



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Annual Ranking of 2007 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
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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>
AAA Life Insurance Company	129,081	Country Ins & Financial Servic*	7,930
AAA Mid Atlantic Ins Grp *	298,496	Crown Life Insurance Company	133,336
Ace Ltd *	1,716,110	Delphi Fin Grp *	3,035,382
Aegon Us Holding Grp *	35,143,631	Dentegra Grp *	21,686,575
Allianz Ins Grp *	3,368,355	EMC National Life Company	3,879
Allstate Ins Grp *	3,071,480	Equitable Life & Casualty Insur	7,632
Amerco Corp *	83,337	Family Heritage Life Insurance	6,800
American Family Corp *	25,655,319	Federal Life Insurance Company	21
American Financial Grp *	3,511,171	Federated Mut *	234,974
American Life & Health Grp *	4,871,116	Fidelity Security Grp *	4,335,779
American Medical and Life Insur	12,389	Financial American Grp *	450,587
American Modern Ins Grp *	12,811	Financial Hol Corp *	12,803
American Natl Fncl Grp *	1,008,200	First Rehabilitation Life Insur	83,105
American Republic Mut Grp *	2,874,811	GE Global Group *	195,892
Ameriprise Financial Grp *	9,389,790	Geneve Hol Inc *	1,891,641
Amex Assurance Company	2,886,800	Genworth Financial Grp *	46,305,078
Assurity Life Insurance Company	1,624,909	Goldman Sachs Grp *	485,668
Aviva Grp *	285,770	Government Personnel Mutual Lif	4,343
Axa Ins Grp *	3,153,930	Great West L Asr *	7,405,801
BCS Ins Grp *	2,864,636	Guarantee Trust Grp *	421,217
Balboa Ins Grp *	207,824	Guardian Life Grp *	76,250,049
Baltimore Life Insurance Compan	4,396	HCC Ins Holdings Grp *	4,078,500
Banner Life Grp *	4,139	HSBC Grp *	1,360,865
Berkshire Hathaway Grp *	194,299	Hannover Grp *	145
Boston Mut Grp *	3,552,649	Harleysville Grp *	9,140
Central States Grp *	2,254,763	Hartford Fire & Cas Grp *	50,894,673
Chubb & Son Inc *	895,726	Health Net Inc Grp *	80,086,984
Cincinnati Fncl Cp *	1,632	Highmark Inc *	2,142,253
Citigroup *	1,318,944	Horace Mann Grp *	23,487
Columbian Life Grp *	108,192	Humana Inc *	52,397,053
Commercial Travlrs *	438,283	ING Amer Ins Holding Grp *	9,933,702
Continental American Insurance	218,063	Illinois Mutual Life Insurance	491,590

\* 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>
Investors Life Insurance Compan	2,379	Phoenix Cos	* 64,623
Jackson Natl Grp *	4,099	Physicians Mut	* 301,561
Jefferson National Life Insuran	1,746	Protective Life Ins Grp	* 1,023,787
Kansas City Life Ins Grp *	20,196	Prudential Of Amer	* 12,497,192
Liberty Life Insurance Company	811,603	QBE Insurance Group LTD	* 1,736,068
Liberty Mut Grp *	8,687,016	Regal Rein Grp	* 1,179,225
Lifetime HlthCare Grp *	3,303,165	Renaissance Health Service Cor*	3,832
Lightyear Delos Grp *	357,201	Safeco Ins Grp	* 3,824
Lincoln Heritage Life Insurance	4,026	Security Mutual Life Insurance	3,285,881
Lincoln Natl *	5,667,869	Sentry Ins Grp	* 115,452
MTL Insurance Company	9,833	Stancorp Financial Grp	* 17,182,903
Markel Corp Grp *	451,765	State Farm IL	* 2,063,607
Mass Mut Life Ins Grp *	16,704,238	Sun Life Assur Co Of Cn	* 26,087,700
Midland Natl Life Ins Co *	43,992	Swiss Re Grp	* 844,136
Minnesota Mut Grp *	2,089,308	TIAA Family of Companies	* 593,971
Mutual of America Life Insuranc	127,844	The Hanover Ins Grp	* 117,169
National Guardian Life Ins Grp*	433,468	Unifi Companies	* 8,891,389
National Health Insurance Compa	4,249,862	Unified Life Insurance Company	499
National Life Group *	1,017,982	Union Labor Grp	* 993,113
National Teachers Associates Li	2,904	United Services Automobile Asn*	8,659,263
Nationwide Corp *	2,956,265	Unitrin Grp	* 54
Nestle Sa Grp *	1,407,740	Universal American Financial C*	344,112,698
New Era Life Grp *	13,525	Unumprovident Corp Grp	* 91,950,685
New York Life Grp *	5,084,754	VantisLife Insurance Company	72,233
Nippon Life Insurance Company o	3,677	WR Berkeley Corporation	* 34,285
Northwestern Mut Grp *	33,195,801	Wellpoint Inc Grp	* 16,848,875
Ohio Natl Life Grp *	363,851	Wells Fargo Grp	* 40,047
Old Republic Grp *	1,148,907	West Southern Grp	* 299,871
OneAmerica Fin Partners *	6,278,545	White Mountains Grp	* 4,403,268
Pan Amer Life *	44,989	Wilton Re Grp	* 130
Penn Mut Grp *	473,686	Zurich Ins Grp	* 2,445,112
		<b>TOTALS</b>	<b>1,116,352,625</b>

