



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2006 Calendar Year

Accident & Health Insurance Complaints

Exhibits

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- 1) Alphabetical listing of insurance companies and groups of insurance companies against whom no Justified or Questionable complaints have been recorded.
- 2) Numerical ranking of insurance companies and groups of insurance companies against whom Justified and/or Questionable complaints have been recorded. The company or group with the lowest complaint ratio is ranked No. 1 in this Exhibit.
- 3) Alphabetical ranking of the insurance companies and groups of insurance companies named in Exhibit 2.
- 4) Numerical ranking of Health Maintenance Organizations (HMO's). The HMO with the lowest complaint ratio is ranked No. 1.
- 5) Definitions
- 6) Technical Notes
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EXHIBIT 1

ALPHABETICAL LISTING OF INSURANCE COMPANIES AND GROUPS OF COMPANIES
AGAINST WHOM **NO JUSTIFIED OR QUESTIONABLE** COMPLAINTS HAVE BEEN RECORDED

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>	<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>
5 Star Life Insurance Company	405	Country Ins & Financial Servic*	9,180
AAA Life Insurance Company	85,265	Crown Life Insurance Company	139,010
Aaa Mid Atlantic Ins Grp *	241,724	Cuna Mut Grp *	6,386,010
Ace Ltd *	2,611,401	Delos Insurance Company	473,905
Aegon Us Holding Grp *	36,579,533	Delphi Fin Grp *	2,722,666
Aetna *	150,365,910	Dentegra Grp *	21,595,527
Allianz Ins Grp *	5,392,860	EMC National Life Company	4,950
Amerco Corp *	109,712	Equitable Life & Casualty Insur	8,161
American Family Corp *	21,923,377	Fairfax Financial *	429,994
American Fidelity Corp Grp *	1,746,890	Family Heritage Life Insurance	1,162
American Intrnl Grp *	18,904,550	Farmers & Traders Life Insuranc	1,215
American Life & Health Grp *	4,597,025	Federal Life Insurance Company	24
American Medical and Life Insur	18,427	Federated Mut *	186,985
American Modern Ins Grp *	12,882	Fidelity Security Grp *	3,945,852
American Natl Fncl Grp *	813,938	Financial American Grp *	564,516
Ameriprise Financial Grp *	12,399,558	Financial Hol Corp *	13,673
Aon Corp *	13,820,701	First Rehabilitation Life Insur	55,335
Arch Ins Grp *	27	Ge Global Grp *	185,347
Assumption Mutual Life Insuranc	288	Geneve Hol Inc *	2,000,735
Assurity Security Grp *	1,683,279	Gerber Life Insurance Company	2,836,258
Aviva Grp *	297,176	Goldman Sachs Grp *	502,263
Axa Ins Grp *	3,277,573	Government Personnel Mutual Lif	2,941
Balboa Ins Grp *	214,056	Great West L Asr *	5,466,966
Baltimore Life Insurance Compan	5,214	Guardian Life Grp *	84,271,899
Banner Life Grp *	3,576	Hannover Grp *	5,111
Bcs Ins Grp *	2,912,369	Harleysville Grp *	2,668
Berkshire Hathaway *	206,004	Hcc Ins Holdings Grp *	2,314,662
Boston Mut Grp *	4,400,211	Hcsc Grp *	2,359,474
CUNA Mutual Life Insurance Comp	1,353,583	Health Net Inc Grp *	22,657,059
Central States Grp *	2,243,306	Highmark Inc *	2,786,391
Chubb & Son Inc *	1,060,914	Horace Mann Grp *	25,678
Cincinnati Fncl Cp *	4,931	Hsbc Grp *	1,270,614
Citigroup *	814,674	Humana Inc *	47,906,156
Cna Ins Grp *	10,233,310	ING America Ins Holding Grp *	7,158,064
Columbian Life Grp *	233,008	Illinois Mutual Life Insurance	465,559
Commercial Travlrs *	520,296	Investors Life Insurance Compan	1,189

