

SERFF Tracking Number: STNA-125804773 State: Arkansas
Filing Company: State National Insurance Company Inc. State Tracking Number: #30630 \$100
Company Tracking Number: SN-MAX-IL-2008-105-AR (AR)
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Interline Submission
Project Name/Number: Interline Terrorism Rate Submission/SN-MAX-IL-2008-105-AR (AR)

Filing at a Glance

Company: State National Insurance Company Inc.

Product Name: Interline Submission SERFF Tr Num: STNA-125804773 State: Arkansas
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: #30630 \$100
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: SN-MAX-IL-2008-105-AR (AR) State Status: Fees verified and received
Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Author: Jennifer Waldron Disposition Date: 09/08/2008
Date Submitted: 09/05/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): On Approval Effective Date (New): 09/08/2008
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 09/08/2008

State Filing Description:

General Information

Project Name: Interline Terrorism Rate Submission Status of Filing in Domicile: Not Filed
Project Number: SN-MAX-IL-2008-105-AR (AR) Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/08/2008 Deemer Date:
State Status Changed: 09/08/2008
Corresponding Filing Tracking Number:
Filing Description:
Submission of Interline Terrorism Rate Submission

Company and Contact

Filing Contact Information

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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

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State National Insurance Company Inc.	\$0.00	09/05/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
30630	\$100.00	09/05/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/08/2008	09/08/2008

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Disposition

Disposition Date: 09/08/2008

Effective Date (New): 09/08/2008

Effective Date (Renewal): 09/08/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rule 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/rules filing and review requirements.

Rate data does NOT apply to filing.

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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
Rate	Terrorism Risk Insurance Program Rating Guidelines	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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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 Rating Guidelines

Non-Filed Inland Marine and Commercial Output Program

Effective: April 7, 2008

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	All other risks not listed as target risk

<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 or Target Area = High Terrorism Hazard

Terrorism Pricing:

Class of Business	% of Premium		
	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 09/08/2008

Comments:

Attached is the cover letter for this submission.

Attachment:

AR.pdf

Satisfied -Name: Letter of Authorization **Review Status:** Accepted for Informational Purposes 09/08/2008

Comments:

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

Attachment:

FAL MAX AR 09-03-2008.pdf



**WESTMONT
ASSOCIATES, INC.**

September 5, 2008

The Department of Insurance
Property and Casualty Division
Rates Review Section

RE: State National Insurance Company, Inc. / NAIC #12831
Interline Submission
Terrorism Rate Filing
Company Filing #: SN-MAX-IL-2008-105-AR (AR)
Effective Date: Upon Earliest Possible Approval

To Whom It May Concern:

Enclosed please find the Company's Interline Terrorism Rate filing. A letter permitting Westmont Associates, Inc. to submit this filing on the Company's behalf is enclosed.

Attached please find the Company's terrorism rating guidelines that will be used with both their Non-Filed Inland Marine and Commercial Output Programs. Although rate filings for the Non-Filed Inland Marine and COP line of business are exempt from review in your state, it is the Company's understanding that independent terrorism rates need to be filed for review. If this filing is not required to be made in the state, please accept this filing as informational.

Please note that the corresponding Inland Marine terrorism forms have been approved by your Department effective 7/28/08 under SERFF Tracking #: STNA-125740684 and the corresponding COP forms have been approved in the state effective 8/8/08 under SERFF Tracking #: STNA-125761428.

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



September 3, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

**Re: Letter of Filing Authorization
State National Insurance Company, Inc.
Interline Rate 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)