

SERFF Tracking Number: STNA-125740685 State: Arkansas
Filing Company: State National Insurance Company Inc. State Tracking Number: #29997 \$100
Company Tracking Number: SN-MAX-NIM-2008-100-AR (AR)
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Non-Filed Inland Marine - Max Inland Marine Program
Project Name/Number: Non-Filed Inland Marine New Program Submission/SN-MAX-NIM-2008-100-AFR

Filing at a Glance

Company: State National Insurance Company Inc.

Product Name: Non-Filed Inland Marine - Max SERFF Tr Num: STNA-125740685 State: Arkansas

Inland Marine Program

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: #29997 \$100

Sub-TOI: 09.0005 Other Commercial Inland Marine

Co Tr Num: SN-MAX-NIM-2008-100-AR (AR)

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

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

Author: Jennifer Waldron

Disposition Date: 07/28/2008

Date Submitted: 07/21/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New): 07/28/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

07/28/2008

State Filing Description:

General Information

Project Name: Non-Filed Inland Marine New Program Submission

Status of Filing in Domicile: Pending

Project Number: SN-MAX-NIM-2008-100-AFR

Domicile Status Comments: Filing was recently made in company's state of domicile.

Reference Organization: AAIS

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/28/2008

State Status Changed: 07/28/2008

Deemer Date:

Corresponding Filing Tracking Number: SN-MAX-NIM-2008-100-AF (AR)

Filing Description:

Non-Filed Inland Marine New Program Submission

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Company and Contact

Filing Contact Information

Jennifer Waldron, Senior Analyst jenb@westmontlaw.com
 25 Chestnut Street (856) 216-0220 [Phone]
 Haddonfield, NJ 08033

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Standard Filing Fee for Rates and Rules
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State National Insurance Company Inc.	\$0.00	07/21/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
29997	\$100.00	07/15/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07/28/2008	07/28/2008

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Disposition

Disposition Date: 07/28/2008

Effective Date (New): 07/28/2008

Effective Date (Renewal): 07/28/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
State National Insurance Company Inc.	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Letter of Authorization	Accepted for Informational Purposes	Yes
Supporting Document	AAIS Filing Authorization Notification	Accepted for Informational Purposes	Yes
Rate	Terrorism Risk Insurance Program Rating Guidelines	Accepted for Informational Purposes	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State National Insurance Company Inc.	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Terrorism Risk Insurance Program Rating Guidelines		New	Terrorism Risk Insurance Program.pdf

Terrorism Risk Insurance Program Rating Guidelines

Definitions:

<u>Target Risks</u>	<u>Non-Target Risks</u>
Major Government Buildings ~ Symbols (Landmarks, Educational Facilities) ~ Major Airports, Harbors, Transportation Risks ~ Stadiums ~ Convention Centers ~ Attractions ~ Infrastructures ~ Security Services ~ Chemical/Drug Manufacturers ~ Announced Targets	Risks that are not Target Risks

<u>Target Areas</u>	<u>Non-Target Areas</u>
Boston ~ Chicago ~ Houston ~ Las Vegas ~ Los Angeles (900-12,12,14,17,18,21,23,33) ~ Miami ~ New York City ~ Philadelphia ~ San Diego (92101) ~ San Francisco (941-04,05,08,11) ~ Seattle (98101,98121) ~ Washington, D. C.	Rest of U. S.

Non-Target Risk in a Non-Target Area = Low Terrorism Hazard

Non-Target Risk in a Target Area = Moderate Terrorism Hazard

Target Risk in a Non-Target or Target Area = High Terrorism Hazard

Pricing

% of Total Policy Premium

Class of Business	Low Hazard	Moderate Hazard	High Hazard
Static Risk w/ B/I	5%	8%	10%
Static Risk w/out B/I	3%	5%	8%
Non-Static Risk or Transit	2%	3%	5%

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Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational Purposes 07/28/2008

Comments:

Attached is the cover letter for this submission.

Attachment:

AR - Rates.pdf

Satisfied -Name: Letter of Authorization **Review Status:** Accepted for Informational Purposes 07/28/2008

Comments:

Attached is a letter authorizing Westmont Associates to submit this filing on the Company's behalf.

Attachment:

FAL MAX AR IM RR 07-02-2008.pdf

Satisfied -Name: AAIS Filing Authorization Notification **Review Status:** Accepted for Informational Purposes 07/28/2008

Comments:

Attached is the Company's AAIS Filing Authorization Notification.

Attachment:

AAIS Filing Authorization Notification.pdf



July 21, 2008

The Department of Insurance
Property and Casualty Division
Forms Review Section

RE: State National Insurance Company, Inc. / NAIC #12831
Non-Filed Inland Marine – Max Inland Marine Program
Rate and Rule Filing
Company Filing #: SN-MAX-NIM-2008-100-AR (AR)
Effective Date: Upon Earliest Possible Approval

To Whom It May Concern:

Enclosed please find the Company's Max Inland Marine Program Rate and Rule filing. This filing represents a new filing for the Company and does not replace any currently filed rates or rules. A letter permitting Westmont Associates, Inc. to submit this filing on the Company's behalf is enclosed.

