

SERFF Tracking Number: STNA-125289185 State: Arkansas  
 Filing Company: State National Insurance Company Inc. State Tracking Number: AR-PC-07-026089  
 Company Tracking Number: AR-AG-GSF-07  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: AG Guaranty – Cotton Package Policy Program -Commercial Inland Marine Form Filing  
 Project Name/Number: AG Guaranty – Cotton Package Policy Program -Commercial Inland Marine Form Filing/

## Filing at a Glance

Company: State National Insurance Company Inc.

Product Name: AG Guaranty – Cotton Package SERFF Tr Num: STNA-125289185 State: Arkansas

Policy Program -Commercial Inland Marine

Form Filing

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: AR-PC-07-026089

Sub-TOI: 09.0005 Other Commercial Inland

Co Tr Num: AR-AG-GSF-07

State Status: PENDING FEES

Marine

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding

Author: John Battles

Disposition Date: 09/19/2007

Date Submitted: 09/14/2007

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 09/19/2007

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

09/19/2007

## General Information

Project Name: AG Guaranty – Cotton Package Policy Program -  
Commercial Inland Marine Form Filing

Status of Filing in Domicile: Authorized

Project Number:

Domicile Status Comments: Effective 9/15/2007  
- Not required to be submitted.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/19/2007

State Status Changed: 09/19/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

State National Insurance Company, a member of Insurance Services Office (ISO), is submitting an additional commercial inland marine form for its AG Guaranty Cotton Package Policy. State National's initial filing for this program was approved on June 11, 2007 under file # AR-PC-07-024908.

The attached Form AG-GSF WIND-2 (08/07) – Tornado or Windstorm Endorsement was developed so that State

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National could offer an occurrence-basis deductible for the loss of lint caused by Tornado or Windstorm, rather than just a per gin module basis.

There is no rate impact from this filing.

Enclosed for your review:

- State Required Filing Forms
- Form AG-GSF WIND-2 (08/07) – Tornado or Windstorm Endorsement

## Company and Contact

### Filing Contact Information

John Battles, johnbattles@ircllc.com  
 IRC (941) 926-0144 [Phone]  
 Sarasota, FL 34231 () -[FAX]

### Filing Company Information

State National Insurance Company Inc.	CoCode: 12831	State of Domicile: Texas
8200 Anderson Boulevard	Group Code: 93	Company Type: Property & Casualty
Fort Worth, TX 76120	Group Name:	State ID Number:
(800) 877-4567 ext. [Phone]	FEIN Number: 75-1980552	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
9342	\$50.00	09/12/2007

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/19/2007	09/19/2007

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## **Disposition**

Disposition Date: 09/19/2007

Effective Date (New): 09/19/2007

Effective Date (Renewal): 09/19/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

<b>Review Status</b>	<b>Form Name</b>	<b>Form #</b>	<b>Edition Date</b>	<b>Form Type Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Approved	Tornado or Windstorm Endorsement	AG - GSF WIND I	0807	Endorsement/Amendment/Conditions		0.00	AG-GSF-WIND I_08-07_ - CW.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **TORNADO OR WINDSTORM ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **GIN STOCK FLOATER COVERAGE FORM: AG – GSF CF (09/06)**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by endorsement.

In consideration of an additional charge included in the rate per bale, this insurance is extended to cover loss of lint caused by Tornado or Windstorm subject to the following:

1. We will not pay for "loss" to seed cotton in modules unless such modules are covered, on the top and extending down each side for at least three (3) feet, by a tarp or netting that is tied down or so designed as to be resistant to being blown off.
2. We will not pay for "loss", including loss of grade, to seed cotton caused by rain, hail, snow, rising water, moisture, flood, dust or sand resulting from or in connection with a "loss" by tornado or windstorm regardless of any other cause or event contributing concurrently or in any other sequence to the "loss".
3. The deductible shown on Form AG – GSF DEC, Gin Stock Floater Declaration, Deductible Section, shall apply to each and every "loss" caused by windstorm on an occurrence basis.