\* Denotes a group of companies

**EXHIBIT 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

COMPANY NAME		DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Aetna	*	207,800,854	0	0	0	0	1	0	0	0	1	0	2	0	0.010	1
Metropolitan Grp	*	121,021,704	0	0	1	0	3	0	0	0	0	0	4	0	0.033	2
John Hancock Grp	*	23,370,271	0	0	0	0	1	0	0	0	0	0	1	0	0.043	3
Cigna Health Grp	*	180,030,952	0	0	0	0	6	1	0	0	1	0	7	1	0.044	4
Principal Fin Grp	*	20,930,361	0	0	0	0	1	0	0	0	0	0	1	0	0.048	5
Anthem Health Plans, Inc		2,493,201,030	0	0	0	1	249	0	1	0	23	0	273	1	0.110	6
American Intrnl Grp	*	14,468,022	0	0	0	0	2	0	0	0	0	0	2	0	0.138	7
Liberty Natl Grp	*	6,799,860	0	0	1	0	0	0	0	0	0	0	1	0	0.147	8
Unitedhealth Grp	*	476,617,362	0	0	9	1	58	0	0	0	4	0	71	1	0.151	9
Aon Corp Grp	*	13,157,628	0	0	1	0	0	0	0	0	1	0	2	0	0.152	10
Conseco Grp	*	20,778,405	0	0	2	0	2	0	0	0	0	0	4	0	0.193	11
CNA Ins Grp	*	9,021,691	0	0	0	0	2	0	0	0	0	0	2	0	0.222	12
Cuna Mut Grp	*	8,208,331	0	0	0	0	2	0	0	0	0	0	2	0	0.244	13
HCSC Grp	*	3,140,922	0	0	0	0	0	1	0	0	0	0	0	1	0.318	14
Penn Treaty Amer Grp	*	2,942,725	0	0	0	0	1	0	0	0	0	0	1	0	0.340	15
HealthMarkets Grp	*	16,053,369	0	0	0	0	6	0	0	0	0	0	6	0	0.374	16
American Fidelity Corp Grp	*	1,953,434	0	0	0	0	0	0	0	0	1	0	1	0	0.512	17
Trustmark Ins Co Grp	*	3,190,305	0	0	0	0	2	0	0	0	0	0	2	0	0.627	18
Fairfax Financial	*	1,385,447	0	0	0	0	0	0	0	0	1	0	1	0	0.722	19
Mutual Of Omaha Grp	*	12,769,835	0	0	0	0	11	0	0	0	0	0	11	0	0.861	20
Fortis Group	*	35,479,223	0	0	0	0	36	0	0	0	0	0	36	0	1.015	21
Celtic Insurance Company		4,036,321	0	0	0	0	4	0	1	0	1	0	6	0	1.487	22
<b>TOTALS</b>		<b>3,676,358,052</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>2</b>	<b>387</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>436</b>	<b>4</b>		