* Denotes a group of companies

EXHIBIT 1

ALPHABETICAL LISTING OF INSURANCE COMPANIES AND GROUPS OF COMPANIES
AGAINST WHOM **NO JUSTIFIED OR QUESTIONABLE COMPLAINTS** HAVE BEEN RECORDED

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>	<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>
Jackson Natl Grp *	2,480	Phoenix Co *	70,309
Jefferson National Life Insuran	2,406	Physicians Mut *	291,280
Kanawha Insurance Company	118,531	Principal Fin Grp *	16,147,182
Kansas City Life Ins *	19,979	Protective Life Ins Grp *	1,168,412
Liberty Life Insurance Company	843,275	Protective Life and Annuity Ins	1,008
Liberty Mut Grp *	1,880,280	Prudential Of Amer *	11,372,307
Liberty Natl *	6,509,339	Qbe Ins Grp Ltd *	765,062
Lifetime Health Care Grp *	3,034,812	Regal Rein Grp *	1,212,211
Lincoln Heritage Life Insurance	1,410	Renaissance Health Service Cor*	2,039
Lincoln Natl *	3,984,843	Safeco Ins Grp *	4,572
MTL Insurance Company	9,718	Sentry Ins Grp *	94,286
Markel Corp Grp *	359,550	State Farm Il *	1,963,567
Mass Mut L I C *	15,785,884	Sun Life Assur Co Of Cn *	6,734,031
Midland Natl Life Ins Grp *	43,117	Swiss Re Grp *	906,016
Minnesota Mut *	2,176,314	The Hanover Ins Grp *	234,549
Mutual Of Omaha *	13,091,547	The Warranty Grp *	93,201
Mutual of America Life Insuranc	120,694	Tiaa Family Of Co *	1,242,258
National Guardian Life Ins Grp*	319,066	Trustmark Ins Co Grp *	2,896,015
National Hlth Ins Grp *	5,587,263	Unifi Companies *	6,902,495
National Life Group *	1,006,385	Union Labor Grp *	1,481,057
National Teachers Associates Li	1,512	United Services Automobile Asn*	10,080,488
Nationwide Corp *	1,140,441	Unitrin Grp *	274
New Era Life Grp *	14,504	Unity Mut Grp *	18
New York Life Grp *	5,200,628	Universal American Financial C*	320,764,986
Nippon Life Insurance Company o	10,460	Unumprovident Corp Grp *	95,038,824
Northwestern Mut *	30,493,481	VantisLife Insurance Company	75,108
Ohio Natl Life Grp *	367,579	Wells Fargo Grp *	39,670
Old Republic Grp *	1,094,949	West Southern Grp *	375,753
OneAmerican Financial Partners*	6,268,151	White Mountains Grp *	4,984,761
Pan Amer Life *	48,201	Zurich Ins Grp *	7,359,556
Penn Mut Grp *	507,594		
Penn Treaty Amer Grp *	3,000,711		
		TOTALS	1,113,191,551