### **Exclusion:**

1. We will exclude "loss" caused by a Named Hurricane and/or Tropical Storm only while maintaining the standards that make them a Named Hurricane and/or Tropical Storm

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 09/19/2007

**Comments:**

**Attachment:**

AR NAIC Transmittal.pdf

**Satisfied -Name:** Cover letter & Authorization letter **Review Status:** Approved 09/19/2007

**Comments:**

**Attachments:**

AR Letter.pdf

FAL-AG-AR-IM F 09-12-07.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>
-------------------------------------------------

<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>	<b>Group NAIC #</b>
N/A	000

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
State National Insurance Company, Inc.	TX	12831	75-1980552	

<b>5. Company Tracking Number</b>	AR-AG-GSF-07
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jeremy Battles, IRC 50 Broad Street, Suite 501 New York, NY 10004	Senior Analyst	212-571-3989	212-571-2502	<a href="mailto:jeremybattles@irc.com">jeremybattles@irc.com</a>

<b>7.</b> Signature of authorized filer	
<b>8.</b> Please print name of authorized filer	Jeremy W. Battles

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	9.0 - Inland Marine
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	9.0005 - Other Commercial Inland Marine
<b>11. State Specific Product code(s) (if applicable)[See State Specific</b>	N/A
<b>12. Company Program Title</b> (Marketing title)	Cotton Package Policy
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New:    Upon Approval                      Renewal:    Upon Approval
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	N/A
<b>17. Reference Organization # &amp; Title</b>	N/A
<b>18. Company's Date of Filing</b>	9/12/2007
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved



## Property & Casualty Transmittal Document—

**20. This filing transmittal is part of Company Tracking #** AR-AG-GSF-07

**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

State National Insurance Company, a member of Insurance Services Office (ISO), is submitting an additional commercial inland marine form for its AG Guaranty Cotton Package Policy. State National's initial filing for this program was approved on June 11, 2007 under file # AR-PC-07-024908.

The attached Form AG-GSF WIND-2 (08/07) – Tornado or Windstorm Endorsement was developed so that State National could offer an occurrence-basis deductible for the loss of lint caused by Tornado or Windstorm, rather than just a per gin module basis.

There is no rate impact from this filing.

**22. Filing Fees** (Filer must provide check # and fee amount if applicable)  
[If a state requires you to show how you calculated your filing fees, place that calculation below]

**Check #:** 9342  
**Amount:** \$50.00

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**



## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR-AG-GSF-07			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	TORNADO OR WINDSTORM ENDORSEMENT	AG-GSF-WIND I (08-07) - CW	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



Insurance Regulatory Consultants, LLC

filing on behalf of **STATE NATIONAL INSURANCE COMPANY**

**Submitted via SERFF**

**September 12, 2007**

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201

Please be advised that Insurance Regulatory Consultants (IRC) has been appointed to submit this filing on behalf of **State National Insurance Company**. A copy of this authorization is attached to this filing.

**Re: State National Insurance Company  
NAIC #: 000-12831; FEIN #: 75-1980552  
AG Guaranty – Cotton Package Policy Program  
Commercial Inland Marine Form Filing  
Company Filing Designation Number: AR-AG-GSF-07  
Proposed Effective Date: Upon Approval  
State of Arkansas**

Dear Commissioner Bowman:

State National Insurance Company, a member of Insurance Services Office (ISO), is submitting an additional commercial inland marine form for its AG Guaranty Cotton Package Policy. State National's initial filing for this program was approved on June 11, 2007 under file # AR-PC-07-024908.

The attached Form AG-GSF WIND-I (08/07) – Tornado or Windstorm Endorsement was developed so that State National could offer an occurrence-basis deductible for the loss of lint caused by Tornado or Windstorm, rather than just a per gin module basis.

There is no rate impact from this filing.

Enclosed for your review:

- State Required Filing Forms
- Form AG-GSF WIND-I (08/07) – Tornado or Windstorm Endorsement

A check in the amount of **\$50.00** was sent to cover the required filing fee.

We ask that this filing become effective for all policies effective upon your approval.

Thank you for your prompt review and consideration of this filing. Should you need any additional information or have any questions, please do not hesitate to contact me.

Sincerely,

Jeremy W. Battles - Insurance Regulatory Consultants, LLC  
(212) 571-3989 (phone)  
[jeremybattles@ircllc.com](mailto:jeremybattles@ircllc.com) (e-mail)  
filing on behalf of **STATE NATIONAL INSURANCE COMPANY**



September 12, 2007

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 7220

**Re: Letter of Filing Authorization  
State National Insurance Company, Inc.  
AG Guaranty Program  
Commercial Inland Marine  
Form Filing**

Dear Ladies/Gentlemen:

This letter will certify that IRC, Insurance Regulatory Consultants, LLC has been given full authorization to submit the captioned filing on behalf of State National Insurance Company, Inc. This authorization extends to all correspondence related to the referenced filing only. It does not apply to any subsequent filings made after the approval of the referenced filing.

Please direct all correspondence in relation to this filing directly to IRC, 50 Broad Street Suite 501, New York, NY 10004. Should you have any questions concerning this filing, please contact IRC at (212) 571-3989. Thank you for your assistance in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "David M. Cleff", written over a horizontal line.

David M. Cleff  
Senior Vice President and General Counsel

Cc: File (AG Guaranty)