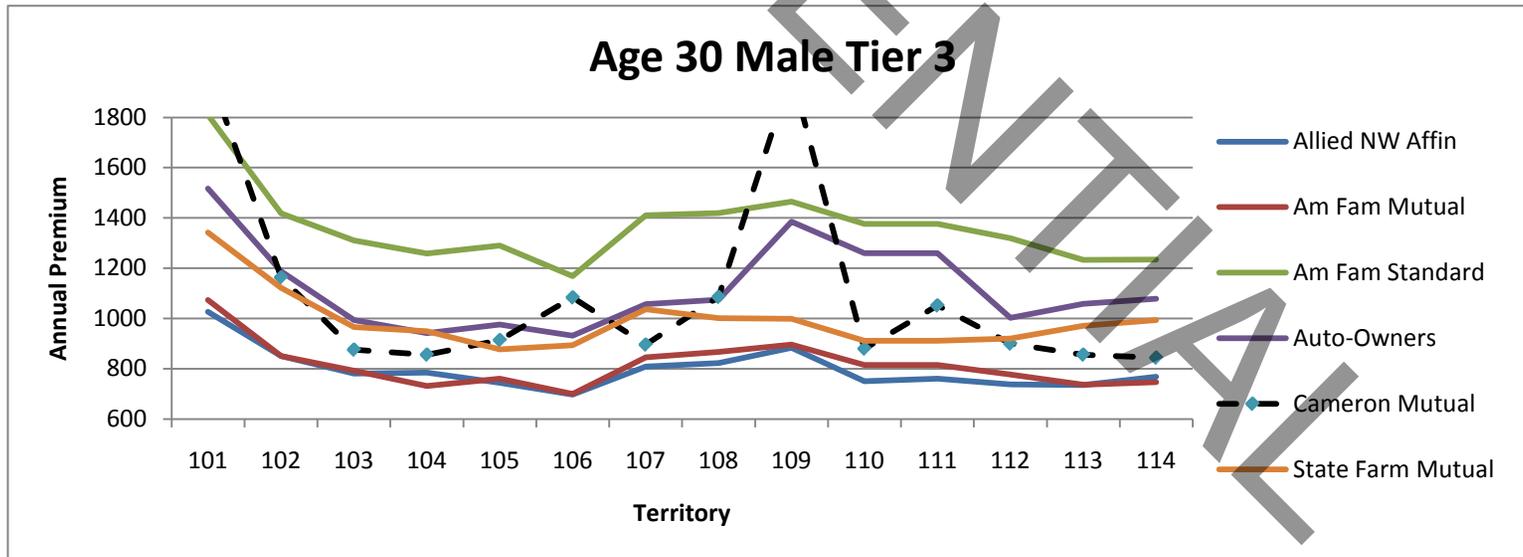
		Data					
Cameron Mutual Territory_V1		Allied NW Affin	AmFam Mutual	AmFam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual
101		799	492	712	1035	836	972
102		695	417	601	908	656	853
103		604	401	577	690	494	667
104		518	262	373	686	436	541
105		513	311	444	661	462	591
106		555	324	464	643	654	662
107		614	404	581	730	496	780
109		708	494	713	1023	864	801
110		545	357	512	916	494	643
111		554	357	512	916	574	643
112		540	320	457	654	484	524
113		494	344	491	742	446	621
114		549	381	548	775	528	698



Age_D1	30
Gender_D1	Male
Commute_V1	2
Use_V1	Pleasure
Cameron Mutual Tier_V1	3
Coverage Set	(Multiple Items)

Missouri Territories: Age 30 Male CMIC

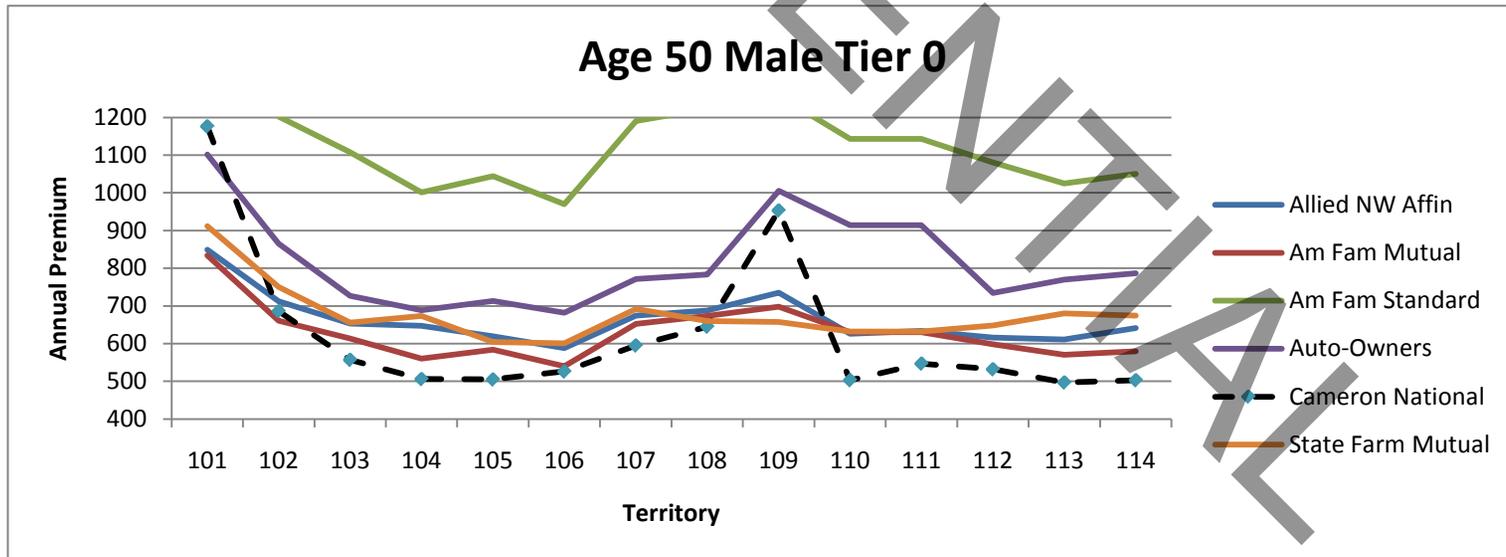
		Data						
Cameron Mutual Territory_V1		Allied NW Affin	Am Fam Mutual	Am Fam Standard	Auto-Owners	Cameron Mutual	State Farm Mutual	
101		1027	1073	1810	1517	1992	1342	
102		851	851	1418	1188	1164	1121	
103		781	792	1311	994	876	966	
104		784	731	1258	942	856	949	
105		744	760	1290	976	914	877	
106		697	699	1168	931	1084	894	
107		808	845	1410	1057	896	1037	
108		823	867	1420	1075	1086	1001	
109		883	896	1465	1385	1978	999	
110		750	815	1376	1260	880	911	
111		760	815	1376	1260	1052	911	
112		738	777	1319	1003	900	920	
113		735	737	1233	1058	856	971	



Age_D1	50
Gender_D1	Male
Commute_V1	2
Use_V1	Pleasure
Cameron National Tier_V1	0
Coverage Set	1

Missouri Territories: Age 50 Male CNIC

		Data						
Cameron Mutual Territory_V1		Allied NW Affin	Am Fam Mutual	Am Fam Standard	Auto-Owners	Cameron National	State Farm Mutual	
101		849	834	1512	1102	1176	912	
102		712	661	1202	865	686	750	
103		653	613	1108	727	557	656	
104		647	560	1001	689	506	673	
105		619	584	1044	713	505	604	
106		588	540	970	682	526	601	
107		674	652	1190	771	595	692	
108		688	673	1223	783	645	660	
109		735	698	1257	1005	953	657	
110		626	630	1143	914	503	632	
111		634	630	1143	914	547	632	
112		616	598	1081	734	532	648	
113		611	570	1025	770	497	680	



Countrywide Personal Auto Loss Ratios by Tier and Coverage

Cameron Mutual

A		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio						
0	UM	\$ 103,067	0.0%	\$ 93,889	0.6%	\$ 84,913	33.0%	\$ 82,668	3.6%	\$ 364,537	8.7%
0	UIM	\$ 17,539	0.0%	\$ 16,206	0.0%	\$ 15,093	0.0%	\$ 17,055	0.0%	\$ 65,893	0.0%
0	Tow	\$ 4,527	15.1%	\$ 4,299	19.4%	\$ 4,278	17.1%	\$ 4,589	13.8%	\$ 17,693	16.3%
0	PD	\$ 307,238	63.7%	\$ 244,473	68.1%	\$ 218,840	104.2%	\$ 215,040	91.2%	\$ 985,591	79.8%
0	MP	\$ 51,823	94.8%	\$ 41,261	67.8%	\$ 38,349	125.1%	\$ 42,328	198.0%	\$ 173,762	120.2%
0	Misc	\$ 1,317	38.7%	\$ 1,320	77.3%	\$ 1,365	105.5%	\$ 1,656	50.7%	\$ 5,659	67.3%
0	Comp	\$ 472,602	30.2%	\$ 445,267	35.4%	\$ 423,962	45.0%	\$ 445,565	21.8%	\$ 1,787,396	32.9%
0	Coll	\$ 447,791	49.1%	\$ 374,758	41.0%	\$ 341,850	70.5%	\$ 328,113	57.5%	\$ 1,492,511	53.8%
0	BI	\$ 405,889	28.7%	\$ 321,940	101.8%	\$ 285,878	99.9%	\$ 282,072	133.7%	\$ 1,295,779	85.4%
Total		\$ 1,811,793	40.0%	\$ 1,543,412	54.2%	\$ 1,414,528	72.3%	\$ 1,419,087	66.7%	\$ 6,188,821	57.1%
1	UM	\$ 85,719	0.8%	\$ 76,446	0.0%	\$ 67,656	5.5%	\$ 61,682	0.0%	\$ 291,502	1.5%
1	UIM	\$ 15,080	0.0%	\$ 13,757	0.0%	\$ 13,056	0.0%	\$ 13,099	0.0%	\$ 54,993	0.0%
1	Tow	\$ 3,663	16.5%	\$ 3,313	13.9%	\$ 3,156	13.0%	\$ 3,099	14.2%	\$ 13,231	14.5%
1	PD	\$ 281,880	53.1%	\$ 223,048	73.9%	\$ 194,953	84.8%	\$ 182,377	94.7%	\$ 882,258	74.0%
1	MP	\$ 46,828	32.3%	\$ 36,755	154.6%	\$ 33,927	139.0%	\$ 35,119	38.6%	\$ 152,629	86.9%
1	Misc	\$ 1,439	0.0%	\$ 1,335	24.7%	\$ 1,237	7.3%	\$ 1,432	33.5%	\$ 5,443	16.5%
1	Comp	\$ 407,615	39.3%	\$ 365,826	40.8%	\$ 333,966	22.6%	\$ 328,016	30.2%	\$ 1,435,423	33.7%
1	Coll	\$ 429,381	40.6%	\$ 346,211	47.8%	\$ 306,868	45.8%	\$ 283,536	48.3%	\$ 1,365,996	45.2%
1	BI	\$ 372,175	52.8%	\$ 293,508	136.7%	\$ 254,548	54.5%	\$ 237,393	19.6%	\$ 1,157,625	67.6%
Total		\$ 1,643,780	42.4%	\$ 1,360,199	69.0%	\$ 1,209,368	47.3%	\$ 1,145,754	41.0%	\$ 5,359,101	50.0%
2	UM	\$ 74,868	0.0%	\$ 66,977	0.0%	\$ 59,542	1.6%	\$ 54,001	0.0%	\$ 255,388	0.4%
2	UIM	\$ 15,276	0.0%	\$ 13,839	0.0%	\$ 12,924	0.0%	\$ 12,663	0.0%	\$ 54,702	0.0%
2	Tow	\$ 3,479	9.6%	\$ 3,256	18.3%	\$ 2,840	20.4%	\$ 2,686	19.5%	\$ 12,260	16.6%
2	PD	\$ 279,640	80.6%	\$ 226,304	76.8%	\$ 201,592	79.2%	\$ 188,394	84.3%	\$ 895,931	80.1%
2	MP	\$ 46,464	80.0%	\$ 37,191	63.9%	\$ 34,765	25.6%	\$ 35,761	50.4%	\$ 154,181	57.0%
2	Misc	\$ 1,374	0.0%	\$ 1,378	32.4%	\$ 1,350	173.8%	\$ 1,550	34.8%	\$ 5,651	59.0%
2	Comp	\$ 347,952	29.0%	\$ 317,648	49.1%	\$ 286,322	36.4%	\$ 280,587	38.8%	\$ 1,232,508	38.2%
2	Coll	\$ 410,605	57.6%	\$ 344,542	49.7%	\$ 302,218	61.5%	\$ 281,488	49.6%	\$ 1,338,853	54.8%
2	BI	\$ 360,328	52.3%	\$ 291,089	83.9%	\$ 258,982	16.6%	\$ 242,613	71.9%	\$ 1,153,011	56.4%
Total		\$ 1,539,985	51.2%	\$ 1,302,223	59.1%	\$ 1,160,536	43.6%	\$ 1,099,742	54.6%	\$ 5,102,486	52.2%
3	UM	\$ 88,716	1.6%	\$ 90,869	111.7%	\$ 90,713	32.2%	\$ 91,004	17.8%	\$ 361,301	41.1%
3	UIM	\$ 21,057	0.0%	\$ 24,408	204.9%	\$ 26,888	186.0%	\$ 28,830	0.0%	\$ 101,183	98.8%
3	Tow	\$ 4,923	12.7%	\$ 5,753	17.7%	\$ 5,847	18.5%	\$ 6,322	22.4%	\$ 22,846	18.1%
3	PD	\$ 365,640	64.3%	\$ 354,807	58.5%	\$ 356,567	61.5%	\$ 371,918	67.4%	\$ 1,448,932	63.0%
3	MP	\$ 57,871	36.1%	\$ 56,360	159.9%	\$ 60,934	80.2%	\$ 72,327	100.4%	\$ 247,491	93.9%
3	Misc	\$ 2,142	61.5%	\$ 3,116	128.2%	\$ 3,741	178.8%	\$ 4,305	40.4%	\$ 13,304	103.3%
3	Comp	\$ 420,726	39.5%	\$ 433,820	72.5%	\$ 433,799	52.8%	\$ 446,744	49.6%	\$ 1,735,089	53.7%
3	Coll	\$ 555,149	58.0%	\$ 552,111	57.1%	\$ 544,028	73.9%	\$ 535,548	67.4%	\$ 2,186,836	64.0%
3	BI	\$ 470,119	17.3%	\$ 457,283	38.3%	\$ 454,355	42.3%	\$ 477,143	91.2%	\$ 1,858,899	47.5%
Total		\$ 1,986,342	41.7%	\$ 1,978,526	63.6%	\$ 1,976,871	59.6%	\$ 2,034,140	66.9%	\$ 7,975,881	58.0%
4	UM	\$ 99,205	5.2%	\$ 135,425	7.4%	\$ 123,265	24.7%	\$ 72,328	4.0%	\$ 430,223	11.3%
4	UIM	\$ 23,465	0.0%	\$ 33,622	119.0%	\$ 33,747	0.0%	\$ 22,416	0.0%	\$ 113,250	35.3%
4	Tow	\$ 6,082	28.2%	\$ 8,290	18.3%	\$ 7,806	11.8%	\$ 5,463	9.0%	\$ 27,640	16.8%
4	PD	\$ 479,363	64.2%	\$ 699,222	87.9%	\$ 609,278	56.0%	\$ 350,682	63.4%	\$ 2,138,545	69.5%
4	MP	\$ 74,858	46.0%	\$ 107,234	112.0%	\$ 96,969	74.4%	\$ 65,205	64.1%	\$ 344,265	78.0%
4	Misc	\$ 3,257	121.8%	\$ 4,924	128.8%	\$ 5,233	131.1%	\$ 3,864	58.8%	\$ 17,278	112.5%
4	Comp	\$ 442,495	49.6%	\$ 580,202	70.3%	\$ 516,081	63.7%	\$ 346,319	58.2%	\$ 1,885,098	61.4%
4	Coll	\$ 652,645	67.6%	\$ 832,546	60.4%	\$ 735,481	60.6%	\$ 481,068	51.1%	\$ 2,701,740	60.6%
4	BI	\$ 603,868	59.4%	\$ 869,447	169.8%	\$ 758,217	38.8%	\$ 442,682	52.0%	\$ 2,674,214	88.2%
Total		\$ 2,385,238	57.5%	\$ 3,270,911	97.2%	\$ 2,886,077	52.7%	\$ 1,790,028	52.9%	\$ 10,332,254	67.9%