* Denotes a group of companies

EXHIBIT 3 **ALPHABETICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES AGAINST
WHOM **JUSTIFIED AND/OR QUESTIONABLE** COMPLAINTS HAVE BEEN RECORDED.
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME		DIRECT PREMIUM	UNDER-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/DP	RANK
			WRITING	SALES	SALES	HANDLING	SERVICE	J	Q	J	Q					
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Allstate Ins Grp	*	3,769,944	0	0	0	0	0	0	1	0	0	0	1	0	0.265	13
American Financial Grp	*	4,761,310	0	0	0	0	0	0	1	0	0	0	1	0	0.210	10
American Republic Mut Grp	*	3,904,523	0	0	0	0	0	0	1	0	0	0	1	0	0.256	12
Anthem Health Plans, Inc		2,451,351,056	3	2	2	0	91	0	0	0	3	0	100	2	0.041	5
Assurant Inc Grp	*	39,228,551	3	0	0	0	10	0	0	0	1	0	14	0	0.357	14
Celtic Insurance Company		5,769,860	0	0	1	0	2	0	0	0	0	0	3	0	0.520	16
Cigna Health Grp	*	144,977,636	0	0	0	0	1	0	0	0	0	0	1	0	0.007	1
Conseco Grp	*	22,180,381	0	0	3	0	2	0	0	0	0	0	5	0	0.225	11
Genworth Financial Grp	*	62,546,254	0	0	1	0	0	0	0	0	0	0	1	0	0.016	2
Guarantee Trust	*	374,390	0	0	0	0	1	0	0	0	0	0	1	0	2.671	17
Hartford Fire & Cas Grp	*	55,014,310	0	0	0	0	0	1	0	0	0	0	0	1	0.018	4
Healthmarkets Grp	*	18,930,714	1	0	0	0	1	0	0	0	0	0	2	0	0.106	8
John Hancock Grp	*	17,914,266	0	0	0	0	0	0	0	0	0	1	0	1	0.056	6
Metropolitan Grp	*	125,458,651	0	0	0	0	2	0	0	0	0	0	2	0	0.016	2
Security Mutual Life Insurance		2,275,492	0	0	0	0	1	0	0	0	0	0	1	0	0.439	15
Stancorp Financial Grp	*	15,383,214	0	0	0	1	0	0	0	0	0	0	0	1	0.065	7
Unitedhealth Grp	*	468,344,351	0	0	3	0	90	0	0	0	2	0	95	0	0.203	9
TOTALS		3,442,184,903	7	2	10	1	201	1	3	0	6	1	228	5		

* Denotes a group of companies

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

EXHIBIT 4

NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMO'S).
THE HMO WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1.

01/01/2006 THROUGH 12/31/2006

COMPANY NAME	DIRECT PREMIUM	UNDER-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/DP	RANK
		WRITING		SALES		HANDLING		SERVICE							
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
ConnectiCare Inc	628,531,992	0	0	0	0	3	0	0	0	0	0	3	0	0.005	1
Aetna Health Inc	165,355,814	0	0	0	0	4	0	0	0	1	0	5	0	0.030	2
CIGNA HealthCare of Connecticut	143,729,708	0	0	0	0	6	0	0	0	0	0	6	0	0.042	3
Oxford Health Plans (CT), Inc	232,045,101	0	0	1	0	19	1	0	0	0	0	20	1	0.090	4
Health Net of Connecticut, Inc	726,930,144	0	0	0	0	100	52	0	0	1	0	101	52	0.210	5
TOTALS	1,896,592,759	0	0	1	0	132	53	0	0	2	0	135	53		

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

Exhibit 5
Accident & Health

Definitions

- Direct Premiums** - Includes all premiums arising from policies issued by the company during the calendar year.
- Underwriting** - Those complaints which involve cancellation, premiums, rating, refusal to insure and other disputes related to underwriting.
- Marketing & Sales** - Those complaints which involve advertising, delays, misquotes, company handling and other disputes related to marketing and sales.
- Claims Handling** - Those complaints which involve claim procedure, unsatisfactory offers or settlements, delays, denial of claims, usual and customary fees, DRG, mandated benefits, coverage disputes and other disputes related to claims.
- Policy Service** - Those complaints which involve extension in benefits, service, delays, policy information, delivery of policies and certificates and other disputes related to policy service.
- Other** - Those complaints which involve pre-existing condition conversions, unapproved forms and other miscellaneous disputes.
- Justified (J)** - Those complaints which indicate error and/or fault by insurers and result in corrective action.
- Questionable (Q)** - Those complaints which involve a question of fact or law and/or a combination of responsibility. Frequently, these complaints are favorably resolved.
- Complaint Ratio** - The total number of complaints, divided by the direct premium and multiplied by 1,000,000.

