Substantive Review Results Summary - Rate Filings[1]

Review Criteria	Number of Filings			Percent of Filings		
	Pass[2]	Fail[2]	Total	Pass[2]	Fail[2]	Total
Review Checklists						
Filing satisfied requirement to complete Individual Health Rate Filing Review Checklist and Forms Checklist, if applicable	1	25	26	4%	96%	100%
Certification of Qualified Actuary (Form P-124)						
P-124 form signed by credentialed actuary	24	2	26	92%	8%	100%
Filing satisfied P-124 form for Anticipated Loss Ratio requirement	20	6	26	77%	23%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement	17	9	26	65%	35%	100%
Filing satisfied P-124 form requirement	17	9	26	65%	35%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement and P-124 form	11	15	26	42%	58%	100%
Actuarial Memorandum						
Filing Actuarial Memorandum contained no other potential areas for review follow-up	3	23	26	12%	88%	100%
Summary						
Filing passed all review criteria and did not contain areas for potential follow-up	0	26	26	0%	100%	100%

Notes:

1) A substantive review was completed for filings submitted between November 1, 2010 and April 30, 2011. The review was based on the filing status as of the date a filing was downloaded from the SERFF website.

2) Pass/Fail statistics are based on Mercer's substantive review and does not reflect compliance status with Arizona law.

Substantive Review Results Summary - Form/Rate Filings[1]

Review Criteria	Number of Filings			Percent of Filings		
	Pass[2]	Fail[2]	Total	Pass[2]	Fail[2]	Total
Review Checklists						
Filing satisfied requirement to complete Individual Health Rate Filing Review Checklist and Forms Checklist, if applicable	21	17	38	55%	45%	100%
Certification of Qualified Actuary (Form P-124)						
P-124 form signed by credentialed actuary	28	10	38	74%	26%	100%
Filing satisfied P-124 form for Anticipated Loss Ratio requirement	32	6	38	84%	16%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement	17	21	38	45%	55%	100%
Filing satisfied P-124 form requirement	27	11	38	71%	29%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement and P-124 form	13	25	38	34%	66%	100%
Actuarial Memorandum						
Filing Actuarial Memorandum contained no other potential areas for review follow-up	17	21	38	45%	55%	100%
Summary						
Filing passed all review criteria and did not contain areas for potential follow-up	5	33	38	13%	87%	100%

Notes:

1) A substantive review was completed for filings submitted between November 1, 2010 and April 30, 2011. The review was based on the filing status as of the date a filing was downloaded from the SERFF website.

2) Pass/Fail statistics are based on Mercer's substantive review and does not reflect compliance status with Arizona law.

Substantive Review Results Summary - Rate and Form/Rate Filings[1]

Review Criteria	Number of Filings			Percent of Filings		
	Pass[2]	Fail[2]	Total	Pass[2]	Fail[2]	Total
Review Checklists						
Filing satisfied requirement to complete Individual Health Rate Filing Review Checklist and Forms Checklist, if applicable	22	42	64	34%	66%	100%
Certification of Qualified Actuary (Form P-124)						
P-124 form signed by credentialed actuary	52	12	64	81%	19%	100%
Filing satisfied P-124 form for Anticipated Loss Ratio requirement	52	12	64	81%	19%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement	34	30	64	53%	47%	100%
Filing satisfied P-124 form requirement	44	20	64	69%	31%	100%
Filing satisfied all requirements for documentation in support for Anticipated Loss Ratio requirement and P-124 form	24	40	64	38%	63%	100%
Actuarial Memorandum						
Filing Actuarial Memorandum contained no other potential areas for review follow-up	20	44	64	31%	69%	100%
Summary						
Filing passed all review criteria and did not contain areas for potential follow-up	5	59	64	8%	92%	100%

Notes:

1) A substantive review was completed for filings submitted between November 1, 2010 and April 30, 2011. The review was based on the filing status as of the date a filing was downloaded from the SERFF website.

2) Pass/Fail statistics are based on Mercer's substantive review and does not reflect compliance status with Arizona law.