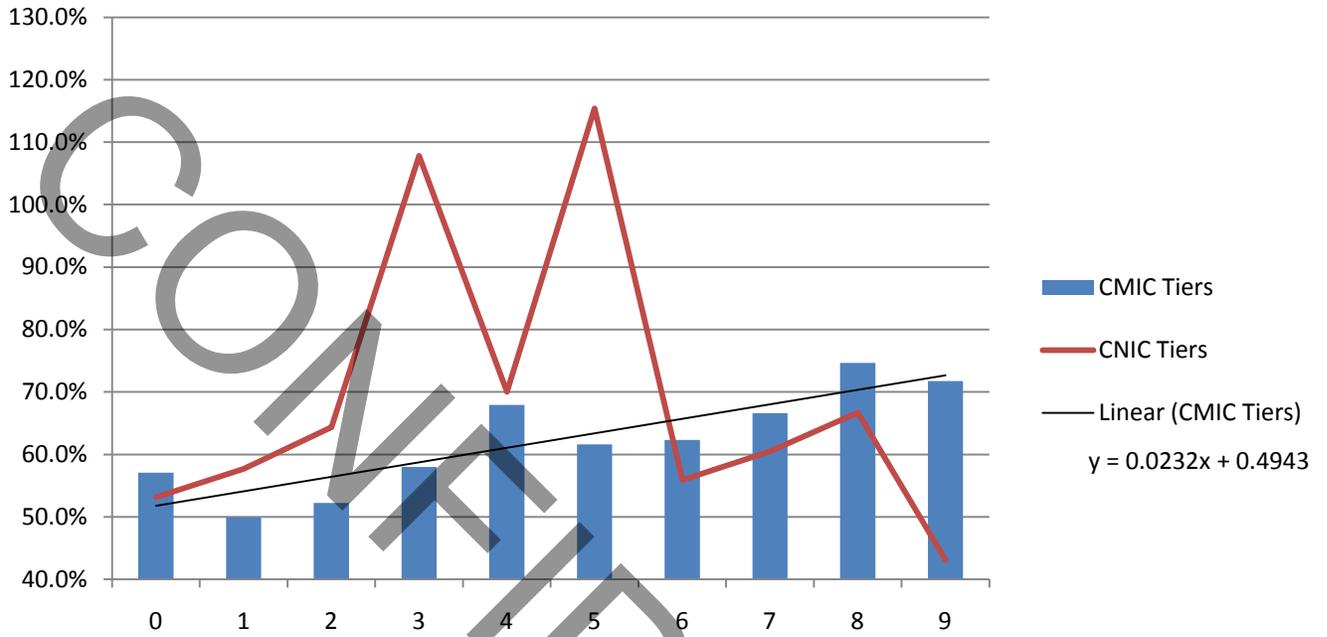
A (cont.)		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio						
5	UM	\$ 155,317	43.8%	\$ 120,372	1.4%	\$ 139,784	20.4%	\$ 158,279	57.7%	\$ 573,753	33.1%
5	UIM	\$ 33,532	0.0%	\$ 30,231	0.0%	\$ 36,455	13.7%	\$ 40,891	0.0%	\$ 141,109	3.5%
5	Tow	\$ 8,173	16.6%	\$ 7,292	14.9%	\$ 8,615	15.0%	\$ 10,446	20.7%	\$ 34,526	17.1%
5	PD	\$ 827,416	82.9%	\$ 607,124	56.8%	\$ 734,645	68.9%	\$ 896,401	66.2%	\$ 3,065,585	69.5%
5	MP	\$ 128,548	56.1%	\$ 94,251	56.4%	\$ 118,677	91.1%	\$ 157,722	58.9%	\$ 499,197	65.4%
5	Misc	\$ 4,736	62.1%	\$ 4,772	54.8%	\$ 5,549	109.1%	\$ 6,548	73.0%	\$ 21,605	75.9%
5	Comp	\$ 625,331	53.3%	\$ 494,250	75.1%	\$ 555,450	52.1%	\$ 635,153	62.0%	\$ 2,310,183	60.1%
5	Coll	\$ 944,973	65.5%	\$ 751,419	34.5%	\$ 827,755	54.6%	\$ 905,148	53.8%	\$ 3,429,296	53.0%
5	BI	\$ 1,030,206	88.2%	\$ 762,247	63.7%	\$ 907,968	85.7%	\$ 1,096,401	45.5%	\$ 3,796,822	70.3%
Total		\$ 3,758,231	71.6%	\$ 2,871,958	52.9%	\$ 3,334,899	65.2%	\$ 3,906,988	55.4%	\$ 13,872,076	61.6%
6	UM	\$ 71,853	12.1%	\$ 72,577	41.0%	\$ 73,617	30.8%	\$ 62,445	0.0%	\$ 280,492	21.8%
6	UIM	\$ 18,254	0.0%	\$ 20,727	0.0%	\$ 23,241	0.0%	\$ 20,247	0.0%	\$ 82,469	0.0%
6	Tow	\$ 4,773	26.2%	\$ 5,426	16.8%	\$ 6,128	11.2%	\$ 5,441	22.3%	\$ 21,768	18.7%
6	PD	\$ 386,110	57.6%	\$ 390,934	84.5%	\$ 403,932	63.4%	\$ 361,866	70.3%	\$ 1,542,842	68.9%
6	MP	\$ 56,888	77.5%	\$ 58,473	98.1%	\$ 63,521	39.6%	\$ 63,922	68.8%	\$ 242,804	70.3%
6	Misc	\$ 3,358	143.2%	\$ 3,746	117.8%	\$ 4,207	111.2%	\$ 3,556	114.7%	\$ 14,867	120.9%
6	Comp	\$ 331,347	53.6%	\$ 321,228	87.6%	\$ 326,652	81.3%	\$ 286,254	65.3%	\$ 1,265,480	72.0%
6	Coll	\$ 555,825	67.7%	\$ 557,292	62.1%	\$ 566,179	48.2%	\$ 474,127	55.1%	\$ 2,153,423	58.4%
6	BI	\$ 479,653	45.9%	\$ 486,578	108.0%	\$ 498,963	62.1%	\$ 447,184	32.3%	\$ 1,912,379	62.8%
Total		\$ 1,908,061	55.3%	\$ 1,916,981	82.2%	\$ 1,966,442	58.9%	\$ 1,725,041	52.0%	\$ 7,516,525	62.3%
7	UM	\$ 69,267	16.2%	\$ 72,022	139.7%	\$ 72,835	26.5%	\$ 51,486	6.6%	\$ 265,610	50.6%
7	UIM	\$ 19,608	382.5%	\$ 21,101	0.0%	\$ 23,324	107.2%	\$ 16,799	0.0%	\$ 80,831	123.7%
7	Tow	\$ 5,951	26.0%	\$ 6,320	14.8%	\$ 6,703	18.3%	\$ 4,711	20.4%	\$ 23,686	19.7%
7	PD	\$ 391,102	70.2%	\$ 416,188	74.6%	\$ 428,109	52.2%	\$ 330,132	77.9%	\$ 1,565,531	68.1%
7	MP	\$ 56,833	124.5%	\$ 61,583	96.8%	\$ 66,711	105.7%	\$ 57,791	60.7%	\$ 242,920	97.2%
7	Misc	\$ 4,073	63.6%	\$ 4,416	179.3%	\$ 4,701	199.1%	\$ 3,371	168.0%	\$ 16,561	154.2%
7	Comp	\$ 329,175	60.1%	\$ 323,092	106.8%	\$ 323,254	60.7%	\$ 235,762	78.9%	\$ 1,211,283	76.4%
7	Coll	\$ 569,662	51.8%	\$ 585,094	71.9%	\$ 593,160	58.5%	\$ 427,514	58.8%	\$ 2,175,430	60.4%
7	BI	\$ 480,010	69.8%	\$ 512,190	102.3%	\$ 523,460	48.3%	\$ 403,539	19.7%	\$ 1,919,200	62.1%
Total		\$ 1,925,681	65.6%	\$ 2,002,006	88.4%	\$ 2,042,258	56.1%	\$ 1,531,106	53.5%	\$ 7,501,051	66.6%
8	UM	\$ 62,438	32.4%	\$ 62,527	0.0%	\$ 61,845	13.1%	\$ 43,617	76.6%	\$ 230,426	26.8%
8	UIM	\$ 16,269	0.0%	\$ 17,640	425.2%	\$ 18,352	30.0%	\$ 12,711	0.0%	\$ 64,973	123.9%
8	Tow	\$ 4,836	18.0%	\$ 5,349	23.2%	\$ 5,385	35.2%	\$ 3,661	22.9%	\$ 19,230	25.2%
8	PD	\$ 379,302	83.8%	\$ 400,587	72.9%	\$ 403,670	69.5%	\$ 317,281	58.4%	\$ 1,500,839	71.7%
8	MP	\$ 56,385	166.2%	\$ 59,298	134.2%	\$ 62,436	111.2%	\$ 55,911	91.9%	\$ 234,030	125.7%
8	Misc	\$ 3,488	177.6%	\$ 4,105	290.3%	\$ 3,999	168.8%	\$ 2,653	181.6%	\$ 14,245	208.4%
8	Comp	\$ 278,222	78.8%	\$ 266,905	97.8%	\$ 250,185	72.1%	\$ 182,470	63.2%	\$ 977,782	79.4%
8	Coll	\$ 529,449	65.2%	\$ 543,486	72.6%	\$ 512,480	44.1%	\$ 383,458	73.8%	\$ 1,968,873	63.4%
8	BI	\$ 461,188	74.9%	\$ 487,644	105.6%	\$ 487,477	102.6%	\$ 383,688	43.2%	\$ 1,819,997	83.8%
Total		\$ 1,791,577	75.3%	\$ 1,847,540	88.3%	\$ 1,805,829	70.8%	\$ 1,385,450	60.6%	\$ 6,830,395	74.6%
9	UM	\$ 45,454	153.3%	\$ 51,546	21.1%	\$ 55,564	37.5%	\$ 29,898	203.6%	\$ 182,461	88.9%
9	UIM	\$ 10,875	0.0%	\$ 13,632	168.7%	\$ 17,067	146.5%	\$ 9,366	58.7%	\$ 50,939	105.0%
9	Tow	\$ 3,215	52.3%	\$ 4,310	21.3%	\$ 5,059	23.1%	\$ 2,751	16.2%	\$ 15,336	27.5%
9	PD	\$ 290,816	63.5%	\$ 378,306	79.6%	\$ 431,925	76.3%	\$ 271,655	65.9%	\$ 1,372,701	72.4%
9	MP	\$ 42,460	80.0%	\$ 56,150	87.7%	\$ 67,052	94.7%	\$ 48,884	81.3%	\$ 214,545	86.9%
9	Misc	\$ 2,086	136.7%	\$ 3,522	423.3%	\$ 4,053	372.3%	\$ 2,184	33.0%	\$ 11,844	283.4%
9	Comp	\$ 219,028	100.0%	\$ 224,849	119.8%	\$ 228,872	109.1%	\$ 125,767	64.2%	\$ 798,515	102.5%
9	Coll	\$ 444,969	53.4%	\$ 531,947	77.2%	\$ 564,876	57.8%	\$ 329,910	34.1%	\$ 1,871,702	58.1%
9	BI	\$ 351,981	40.1%	\$ 458,648	101.9%	\$ 521,868	51.3%	\$ 328,859	65.8%	\$ 1,661,355	65.8%
Total		\$ 1,410,883	63.1%	\$ 1,722,909	89.8%	\$ 1,896,335	68.5%	\$ 1,149,273	60.6%	\$ 6,179,400	71.7%