Exhibit 6
Accident & Health

Technical Notes

- 1) Ranking:
 - (1a) The insurance company or group with the lowest complaint ratio is ranked No. 1 in Exhibit 2.
 - (1b) Alphabetical listing on Exhibit 3 ranks the insurance company or group with the lowest complaint ratio as No. 1.
- 2) Earned premiums reflect premiums used for the calendar year.
- 3) Complaints considered in determining complaint ratios are those complaint files closed during the calendar year which have been coded Justified or Questionable against insurance companies and groups of companies.
- 4) Accident and Health complaints principally encompass the following types of insurance coverage:
 - (1) Medical Surgical Insurance
 - (2) Major Medical Insurance
 - (3) Hospital Expense Insurance
 - (4) Hospital Indemnity Insurance
 - (5) Disability Income Insurance
 - (6) Accident Only Insurance
 - (7) Credit Disability Insurance
 - (8) Medicare Supplement Insurance
 - (9) Long Term Care Insurance (Nursing Home Insurance)

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
771	Aaa Mid Atlantic Ins Grp Keystone Insurance Company
626	Ace Ltd ACE American Insurance Company ACE Fire Underwriters Insurance Company ACE Life Insurance Company ACE Property & Casualty Insurance Company Century Indemnity Company Indemnity Insurance Company of North America Insurance Company of North America Westchester Fire Insurance Company
468	Aegon Us Holding Grp Life Investors Insurance Company of America Monumental Life Insurance Company Peoples Benefit Life Insurance Company Stonebridge Casualty Insurance Company Stonebridge Life Insurance Company Transamerica Financial Life Insurance Company Transamerica Life Insurance Company Transamerica Occidental Life Insurance Company Veterans Life Insurance Company
1	Aetna Aetna Health and Life Insurance Company Aetna Insurance Company of Connecticut Aetna Life Insurance Company
501	Alleghany Grp Platte River Insurance Company
761	Allianz Ins Grp Allianz Global Risks US Insurance Company Allianz Life Insurance Company of New York Allianz Life Insurance Company of North America American Automobile Insurance Company American Insurance Company Associated Indemnity Corporation Firemans Fund Insurance Company
8	Allstate Ins Grp Allstate Indemnity Company Allstate Insurance Company Allstate Life Insurance Company American Heritage Life Insurance Company Charter National Life Insurance Company Lincoln Benefit Life Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
574	Amerco Corp Oxford Life Insurance Company Republic Western Insurance Company
1327	American Amicable Grp Occidental Life Insurance Company of North Carolina
2658	American Equity Investment Grp American Equity Investment Life Insurance Company
370	American Family Corp American Family Life Assurance Company of Columbus American Family Life Assurance Company of New York
330	American Fidelity Corp Grp American Fidelity Assurance Company American Public Life Insurance Company
84	American Financial Grp Continental General Insurance Company Great American Insurance Company Great American Insurance Company of New York Great American Life Insurance Company Great American Security Insurance Company Great American Spirit Insurance Company Loyal American Life Insurance Company United Teacher Associates Insurance Company
361	American Holding Corp American Alternative Insurance Corporation
12	American Intrnl Grp AIG Casualty Company AIG Centennial Insurance Company AIG Life Insurance Company AIG Premier Insurance Company AIU Insurance Company American General Assurance Company American General Indemnity Company American General Life Insurance Company American General Life and Accident Insurance Company American Home Assurance Company American International South Insurance Company Delaware American Life Insurance Company Granite State Insurance Company Hartford Steam Boiler Inspection and Insurance Company Insurance Company of the State of Pennsylvania Merit Life Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
