

Exhibit A

**ADVERTISING FORMS EXEMPTED FROM THE FILING
REQUIREMENTS OF A.R.S. § 20-1110(E)**

Pursuant to the provisions of A.R.S. § 20-1110(F), the Director may exempt, by order, any insurance documents or forms as specified in such order from the filing requirements of A.R.S. § 20-1110 if, in her opinion, the filing is not desirable or necessary for the protection of the public.

Accordingly, the following advertising forms are exempt from the filing requirement of A.R.S. § 20-1110(E);

- A. All Individual and Group Life Insurance Advertisements
- B. All Individual and Group Annuity Advertisements
- C. All Disability Income Advertisements
- D. All Indemnity Dental Advertisements
- E. All Service Corporation Dental Advertisements
- F. All Accident Only Insurance Advertisements
- G. All Group Long-Term Care Insurance Advertisements

Exhibit B

I. LIFE AND DISABILITY FORMS EXEMPTED FROM THE FILING AND APPROVAL REQUIREMENTS OF A.R.S. § 20-1110

Pursuant to the provisions of A.R.S. § 20-1110(F), the Director may exempt, by order, any insurance document or form as specified in such order from the filing requirements of A.R.S. § 20-1110 if, in her opinion, the filing is not desirable or necessary for the protection of the public.

Accordingly, the following forms are exempt from the filing requirement of A.R.S. § 20-1110;

A. The following types of life insurance policy forms are exempt from filing:

1. Individual permanent policies with fixed premiums, benefits and guaranteed values as follows:
 - a. Ordinary whole life.
 - b. Limited pay life.
 - c. Life paid up at certain ages.
 - d. Endowments.
 - e. Modified benefit whole life (only 1 decrease or increase in face amount at a certain age with no change in premium).
 - f. Modified premium whole life (only 1 change in premium with no change in benefit amount).
 - g. Single premium life and endowments.
 - h. Joint life without survivorship benefits.
 - i. Individual policies issued as a result of a group conversion privilege.
2. Individual term policies.
3. Group policies as follows:
 - a. Group annuities.
 - b. Group permanent life.
 - c. Group term life.
4. Miscellaneous life forms as follows:
 - a. Industrial life.
 - b. Immediate annuities.
 - c. Variable life and annuity contracts which provide benefits according to the investment experience of a separate account pursuant to A.R.S. § 20-651.
 - d. Applications, endorsements, amendments and riders issued in conjunction with (1), (2), (3) and (4) above.

- B. The following types of insurance policy forms issued by disability insurers or service corporations are exempt from filing:
1. Group disability policies, including blanket disability, **except the following forms which must be filed:**
 - a. Forms issued to small group (2-100 employees) as defined by 45 CFR §§ 144.103 and 155.20, and
 - b. Group disability forms issued to trustees where the trust situs is in Arizona, and
 - c. Forms issued to Associations as defined by 45 CFR §§ 144.102, 144.103 and 150.103, for which an evidence of coverage is issued to individuals or small groups in Arizona, and
 - d. All group forms issued by HCSOs, and
 2. Any size Group Dental forms, except prepaid dental which must be filed.
 3. Forms for individual disability policies as follows are exempt from filing:
 - a. Long term disability income including overhead expense.
 - b. Short term disability income including overhead expense.
 - c. Prescription drugs.
 - d. Accident only.
 - e. Travel.
 - f. Accidental death and disability.
 - g. Overhead expense disability income.
 - h. Individual policies issued as a result of a group conversion privilege.
 4. Applications, riders, endorsements and amendments issued in conjunction with (1), (2) and (3) above.
- C. Regulation of exempt forms:
1. In accordance with A.R.S. § 20-157, insurers shall maintain an up to date list of all forms which are available for issue or sale, or are still in circulation, in the State of Arizona, and are exempt from the filing requirements of A.R.S. § 20-1110 by this Order. The list shall identify each exempt form by its title and form number. If the form does not have a descriptive title, a brief explanation of the coverage provided shall be included. Insurers must be able to produce current and prior versions of the lists to the Department upon request.
 2. Furthermore, insurers shall maintain a copy of each exempt form for as long as there are policies in effect, and for an appropriate amount of time following the last date the form was in effect in the State of Arizona; the Department recommends three years. Such exempt forms must be made available to the Department upon request.

II. INDIVIDUAL LIFE AND ANNUITY FORMS CONDITIONALLY EXEMPTED FROM THE PRIOR APPROVAL REQUIREMENTS OF A.R.S. § 20-1110(A)

Pursuant to the provisions of A.R.S. §20-1110(F), the Director may exempt, by order, any life insurance or annuity document or form as specified in such order from the approval requirements of A.R.S. §20-1110 if, in her opinion, the approval of such is not desirable or necessary for the protection of the public.

Accordingly, forms relating to ordinary life insurance or annuity contracts which meet the criteria listed below are conditionally exempted from the prior approval requirement of A.R.S. §20-1110(A) at the time of the first use in this state and the requirement of filing with the Director at least thirty (30) days prior to delivery or issuance for delivery pursuant to A.R.S. §20-1110(C).

A. The identical form (except for variations necessary to meet the requirements of the state in which coverage will be effective) has already been allowed or approved by the insurance regulatory agency of the filing insurer's state of domicile; and

B. The identical form (except for variations necessary to meet the requirements of the state in which coverage will be effective) has already been allowed or approved by the insurance regulatory agency or agencies of a state or states, other than the filing insurer's state of domicile, in which the filing insurer issued at least 25% of its total U.S. business for ordinary life insurance or annuity considerations, as applicable, according to the applicable State Pages, Exhibit of Premiums and Losses, page 21, of its annual statement as of the most recent calendar year end;

C. The law of the states referenced in paragraphs A and B requires that the form be filed with the insurance regulatory agency at least 15 days prior to its use and either requires approval, or allows the insurance regulatory agency an opportunity to disapprove it, prior to its use in that state; and

D. The law of the states referenced in paragraphs A and B allows the insurance regulatory agency to disapprove the form if it is ambiguous, misleading or deceptive, or a substantially similar standard; and

E. The form is filed with this Department no later than the date it is first delivered or issued for delivery in this state; and

F. Together with the form, the insurer files all of the following:

1. A certification of qualification for this exemption, in a form required by this Department;
2. A certification attesting to the insurer's knowledge and understanding of, and the form's compliance with, the law of Arizona, in a form required by this Department.

Exhibit C

LONG-TERM CARE FORMS AND RATES EXEMPTED FROM THE FILING AND APPROVAL REQUIREMENTS OF A.R.S. §20-1691.08

Pursuant to the provisions of A.R.S. § 20-1691.08(F), the Director may exempt, by order, any long-term care insurance rate or form, to which, in the Director's opinion, A.R.S. § 20-1691.08 may not practicably be applied or the filing and approval of which are, in the Director's opinion, not desirable or necessary for the protection of the public.

Accordingly, the following long-term care rates and forms are exempt from the filing and approval requirements of A.R.S. § 20-1691.08:

All Group Long-term Care

PROPOSED