Cameron National

NPA		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio								
0	UM	\$ 98,307	25.4%	\$ 120,720	15.4%	\$ 139,024	43.1%	\$ 151,615	4.4%	\$ 509,666	21.6%
0	UIM	\$ 38,025	0.0%	\$ 48,716	0.0%	\$ 57,375	0.0%	\$ 64,321	0.0%	\$ 208,438	0.0%
0	Tow	\$ 7,668	13.3%	\$ 9,368	6.4%	\$ 10,532	9.1%	\$ 11,664	13.0%	\$ 39,231	10.5%
0	PD	\$ 166,628	85.2%	\$ 208,021	92.9%	\$ 245,196	82.4%	\$ 292,797	102.1%	\$ 912,641	91.6%
0	MP	\$ 42,576	34.9%	\$ 51,325	35.0%	\$ 61,934	78.5%	\$ 79,182	53.2%	\$ 235,016	52.6%
0	Misc	\$ 3,584	44.6%	\$ 4,588	110.1%	\$ 5,627	43.0%	\$ 6,437	55.9%	\$ 20,235	62.6%
0	Comp	\$ 403,908	35.9%	\$ 507,349	59.1%	\$ 599,578	51.8%	\$ 672,096	39.6%	\$ 2,182,930	46.8%
0	Coll	\$ 337,429	47.5%	\$ 427,737	56.4%	\$ 499,692	60.2%	\$ 558,475	47.5%	\$ 1,823,331	53.1%
0	BI	\$ 260,349	85.7%	\$ 324,785	107.0%	\$ 384,368	17.8%	\$ 463,524	42.8%	\$ 1,433,026	58.4%
Total		\$ 1,358,473	52.5%	\$ 1,702,608	66.0%	\$ 2,003,325	49.6%	\$ 2,300,111	47.1%	\$ 7,364,516	53.1%
1	UM	\$ 88,694	6.9%	\$ 117,801	2.2%	\$ 140,063	21.6%	\$ 146,659	9.0%	\$ 493,217	10.6%
1	UIM	\$ 35,328	0.0%	\$ 49,135	20.4%	\$ 60,261	0.0%	\$ 62,668	0.0%	\$ 207,392	4.8%
1	Tow	\$ 7,708	10.6%	\$ 10,535	13.5%	\$ 12,710	12.7%	\$ 13,392	16.1%	\$ 44,345	13.5%
1	PD	\$ 181,886	68.0%	\$ 246,217	97.4%	\$ 298,204	101.4%	\$ 348,584	109.5%	\$ 1,074,892	97.4%
1	MP	\$ 44,784	60.6%	\$ 59,511	113.6%	\$ 73,141	100.4%	\$ 91,826	42.1%	\$ 269,263	76.8%
1	Misc	\$ 3,897	19.2%	\$ 5,679	39.4%	\$ 7,127	60.7%	\$ 7,302	55.5%	\$ 24,004	47.3%
1	Comp	\$ 414,093	42.1%	\$ 565,117	56.2%	\$ 673,190	56.2%	\$ 707,859	52.2%	\$ 2,360,260	52.5%
1	Coll	\$ 391,042	53.2%	\$ 533,665	68.2%	\$ 641,304	55.3%	\$ 680,020	59.4%	\$ 2,246,030	59.2%
1	BI	\$ 280,482	103.1%	\$ 377,448	65.9%	\$ 457,086	48.7%	\$ 540,575	30.8%	\$ 1,655,592	56.0%
Total		\$ 1,447,915	57.3%	\$ 1,965,109	63.8%	\$ 2,363,086	57.9%	\$ 2,598,885	53.1%	\$ 8,374,995	57.7%
2	UM	\$ 73,697	5.4%	\$ 101,514	2.4%	\$ 124,470	43.9%	\$ 129,262	46.1%	\$ 428,943	28.1%
2	UIM	\$ 28,849	0.0%	\$ 42,153	0.0%	\$ 52,536	9.5%	\$ 54,332	0.0%	\$ 177,870	2.8%
2	Tow	\$ 6,470	12.2%	\$ 9,092	12.2%	\$ 11,748	14.5%	\$ 12,035	16.6%	\$ 39,344	14.3%
2	PD	\$ 184,477	87.8%	\$ 258,730	105.0%	\$ 321,954	89.4%	\$ 368,245	77.7%	\$ 1,133,406	88.9%
2	MP	\$ 43,623	105.9%	\$ 60,942	55.4%	\$ 77,441	62.0%	\$ 94,873	117.9%	\$ 276,878	86.6%
2	Misc	\$ 4,231	61.2%	\$ 6,365	50.4%	\$ 8,088	55.2%	\$ 8,073	77.6%	\$ 26,757	61.8%
2	Comp	\$ 341,819	51.7%	\$ 472,361	73.0%	\$ 583,515	58.3%	\$ 618,147	51.8%	\$ 2,015,842	58.6%
2	Coll	\$ 371,006	82.1%	\$ 513,324	64.7%	\$ 631,951	70.6%	\$ 669,367	55.4%	\$ 2,185,648	66.5%
2	BI	\$ 277,697	128.4%	\$ 387,800	46.6%	\$ 484,122	52.1%	\$ 559,749	57.8%	\$ 1,709,369	65.1%
Total		\$ 1,331,871	79.1%	\$ 1,852,281	63.2%	\$ 2,295,825	62.8%	\$ 2,514,081	58.9%	\$ 7,994,057	64.3%
3	UM	\$ 17,338	2.9%	\$ 19,406	0.0%	\$ 22,309	0.0%	\$ 24,394	0.0%	\$ 83,446	0.6%
3	UIM	\$ 7,346	0.0%	\$ 9,392	0.0%	\$ 12,219	0.0%	\$ 13,796	0.0%	\$ 42,753	0.0%
3	Tow	\$ 1,471	12.4%	\$ 1,566	3.4%	\$ 1,769	17.7%	\$ 2,078	7.5%	\$ 6,883	10.2%
3	PD	\$ 37,779	91.3%	\$ 45,323	68.1%	\$ 56,116	124.1%	\$ 68,292	182.3%	\$ 207,510	125.1%
3	MP	\$ 8,841	89.9%	\$ 10,409	59.3%	\$ 12,807	93.2%	\$ 16,563	90.6%	\$ 48,620	84.5%
3	Misc	\$ 1,023	65.8%	\$ 1,256	11.9%	\$ 1,544	26.2%	\$ 1,573	49.6%	\$ 5,396	37.2%
3	Comp	\$ 83,973	22.0%	\$ 98,880	59.4%	\$ 118,513	36.9%	\$ 130,403	51.1%	\$ 431,769	43.4%
3	Coll	\$ 90,399	71.2%	\$ 102,919	12.5%	\$ 120,488	62.7%	\$ 136,841	61.2%	\$ 450,647	52.5%
3	BI	\$ 58,768	1443.0%	\$ 68,419	12.2%	\$ 83,331	112.5%	\$ 101,995	35.4%	\$ 312,512	315.6%
Total		\$ 306,938	317.5%	\$ 357,569	32.8%	\$ 429,096	68.8%	\$ 495,934	65.9%	\$ 1,589,537	107.8%
4	UM	\$ 14,174	0.0%	\$ 17,410	0.0%	\$ 18,831	0.0%	\$ 16,322	0.0%	\$ 66,737	0.0%
4	UIM	\$ 6,697	0.0%	\$ 9,478	0.0%	\$ 11,622	0.0%	\$ 10,514	0.0%	\$ 38,309	0.0%
4	Tow	\$ 1,483	15.2%	\$ 1,561	21.6%	\$ 1,652	9.1%	\$ 1,526	20.0%	\$ 6,221	16.4%
4	PD	\$ 33,963	308.6%	\$ 47,608	74.1%	\$ 56,203	87.6%	\$ 52,846	108.0%	\$ 190,619	129.3%
4	MP	\$ 7,573	74.3%	\$ 10,069	48.4%	\$ 12,170	28.4%	\$ 13,064	55.5%	\$ 42,877	49.5%
4	Misc	\$ 886	139.5%	\$ 942	40.6%	\$ 1,157	64.8%	\$ 1,172	113.5%	\$ 4,157	89.0%
4	Comp	\$ 68,903	47.9%	\$ 83,738	83.2%	\$ 93,088	34.6%	\$ 84,415	123.6%	\$ 330,144	72.5%
4	Coll	\$ 78,929	72.4%	\$ 92,957	65.1%	\$ 100,375	76.7%	\$ 92,504	37.9%	\$ 364,766	63.0%
4	BI	\$ 51,746	252.4%	\$ 67,920	0.0%	\$ 79,279	11.3%	\$ 77,856	56.1%	\$ 276,802	66.2%
Total		\$ 264,354	125.8%	\$ 331,684	51.6%	\$ 374,376	45.9%	\$ 350,217	71.1%	\$ 1,320,631	70.0%