12	American Intrnl Grp National Union Fire Insurance Company of Pittsburgh, PA New Hampshire Insurance Company SunAmerica Life Insurance Company United States Life Insurance Company in the City of New York
765	American Life & Health Grp First Health Life & Health Insurance Company
408	American Natl Fncl Grp American National Insurance Company American National Life Insurance Company of Texas Farm Family Life Insurance Company Garden State Life Insurance Company Standard Life and Accident Insurance Company
3527	American Republic Mut Grp American Republic Insurance Company World Insurance Company
4	Ameriprise Financial Grp Amex Assurance Company IDS Property Casualty Insurance Company RiverSource Life Insurance Company
317	Aon Corp Combined Insurance Company of America
586	Arbella Ins Grp Covenant Insurance Company
1279	Arch Ins Grp Arch Insurance Company
876	Arkansas Bcbs Grp USable Life
553	Arrowpoint Capital Grp Royal Indemnity Company Royal Surplus Lines Insurance Company Security Insurance Company of Hartford
19	Assurant Inc Grp American Bankers Insurance Company of Florida American Bankers Life Assurance Company of Florida John Alden Life Insurance Company Time Insurance Company Union Security Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
19	Assurant Inc Grp United Family Life Insurance Company Voyager Property and Casualty Insurance Company
553	Arrowpoint Capital Grp Royal Indemnity Company Royal Surplus Lines Insurance Company Security Insurance Company of Hartford
19	Assurant Inc Grp American Bankers Insurance Company of Florida American Bankers Life Assurance Company of Florida John Alden Life Insurance Company Time Insurance Company Union Security Insurance Company United Family Life Insurance Company Voyager Property and Casualty Insurance Company
3910	Assurity Security Grp Assurity Life Insurance Company Security Financial Life Insurance Company
44	Aviva Grp AmerUs Life Insurance Company Aviva Life Insurance Company Indianapolis Life Insurance Company
968	Axa Ins Grp AXA Equitable Life Insurance Company Mony Life Insurance Company Mony Life Insurance Company of America U.S. Financial Life Insurance Company
3416	Axis Capital Grp AXIS Reinsurance Company AXIS Specialty Insurance Company
1330	Balboa Ins Grp Balboa Insurance Company Balboa Life Insurance Company
872	Banner Life Grp Banner Life Insurance Company
23	Bcs Ins Grp BCS Insurance Company BCS Life Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
615	Beneficial Life Grp Beneficial Life Insurance Company
31	Berkshire Hathaway Central States Indemnity Company of Omaha Cologne Reinsurance Company of America Converium Reinsurance (North America) Inc. Fairfield Insurance Company GEICO General Insurance Company General Re Life Corporation General Star Indemnity Company Genesis Insurance Company Government Employees Insurance Company IdeaLife Insurance Company National Liability & Fire Insurance Company
581	Boston Mut Grp Boston Mutual Life Insurance Company
690	Central States Grp Central States Health & Life Company of Omaha
1117	Central United Life Grp Family Life Insurance Company Manhattan Life Insurance Company
38	Chubb & Son Inc Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Harbor Point Reinsurance U.S., Inc. Pacific Indemnity Company Vigilant Insurance Company
344	Church Pension Fund Church Life Insurance Corporation
901	Cigna Health Grp Connecticut General Life Insurance Company Life Insurance Company of North America
244	Cincinnati Fncl Cp Cincinnati Insurance Company Cincinnati Life Insurance Company (The)