The Company is filing to adopt all Non-Filed Inland Marine AAIS rules, as well as any subsequent revisions to said rules. Enclosed is the Company's AAIS Filing Authorization Notification for your reference.

In addition, the Company is submitting the attached terrorism rating guidelines for this program.

Please note that a corresponding form filing has been made under Company Filing #: SN-MAX-NIM-2008-100-AF (AR).

Your approval and/or acknowledgement of this submission is respectfully requested, with the earliest permissible effective date. Thank you for your attention to this matter.

Respectfully Submitted,

Jennifer Waldron

Jennifer Waldron

Supervisor

jenb@westmontlaw.com

Enclosures

cc: M. Kirn
C. Adiletto



July 2, 2008

Julie Benafield Bowman, Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

**Re: Letter of Filing Authorization
State National Insurance Company, Inc.
NAIC # 0093-12831
FEIN # 75-1980552
Inland Marine – Max Inland Marine Program
Rate/Rule Filing**

Dear Ladies/Gentlemen:

This letter will certify that Westmont Associates, Inc. has been given full authorization to submit the captioned filing on behalf of State National Insurance Company, Inc. This authorization extends to all correspondence regarding this particular 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 Nancy Stepanski (or the corresponding technician) at Westmont Associates, Inc., 25 Chestnut Street, Suite 105, Haddonfield, NJ 08033. Inquiries can also be made by phone at (856) 216-0220.

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 (Max Specialty)



Filing Authorization Notification

Email: PatP@AAISonline.com

Line of Insurance: Nonfiled Inland Marine

Filing Authorization Effective Date: March 12, 2008

Company Name:	State National Insurance Company
Company Address:	8200 Anderson Blvd Ft. Worth, TX 76120
NAIC# :	12831

Type of Notification	
X	Initial Filing Authorization
	Revised Filing Authorization

The company identified above is an affiliate of the American Association of Insurance Services (AAIS) and elects to change AAIS filing authority for Loss Costs, Rules, and/or Forms as indicated in the chart below. For those items that indicate filing authorization has been granted, please consider all currently filed and approved AAIS materials and any materials filed by AAIS in the future as filed on behalf of this company.

Filing Authorization Legend		
C= Current Authorization	A=Add Authorization	D=Delete Authorization

State	Loss Costs	Rules	Forms
Alabama*	Exempt		
Arizona*	Exempt		
Arkansas*	Exempt		C
California*	Filing Authorization Not Available		
Colorado*	Filing Authorization Not Available		Exempt
Connecticut*	Exempt		
Delaware*	Exempt		
District of Columbia*	Exempt		A
Florida*	Exempt		
Georgia*	Exempt		
Idaho*	Exempt		
Illinois*	Exempt		C
Indiana*	Exempt		
Iowa*	Exempt		A
Kansas*	Exempt		C
Kentucky ^(CG)	See Compliance Guide	Exempt	
Louisiana*	Exempt		C
Maine*	Exempt		
Maryland*	Exempt		
Massachusetts*	Exempt		A
Michigan*	Exempt		
Minnesota*	Exempt		
Mississippi*	Exempt		
Missouri ^(CG)	See Compliance Guide		
Montana*	Filing Authorization Not Available		C
Nebraska*	Filing Authorization Not Available		C

State	Loss Costs	Rules	Forms
Nevada*	Exempt		C
New Hampshire*	Exempt		A
New Jersey*	Exempt		
New Mexico*	Exempt		C
New York- Builders Risk (SCG)	See Compliance Guide		C
North Carolina*	Exempt		
North Dakota*	Exempt		
Ohio*	Exempt		
Oklahoma*	Exempt		C
Oregon*	Exempt		C
Pennsylvania*	Exempt		
Rhode Island*	Exempt		
South Carolina*	Exempt		C
South Dakota*	Exempt		
Tennessee*	Exempt		
Texas*	Filing Authorization Not Available		
Utah	Exempt		
Vermont ^(CG)	See Compliance Guide		A
Virginia- Motor Truck Cargo/Bailee Cust Floater/Dry Cleaners Classes ▲*	Exempt		C
Washington*	Exempt		C
West Virginia*	Exempt		C
Wisconsin*	Exempt		A
Wyoming*	Exempt		
Hawaii*	Exempt		
Alaska*	Exempt		
Puerto Rico*	Exempt		

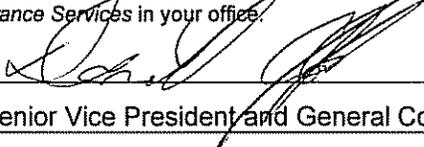
▲ Only specific classes are required to be filed.

* Loss Costs, Rules and/or Forms have been filed on an advisory basis. Affiliated companies must reference file to adopt.

* Loss Costs, Rules and/or Forms are not subject to state filing requirements

^(CG) See Company Action in "State Notes" section of the Compliance Guide.

This Authorization supersedes any previous Authorization and shall remain in effect until written notice of amendment or cancellation is filed by the undersigned or by the American Association of Insurance Services in your office.

Signed By: 

Title: Senior Vice President and General Counsel

Date: 3/12/2008