\* 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 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- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Aetna	*	207,800,854	0	0	0	0	1	0	0	0	1	0	2	0	0.010	1
American Fidelity Corp Grp	*	1,953,434	0	0	0	0	0	0	0	0	1	0	1	0	0.512	17
American Intrnl Grp	*	14,468,022	0	0	0	0	2	0	0	0	0	0	2	0	0.138	7
Anthem Health Plans, Inc		2,493,201,030	0	0	0	1	249	0	1	0	23	0	273	1	0.110	6
Aon Corp Grp	*	13,157,628	0	0	1	0	0	0	0	0	1	0	2	0	0.152	10
Celtic Insurance Company		4,036,321	0	0	0	0	4	0	1	0	1	0	6	0	1.487	22
Cigna Health Grp	*	180,030,952	0	0	0	0	6	1	0	0	1	0	7	1	0.044	4
CNA Ins Grp	*	9,021,691	0	0	0	0	2	0	0	0	0	0	2	0	0.222	12
Conseco Grp	*	20,778,405	0	0	2	0	2	0	0	0	0	0	4	0	0.193	11
Cuna Mut Grp	*	8,208,331	0	0	0	0	2	0	0	0	0	0	2	0	0.244	13
Fairfax Financial	*	1,385,447	0	0	0	0	0	0	0	0	1	0	1	0	0.722	19
Fortis Group	*	35,479,223	0	0	0	0	36	0	0	0	0	0	36	0	1.015	21
HCSC Grp	*	3,140,922	0	0	0	0	0	1	0	0	0	0	0	1	0.318	14
HealthMarkets Grp	*	16,053,369	0	0	0	0	6	0	0	0	0	0	6	0	0.374	16
John Hancock Grp	*	23,370,271	0	0	0	0	1	0	0	0	0	0	1	0	0.043	3
Liberty Natl Grp	*	6,799,860	0	0	1	0	0	0	0	0	0	0	1	0	0.147	8
Metropolitan Grp	*	121,021,704	0	0	1	0	3	0	0	0	0	0	4	0	0.033	2
Mutual Of Omaha Grp	*	12,769,835	0	0	0	0	11	0	0	0	0	0	11	0	0.861	20
Penn Treaty Amer Grp	*	2,942,725	0	0	0	0	1	0	0	0	0	0	1	0	0.340	15
Principal Fin Grp	*	20,930,361	0	0	0	0	1	0	0	0	0	0	1	0	0.048	5
Trustmark Ins Co Grp	*	3,190,305	0	0	0	0	2	0	0	0	0	0	2	0	0.627	18
Unitedhealth Grp	*	476,617,362	0	0	9	1	58	0	0	0	4	0	71	1	0.151	9
<b>TOTALS</b>		<b>3,676,358,052</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>2</b>	<b>387</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>436</b>	<b>4</b>		

\* 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

CONNECTICUT STATE INSURANCE DEPARTMENT  
**HEALTH MAINTENANCE ORGANIZATIONS**

**EXHIBIT 4**

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

01/01/2007 THROUGH 12/31/2007

COMPANY NAME	DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
ConnectiCare Inc	690,438,804	0	0	1	0	8	0	0	0	0	0	9	0	0.013	1
CIGNA HealthCare of Connecticut	144,292,179	0	0	0	0	13	0	0	0	0	0	13	0	0.090	2
Oxford Health Plans (CT), Inc	192,465,409	0	0	2	0	13	1	0	0	1	1	16	2	0.094	3
Aetna Health Inc	160,104,276	0	0	0	0	25	0	0	0	1	0	26	0	0.162	4
Health Net of Connecticut, Inc	637,457,331	0	0	0	0	103	2	0	0	1	0	104	2	0.166	5
<b>TOTALS</b>	<b>1,824,757,999</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>162</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>168</b>	<b>4</b>		

*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

**GROUP NO** **GROUP NAME**  
**COMPANY Name**

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  
Stonebridge Casualty Insurance Company  
Stonebridge Life Insurance Company  
Transamerica Financial Life Insurance Company  
Transamerica Life Insurance Company  
Transamerica Occidental 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  
Jefferson Insurance Company