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
41	Citigroup American Health and Life Insurance Company National Benefit Life Insurance Company Primerica Life Insurance Company Sears Life Insurance Company Triton Insurance Company
218	Cna Ins Grp American Casualty Company of Reading, Pennsylvania Continental Assurance Company Continental Casualty Company Continental Insurance Company (The) National Fire Insurance Company of Hartford Transcontinental Insurance Company Transportation Insurance Company Valley Forge Insurance Company
535	Columbian Life Grp Columbian Life Insurance Company Columbian Mutual Life Insurance Company
560	Commercial Travlrs Commercial Travelers Mutual Insurance Company Monitor Life Insurance Company of New York
233	Conseco Grp Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Insurance Company Conseco Life Insurance Company Washington National Insurance Company
50	Country Ins & Financial Services Grp Country Life Insurance Company
306	Cuna Mut Grp CUMIS Insurance Society, Inc. CUNA Mutual Insurance Society MEMBERS Life Insurance Company
74	Delphi Fin Grp Reliance Standard Life Insurance Company
2479	Dentegra Grp Delta Dental Insurance Company Dentegra Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
1213	Direct Gen Grp Direct General Life Insurance Company
3158	Eastern Holding Co Grp Eastern Life & Health Insurance Company
62	Emc Ins Co Employers Mutual Casualty Company
158	Fairfax Financial Fairmont Premier Insurance Company North River Insurance Company Odyssey America Reinsurance Corporation TIG Insurance Company United States Fire Insurance Company
7	Federated Mut Federated Life Insurance Company Federated Mutual Insurance Company
451	Fidelity Security Grp Fidelity Security Life Insurance Company
449	Financial Hol Corp Great Southern Life Insurance Company
1266	Forethought Fincial Services Inc Forethought Life Assurance Company
350	Ge Global Grp Employers Reassurance Corporation Heritage Casualty Insurance Company Heritage Life Insurance Company Union Fidelity Life Insurance Company
450	Geneve Hol Inc Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	Genworth Financial Grp Federal Home Life Insurance Company First Colony Life Insurance Company Genworth Life Insurance Company Genworth Life and Annuity Insurance Company Genworth Life and Health Insurance Company Professional Insurance Company

