

SERFF Tracking Number: ASWX-G128075235 State: Arkansas
Filing Company: Union Security Insurance Company State Tracking Number:
Company Tracking Number: ASWX-G128075235
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/AR01507FB00001

Filing at a Glance

Company: Union Security Insurance Company

Product Name: General USIC SG Filing SERFF Tr Num: ASWX-G128075235 State: Arkansas

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Accepted State Tr Num:
For Informational Purposes

Sub-TOI: H16G.003G Small Group Only - Other Co Tr Num: ASWX-G128075235 State Status: Filed-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Author: SPI Disposition Date: 02/28/2012
AssurantHealthandEmployeeBenef
Date Submitted: 02/28/2012 Disposition Status: Accepted For
Informational Purposes
Implementation Date:

Implementation Date Requested: 03/01/2012

State Filing Description:

General Information

Project Name: General USIC SG Filing

Project Number: AR01507FB00001

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 02/28/2012

State Status Changed: 02/28/2012

Created By: SPI AssurantHealthandEmployeeBenef

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: SPI

AssurantHealthandEmployeeBenef

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Small Group Health Annual Certification

Company and Contact

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Filing Contact Information

Carol Fox, Actuarial Analyst I carol.fox@assurant.com
 501 W. Michigan St. 414-299-7989 [Phone] 7989 [Ext]
 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	02/28/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Rosalind Minor Informational Purposes		02/28/2012	02/28/2012

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Disposition

Disposition Date: 02/28/2012

Implementation Date:

Status: Accepted For Informational Purposes

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	AR USIC Annual Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	PPACA Uniform Compliance Summary	Accepted for Informational Purposes	Yes

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State: Arkansas
State Tracking Number:
Sub-TOI: H16G.003G Small Group Only - Other

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification	Accepted for Informational Purposes	02/28/2012
Bypass Reason: NA - Annual Certification		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: AR USIC Annual Certification	Accepted for Informational Purposes	02/28/2012
Comments:		
Attachment: AR Ann Cert - Union_2012_01_24.PDF		

	Item Status:	Status Date:
Bypassed - Item: Application	Accepted for Informational Purposes	02/28/2012
Bypass Reason: NA - Annual Certification		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Accepted for Informational Purposes	02/28/2012
Bypass Reason: NA - Annual Certification		
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 2011, 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).

This certification applies for calendar year 2011.



Brian Seremet, FSA, MAAA

2/28/2012

Date

Associate Actuary
Small Group Actuarial
(414) 299-8272
brian.seremet@assurant.com