8 **Allstate Ins Grp**  
Allstate Indemnity Company  
Allstate Insurance Company  
Allstate Life Insurance Company  
Allstate Property and Casualty 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	<b>Amerco Corp</b> Oxford Life Insurance Company Republic Western Insurance Company
1327	<b>American Amicable Grp</b> Occidental Life Insurance Company of North Carolina
2658	<b>American Equity Investment Grp</b> American Equity Investment Life Insurance Company
370	<b>American Family Corp</b> American Family Life Assurance Company of Columbus American Family Life Assurance Company of New York
330	<b>American Fidelity Corp Grp</b> American Fidelity Assurance Company American Public Life Insurance Company
84	<b>American Financial Grp</b> 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
12	<b>American Intrnl Grp</b> 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 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

**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>
765	<b>American Life &amp; Health Grp</b> First Health Life & Health Insurance Company
408	<b>American Natl Fncl Grp</b> 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	<b>American Republic Mut Grp</b> American Republic Insurance Company World Insurance Company
4	<b>Ameriprise Financial Grp</b> IDS Property Casualty Insurance Company RiverSource Life Insurance Company
317	<b>Aon Corp Grp</b> Combined Insurance Company of America Sterling Life Insurance Company
586	<b>Arbella Ins Grp</b> Covenant Insurance Company
1279	<b>Arch Ins Grp</b> Arch Insurance Company
457	<b>Argonaut Grp</b> PXRE Reinsurance Company
876	<b>Arkansas Bcbs Grp</b> USAbLe Life
553	<b>Arrowpoint Capital Grp</b> Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
44	<b>Aviva Grp</b> Aviva Life Insurance Company Aviva Life and Annuity Company Indianapolis Life Insurance Company
968	<b>Axa Ins Grp</b> AXA Equitable Life Insurance Company Mony Life Insurance Company Mony Life Insurance Company of America U.S. Financial 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>
3416	<b>Axis Capital Grp</b> AXIS Reinsurance Company AXIS Specialty Insurance Company
23	<b>BCS Ins Grp</b> BCS Insurance Company BCS Life Insurance Company
1330	<b>Balboa Ins Grp</b> Balboa Insurance Company Balboa Life Insurance Company
872	<b>Banner Life Grp</b> Banner Life Insurance Company
615	<b>Beneficial Life Grp</b> Beneficial Life Insurance Company
31	<b>Berkshire Hathaway Grp</b> Central States Indemnity Company of Omaha Cologne Reinsurance Company of America Fairfield Insurance Company Finial Reinsurance 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	<b>Boston Mut Grp</b> Boston Mutual Life Insurance Company
218	<b>CNA Ins Grp</b> American Casualty Company of Reading, Pennsylvania Continental Assurance Company Continental Casualty Company Continental Insurance Company (The) National Fire Insurance Company of Hartford Transportation Insurance Company Valley Forge Insurance Company
690	<b>Central States Grp</b> Central States Health & Life Company of Omaha
1117	<b>Central United Life Group</b> Family Life Insurance Company Manhattan 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>
38	<b>Chubb &amp; Son Inc</b> Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Vigilant Insurance Company
344	<b>Church Pension Fund Grp</b> Church Life Insurance Corporation
901	<b>Cigna Health Grp</b> Connecticut General Life Insurance Company Life Insurance Company of North America
244	<b>Cincinnati Fnc'l Cp</b> Cincinnati Insurance Company Cincinnati Life Insurance Company (The)
41	<b>Citigroup</b> American Health and Life Insurance Company National Benefit Life Insurance Company Primerica Life Insurance Company Sears Life Insurance Company Triton Insurance Company
535	<b>Columbian Life Grp</b> Columbian Life Insurance Company Columbian Mutual Life Insurance Company
560	<b>Commercial Travlrs</b> Commercial Travelers Mutual Insurance Company Monitor Life Insurance Company of New York
233	<b>Conseco Grp</b> Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Insurance Company Conseco Life Insurance Company Washington National Insurance Company
50	<b>Country Ins &amp; Financial Services Grp</b> Country Life Insurance Company
306	<b>Cuna Mut Grp</b> CUMIS Insurance Society, Inc. CUNA Mutual Insurance Society MEMBERS 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>
74	<b>Delphi Fin Grp</b> Reliance Standard Life Insurance Company
2479	<b>Dentegra Grp</b> Delta Dental Insurance Company Dentegra Insurance Company
1213	<b>Direct Gen Grp</b> Direct General Life Insurance Company
62	<b>EMC Ins Co</b> Employers Mutual Casualty Company
3158	<b>Eastern Holding Co Grp</b> Eastern Life & Health Insurance Company
158	<b>Fairfax Financial</b> Fairmont Premier Insurance Company North River Insurance Company Odyssey America Reinsurance Corporation TIG Insurance Company United States Fire Insurance Company
7	<b>Federated Mut</b> Federated Life Insurance Company Federated Mutual Insurance Company
451	<b>Fidelity Security Grp</b> Fidelity Security Life Insurance Company
449	<b>Financial Hol Corp</b> Great Southern Life Insurance Company
19	<b>Fortis Group</b> 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
350	<b>GE Global Group</b> Employers Reassurance Corporation Heritage Casualty Insurance Company Heritage Life Insurance Company Union Fidelity 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>
79	<b>GMAC Ins Holding Grp</b> Integon National Insurance Company
450	<b>Geneve Hol Inc</b> Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	<b>Genworth Financial Grp</b> Genworth Life Insurance Company Genworth Life and Annuity Insurance Company
3891	<b>Goldman Sachs Grp</b> Commonwealth Annuity and Life Insurance Company
769	<b>Great West L Asr</b> 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)
769	<b>Great West L Asr</b> London Life Reinsurance Company
222	<b>Greater New York</b> Greater New York Mutual Insurance Company
687	<b>Guarantee Trust Grp</b> Guarantee Trust Life Insurance Company
429	<b>Guardian Life Grp</b> Berkshire Life Insurance Company of America Guardian Life Insurance Company of America Park Avenue Life Insurance Company
984	<b>HCC Ins Holdings Grp</b> Avemco Insurance Company HCC Life Insurance Company Perico Life Insurance Company
917	<b>HCSC Grp</b> Colorado Bankers Life Insurance Company Fort Dearborn Life Insurance Company Health Care Service Corporation, A Mutual Legal Reserve Company
352	<b>HSBC Grp</b> Household Life Insurance Company

