

State: Arkansas Filing Company: North American Specialty Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: Employers Excess Stop Loss
Project Name/Number: Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F

Filing at a Glance

Company: North American Specialty Insurance Company
Product Name: Employers Excess Stop Loss
State: Arkansas
TOI: H12 Health - Excess/Stop Loss
Sub-TOI: H12.004 Self-Funded Health Plan
Filing Type: Form
Date Submitted: 07/06/2012
SERFF Tr Num: ERCB-128544090
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: NAS-ESLE-AR -12-06695-1-F

Implementation: 08/01/2012
Date Requested:
Author(s): Theresa Cox
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 07/13/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: North American Specialty Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: Employers Excess Stop Loss
Project Name/Number: Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F

General Information

Project Name: Endorsement filing for Employers Excess Stop Loss Status of Filing in Domicile: Pending

Project Number: NAS-ESLE-AR -12-06695-1-F Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 07/13/2012
State Status Changed: 07/13/2012 Deemer Date:
Created By: Theresa Cox Submitted By: Theresa Cox
Corresponding Filing Tracking Number: NAS-ESLE-AR -12-06695-1-F

Filing Description:

North American Specialty Insurance Company is filing the Independent Review Organization Endorsement SP 5 575 0612 NAS for attachment to its Excess Stop Loss policy Form SP 5 117 0911 NAS. The policy form SP 5 117 0911 NAS was approved in SERFF Filing Number ERCB-127970774 on January 13, 2012.

The policy provides excess coverage at a specific retention level chosen by the self-insured employer. The coverage is for benefits provided under the Self-Insured Employee Benefit Plan. The maximum coverage is typically \$1 million per member per year, less the employer's specific retention. Aggregate coverage is also available with policy limits of at least \$1 million. This product is available for employers with more than 50 employees. The Westport Insurance Corporation targets employers with 200+ employees.

This endorsement, developed in light of the health reform provisions of the Patient Protection and Affordable Care Act, will attach to all newly issued policies and will put benefits that were once denied and are subsequently paid, due to a ruling of an IRO, as being paid during the same Policy Period in which they were Incurred. In other words, as if no denial had occurred.

This same endorsement was approved on June 22,2012 under SERFF Filing ERCB-128493902 for one of our other Westport Insurance Corporation.

There is no rate or rate impact associated with this endorsement.

We are requesting an effective date of August 1, 2012.

Company and Contact

Filing Contact Information

Theresa Cox, Compliance Specialist theresa_cox@swissre.com
5200 Metcalf 800-255-6931 [Phone] 6181 [Ext]
Overland Park, KS 66201

State: Arkansas Filing Company: North American Specialty Insurance Company
 TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
 Product Name: Employers Excess Stop Loss
 Project Name/Number: Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F

Filing Company Information

North American Specialty Insurance Company 5200 Metcalf Overland Park, KS 66201 (800) 255-6931 ext. [Phone]	CoCode: 29874 Group Code: 181 Group Name: Swiss Re FEIN Number: 02-0311919	State of Domicile: New Hampshire Company Type: State ID Number:
--	---	---

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: North American Specialty's domiciliary state of NH does not charge filing fees. Therefore we are submitting the follow 1 form X \$50 = \$50.
 Per Company: No

Company	Amount	Date Processed	Transaction #
North American Specialty Insurance Company	\$50.00	07/06/2012	60700121

SERFF Tracking #:	ERCB-128544090	State Tracking #:		Company Tracking #:	NAS-ESLE-AR -12-06695-1-F
State:	Arkansas	Filing Company:	North American Specialty Insurance Company		
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan				
Product Name:	Employers Excess Stop Loss				
Project Name/Number:	Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/13/2012	07/13/2012

SERFF Tracking #:	ERCB-128544090	State Tracking #:	Company Tracking #:	NAS-ESLE-AR -12-06695-1-F
State:	Arkansas	Filing Company:	North American Specialty Insurance Company	
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan			
Product Name:	Employers Excess Stop Loss			
Project Name/Number:	Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F			

Disposition

Disposition Date: 07/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Flesch Certification	Approved-Closed	Yes
Form	Independent Review Organization Endorsement	Approved-Closed	Yes

SERFF Tracking #: ERCB-128544090 **State Tracking #:** **Company Tracking #:** NAS-ESLE-AR -12-06695-1-F

State: Arkansas **Filing Company:** North American Specialty Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: Employers Excess Stop Loss
Project Name/Number: Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F

Form Schedule

Lead Form Number: SP 5 117 0911NAS

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 07/13/2012	SP 5 575 0612 NAS	POLA	Independent Review Organization Endorsement	Initial:	0.000	SP 5 575 0612 NAS.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

INDEPENDENT REVIEW ORGANIZATION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IT IS AGREED that the Policy is hereby amended as follows:

Section Seven: Claims, subsection 13 is added to this **Policy**:

- 13. BENEFITS THAT ARE PAID AS A RESULT OF EXTERNAL REVIEW BY AN INDEPENDENT REVIEW ORGANIZATION (IRO).** If an IRO reverses the denial of a claim, which causes **Benefits** to be **Paid** for a **Person** within twelve (12) months after the last day of the **Policy Period** in which the **Loss** was **Incurred**, such **Benefits** will be deemed to have been **Paid** during the same **Policy Period** in which they were **Incurred**, provided that such **Benefits** are not eligible under any other coverage and are otherwise payable under the terms of this **Policy**. Such **Benefits** will be excluded from any other **Policy Period**. For purposes of this paragraph, IRO means the external review organization as required by the Patient Protection and Affordable Care Act.

You or your **Administrator** must give us prior notice of any pending IRO reviews of a denied claim under your **Plan**, otherwise this provision does not apply.

All other terms and conditions of this **Policy** shall remain unchanged.

This **Endorsement** forms a part of the **Policy** to which attached, effective on the inception date of the **Policy** unless otherwise stated herein.

(The information below is required only when this **Endorsement** is issued subsequent to the preparation of the **Policy**.)

Endorsement Effective

Policy No.

Named Insured

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

Facsimile signature to be inserted

Facsimile signature to be inserted

President

Secretary

SERFF Tracking #:	ERCB-128544090	State Tracking #:		Company Tracking #:	NAS-ESLE-AR -12-06695-1-F
State:	Arkansas	Filing Company:	North American Specialty Insurance Company		
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan				
Product Name:	Employers Excess Stop Loss				
Project Name/Number:	Endorsement filing for Employers Excess Stop Loss /NAS-ESLE-AR -12-06695-1-F				

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	07/13/2012
Bypass Reason:	Not applicable to this endorsement filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	07/13/2012
Comments:			
Attachment(s):			
NAS Flesch Reading Ease Certification.pdf			

FLESCH SCORE CERTIFICATION

I, Giuseppe LePera, Vice President of North American Specialty Insurance Company, do certify that the form contained in this filing meets the minimum reading ease score on the Flesch Reading Ease. The averaged Flesch Reading Ease score on this endorsement was 43. When this endorsement is attached to the policy form the Flesch Reading Ease score was 46.



Giuseppe LePera, Vice President
North American Specialty Insurance Company
650 Elm Street
Manchester, NH 03101