NPA (cont.)		2007		2008		2009		2010		Totals	
Tier	Cov.	Earned	L Ratio	Earned	L Ratio						
5	UM	\$ 12,033	0.0%	\$ 11,876	0.0%	\$ 13,870	0.0%	\$ 16,120	0.0%	\$ 53,899	0.0%
5	UIM	\$ 5,687	1758.3%	\$ 6,731	0.0%	\$ 8,830	0.0%	\$ 12,193	0.0%	\$ 33,442	299.0%
5	Tow	\$ 862	4.1%	\$ 789	6.3%	\$ 979	4.6%	\$ 1,187	12.2%	\$ 3,817	7.2%
5	PD	\$ 30,629	268.8%	\$ 35,395	88.4%	\$ 48,530	135.5%	\$ 70,757	149.5%	\$ 185,311	153.9%
5	MP	\$ 7,060	215.5%	\$ 7,331	25.1%	\$ 9,780	59.6%	\$ 15,146	184.9%	\$ 39,317	129.4%
5	Misc	\$ 843	106.7%	\$ 1,077	76.4%	\$ 1,231	77.9%	\$ 1,346	20.1%	\$ 4,496	65.6%
5	Comp	\$ 55,659	49.0%	\$ 59,655	60.8%	\$ 77,629	70.9%	\$ 90,687	65.1%	\$ 283,630	62.6%
5	Coll	\$ 66,178	110.0%	\$ 68,549	40.8%	\$ 86,400	69.8%	\$ 103,439	65.0%	\$ 324,566	70.3%
5	BI	\$ 45,502	59.7%	\$ 49,668	24.0%	\$ 65,912	14.1%	\$ 94,368	501.0%	\$ 255,449	204.0%
Total		\$ 224,453	145.1%	\$ 241,070	45.7%	\$ 313,161	63.0%	\$ 405,241	181.0%	\$ 1,183,926	115.4%
6	UM	\$ 5,471	0.0%	\$ 6,138	0.0%	\$ 7,373	0.0%	\$ 8,212	0.0%	\$ 27,194	0.0%
6	UIM	\$ 3,467	0.0%	\$ 4,701	0.0%	\$ 5,958	0.0%	\$ 6,698	82.1%	\$ 20,824	26.4%
6	Tow	\$ 609	0.0%	\$ 682	14.7%	\$ 826	20.6%	\$ 908	11.0%	\$ 3,026	12.2%
6	PD	\$ 16,824	60.3%	\$ 23,947	46.0%	\$ 30,389	74.7%	\$ 37,183	57.3%	\$ 108,344	60.1%
6	MP	\$ 3,416	29.3%	\$ 4,441	70.5%	\$ 5,880	17.0%	\$ 8,497	23.5%	\$ 22,234	32.1%
6	Misc	\$ 345	417.7%	\$ 421	170.7%	\$ 641	70.2%	\$ 799	177.6%	\$ 2,206	182.6%
6	Comp	\$ 25,364	30.2%	\$ 28,755	169.6%	\$ 38,869	70.6%	\$ 44,776	75.1%	\$ 137,763	85.3%
6	Coll	\$ 30,918	128.4%	\$ 35,006	26.6%	\$ 47,713	92.1%	\$ 56,188	81.7%	\$ 169,825	81.8%
6	BI	\$ 23,530	0.0%	\$ 30,988	27.9%	\$ 39,380	7.1%	\$ 49,121	9.7%	\$ 143,018	11.3%
Total		\$ 109,943	54.5%	\$ 135,078	60.5%	\$ 177,029	55.6%	\$ 212,382	54.0%	\$ 634,433	55.9%
7	UM	\$ 2,946	0.0%	\$ 3,930	0.0%	\$ 4,170	0.0%	\$ 4,437	0.0%	\$ 15,484	0.0%
7	UIM	\$ 1,620	0.0%	\$ 2,729	0.0%	\$ 3,200	0.0%	\$ 3,611	0.0%	\$ 11,159	0.0%
7	Tow	\$ 192	78.1%	\$ 221	0.0%	\$ 280	20.3%	\$ 342	81.8%	\$ 1,035	47.0%
7	PD	\$ 9,153	46.0%	\$ 15,068	80.7%	\$ 18,847	61.5%	\$ 23,304	97.9%	\$ 66,372	76.5%
7	MP	\$ 1,661	0.0%	\$ 2,732	0.0%	\$ 3,527	434.4%	\$ 4,731	113.3%	\$ 12,650	163.5%
7	Misc	\$ 187	128.6%	\$ 278	0.0%	\$ 325	476.9%	\$ 393	0.0%	\$ 1,183	151.4%
7	Comp	\$ 14,359	69.7%	\$ 22,507	23.3%	\$ 23,794	97.5%	\$ 24,383	73.4%	\$ 85,041	66.3%
7	Coll	\$ 18,744	29.8%	\$ 28,883	4.6%	\$ 30,274	131.5%	\$ 33,586	35.7%	\$ 111,488	52.6%
7	BI	\$ 12,573	0.0%	\$ 19,787	119.3%	\$ 23,956	2.2%	\$ 29,614	78.2%	\$ 85,930	55.1%
Total		\$ 61,435	32.9%	\$ 96,135	44.0%	\$ 108,372	84.9%	\$ 124,401	65.5%	\$ 390,343	60.5%
8	UM	\$ 1,707	0.0%	\$ 2,362	63.5%	\$ 2,778	0.0%	\$ 3,177	0.0%	\$ 10,024	15.0%
8	UIM	\$ 1,026	0.0%	\$ 1,877	0.0%	\$ 2,425	0.0%	\$ 2,611	0.0%	\$ 7,938	0.0%
8	Tow	\$ 154	32.4%	\$ 267	0.0%	\$ 267	0.0%	\$ 340	43.4%	\$ 1,028	19.2%
8	PD	\$ 6,966	94.0%	\$ 14,051	111.0%	\$ 16,120	21.4%	\$ 18,017	78.9%	\$ 55,154	72.2%
8	MP	\$ 1,297	476.0%	\$ 2,471	47.5%	\$ 2,923	68.4%	\$ 3,589	55.7%	\$ 10,280	110.4%
8	Misc	\$ 193	0.0%	\$ 344	516.6%	\$ 293	122.3%	\$ 296	109.8%	\$ 1,126	218.5%
8	Comp	\$ 9,698	229.7%	\$ 14,523	78.4%	\$ 16,165	79.1%	\$ 18,477	66.8%	\$ 58,863	99.9%
8	Coll	\$ 13,464	31.0%	\$ 21,855	85.5%	\$ 24,248	26.9%	\$ 28,781	68.6%	\$ 88,348	55.6%
8	BI	\$ 8,634	0.0%	\$ 16,372	166.5%	\$ 19,147	0.0%	\$ 21,917	40.6%	\$ 66,069	54.7%
Total		\$ 43,139	90.9%	\$ 74,122	104.4%	\$ 84,364	29.8%	\$ 97,206	59.4%	\$ 298,831	66.7%
9	UM	\$ 775	0.0%	\$ 1,040	0.0%	\$ 1,478	0.0%	\$ 1,283	0.0%	\$ 4,576	0.0%
9	UIM	\$ 293	0.0%	\$ 682	0.0%	\$ 1,216	0.0%	\$ 1,056	0.0%	\$ 3,246	0.0%
9	Tow	\$ 59	0.0%	\$ 96	52.3%	\$ 148	57.3%	\$ 139	0.0%	\$ 442	30.6%
9	PD	\$ 2,894	0.0%	\$ 7,686	29.1%	\$ 12,611	49.9%	\$ 9,583	95.0%	\$ 32,775	53.8%
9	MP	\$ 526	0.0%	\$ 1,209	0.0%	\$ 2,101	0.0%	\$ 1,910	0.0%	\$ 5,746	0.0%
9	Misc	\$ 32	0.0%	\$ 90	0.0%	\$ 149	0.0%	\$ 174	86.3%	\$ 444	33.8%
9	Comp	\$ 4,863	46.2%	\$ 6,939	114.6%	\$ 8,536	80.0%	\$ 6,762	22.7%	\$ 27,100	68.5%
9	Coll	\$ 5,942	0.0%	\$ 10,490	21.0%	\$ 13,434	69.8%	\$ 13,058	17.9%	\$ 42,924	32.4%
9	BI	\$ 3,737	0.0%	\$ 8,721	0.0%	\$ 14,522	67.1%	\$ 11,560	60.4%	\$ 38,540	43.4%
Total		\$ 19,120	11.8%	\$ 36,953	33.7%	\$ 54,195	59.7%	\$ 45,526	44.2%	\$ 155,793	43.1%

Tier Performance: 4 Year L Ratios



Missouri Territory Loss Ratios: Standard Auto

By Coverage

A	Terr	Cov	2005		2006		2007		2008		2009		2010		Totals	
			Earned	L Ratio												
	101	UM	\$ 52	0.0%	\$ 118	0.0%	\$ 197	0.0%	\$ 153	0.0%	\$ 233	0.0%	\$ 189	0.0%	\$ 942	0.0%
	101	UIM	\$ 3	0.0%	\$ 28	0.0%	\$ 22	0.0%	\$ 18	0.0%	\$ 53	0.0%	\$ 114	0.0%	\$ 238	0.0%
	101	Tow	\$ -	#DIV/0!	\$ (4)	0.0%	\$ -	#DIV/0!	\$ (4)	0.0%						
	101	PD	\$ 767	0.0%	\$ 1,604	0.0%	\$ 2,254	0.0%	\$ 1,774	71.8%	\$ 2,114	0.0%	\$ 1,572	0.0%	\$ 10,085	12.6%
	101	MP	\$ 93	0.0%	\$ 229	0.0%	\$ 337	0.0%	\$ 205	0.0%	\$ 345	0.0%	\$ 251	0.0%	\$ 1,459	0.0%
	101	Misc	\$ -	#DIV/0!	\$ (5)	0.0%	\$ -	#DIV/0!	\$ (5)	0.0%						
	101	Comp	\$ (56)	0.0%	\$ 691	0.0%	\$ 1,260	0.0%	\$ 1,084	0.0%	\$ 685	0.0%	\$ 758	0.0%	\$ 4,423	0.0%
	101	Coll	\$ 411	0.0%	\$ 854	0.0%	\$ 1,917	81.5%	\$ 1,168	0.0%	\$ 942	0.0%	\$ 769	0.0%	\$ 6,059	25.8%
	101	BI	\$ 689	0.0%	\$ 1,851	0.0%	\$ 2,457	0.0%	\$ 1,698	0.0%	\$ 2,495	0.0%	\$ 2,074	0.0%	\$ 11,264	0.0%
	Totals		\$ 1,960	0.0%	\$ 5,364	0.0%	\$ 8,444	18.5%	\$ 6,101	20.9%	\$ 6,866	0.0%	\$ 5,727	0.0%	\$ 34,461	8.2%
	102	UM	\$ 8,254	0.0%	\$ 7,282	0.0%	\$ 6,482	0.0%	\$ 5,676	0.0%	\$ 4,556	0.0%	\$ 2,745	0.0%	\$ 34,995	0.0%
	102	UIM	\$ 1,689	0.0%	\$ 1,700	0.0%	\$ 1,523	0.0%	\$ 1,333	0.0%	\$ 1,067	0.0%	\$ 619	0.0%	\$ 7,932	0.0%
	102	Tow	\$ 509	36.4%	\$ 479	10.4%	\$ 455	27.0%	\$ 415	24.1%	\$ 327	0.0%	\$ 146	0.0%	\$ 2,331	19.6%
	102	PD	\$ 46,326	88.9%	\$ 38,912	130.0%	\$ 33,729	37.9%	\$ 30,838	31.5%	\$ 25,097	63.5%	\$ 14,883	80.8%	\$ 189,785	75.0%
	102	MP	\$ 4,632	21.6%	\$ 3,913	82.0%	\$ 3,452	0.0%	\$ 3,036	0.0%	\$ 2,554	39.2%	\$ 1,646	60.8%	\$ 19,233	32.3%
	102	Misc	\$ 217	0.0%	\$ 330	217.9%	\$ 324	83.3%	\$ 340	529.6%	\$ 203	0.0%	\$ 152	231.8%	\$ 1,567	200.6%
	102	Comp	\$ 45,766	14.2%	\$ 37,463	60.7%	\$ 34,290	20.3%	\$ 30,535	18.9%	\$ 25,643	31.0%	\$ 15,277	20.6%	\$ 188,975	28.1%
	102	Coll	\$ 76,275	93.9%	\$ 62,181	73.9%	\$ 54,033	24.1%	\$ 49,408	60.5%	\$ 39,952	32.6%	\$ 21,659	22.6%	\$ 303,507	58.8%
	102	BI	\$ 55,370	167.0%	\$ 45,909	334.3%	\$ 39,969	1.8%	\$ 36,568	21.1%	\$ 29,386	105.0%	\$ 17,295	84.5%	\$ 224,498	133.6%
	Totals		\$ 239,038	89.1%	\$ 198,171	139.6%	\$ 174,257	19.5%	\$ 158,149	34.8%	\$ 128,785	53.4%	\$ 74,423	48.4%	\$ 972,823	70.2%
	103	UM	\$ 71,955	8.7%	\$ 73,289	55.2%	\$ 70,440	15.9%	\$ 65,145	1.2%	\$ 61,658	9.2%	\$ 55,166	9.1%	\$ 397,653	17.4%
	103	UIM	\$ 11,080	0.0%	\$ 12,358	0.0%	\$ 13,880	0.0%	\$ 13,960	0.0%	\$ 14,091	0.0%	\$ 14,183	0.0%	\$ 79,552	0.0%
	103	Tow	\$ 2,092	21.9%	\$ 2,159	17.6%	\$ 2,407	32.4%	\$ 2,445	35.4%	\$ 2,668	3.7%	\$ 3,310	16.0%	\$ 15,081	20.6%
	103	PD	\$ 362,619	74.6%	\$ 349,365	52.4%	\$ 320,596	53.9%	\$ 289,234	73.1%	\$ 282,611	90.7%	\$ 262,999	97.8%	\$ 1,867,424	72.4%
	103	MP	\$ 52,419	74.2%	\$ 49,496	70.2%	\$ 45,042	90.2%	\$ 40,853	172.3%	\$ 41,338	59.4%	\$ 42,816	116.6%	\$ 271,962	95.3%
	103	Misc	\$ 1,591	65.4%	\$ 1,688	65.8%	\$ 2,025	103.7%	\$ 2,098	103.0%	\$ 2,306	250.4%	\$ 2,667	61.9%	\$ 12,374	111.8%
	103	Comp	\$ 360,020	40.8%	\$ 357,469	94.1%	\$ 342,435	29.4%	\$ 315,673	50.1%	\$ 303,711	38.0%	\$ 284,637	41.8%	\$ 1,963,944	49.7%
	103	Coll	\$ 528,537	63.2%	\$ 510,399	42.3%	\$ 478,104	49.7%	\$ 438,873	43.8%	\$ 420,722	60.3%	\$ 374,978	54.5%	\$ 2,751,613	52.3%
	103	BI	\$ 473,596	38.7%	\$ 452,737	44.0%	\$ 411,140	20.8%	\$ 372,102	229.3%	\$ 359,581	70.8%	\$ 335,620	115.0%	\$ 2,404,774	81.6%
	Totals		\$ 1,863,908	52.6%	\$ 1,808,959	55.9%	\$ 1,686,068	38.6%	\$ 1,540,382	96.7%	\$ 1,488,684	61.5%	\$ 1,376,377	74.3%	\$ 9,764,378	62.2%