EXHIBIT 7

LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4011	Genworth Financial Grp First Colony Life Insurance Company Genworth Life Insurance Company Genworth Life and Annuity Insurance Company Genworth Life and Health Insurance Company Professional Insurance Company
79	Gmac Ins Holding Integon National Insurance Company
3891	Goldman Sachs Grp Commonwealth Annuity and Life Insurance Company
769	Great West L Asr Alta Health & Life Insurance Company Canada Life Assurance Company Canada Life Insurance Company of America Great-West Life & Annuity Insurance Company Great-West Life Assurance Company (The) London Life Reinsurance Company
222	Greater Ny Greater New York Mutual Insurance Company
687	Guarantee Trust Guarantee Trust Life Insurance Company
429	Guardian Life Grp Berkshire Life Insurance Company of America Guardian Life Insurance Company of America Park Avenue Life Insurance Company
517	Hannover Grp Clarendon National Insurance Company Gerling America Insurance Company
253	Harleysville Grp Mid-America Insurance Company
91	Hartford Fire & Cas Grp American Maturity Life Insurance Company First State Insurance Company Hartford Accident and Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
91	Hartford Fire & Cas Grp Hartford Insurance Company of the Midwest Hartford Insurance Company of the Southeast Hartford International Life Reassurance Corporation Hartford Life Insurance Company Hartford Life and Accident Insurance Company Hartford Life and Annuity Insurance Company Hartford Underwriters Insurance Company New England Insurance Company New England Reinsurance Corporation Nutmeg Insurance Company Pacific Insurance Company, Limited Sentinel Insurance Company, Ltd Trumbull Insurance Company Twin City Fire Insurance Company
984	Hcc Ins Holdings Grp Avemco Insurance Company HCC Life Insurance Company Perico Life Insurance Company
917	Hcsc Grp Colorado Bankers Life Insurance Company Fort Dearborn Life Insurance Company Health Care Service Corporation, A Mutual Legal Reserve Company
623	Health Net Inc Grp Health Net Life Insurance Company
264	Healthmarkets Grp Chesapeake Life Insurance Company (The) MEGA Life and Health Insurance Company (The) Mid-West National Life Insurance Company of Tennessee
812	Highmark Inc HM Life Insurance Company United Concordia Insurance Company
1293	Homesite Ins Grp Homesite Insurance Company
300	Horace Mann Grp Horace Mann Life Insurance Company
352	Hsbc Grp Household Life Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
119	Humana Inc Humana Insurance Company HumanaDental Insurance Company
229	ING America Ins Holding Grp ING Life Insurance and Annuity Company ING USA Annuity and Life Insurance Company Midwestern United Life Insurance Company ReliaStar Life Insurance Company ReliaStar Life Insurance Company of New York Security Life of Denver Insurance Company
904	John Hancock Grp John Hancock Life Insurance Company John Hancock Life Insurance Company (USA) John Hancock Variable Life Insurance Company Manulife Insurance Company
588	Kansas City Life Ins Kansas City Life Insurance Company Old American Insurance Company
111	Liberty Mut Grp Employers Insurance Company of Wausau First Liberty Insurance Corporation (The) LM Insurance Corporation Liberty Life Assurance Company of Boston Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Wausau Underwriters Insurance Company
290	Liberty Natl American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
1186	Lifetime Health Care Grp MedAmerica Insurance Company
20	Lincoln Natl First Penn-Pacific Life Insurance Company Lincoln Life & Annuity Company of New York Lincoln National Life Insurance Company (The)
108	Lumbermens Mut Cas Grp American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
785	Markel Corp Grp Markel Insurance Company
435	Mass Mut L I C C.M. Life Insurance Company MML Bay State Life Insurance Company Massachusetts Mutual Life Insurance Company
241	Metropolitan Grp General American Life Insurance Company MetLife Insurance Company of Connecticut MetLife Insurance Company of Connecticut MetLife Life and Annuity Company of Connecticut Metropolitan Direct Property and Casualty Insurance Company Metropolitan Life Insurance Company New England Life Insurance Company
431	Midland Natl Life Ins Grp Midland National Life Insurance Company North American Company for Life & Health Insurance
869	Minnesota Mut Minnesota Life Insurance Company
261	Mutual Of Omaha Companion Life Insurance Company Mutual of Omaha Insurance Company United of Omaha Life Insurance Company
1211	National Guardian Life Ins Grp National Guardian Life Insurance Company
634	National Life Group Life Insurance Company of the Southwest National Life Insurance Company
140	Nationwide Corp National Casualty Company Nationwide Affinity Insurance Company of America Nationwide Life Insurance Company Nationwide Life Insurance Company of America Nationwide Life and Annuity Company of America Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company
2638	Ncmic Grp NCMIC Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
520	New Era Life Grp Philadelphia American Life Insurance Company
826	New York Life Grp New York Life Insurance Company New York Life Insurance and Annuity Corporation
860	Northwestern Mut Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company
148	Ohio Cas Grp Ohio Casualty Insurance Company (The)
704	Ohio Natl Life Grp Ohio National Life Assurance Corporation Ohio National Life Insurance Company
2598	Old Mut Us Life Holding Grp OM Financial Life Insurance Company Unified Life Insurance Company
150	Old Republic Grp Old Republic General Insurance Corporation Old Republic Insurance Company Old Republic Life Insurance Company
619	OneAmerican Financial Partners Grp American United Life Insurance Company Pioneer Mutual Life Insurance Company State Life Insurance Company (The)
709	Pacific Life Ins Co Pacific Life & Annuity Company Pacific Life Insurance Company
525	Pan Amer Life Pan-American Life Insurance Company
767	Penn Mfr Asn Ins Pennsylvania Manufacturers Association Insurance Company
850	Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
810	Penn Treaty Amer Grp American Network Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
403	Phoenix Co American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity Company
367	Physicians Mut Physicians Mutual Insurance Company
332	Principal Fin Grp Principal Life Insurance Company
458	Protective Life Ins Grp Chase Insurance Life Company Chase Insurance Life and Annuity Company Chase Life & Annuity Company Empire General Life Assurance Corporation Protective Life Insurance Company
304	Prudential Of Amer American Skandia Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company
853	Public Service Grp Public Service Mutual Insurance Company
796	Qbe Ins Grp Ltd QBE Insurance Corporation
477	Renaissance Health Service Corp Grp Renaissance Life & Health Insurance Company of America
783	Rli Ins Grp RLI Insurance Company
4071	Rvi Grp R.V.I. National Insurance Company
163	Safeco Ins Grp American States Insurance Company
870	Security Benefit Security Benefit Life Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

