

SERFF Tracking Number: ASWX-G127042006 State: Arkansas
Filing Company: Union Security Insurance Company State Tracking Number: 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Filing at a Glance

Company: Union Security Insurance Company

Product Name: General USIC SG Filing SERFF Tr Num: ASWX-G127042006 State: Arkansas

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Filed-Closed State Tr Num: 48061

Sub-TOI: H16G.003G Small Group Only - Other Co Tr Num: ASWX-G127042006 State Status: Filed-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Author: SPI Disposition Date: 02/24/2011

AssurantHealthandEmployeeBenef

Date Submitted: 02/23/2011 Disposition Status: Filed-Closed

Implementation Date Requested: 03/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: General USIC SG Filing

Project Number: AR01369FB00028

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 02/24/2011

State Status Changed: 02/24/2011

Created By: SPI AssurantHealthandEmployeeBenef

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: SPI

AssurantHealthandEmployeeBenef

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Please see annual certification.

Company and Contact

Filing Contact Information

SERFF Tracking Number: ASWX-G127042006 *State:* Arkansas
Filing Company: Union Security Insurance Company *State Tracking Number:* 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Jennifer Robbins,
 501 W. Michigan St. 800-800-1212 [Phone]
 Milwaukee, WI 53203 414-299-6168 [FAX]

Filing Company Information

Union Security Insurance Company	CoCode: 70408	State of Domicile: Kansas
2323 Grand Blvd	Group Code: 19	Company Type:
Kansas City, MO 64108	Group Name:	State ID Number:
(800) 800-1212 ext. [Phone]	FEIN Number: 81-0170040	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Security Insurance Company	\$0.00	02/23/2011	

SERFF Tracking Number: ASWX-G127042006 State: Arkansas
Filing Company: Union Security Insurance Company State Tracking Number: 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	02/24/2011	02/24/2011

SERFF Tracking Number: ASWX-G127042006 *State:* Arkansas
Filing Company: Union Security Insurance Company *State Tracking Number:* 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Disposition

Disposition Date: 02/24/2011

Implementation Date:

Status: Filed-Closed

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ASWX-G127042006 *State:* Arkansas
Filing Company: Union Security Insurance Company *State Tracking Number:* 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Annual Certification	Filed-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Filed-Closed	Yes

SERFF Tracking Number: ASWX-G127042006 *State:* Arkansas
Filing Company: Union Security Insurance Company *State Tracking Number:* 48061
Company Tracking Number: ASWX-G127042006
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.003G Small Group Only - Other
Product Name: General USIC SG Filing
Project Name/Number: General USIC SG Filing/AR01369FB00028

Rate data does NOT apply to filing.

SERFF Tracking Number: ASWX-G127042006 State: Arkansas
 Filing Company: Union Security Insurance Company State Tracking Number: 48061
 Company Tracking Number: ASWX-G127042006
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003G Small Group Only - Other
 Product Name: General USIC SG Filing
 Project Name/Number: General USIC SG Filing/AR01369FB00028

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Filed-Closed	02/24/2011
Bypass Reason:	Does not apply.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Filed-Closed	02/24/2011
Bypass Reason:	Does not apply.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Annual Certification	Filed-Closed	02/24/2011
Comments:			
Attachment:			
	2010 AR Ann Cert - Union.PDF		

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Filed-Closed	02/24/2011
Bypass Reason:	Does not apply.		
Comments:			

Union Security Insurance Company
ARKANSAS ACTUARIAL CERTIFICATION

Based upon a review of the appropriate records of the actuarial assumptions and methods used by Union Security Insurance Company in establishing premium rates for small employers during calendar year 2010, I hereby certify that, based upon my examination and reliance on other company employees, the rating methods used in establishing premium rates for health insurance plans are in compliance with Arkansas Section 23-86-204.

At the end of the certification period, Union Security Insurance Company had 3 separate classes of business as allowed by ACA 23-86-202(5)(B)(i)(ii)(iii)(iv). The three classes were defined as follows:

Class 1: Small Employer Medical product marketed exclusively through Rogers Benefit Group. This class is closed to new business.

Class 2: Small Employer Medical product originally sold by Union Security Insurance Company group representatives under the name ClassicCare. This class is closed to new business.

Class 3: Small Employer Medical product acquired from Mutual Benefit Life in October, 1991. This class is closed to new business.

The index rate for any class of business does not exceed the index rate for any other class of business by more than twenty percent (20%). All aspects are in compliance with ACA 23-86-202(5)(B)(i)(ii)(iii)(iv).

During the review, it was discovered that one group was charged a rate lower than that allowed by the state of Arkansas. This group will be brought into compliance upon their next renewal.

This certification applies for calendar year 2010.



Susan Silseth, ASA, MAAA
Assistant Actuary

Date: 2/21/2011