Missouri Territory Loss Ratios: Standard Auto (cont.)

A	Terr	Cov	2005		2006		2007		2008		2009		2010		Totals	
			Earned	L Ratio	Earned	L Ratio										
	104	UM	\$ 165,081	35.0%	\$ 170,087	33.7%	\$ 172,372	1.4%	\$ 175,231	3.0%	\$ 169,881	9.4%	\$ 152,221	92.3%	\$ 1,004,872	27.8%
	104	UIM	\$ 23,296	0.0%	\$ 28,092	0.0%	\$ 33,686	0.0%	\$ 38,348	0.0%	\$ 40,540	0.0%	\$ 37,324	0.0%	\$ 201,286	0.0%
	104	Tow	\$ 8,934	22.1%	\$ 10,259	26.5%	\$ 11,120	25.0%	\$ 11,949	16.5%	\$ 12,240	18.5%	\$ 11,762	25.5%	\$ 66,265	22.2%
	104	PD	\$ 743,565	46.7%	\$ 735,772	56.2%	\$ 712,948	69.9%	\$ 714,953	81.7%	\$ 720,175	71.0%	\$ 691,529	74.3%	\$ 4,318,942	66.4%
	104	MP	\$ 131,210	44.3%	\$ 128,724	53.3%	\$ 124,085	57.1%	\$ 124,903	69.2%	\$ 129,699	74.8%	\$ 133,212	78.7%	\$ 771,833	63.0%
	104	Misc	\$ 5,082	53.9%	\$ 5,720	186.0%	\$ 7,085	82.3%	\$ 8,411	182.1%	\$ 8,860	133.8%	\$ 8,399	56.8%	\$ 43,557	117.4%
	104	Comp	\$ 828,240	52.8%	\$ 866,061	131.4%	\$ 879,522	70.2%	\$ 895,256	67.4%	\$ 879,670	86.7%	\$ 857,998	60.3%	\$ 5,206,748	78.3%
	104	Coll	\$ 998,620	45.7%	\$ 999,763	48.5%	\$ 983,922	60.6%	\$ 1,003,157	66.6%	\$ 974,401	68.7%	\$ 878,389	63.3%	\$ 5,838,254	58.8%
	104	BI	\$ 974,733	52.3%	\$ 957,471	29.1%	\$ 920,617	67.1%	\$ 920,889	53.0%	\$ 918,960	43.3%	\$ 869,351	38.6%	\$ 5,562,021	47.3%
	Totals		\$ 3,878,761	48.2%	\$ 3,901,950	62.9%	\$ 3,845,359	62.7%	\$ 3,893,098	63.0%	\$ 3,854,426	64.1%	\$ 3,640,185	59.8%	\$ 23,013,778	60.1%
	105	UM	\$ 93,754	16.6%	\$ 101,769	0.0%	\$ 107,079	3.5%	\$ 110,965	5.4%	\$ 112,979	30.6%	\$ 91,607	9.6%	\$ 618,154	11.1%
	105	UIM	\$ 11,387	298.6%	\$ 15,787	0.0%	\$ 21,278	0.0%	\$ 27,435	145.8%	\$ 32,587	0.0%	\$ 25,151	0.0%	\$ 133,624	55.4%
	105	Tow	\$ 7,799	26.1%	\$ 8,527	19.0%	\$ 9,937	24.2%	\$ 10,901	22.4%	\$ 11,727	20.4%	\$ 9,964	20.3%	\$ 58,854	22.0%
	105	PD	\$ 447,113	70.8%	\$ 471,084	73.3%	\$ 489,438	78.6%	\$ 506,127	74.9%	\$ 525,143	69.0%	\$ 462,324	62.9%	\$ 2,901,230	71.7%
	105	MP	\$ 92,273	118.3%	\$ 94,403	100.5%	\$ 96,494	70.7%	\$ 100,942	114.0%	\$ 111,272	111.2%	\$ 109,455	62.5%	\$ 604,839	95.8%
	105	Misc	\$ 1,960	60.8%	\$ 2,920	67.1%	\$ 3,118	110.4%	\$ 3,606	112.7%	\$ 4,188	213.6%	\$ 3,245	27.0%	\$ 19,036	107.6%
	105	Comp	\$ 561,494	60.1%	\$ 585,037	62.6%	\$ 601,629	67.2%	\$ 604,287	90.2%	\$ 608,242	51.3%	\$ 530,171	55.0%	\$ 3,490,861	64.7%
	105	Coll	\$ 689,467	69.8%	\$ 694,385	51.0%	\$ 709,739	60.8%	\$ 719,417	48.8%	\$ 714,328	70.1%	\$ 574,879	59.9%	\$ 4,102,216	60.0%
	105	BI	\$ 586,331	96.1%	\$ 611,400	98.0%	\$ 631,843	83.7%	\$ 653,150	81.8%	\$ 673,290	96.2%	\$ 591,609	64.6%	\$ 3,747,623	86.9%
	Totals		\$ 2,491,579	74.7%	\$ 2,585,313	68.2%	\$ 2,670,554	68.4%	\$ 2,736,830	72.2%	\$ 2,793,756	71.3%	\$ 2,398,406	57.9%	\$ 15,676,438	69.0%
	106	UM	\$ 12,173	0.0%	\$ 12,105	24.8%	\$ 15,659	20.4%	\$ 19,395	0.0%	\$ 16,786	0.0%	\$ 8,589	25.2%	\$ 84,705	9.9%
	106	UIM	\$ 2,180	0.0%	\$ 2,722	3674.0%	\$ 3,376	0.0%	\$ 3,822	0.0%	\$ 3,325	0.0%	\$ 2,131	0.0%	\$ 17,556	569.6%
	106	Tow	\$ 704	10.7%	\$ 750	0.0%	\$ 1,452	27.2%	\$ 2,350	18.5%	\$ 1,884	26.8%	\$ 639	25.1%	\$ 7,779	20.2%
	106	PD	\$ 62,419	44.1%	\$ 55,555	83.2%	\$ 83,184	84.8%	\$ 115,282	95.1%	\$ 101,954	82.7%	\$ 49,793	42.5%	\$ 468,188	76.8%
	106	MP	\$ 7,474	26.8%	\$ 6,428	105.3%	\$ 10,888	42.1%	\$ 15,636	164.0%	\$ 14,351	55.6%	\$ 7,557	51.3%	\$ 62,334	81.6%
	106	Misc	\$ 477	62.9%	\$ 525	0.0%	\$ 1,120	114.9%	\$ 1,973	278.7%	\$ 1,741	223.7%	\$ 800	82.5%	\$ 6,636	175.4%
	106	Comp	\$ 54,966	56.1%	\$ 48,672	176.4%	\$ 56,630	16.6%	\$ 67,866	45.0%	\$ 61,131	24.8%	\$ 34,574	45.2%	\$ 323,839	57.9%
	106	Coll	\$ 95,810	35.2%	\$ 82,085	39.2%	\$ 101,070	67.4%	\$ 134,525	90.4%	\$ 116,122	54.3%	\$ 56,430	37.3%	\$ 586,041	58.0%
	106	BI	\$ 88,898	51.8%	\$ 80,175	189.8%	\$ 111,646	54.2%	\$ 150,524	127.5%	\$ 132,759	34.8%	\$ 66,713	31.6%	\$ 630,715	82.1%
	Totals		\$ 325,101	43.2%	\$ 289,016	147.5%	\$ 385,025	56.6%	\$ 511,372	94.9%	\$ 450,053	49.2%	\$ 227,226	37.8%	\$ 2,187,793	72.1%

Missouri Territory Loss Ratios: Standard Auto (cont.)