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
517	<b>Hannover Grp</b> Clarendon National Insurance Company Gerling America Insurance Company
91	<b>Hartford Fire &amp; Cas Grp</b> American Maturity Life Insurance Company First State Insurance Company Hartford Accident and Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company 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
623	<b>Health Net Inc Grp</b> Health Net Life Insurance Company
264	<b>HealthMarkets Grp</b> Chesapeake Life Insurance Company (The) MEGA Life and Health Insurance Company (The) Mid-West National Life Insurance Company of Tennessee
812	<b>Highmark Inc</b> HM Life Insurance Company United Concordia Insurance Company
1293	<b>Homesite Ins Grp</b> Homesite Insurance Company
300	<b>Horace Mann Grp</b> Horace Mann Life Insurance Company
119	<b>Humana Inc</b> Humana Insurance Company HumanaDental Insurance Company Kanawha Insurance Company



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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
229	<b>ING Amer Ins Holding Grp</b> 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	<b>John Hancock Grp</b> John Hancock Life Insurance Company John Hancock Life Insurance Company (USA) John Hancock Variable Life Insurance Company Manulife Insurance Company
588	<b>Kansas City Life Ins Grp</b> Kansas City Life Insurance Company Old American Insurance Company
111	<b>Liberty Mut Grp</b> 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 Ohio Casualty Insurance Company (The) Wausau Underwriters Insurance Company
290	<b>Liberty Natl Grp</b> American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
1186	<b>Lifetime HlthCare Grp</b> MedAmerica Insurance Company
20	<b>Lincoln Natl</b> First Penn-Pacific Life Insurance Company Lincoln Life & Annuity Company of New York Lincoln National Life Insurance Company (The)
108	<b>Lumbermens Mut Cas Grp</b> American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company
785	<b>Markel Corp Grp</b> Markel Insurance Company

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TO SELL **ACCIDENT & HEALTH** INSURANCE

