

SERFF Tracking Number: AGDE-127054153 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 48130
Company Tracking Number: S30556DBG (REV 2-11)
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness
Product Name: Specialty Markets
Project Name/Number: Dislocation/Fractures Benefit Rider Revised/S30556DBG (Rev 2-11)

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Specialty Markets SERFF Tr Num: AGDE-127054153 State: Arkansas
TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved- State Tr Num: 48130
Closed
Sub-TOI: H04.000 Health - Blanket Co Tr Num: S30556DBG (REV 2- State Status: Approved-Closed
Accident/Sickness 11)
Filing Type: Form Reviewer(s): Rosalind Minor
Authors: Jane Ford, Penny Berry, Disposition Date: 03/01/2011
Veronica Bullock
Date Submitted: 03/01/2011 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Dislocation/Fractures Benefit Rider Revised
Project Number: S30556DBG (Rev 2-11)
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Not filed in
domicile state of Pennsylvania as this is
deregulated.

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Blanket
Filing Status Changed: 03/01/2011
State Status Changed: 03/01/2011
Created By: Penny Berry
Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related
PPACA Notes: null
Filing Description:
February 28, 2011

Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: Veronica Bullock

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Honorable Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
Life/Health Division
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

RE: National Union Fire Insurance Company of Pittsburgh, Pa.
NAIC # 012-19445, FEIN 25-0687550
Blanket Accident Insurance Program (C11695DBG et al)
S30556DBG (Rev 2-11) Dislocations/Fractures Benefit Rider

Dear Commissioner Stewart:

Attached is the above-referenced form for your review and approval, pursuant to Arkansas statute 23-79-109. The form is new and does not replace any form previously approved in your state.

The referenced form is optional and will be used with policy form C11695DBG, Blanket Accident Insurance Policy, which was previously approved by your Department on August 30, 2001.

Form S30556DBG (Rev. 7/10), Dislocations/Fractures Benefit Rider, was previously approved by your Department on September 21, 2010 under SERFF tracking number AGDE-126805102 and AR state tracking number 46743. The submitted form differs from the previously-approved version only in the following area (no other changes were made):

- Lower Leg (excluding Kneecap)/(left or right side \$(1,500 – 7,500) which was inadvertently left out has been added.

A redline document indicating the changes has been attached to the supporting documentation tab of the SERFF filing for your reference.

The referenced forms have been written in readable language and are being submitted in final printed format. Printing is subject to changes in ink, paper stock, page numbers, margins, positioning and format. However, printing standards will never be less than required under your law.

Thank you in advance for your attention to this filing. Please contact me if you have any questions or require additional information.

Sincerely,

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Penny L. Berry
 Regulatory Analyst
 A&H Regulatory Affairs Department
 Phone: (888) 396-5369 x 31721
 Fax: (302) 830-4466
 penny.berry@chartisinsurance.com

Company and Contact

Filing Contact Information

Penny Berry, Product Analyst penny.berry@chartisinsurance.com
 503 Carr Road 888-396-5369 [Phone] 31721 [Ext]
 3rd Floor 302-830-4466 [FAX]
 Wilmington, DE 19809

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa. CoCode: 19445 State of Domicile: Pennsylvania
 503 Carr Road Group Code: 12 Company Type:
 3rd Floor Group Name: AIG State ID Number:
 Wilmington, DE 19809 FEIN Number: 25-0687550
 (888) 396-5369 ext. 31722[Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form x \$50.00 = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	03/01/2011	45158197

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Pittsburgh, Pa.
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/01/2011	03/01/2011

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Disposition

Disposition Date: 03/01/2011

Implementation Date:

Status: Approved-Closed

HHS Status: Not Reported

State Review:

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Redline Document	Approved-Closed	Yes
Supporting Document	Explanation of Variables	Approved-Closed	Yes
Form	Dislocation/Fractures Benefit Rider	Approved-Closed	Yes

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Form Schedule

Lead Form Number: S30556DBG (Rev 2-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 03/01/2011	S30556DBG (Rev 2-11)	Policy/Cont	Dislocation/Fracture Initial ract/Fratern s Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.100	S30556DBG (Rev 2-11).pdf

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 18th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Organization]

Policy Number: [XXXXXX]

DISLOCATIONS/FRACTURES BENEFIT RIDER

This Rider is attached to and made part of the Policy [as of the Policy Effective Date shown in the Policy's Master Application.] effective [Month Day, Year]. It applies only with respect to accidents that occur on or after that date. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider.