A	Terr	Cov	2005		2006		2007		2008		2009		2010		Totals	
			Earned	L Ratio	Earned	L Ratio										
	107	UM	\$ 14,101	0.0%	\$ 14,537	0.0%	\$ 14,083	0.0%	\$ 13,439	0.0%	\$ 13,795	0.0%	\$ 12,535	0.0%	\$ 82,491	0.0%
	107	UIM	\$ 2,031	0.0%	\$ 2,440	0.0%	\$ 2,834	0.0%	\$ 2,907	0.0%	\$ 2,867	0.0%	\$ 2,561	0.0%	\$ 15,639	0.0%
	107	Tow	\$ 742	39.4%	\$ 842	20.2%	\$ 809	29.7%	\$ 797	0.0%	\$ 808	26.0%	\$ 715	17.5%	\$ 4,711	22.0%
	107	PD	\$ 76,288	24.2%	\$ 77,193	53.8%	\$ 70,736	56.8%	\$ 69,230	88.6%	\$ 77,830	41.8%	\$ 70,987	60.3%	\$ 442,265	53.6%
	107	MP	\$ 9,793	10.2%	\$ 9,273	24.9%	\$ 8,074	61.4%	\$ 7,778	32.5%	\$ 8,498	22.7%	\$ 8,300	132.5%	\$ 51,716	45.9%
	107	Misc	\$ 552	0.0%	\$ 491	183.4%	\$ 498	0.0%	\$ 484	185.8%	\$ 632	99.7%	\$ 452	218.9%	\$ 3,110	110.0%
	107	Comp	\$ 67,853	34.6%	\$ 67,007	13.2%	\$ 61,236	16.6%	\$ 55,114	52.8%	\$ 55,791	31.5%	\$ 47,912	58.4%	\$ 354,913	33.0%
	107	Coll	\$ 109,196	38.2%	\$ 105,724	41.1%	\$ 97,858	54.4%	\$ 87,521	75.8%	\$ 92,009	55.2%	\$ 73,875	56.6%	\$ 566,184	52.5%
	107	BI	\$ 95,649	5.8%	\$ 96,544	22.0%	\$ 88,639	38.6%	\$ 85,627	91.8%	\$ 93,759	0.8%	\$ 83,393	38.1%	\$ 543,610	31.7%
	Totals		\$ 376,205	24.0%	\$ 374,051	31.7%	\$ 344,768	41.5%	\$ 322,897	74.0%	\$ 345,989	30.2%	\$ 300,730	52.0%	\$ 2,064,640	41.3%
	108	UM	\$ 2,688	0.0%	\$ 2,780	0.0%	\$ 2,600	0.0%	\$ 2,265	0.0%	\$ 2,179	0.0%	\$ 1,703	0.0%	\$ 14,214	0.0%
	108	UIM	\$ 640	0.0%	\$ 761	6571.8%	\$ 784	0.0%	\$ 756	0.0%	\$ 736	0.0%	\$ 628	0.0%	\$ 4,303	1161.9%
	108	Tow	\$ 165	106.3%	\$ 197	38.0%	\$ 188	0.0%	\$ 183	136.4%	\$ 202	98.9%	\$ 145	34.5%	\$ 1,080	69.5%
	108	PD	\$ 16,164	134.0%	\$ 14,678	31.2%	\$ 13,853	50.2%	\$ 11,956	39.4%	\$ 11,590	76.8%	\$ 9,326	85.3%	\$ 77,567	70.6%
	108	MP	\$ 1,954	0.0%	\$ 2,024	49.4%	\$ 1,765	0.0%	\$ 1,529	0.0%	\$ 1,513	203.2%	\$ 1,311	76.3%	\$ 10,096	50.3%
	108	Misc	\$ 83	0.0%	\$ 106	0.0%	\$ 105	0.0%	\$ 120	0.0%	\$ 132	204.6%	\$ 104	288.0%	\$ 650	87.7%
	108	Comp	\$ 18,776	2.2%	\$ 19,600	49.3%	\$ 19,112	0.6%	\$ 18,160	31.8%	\$ 18,233	0.5%	\$ 13,573	1.1%	\$ 107,455	15.1%
	108	Coll	\$ 22,335	39.6%	\$ 23,984	0.9%	\$ 22,324	35.3%	\$ 21,244	23.9%	\$ 19,734	106.6%	\$ 14,004	46.8%	\$ 123,625	40.1%
	108	BI	\$ 23,178	44.8%	\$ 21,309	0.0%	\$ 19,419	52.6%	\$ 16,713	200.6%	\$ 16,094	0.0%	\$ 13,262	3.8%	\$ 109,975	49.7%
	Totals		\$ 85,982	48.2%	\$ 85,439	76.7%	\$ 80,149	31.4%	\$ 72,925	67.7%	\$ 70,414	47.7%	\$ 54,056	30.6%	\$ 448,965	51.6%
	109	UM	\$ 276	0.0%	\$ 283	0.0%	\$ 310	0.0%	\$ 184	0.0%	\$ 199	0.0%	\$ 249	0.0%	\$ 1,500	0.0%
	109	UIM	\$ 49	0.0%	\$ 27	0.0%	\$ 58	0.0%	\$ 24	0.0%	\$ 39	0.0%	\$ 37	0.0%	\$ 234	0.0%
	109	Tow	\$ 16	0.0%	\$ 7	0.0%	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ (4)	0.0%	\$ 4	0.0%	\$ 24	0.0%
	109	PD	\$ 2,334	0.0%	\$ 3,126	0.0%	\$ 2,814	0.0%	\$ 1,467	0.0%	\$ 1,681	0.0%	\$ 2,825	0.0%	\$ 14,247	0.0%
	109	MP	\$ 144	0.0%	\$ 133	0.0%	\$ 95	0.0%	\$ 66	0.0%	\$ 152	0.0%	\$ 295	0.0%	\$ 885	0.0%
	109	Misc	\$ -	#DIV/0!	\$ (5)	0.0%	\$ -	#DIV/0!	\$ (5)	0.0%						
	109	Comp	\$ 1,948	0.0%	\$ 1,664	0.0%	\$ 1,358	0.0%	\$ 384	0.0%	\$ 347	0.0%	\$ 421	0.0%	\$ 6,122	0.0%
	109	Coll	\$ 2,666	0.0%	\$ 2,533	0.0%	\$ 2,255	0.0%	\$ 623	0.0%	\$ 415	0.0%	\$ 425	0.0%	\$ 8,917	0.0%
	109	BI	\$ 3,030	0.0%	\$ 3,606	0.0%	\$ 3,374	0.0%	\$ 1,585	0.0%	\$ 2,017	0.0%	\$ 3,202	0.0%	\$ 16,814	0.0%
	Totals		\$ 10,462	0.0%	\$ 11,379	0.0%	\$ 10,265	0.0%	\$ 4,333	0.0%	\$ 4,841	0.0%	\$ 7,459	0.0%	\$ 48,738	0.0%

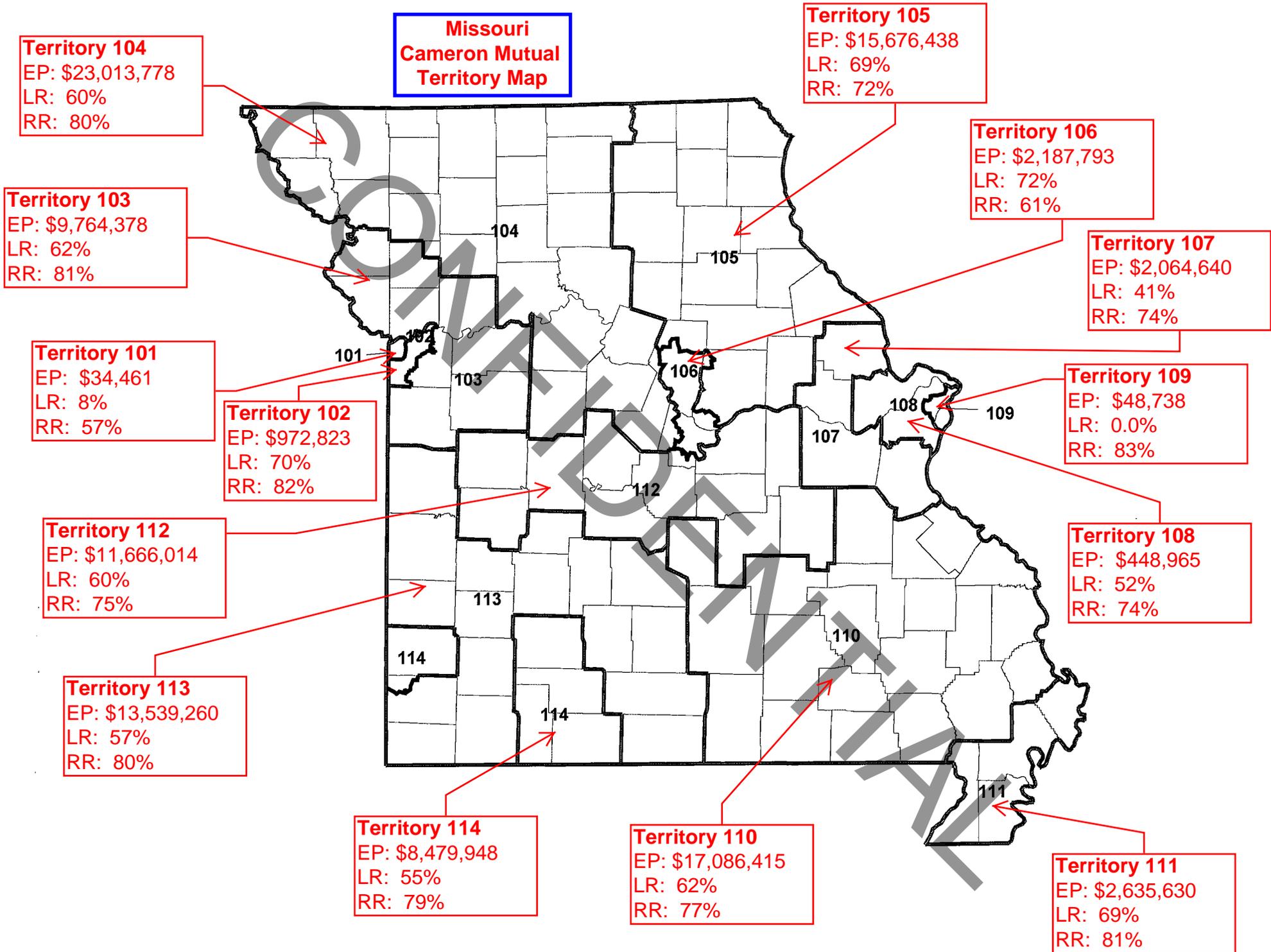
Missouri Territory Loss Ratios: Standard Auto (cont.)

A	Terr	Cov	2005		2006		2007		2008		2009		2010		Totals	
			Earned	L Ratio	Earned	L Ratio										
	110	UM	\$ 128,212	0.0%	\$ 129,674	6.6%	\$ 125,409	46.9%	\$ 118,375	70.4%	\$ 111,704	13.2%	\$ 94,675	3.2%	\$ 708,050	23.8%
	110	UIM	\$ 21,882	0.0%	\$ 22,422	0.0%	\$ 22,154	0.0%	\$ 20,800	360.6%	\$ 20,520	243.7%	\$ 20,093	0.0%	\$ 127,871	97.8%
	110	Tow	\$ 6,744	16.8%	\$ 6,279	20.9%	\$ 5,984	17.1%	\$ 6,014	15.3%	\$ 5,998	23.4%	\$ 5,553	11.3%	\$ 36,572	17.5%
	110	PD	\$ 641,719	73.3%	\$ 611,534	61.1%	\$ 576,104	74.8%	\$ 541,504	80.9%	\$ 536,699	68.3%	\$ 481,724	85.5%	\$ 3,389,284	73.5%
	110	MP	\$ 95,092	101.3%	\$ 90,166	53.0%	\$ 84,482	65.4%	\$ 78,598	122.9%	\$ 84,651	112.9%	\$ 88,231	78.1%	\$ 521,218	88.3%
	110	Misc	\$ 2,265	24.5%	\$ 2,202	49.0%	\$ 2,414	29.8%	\$ 3,009	227.7%	\$ 3,105	198.6%	\$ 2,891	116.5%	\$ 15,886	117.9%
	110	Comp	\$ 559,882	36.7%	\$ 551,813	81.1%	\$ 531,053	42.0%	\$ 487,175	109.1%	\$ 454,331	68.8%	\$ 412,532	34.6%	\$ 2,996,787	62.2%
	110	Coll	\$ 977,413	46.8%	\$ 933,843	47.3%	\$ 872,700	58.6%	\$ 808,072	49.5%	\$ 761,367	48.6%	\$ 648,318	60.6%	\$ 5,001,713	51.5%
	110	BI	\$ 825,414	81.6%	\$ 782,777	35.5%	\$ 733,079	55.8%	\$ 684,736	109.1%	\$ 667,119	63.8%	\$ 595,911	60.5%	\$ 4,289,035	67.5%
	Totals		\$ 3,258,623	58.5%	\$ 3,130,711	51.1%	\$ 2,953,378	57.2%	\$ 2,748,283	86.6%	\$ 2,645,494	62.1%	\$ 2,349,927	58.9%	\$ 17,086,415	62.0%
	111	UM	\$ 21,985	2.3%	\$ 20,759	9.6%	\$ 18,627	221.9%	\$ 17,219	580.8%	\$ 16,655	168.8%	\$ 14,689	40.8%	\$ 109,934	161.9%
	111	UIM	\$ 5,067	0.0%	\$ 4,817	5283.7%	\$ 4,247	0.0%	\$ 4,067	0.0%	\$ 4,199	0.0%	\$ 3,850	0.0%	\$ 26,247	969.6%
	111	Tow	\$ 698	0.0%	\$ 714	20.3%	\$ 668	7.5%	\$ 704	0.0%	\$ 729	0.0%	\$ 562	13.3%	\$ 4,075	6.6%
	111	PD	\$ 110,672	39.0%	\$ 98,258	45.5%	\$ 84,559	102.6%	\$ 75,865	27.4%	\$ 76,314	59.1%	\$ 67,979	41.4%	\$ 513,648	52.3%
	111	MP	\$ 16,579	25.9%	\$ 14,478	185.4%	\$ 12,166	84.9%	\$ 10,567	62.6%	\$ 11,202	112.2%	\$ 11,246	52.4%	\$ 76,239	87.3%
	111	Misc	\$ 276	0.0%	\$ 304	49.3%	\$ 314	152.2%	\$ 422	227.7%	\$ 544	0.0%	\$ 480	0.0%	\$ 2,340	67.9%
	111	Comp	\$ 96,818	17.8%	\$ 94,767	210.1%	\$ 86,628	27.3%	\$ 78,746	21.4%	\$ 79,325	71.1%	\$ 73,760	6.5%	\$ 510,043	62.3%
	111	Coll	\$ 162,869	34.5%	\$ 150,656	44.8%	\$ 133,649	39.2%	\$ 120,460	27.3%	\$ 119,103	36.4%	\$ 99,399	20.9%	\$ 786,136	34.7%
	111	BI	\$ 132,307	10.0%	\$ 115,730	96.7%	\$ 100,064	107.6%	\$ 89,014	109.7%	\$ 88,907	103.8%	\$ 80,947	31.9%	\$ 606,968	73.9%
	Totals		\$ 547,271	24.6%	\$ 500,483	141.2%	\$ 440,923	73.2%	\$ 397,063	69.5%	\$ 396,978	70.0%	\$ 352,912	25.9%	\$ 2,635,630	68.6%
	112	UM	\$ 110,393	120.5%	\$ 108,899	41.6%	\$ 103,818	0.0%	\$ 101,421	16.6%	\$ 99,003	23.5%	\$ 83,679	0.0%	\$ 607,211	36.0%
	112	UIM	\$ 14,750	288.1%	\$ 15,959	626.6%	\$ 15,401	324.6%	\$ 15,984	0.0%	\$ 17,422	0.0%	\$ 15,720	0.0%	\$ 95,236	202.1%
	112	Tow	\$ 2,671	10.5%	\$ 2,539	16.1%	\$ 2,653	47.0%	\$ 2,936	33.3%	\$ 2,933	28.7%	\$ 2,498	24.1%	\$ 16,229	26.9%
	112	PD	\$ 429,029	49.0%	\$ 401,513	59.5%	\$ 369,261	59.2%	\$ 356,519	68.3%	\$ 361,912	82.5%	\$ 323,301	49.3%	\$ 2,241,535	61.1%
	112	MP	\$ 82,096	41.0%	\$ 74,661	62.2%	\$ 65,778	81.3%	\$ 60,422	49.0%	\$ 60,445	39.9%	\$ 56,352	41.9%	\$ 399,753	52.8%
	112	Misc	\$ 1,155	90.4%	\$ 995	0.0%	\$ 974	46.2%	\$ 1,319	113.6%	\$ 1,447	188.6%	\$ 1,245	133.8%	\$ 7,135	103.5%
	112	Comp	\$ 427,916	54.0%	\$ 421,934	82.3%	\$ 400,000	55.3%	\$ 384,079	61.8%	\$ 366,506	45.5%	\$ 332,462	58.8%	\$ 2,332,896	60.0%
	112	Coll	\$ 615,069	43.7%	\$ 582,193	52.1%	\$ 537,761	67.5%	\$ 512,401	63.1%	\$ 482,957	72.2%	\$ 405,073	52.9%	\$ 3,135,455	58.1%
	112	BI	\$ 552,114	68.6%	\$ 512,726	49.1%	\$ 469,257	36.4%	\$ 448,795	122.2%	\$ 450,000	51.3%	\$ 397,671	42.0%	\$ 2,830,562	61.7%
	Totals		\$ 2,235,194	58.1%	\$ 2,121,418	62.9%	\$ 1,964,903	54.9%	\$ 1,883,876	74.4%	\$ 1,842,623	59.5%	\$ 1,617,999	47.1%	\$ 11,666,014	59.7%

