

Exhibit 16 (New Program)
Next Insurance US Company
California
Initial Commercial Inland Marine Filing

NEXT Insurance US Company (“the company”, NAIC 16285) is filing to introduce its new Artisan Equipment Program. The company is adopting all ISO Inland Marine Forms, Loss Costs, Rules, and Rating Plans in effect.

The proposed company exceptions are identical to those of competitor State National Insurance Company approved in California under filings 17-8563, 23-135, 24-72, 24-823, and 25-364.

This is the Company's initial filing, and the Company is also submitting their exception pages with a selected loss cost multiplier (LCM). The Company forms, exception pages and LCM will be used with the approved ISO Loss Costs, Rules, Rating Plans, and Forms.

This is a new program filing and there are currently no policyholders impacted by this filing. The insurer does not intend to replace an existing program or to renew policyholders into a “replacement” program from an existing program.