GROUP NO **GROUP NAME**
COMPANY Name

169 **Sentry Ins Grp**
Sentry Casualty Company
Sentry Insurance A Mutual Company
Sentry Life Insurance Company
Sentry Select Insurance Company

3548 **St Paul Travelers Grp**
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Commercial Guaranty Casualty Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Gulf Underwriters Insurance Company
Phoenix Insurance Company
Seaboard Surety Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective Insurance Company
Standard Fire Insurance Company
Travco Insurance Company
Travelers Casualty Company of Connecticut
Travelers Casualty and Surety Company (The)
Travelers Casualty and Surety Company of America
Travelers Commercial Casualty Company
Travelers Commercial Insurance Company
Travelers Home and Marine Insurance Company (The)
Travelers Indemnity Company (The)
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut (The)
Travelers Personal Security Insurance Company
Travelers Property Casualty Insurance Company
United States Fidelity and Guaranty Company

1348 **Stancorp Financial Grp**
Standard Insurance Company

176 **State Farm Il**
State Farm Mutual Automobile Insurance Company

549 **Sun Life Assur Co Of Cn**
Independence Life and Annuity Company
Sun Life Assurance Company of Canada

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
181	Swiss Re Grp Coregis Insurance Company Employers Reinsurance Corporation North American Elite Insurance Company North American Specialty Insurance Company Reassure America Life Insurance Company Swiss Re Life & Health America, Inc. Washington International Insurance Company Westport Insurance Corporation
88	The Hanover Ins Grp First Allmerica Financial Life Insurance Company Hanover Insurance Company (The)
4254	The Warranty Grp Resource Life Insurance Company
2938	Thrivent Financial For Lutherans Thrivent Life Insurance Company
1216	Tiaa Family Of Co TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
276	Trustmark Ins Co Grp Trustmark Insurance Company Trustmark Life Insurance Company
943	Unifi Companies Acacia Life Insurance Company
943	Unifi Companies Ameritas Life Insurance Corp. Union Central Life Insurance Company (The)
781	Union Labor Grp ULLICO Casualty Company ULLICO Life Insurance Company Union Labor Life Insurance Company (The)
200	United Services Automobile Asn Grp USAA Life Insurance Company
707	Unitedhealth Grp Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company United HealthCare Insurance Company

EXHIBIT 7 LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
215	Unitrin Grp United Insurance Company of America
953	Universal American Financial Corp American Progressive Life & Health Insurance Company of New York Pennsylvania Life Insurance Company
565	Unumprovident Corp Grp Colonial Life & Accident Insurance Company Paul Revere Life Insurance Company Paul Revere Variable Annuity Company Provident Life and Accident Insurance Company Provident Life and Casualty Insurance Company UNUM Life Insurance Company of America
201	Utica Natl Ins Grp Republic-Franklin Insurance Company Utica Mutual Insurance Company
1199	Wellcare Grp WellCare Health Insurance of Illinois, Inc.
671	Wellpoint Inc Grp Anthem Health Plans, Inc Anthem Insurance Companies, Inc. Anthem Life Insurance Company OneNation Insurance Company UNICARE Life & Health Insurance Company
471	Wells Fargo Grp Centurion Life Insurance Company
836	West Southern Grp Lafayette Life Insurance Company
1129	White Mountains Grp American Employers Insurance Company Employers Fire Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company Symetra Life Insurance Company
4213	Wilton Re Grp Wilton Reassurance Company Wilton Reassurance Life Company of New York
98	Wr Berkley Corp Acadia Insurance Company

EXHIBIT 7

LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED
TO SELL **ACCIDENT & HEALTH** INSURANCE

GROUP NO **GROUP NAME**
 COMPANY Name

1285

X L Amer

XL Life Insurance and Annuity Company
XL Re Life America, Inc.
XL Reinsurance America, Inc.

212

Zurich Ins Grp

American Guarantee & Liability Insurance Company
American Zurich Insurance Company
Centre Life Insurance Company
Empire Fire and Marine Insurance Company
Universal Underwriters Life Insurance Company
Zurich American Insurance Company