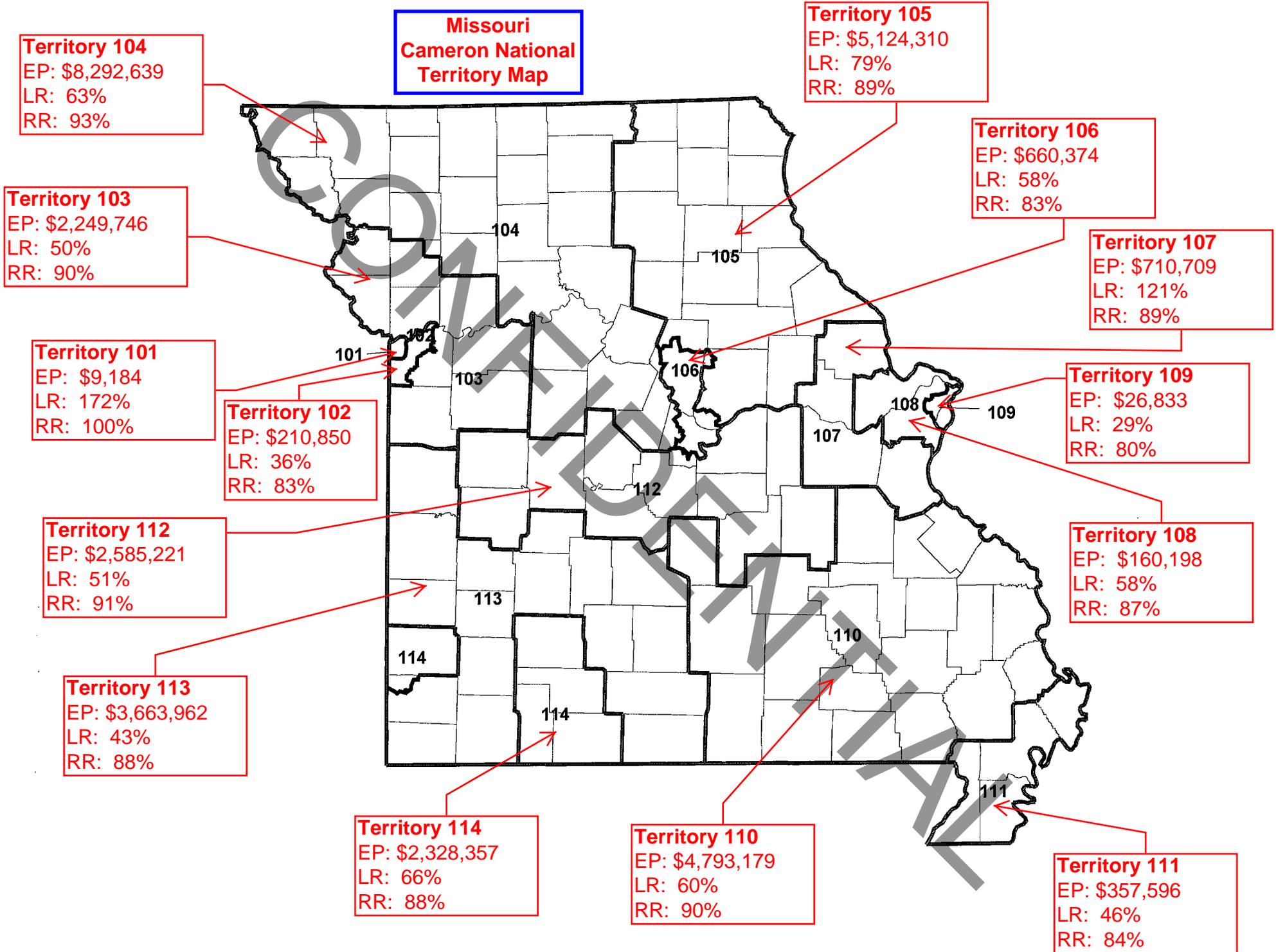
Missouri Territory Loss Ratios: Standard Auto (cont.)

A	Terr	Cov	2005		2006		2007		2008		2009		2010		Totals	
			Earned	L Ratio	Earned	L Ratio										
	113	UM	\$ 111,972	52.1%	\$ 110,594	38.4%	\$ 105,155	13.1%	\$ 103,736	0.0%	\$ 103,973	9.5%	\$ 92,975	28.1%	\$ 628,405	23.9%
	113	UIM	\$ 13,025	0.0%	\$ 14,020	0.0%	\$ 15,091	0.0%	\$ 17,610	130.6%	\$ 21,393	25.7%	\$ 20,304	0.0%	\$ 101,444	28.1%
	113	Tow	\$ 2,694	30.1%	\$ 2,578	19.0%	\$ 2,688	11.9%	\$ 3,092	22.0%	\$ 3,564	22.4%	\$ 3,431	15.7%	\$ 18,047	20.2%
	113	PD	\$ 525,100	42.3%	\$ 500,882	52.0%	\$ 456,519	63.8%	\$ 438,787	66.3%	\$ 443,156	51.7%	\$ 393,479	50.9%	\$ 2,757,923	54.2%
	113	MP	\$ 84,252	34.4%	\$ 80,212	56.4%	\$ 73,168	127.8%	\$ 71,081	103.9%	\$ 76,796	89.8%	\$ 78,941	90.0%	\$ 464,450	82.2%
	113	Misc	\$ 1,418	0.0%	\$ 1,340	17.6%	\$ 1,547	147.6%	\$ 1,862	252.8%	\$ 2,026	125.8%	\$ 1,800	173.3%	\$ 9,992	129.0%
	113	Comp	\$ 439,985	33.9%	\$ 441,918	57.2%	\$ 414,324	42.1%	\$ 395,965	69.0%	\$ 379,209	53.4%	\$ 336,558	57.4%	\$ 2,407,959	51.7%
	113	Coll	\$ 732,243	38.6%	\$ 708,968	52.7%	\$ 648,194	55.2%	\$ 608,101	50.7%	\$ 601,643	41.1%	\$ 522,015	49.9%	\$ 3,821,164	47.9%
	113	BI	\$ 632,088	58.0%	\$ 600,888	48.7%	\$ 547,586	105.8%	\$ 527,792	113.9%	\$ 534,707	63.5%	\$ 486,816	66.5%	\$ 3,329,877	75.2%
	Totals		\$ 2,542,776	43.6%	\$ 2,461,400	51.5%	\$ 2,264,271	66.8%	\$ 2,168,027	72.7%	\$ 2,166,467	51.0%	\$ 1,936,318	55.7%	\$ 13,539,260	56.5%
	114	UM	\$ 64,380	0.0%	\$ 63,619	27.7%	\$ 61,955	19.0%	\$ 58,425	0.0%	\$ 56,990	0.0%	\$ 49,905	13.4%	\$ 355,273	10.1%
	114	UIM	\$ 14,963	0.0%	\$ 16,226	0.0%	\$ 16,822	148.6%	\$ 16,146	0.0%	\$ 16,829	0.0%	\$ 15,770	0.0%	\$ 96,755	25.8%
	114	Tow	\$ 2,844	14.3%	\$ 3,168	23.1%	\$ 3,386	15.4%	\$ 3,385	14.6%	\$ 3,404	11.5%	\$ 2,940	28.2%	\$ 19,127	17.7%
	114	PD	\$ 368,851	77.0%	\$ 348,731	55.8%	\$ 331,559	76.9%	\$ 309,056	70.5%	\$ 304,924	75.4%	\$ 267,551	70.8%	\$ 1,930,672	71.0%
	114	MP	\$ 51,044	74.7%	\$ 48,658	89.1%	\$ 46,156	99.7%	\$ 43,323	58.9%	\$ 45,365	50.1%	\$ 45,597	72.9%	\$ 280,143	74.6%
	114	Misc	\$ 1,661	0.0%	\$ 1,853	23.9%	\$ 2,137	0.0%	\$ 2,443	52.8%	\$ 2,640	146.5%	\$ 2,477	47.2%	\$ 13,212	51.2%
	114	Comp	\$ 239,255	30.4%	\$ 244,813	69.0%	\$ 239,282	27.5%	\$ 224,965	59.8%	\$ 219,581	36.0%	\$ 193,319	24.1%	\$ 1,361,215	41.7%
	114	Coll	\$ 384,035	60.0%	\$ 382,234	52.5%	\$ 366,761	60.4%	\$ 347,801	43.0%	\$ 347,607	47.8%	\$ 296,056	43.4%	\$ 2,124,493	51.6%
	114	BI	\$ 441,955	65.4%	\$ 419,112	50.0%	\$ 395,127	45.8%	\$ 366,834	72.3%	\$ 361,016	80.3%	\$ 315,015	38.7%	\$ 2,299,059	59.0%
	Totals		\$ 1,568,987	58.3%	\$ 1,528,414	54.7%	\$ 1,463,186	55.1%	\$ 1,372,377	57.9%	\$ 1,358,355	58.3%	\$ 1,188,629	44.4%	\$ 8,479,948	55.1%