Dislocations Benefit. If Injury to the Insured results, [within [90/120/180/365] days of the date of the accident that caused the Injury,]¹ in any one of the Dislocations specified below that require Reduction under anesthesia, the Company will pay the benefit amount shown below for that Dislocation.

Dislocation	Benefit Amount
Hip (left or right side)	[\$2,000-10,000]
Knee (left or right side)	[\$2,000-10,000]
Wrist (left or right side)	[\$2,000-10,000]
Elbow (left or right side)	[\$2,000-10,000]
Ankle (left or right side)	[\$2,000-10,000]
Shoulder blade (left or right side)	[\$2,000-10,000]
Collarbone	[\$2,000-10,000]
Jaw	[\$2,000-10,000]

During the Insured's lifetime only one Dislocation benefit is payable for each Dislocation shown above.

Fractures Benefit. If Injury to the Insured results, [within [90/120/180/365] days of the date of the accident that caused the Injury,]¹ in any one of the Fractures specified below, the Company will pay the benefit amount shown below for that Fracture.

Fractures of (the Benefit shown will apply to each bone fractured)	Benefit Amount
Hip (left or right side)	[\$5,000-25,000] ²
Pelvis (excluding Coccyx and sacrum)/(left or right side)	[\$5,000-25,000] ²
Skull (excluding nose, lower jaw and teeth)	[\$3,000-15,000] ²
Neck	[\$3,000-15,000] ²
Thigh (excluding kneecap)/(left or right side)	[\$2,500-12,500] ²
Upper Arm (left or right side)	[\$2,500-12,500] ²
Ankle (left or right side)	[\$1,500-7,500] ²
Lower Leg (excluding kneecap)/(left or right side)	[\$1,500-7,500] ²
Elbow (left or right side)	[\$1,500-7,500] ²
Heel (left or right side)	[\$1,500-7,500] ²
Shoulder Blade (left or right side)	[\$1,500-7,500] ²
Lower Jaw	[\$1,500-7,500] ²
Collarbone	[\$1,500-7,500] ²
Forearm (excluding wrist)/(left or right side)	[\$1,000-5,000] ²
Wrist (left or right side)	[\$1,000-5,000] ²
Vertebrae (each) – vertebral arch (excluding Coccyx)	[\$1,000-5,000] ²
Sternum (breastbone)	[\$1,000-5,000] ²
Kneecap (left or right side)	[\$1,000-5,000] ²
Cheekbone (left or right side)	[\$1,000-5,000] ²
Hand (excluding fingers, thumb, and/or wrist)/(left or right side)	[\$1,000-5,000] ²
Foot (excluding toes, heel, and/or ankle)/(left or right side)	[\$1,000-5,000] ²

Coccyx
Rib (each)

[\$1,000-5,000]²
[\$200-1,000]²

During the Insured's lifetime, only one Fracture benefit is payable for each Fracture shown above.

Maximum Dislocations/Fractures Benefit. The maximum Dislocations/Fractures Benefit payable for any one accident is shown on the Benefit Schedule, regardless of the number of Injuries caused by that accident.

Exclusions. In addition to the Exclusions in the Exclusions section of the Policy, and any amendment thereto, the Dislocations and the Fractures benefits are not payable for:

1. an Injury resulting in a Dislocation or Fracture if Osteoporosis or Pathological Fracture was diagnosed prior to the Insured's Effective Date of Coverage.
2. Hairline Fractures.

Special Conditions Relating To Osteoporosis or Pathological Fractures. If an Insured's claim is payable for a Dislocation or a Fracture, and either Osteoporosis or bone disease is first diagnosed at the time of such claim or first diagnosed prior to the claim but after the Insured's Effective Date of Coverage, the Company will pay the benefit for that claim. However, no further benefits will be payable for that Insured and coverage under this Rider will be terminated for that Insured.

DEFINITIONS

Coccyx, as used in this Rider, means four fused vertebrae at the bottom of the spine.

Dislocation, as used in this Rider, means that one or more bones are out of place, out of joint, or out of position.

