Letterhead

<DBA Health Plan Name>

Actuarial Statement of Opinion on Claims Reserves

For Claims Incurred as of <Valuation Date>

**Identification:**

I, <First and Last Name>, am an actuary appointed by the <DBA Health Plan> board of directors, a member in good standing with the American Academy of Actuaries, and meet the qualification standards necessary to issue this Statement of Actuarial Opinion.

**Scope:**

This statement of opinion is intended for the use of <DBA Health Plan’s> auditors and board of directors in connection with the submission of annual audited financial statements necessary to comply with AHCCCS policy and Federal regulations. Consequently, AHCCCS and Federal regulators should also be considered intended users of this statement of opinion. It may not be appropriate for other parties than those mentioned to attempt to make use of this statement of opinion, and I disclaim responsibility for any such unintended use.

This statement of opinion covers my assessment of the reasonability of the claims liability reserves maintained by <DBA Health Plan>, incurred and valued as of <Valuation Date>. The claims liability reserves are inclusive of Incurred But Not Reported (IBNR) and Reported But Unpaid Claims (RBUC) as of <Valuation Date>. No other liabilities or assets are considered in this statement of opinion.

**Reliance:**

In forming my opinion, I relied upon data provided by <experts, titles>. Data reviewed as part of this statement of opinion contains claims adjudicated through <Date on or after valuation date>.

**Opinion:**

I have examined the assumptions and methodologies used in determining the claims reserves as shown on <DBA Health Plan’s> financial statements and the supplemental report as of <Valuation Date>. I have determined that the amounts given are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles, are based on actuarial assumptions relevant to the contract provisions and appropriate for the purpose for which the financial statements were prepared, and make a good and sufficient provision for incurred claims liability obligations. The given reserve amount falls within the reasonable range of <x> and <y> that I estimated using accepted actuarial methods and principles, and there is only a low to moderate likelihood of developing claims experience to exceed the existing reserves as estimated.

This represents an unqualified opinion with regard to the conclusions just stated.

<DBA Health Plan’s> business is inherently risky, and there is almost always some potential for materially adverse experience beyond what is provided for in the valuation of <DBA Health Plan’s> liabilities. My opinion addresses the reasonableness of the claims reserve liability estimate with respect to moderately adverse conditions. Extremely adverse conditions are beyond the scope of my opinion, and must be provided for with resources beyond those indicated in my reserve estimate.

Methods, considerations, and analyses used in forming my opinion conform to the relevant Actuarial Standards of Practice as promulgated from time to time by the Actuarial Standards Board. Such standards form the basis of this opinion

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<First and Last Name>, ASA/FSA, MAAA

<Address of DBA Health Plan>

<Contact Information>

<Date of issue of opinion>