

SERFF Tracking Number: WESA-125824875 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd. State Tracking Number: #? \$100
Company Tracking Number: 08-AR-2-HO-2-1
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners/08-AR-2-HO-2-1

Filing at a Glance

Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.

Product Name: Homeowners

SERFF Tr Num: WESA-125824875 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: #? \$100

Sub-TOI: 04.0005 Other Homeowners

Co Tr Num: 08-AR-2-HO-2-1

State Status: Fees verified

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi

Author: Westmont Associates

Disposition Date: 09/24/2008

Date Submitted: 09/23/2008

Disposition Status: Filed

Effective Date Requested (New): 01/01/2009

Effective Date (New):

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Homeowners

Status of Filing in Domicile: Not Filed

Project Number: 08-AR-2-HO-2-1

Domicile Status Comments: State specific filing

Reference Organization: ISO

Reference Number: HO-2008-OHPRU

Reference Title: Homeowners Rule Revision Addressing Water

Advisory Org. Circular: LI-HO-2008-224

Exclusion Endorsements

Filing Status Changed: 09/24/2008

State Status Changed: 09/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Non-adoption of ISO Circular LI-HO-2008-224 (HO-2008-OHPRU)

Company and Contact

Filing Contact Information

(This filing was made by a third party - westmontassociatesinc)

Meghan Slenkamp, Analyst

meghans@westmontlaw.com

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25 Chestnut Street (856) 216-0220 [Phone]
Haddonfield, NJ 08033

Filing Company Information

Tokio Marine & Nichido Fire Insurance Co., Ltd. CoCode: 12904 State of Domicile: New York
230 Park Avenue Group Code: 3098 Company Type:
New York, NY 10169 Group Name: State ID Number:
(212) 297-6600 ext. [Phone] FEIN Number: 13-6108722

SERFF Tracking Number: WESA-125824875 State: Arkansas
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Tokio Marine & Nichido Fire Insurance Co., Ltd.	\$0.00	09/23/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
30867	\$100.00	09/22/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/24/2008	09/24/2008

SERFF Tracking Number: WESA-125824875 *State:* Arkansas
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Disposition

Disposition Date: 09/24/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property &Non-adoption Casualty		Yes
Supporting Document	Letter of Authorization	Non-adoption	Yes
Supporting Document	Cover Letter	Non-adoption	Yes

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Non-adoption	09/24/2008
Comments:				
Attachment:	NAIC 01-06.pdf			
Satisfied -Name:	Letter of Authorization	Review Status:	Non-adoption	09/24/2008
Comments:	Attached is the Letter of Authorization.			
Attachment:	TMNF (1-1-08).pdf			
Satisfied -Name:	Cover Letter	Review Status:	Non-adoption	09/24/2008
Comments:				
Attachment:	AR Cover Letter.pdf			

Property & Casualty Transmittal Document (Revised 1/1/06)

AR _____

1. Reserved for Insurance Dept. Use Only

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2. Insurance Department Use Only

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	

3.	Group Name	Group NAIC #
	Millea Group	3098

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)	NY	12904	13-6108722

5.	Company Tracking Number	08-AR-2-HO-2-1
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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
	Meghan Slenkamp Westmont Associates, Inc.	Analyst	(856) 216-0220	(856) 216-0303	meghans@westmontlaw.com
	25 Chestnut Street, Suite 105 Haddonfield, NJ 08033				
7.	Signature of authorized filer		Meghan Slenkamp		
8.	Please print name of authorized filer		Meghan Slenkamp		

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

9.	Type of Insurance (TOI),	Please select from the drop down list. 4.0 -Homeowners		
10.	Sub-Type of Insurance (Sub-TOI)	4.0005 Other Homeowners		
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	n/a		
12.	Company Program Title (marketing title)	Homeowners		
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other: _____		
14.	Effective Date(s) Requested	New: 1/1/09	Renewal:	1/1/09
15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
16.	Reference Organization (if applicable)	ISO		
17.	Reference Organization # & Title	HO-2008-OHPRU		
18.	Company's Date of Filing	9/23/08		
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document ---

20.	This filing transmittal is part of Company Tracking #	08-AR-2-HO-2-1
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Non-adoption of ISO Circular LI-HO-2008-224 (HO-2008-OHPRU)

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]
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Check #: 30867

Amount: \$100.00

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.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

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

1.	This filing transmittal is part of Company Tracking #	08-AR-2-HO-2-1
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	n/a
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method Prior Approval, File & Use, Flex Band, etc.	Prior Approval
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4a. Rate Change by Company (As Proposed)						
Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
TMNF	n/a					

4b. Rate Change by Company (As Accepted) For State Use Only						
Company Name	Overall % Rate Impact	Written premium change for this program	S of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate impact for this filing	n/a	
5b.	Effect of Rate Filing - Written premium change for this program		
5c.	Effect of Rate Filing - Number of policyholders affected		

6.	Overall percentage of last rate revision	n/a
7.	Effective Date of last rate revision	n/a
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	n/a

g.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Non-adoption of HO-2008-OHPRU	<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	



Tokio Marine Management, Inc.
U.S. Manager and/or Manager for
Tokio Marine & Nichido Fire
Insurance Co., Ltd. (U.S. Branch)
Trans Pacific Insurance Company
TM Casualty Insurance Company
TNUS Insurance Company

230 Park Avenue
New York, New York 10169
Phone: (212) 297-6600
Main Fax: (212) 297-6062
Claims Fax: (212) 297-6064

MILLEA GROUP

January 1, 2008

Re: Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
NAIC # 3098-12904
FEIN # 13-6108722
Letter of Authorization
Filing of Forms, Rates, and Rules

In accordance with applicable statutes and regulations of your state, Nancy Stepanki, Wesley Pohler, Jennifer Waldron, and Westmont Associates, Inc. are hereby authorized to file rates, rules, and forms on behalf of the Company.

Sincerely,

Pamela J. Olson
Vice President – Corporate Underwriting

September 23, 2008

The Honorable Julie Benafield-Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

RE **Tokio Marine & Nichido Fire Insurance Co., LTD – NAIC #3098-12904/FEIN #13-6108722**
Homeowners
Rules Non-Adoption
Company Filing Number: 08-AR-2-HO-2-1
Effective Date: January 1, 2009

Dear Commissioner Benafield-Bowman :

This letter represents filing action from the above-captioned Company. A letter permitting Westmont Associates, Inc. to submit this filing on the Company's behalf is enclosed.

Please be advised that the Company would like to non-adopt ISO's Homeowners Rule Revision Addressing Water Exclusion Endorsements contained in ISO filing HO-2008-OHPRU.

Your approval and/or acknowledgement of this submission is respectfully requested. Enclosed please find a self-addressed stamped envelope for your convenience in returning a duplicate copy of this filing, evidencing your approval and/or acknowledgement.

Sincerely,

Meghan Slenkamp

Meghan Slenkamp

Analyst

meghans@westmontlaw.com

Enc.

Cc: R. Koping