Fracture, as used in this Rider, means a break or rupture in the continuity of the bone or cartilage and includes, but is not limited to: complete fractures; compound fractures; compression fractures; depressed fractures; open fractures; simple fractures.

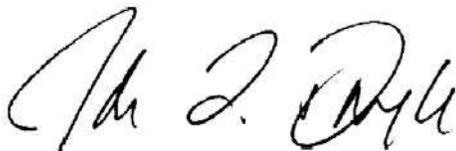
Hairline Fracture, as used in this Rider, means a break that appears as a narrow crack along the surface of the bone.

Osteoporosis, as used in this Rider, means the thinning of bone with reduction in bone mass due to depletion of calcium and bone protein.

Pathological Fracture, as used in this Rider, means any Fracture in an area where pre-existing disease has caused weakening of the bone.

Reduction, as used in this Rider, means restoration to a normal position, of a Dislocated bone or joint.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. Company witness this Rider:



President



Secretary

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Rate data does NOT apply to filing.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	03/01/2011
Comments:		
Attachment: AR Certification S30556DBG (Rev 2-11).pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	03/01/2011
Bypass Reason: Not applicable as this is not a policy or application filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	03/01/2011
Bypass Reason: Not applicable as this is not a major medical filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Redline Document	Approved-Closed	03/01/2011
Comments:		
Attachment: S30556DBG (Rev 2-11) Redline 1.pdf		

	Item Status:	Status Date:
Satisfied - Item: Explanation of Variables	Approved-Closed	03/01/2011
Comments:		

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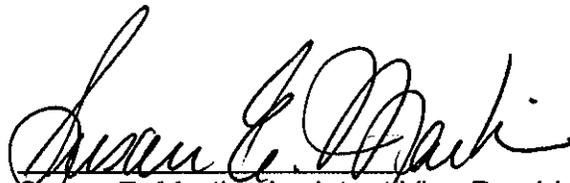
Attachment:

EOV Dislocations Fractures Benefit Rider.pdf

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the attached form number(s) S30556DBG (Rev 2-11) achieved a Flesch Reading Ease score of 50.1 and complies with the requirements of Ark. Stat. Ann. § 23-80-201 through § 23-80-208, cited as the Life and Accident and Health Insurance Policy Language Simplification Act.

A handwritten signature in black ink, appearing to read "Susan E. Martin". The signature is written in a cursive style with a large initial "S".

Susan E. Martin, Assistant Vice President

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 18th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Organization]

Policy Number: [XXXXXX]

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Wrist (left or right side)	[\$2,000-10,000]
Elbow (left or right side)	[\$2,000-10,000]
Ankle (left or right side)	[\$2,000-10,000]
Shoulder blade (left or right side)	[\$2,000-10,000]
Collarbone	[\$2,000-10,000]
Jaw	[\$2,000-10,000]

During the Insured's lifetime only one Dislocation benefit is payable for each Dislocation shown above.

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Thigh (excluding kneecap)/(left or right side)	[\$2,500-12,500] ²
Upper Arm (left or right side)	[\$2,500-12,500] ²
Ankle (left or right side)	[\$1,500-7,500] ²
Lower Leg (excluding kneecap)/(left or right side)	[\$1,500-7,500]²
Elbow (left or right side)	[\$1,500-7,500] ²
Heel (left or right side)	[\$1,500-7,500] ²
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Coccyx
Rib (each)

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The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. Company witness this Rider:



President



Secretary

S30556DBG (Rev 2-11) – Dislocations/Fractures Benefit Rider
Explanation of Variable

- Brackets around numbers or alphas in a listing and punctuation or words such as “and”/”or” in a listing will be included or deleted as needed in order to make the statement read correctly.
- Numeric variables within the rider are shown as typical ranges. If only specific increments apply, these increments will be listed. These variables will always comply with the minimum statutory requirements of the state in which the policy is delivered.
- The policyholder name and policyholder number will be filled in on a case-by-case basis.
- With regard to the first paragraph of the Rider, the description of the Rider’s effective date will either be the policy’s effective date or a later date if the policyholder chooses to add the benefit or coverage after the policy is already in effect.

Note that the above variables will not be explained everywhere they appear.

1. The inclusion and length of an incurral period will be included or excluded.
2. The correct dollar amount within the range will be inserted.