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

**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>
4483	<b>Nestle Sa Grp</b> Gerber Life Insurance Company
520	<b>New Era Life Grp</b> Philadelphia American Life Insurance Company
826	<b>New York Life Grp</b> New York Life Insurance Company New York Life Insurance and Annuity Corporation
860	<b>Northwestern Mut Grp</b> Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company
704	<b>Ohio Natl Life Grp</b> Ohio National Life Assurance Corporation Ohio National Life Insurance Company
2598	<b>Old Mut Us Life Holding Grp</b> OM Financial Life Insurance Company
150	<b>Old Republic Grp</b> Old Republic General Insurance Corporation Old Republic Insurance Company Old Republic Life Insurance Company
619	<b>OneAmerica Fin Partners</b> American United Life Insurance Company Pioneer Mutual Life Insurance Company State Life Insurance Company (The)
709	<b>Pacific Life Grp</b> Pacific Life & Annuity Company Pacific Life Insurance Company
525	<b>Pan Amer Life</b> Pan-American Life Insurance Company
850	<b>Penn Mut Grp</b> Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
810	<b>Penn Treaty Amer Grp</b> American Network Insurance Company
767	<b>Pennsylvania Manufacturers Grp</b> Pennsylvania Manufacturers Association Insurance Company

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
403	<b>Phoenix Cos</b> American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity Company
367	<b>Physicians Mut</b> Physicians Mutual Insurance Company
332	<b>Principal Fin Grp</b> Principal Life Insurance Company
458	<b>Protective Life Ins Grp</b> Protective Life Insurance Company
304	<b>Prudential Of Amer</b> American Skandia Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company
853	<b>Public Service Grp</b> Public Service Mutual Insurance Company
796	<b>QBE Insurance Group LTD</b> QBE Insurance Corporation
783	<b>RLI Ins Grp</b> RLI Insurance Company
4071	<b>RVI Grp</b> R.V.I. National Insurance Company
477	<b>Renaissance Health Service Corp Grp</b> Renaissance Life & Health Insurance Company of America
163	<b>Safeco Ins Grp</b> American States Insurance Company
870	<b>Security Benefit Grp</b> Security Benefit Life Insurance Company
169	<b>Sentry Ins Grp</b> Sentry Casualty Company Sentry Insurance A Mutual Company Sentry Life Insurance Company Sentry Select Insurance Company

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

**GROUP NO** **GROUP NAME**  
**COMPANY Name**

**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  
Professional Insurance Company  
Sun Life Assurance Company of Canada  
Sun Life and Health Insurance Company (U.S.)

**181** **Swiss Re Grp**  
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

**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>
1216	<b>TIAA Family of Companies</b> TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
88	<b>The Hanover Ins Grp</b> First Allmerica Financial Life Insurance Company Hanover Insurance Company (The)
4254	<b>The Warranty Grp</b> Resource Life Insurance Company
2938	<b>Thrivent Financial For Lutherans Grp</b> Thrivent Life Insurance Company
276	<b>Trustmark Ins Co Grp</b> Trustmark Insurance Company Trustmark Life Insurance Company
943	<b>Unifi Companies</b> Acacia Life Insurance Company Ameritas Life Insurance Corp. Union Central Life Insurance Company (The)
781	<b>Union Labor Grp</b> ULLICO Casualty Company ULLICO Life Insurance Company Union Labor Life Insurance Company (The)
200	<b>United Services Automobile Asn Grp</b> USAA Life Insurance Company
707	<b>Unitedhealth Grp</b> Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company United HealthCare Insurance Company
215	<b>Unitrin Grp</b> United Insurance Company of America
953	<b>Universal American Financial Corp Grp</b> American Progressive Life & Health Insurance Company of New York Pennsylvania 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>
565	<b>Unumprovident Corp Grp</b> 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	<b>Utica National Insurance Group</b> Republic-Franklin Insurance Company Utica Mutual Insurance Company
98	<b>WR Berkeley Corporation</b> Acadia Insurance Company
671	<b>Wellpoint Inc Grp</b> Anthem Insurance Companies, Inc. Anthem Life Insurance Company OneNation Insurance Company UNICARE Life & Health Insurance Company
471	<b>Wells Fargo Grp</b> Centurion Life Insurance Company
836	<b>West Southern Grp</b> Lafayette Life Insurance Company
1129	<b>White Mountains Grp</b> Employers Fire Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company Symetra Life Insurance Company
4213	<b>Wilton Re Grp</b> Wilton Reassurance Company Wilton Reassurance Life Company of New York
1285	<b>XL Amer Grp</b> XL Life Insurance and Annuity Company XL Re Life America, Inc. XL Reinsurance America, Inc.
212	<b>Zurich Ins Grp</b> 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