**Missouri
Cameron Mutual
Territory Map**



**Missouri
Cameron National
Territory Map**



**Arkansas
Cameron Mutual
Territory Map**

Territory 3
EP: \$727,283
LR: 83%
RR: 68%

Territory 9
EP: \$378,619
LR: 57%
RR: 68%

Territory 10
EP: \$335,296
LR: 90%
RR: 56%

Territory 5
EP: \$1,031,309
LR: 68%
RR: 79%

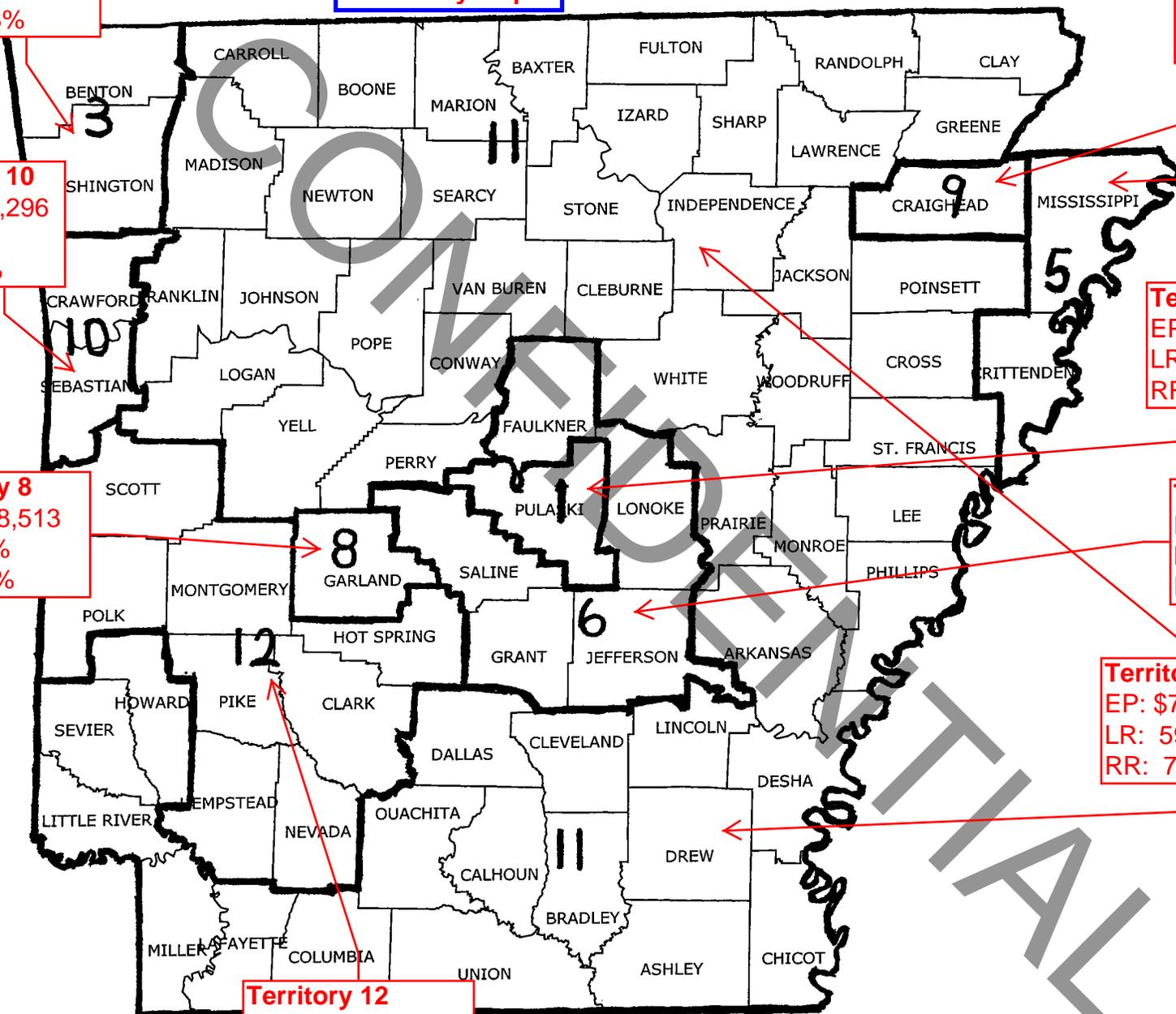
Territory 1
EP: \$470,572
LR: 67%
RR: 61%

Territory 8
EP: \$198,513
LR: 59%
RR: 61%

Territory 6
EP: \$1,236,702
LR: 58%
RR: 55%

Territory 11
EP: \$7,357,993
LR: 59%
RR: 70%

Territory 12
EP: \$1,367,873
LR: 67%
RR: 67%



Miscellaneous ZIP's 131
EP: \$147,351
LR: 57.8%
RR: 84%

**Iowa
Cameron National
Territory Map**

Miscellaneous ZIP's 130
EP: \$555,364
LR: 138.4%
RR: 84%

Territory 119
EP: \$0
LR:
RR:

Territory 118
EP: \$1,464
LR: 0.0%
RR: NA

Territory 114
EP: \$1,742
LR: 0.0%
RR: NA

Territory 115
EP: \$3,258
LR: 517%
RR: 100%

Territory 103
EP: \$575
LR: 0.0%
RR: NA

Territory 121
EP: \$11,227
LR: 0.0%
RR: 80%

Territory 112
EP: \$0
LR:
RR:

Territory 117
EP: \$935
LR: 0.0%
RR: NA

Territory 111
EP: \$0
LR:
RR:

Territory 116
EP: \$2,397
LR: 0.0%
RR: 100%

Territory 102
EP: \$2,029
LR: 0.0%
RR: 0%

Territory 104
EP: \$30,234
LR: 52%
RR: 60%

Territory 120
EP: \$0
LR:
RR:

Remainder of State 123
EP: \$903,196
LR: 94.2%
RR: 82%

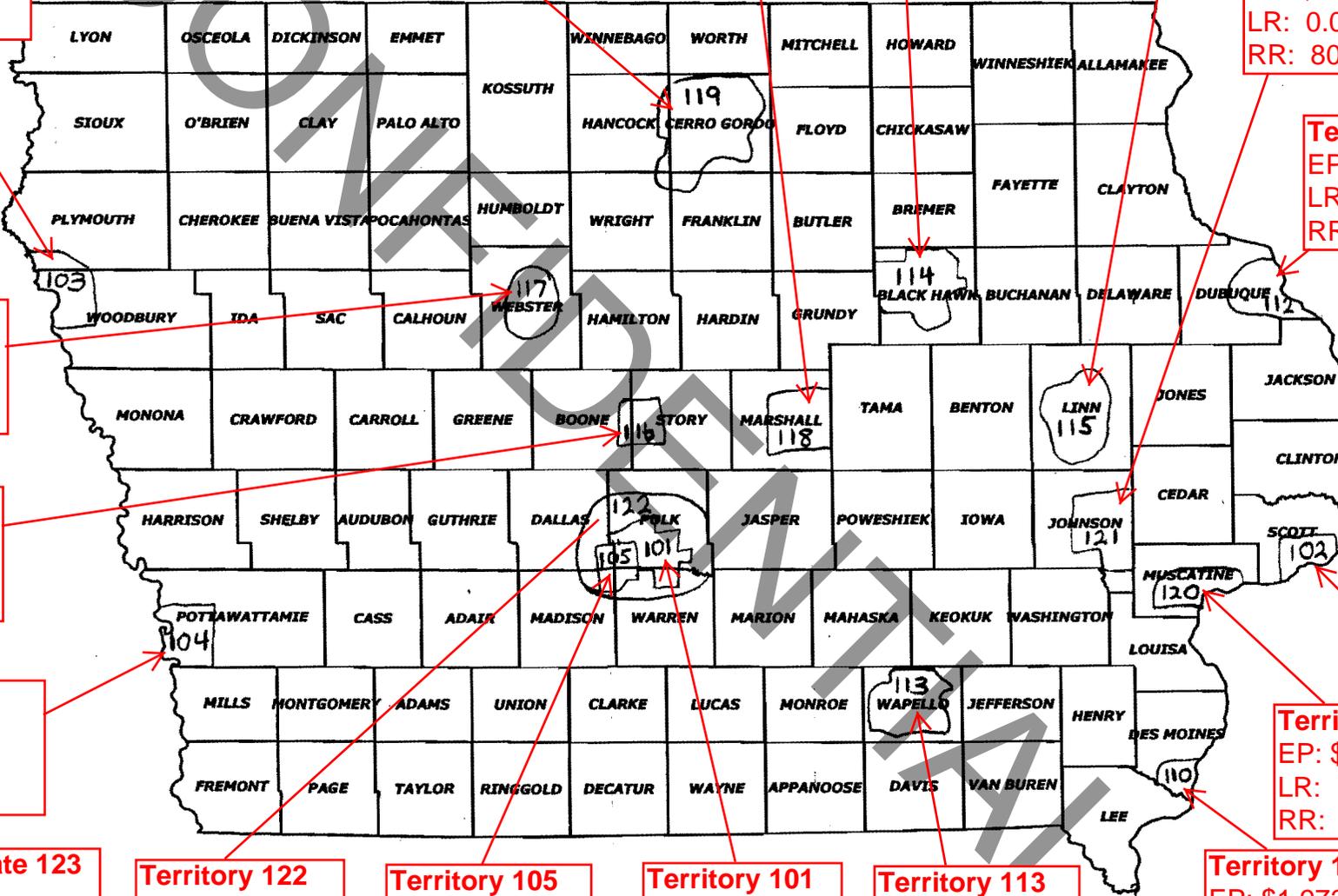
Territory 122
EP: \$79,560
LR: 61%
RR: 67%

Territory 105
EP: \$23,826
LR: 206%
RR: 69%

Territory 101
EP: \$342,987
LR: 45%
RR: 85%

Territory 113
EP: \$13,828
LR: 50%
RR: 57%

Territory 110
EP: \$1,972
LR: 0.0%
RR: 0%



SERFF Tracking Number: CMIC-127169692 State: Arkansas
 Filing Company: Cameron National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-127169692
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CNIC
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/01/2011	Rate and Rule	Underwriting Rules	06/07/2011	MO & AR CN Auto CNPA-UR-1 (corrected) 08-01-11.pdf (Superseded) CN Auto AR MO CNPA-UR-2 8-1-11.pdf (Superseded)
05/16/2011	Rate and Rule	Underwriting Rules	06/01/2011	CN Auto AR MO CNPA-UR-1 AND CNPA-UR-2 8-1-11.pdf (Superseded)
05/16/2011	Supporting Document	APCS-Auto Premium Comparison Survey	05/31/2011	PPA Survey FORM APCS - CNIC.xls (Superseded)

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.

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.

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 with any driver greater than 69 years of age.
- 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.

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. Annual Policies

Annual policies only will be offered by Cameron National.

CAMERON NATIONAL AUTO PROGRAM

UNDERWRITING RULES

PERSONAL AUTO NEW BUSINESS PLACEMENT AND ACCEPTABILITY GUIDE

	CAMERON NATIONAL INSURANCE COMPANY		CAMERON MUTUAL INSURANCE COMPANY
	Operators less than 70 years of age	Operators 70 years of age or older	All Operators
Risk Index Ranges	713+ not incl. 998/999	Not Available	550-712, 998, 999
ALLOWABLE VIOLATIONS PER HOUSEHOLD			
Minor violations	2 with no other mid-major violations in the past 3 years	Not Available	3 with no other mid major violations in the past 3 years
Mid major violations*	No mid major violations in the past 5 years	Not Available	No mid major violations in the past 5 years
Major violations**	1 over 5 years old from conviction date	Not Available	1 over 5 years old from conviction date
License suspension	Reinstatement over 5 years old	Not Available	Reinstatement over 5 years old
Acceptable liability limits	All limits offered	Not Available	Age 70 and over: Requires self-report medical forms
Policy period	12 months	Not Available	6 months

* Examples of mid major violations are: Open bottle, hit and run, loaning license, careless and imprudent driving.

** Examples of major violations are: DWI, DUI, BAC, vehicular homicide or assault, driving with suspended license, speed contest.

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- d. Households whose drivers have incurred zero mid-major violations in the past five years with one or more minor violations. 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.
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SERFF Tracking Number: *CMIC-127169692* *State:* *Arkansas*
Filing Company: *Cameron National Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-127169692*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto CNIC*
Project Name/Number: /

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