



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2009 Calendar Year Accident & Health Insurance Complaints

Exhibits

Index

- 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
- 7) Listing of member insurance companies that comprise the groups named in Exhibits 1, 2, and 3.

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An Equal Opportunity Employer

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	147,494	Coventry Corp Grp	* 99,540
Aaa Mid Atlantic Ins Grp	* 315,254	Cuna Mut Grp	* 8,400,216
Aegis Grp	* 3,201	Delphi Fin Grp	* 4,890,691
Aflac Grp	* 33,671,884	EMC National Life Company	1,372
Allianz Ins Grp	* 2,649,080	Equitable Life & Casualty Insur	19,230
Allstate Ins Grp	* 3,393,254	Fairfax Financial	* 634,377
Amalgamated Life Insurance Comp	249,030	Family Heritage Life Insurance	12,829
Amerco Corp	* 51,855	Federal Life Insurance Company	19
American Financial Grp	* 2,375,629	Federated Mut Grp	* 271,757
American Natl Fncl Grp	* 461,361	Fidelity Life Association, A Le	2,097
American Republic Mut Grp	* 1,849,474	Fidelity Security Grp	* 5,920,872
Ameriprise Financial Grp	* 9,352,311	Financial Hol Corp	* 20,927
Amex Assurance Company	2,081,140	First Rehabilitation Life Insur	262,687
Assumption Mutual Life Insuranc	137	General Electric Grp	* 153,597
Assurity Life Insurance Company	1,589,410	Geneve Hol Inc	* 2,083,519
Aviva Grp	* 228,158	Genworth Financial Grp	* 46,966,841
Axa Ins Grp	* 2,923,456	Goldman Sachs Grp	* 491,250
Baltimore Life Insurance Compan	4,913	Government Personnel Mutual Lif	4,679
BancInsure, Inc.	12	Great West L Asr	* 6,113,523
Bankamerica Corp	* 227,500	Guardian Life Grp	* 71,430,625
Banner Life Grp	* 2,110	Harleysville Grp	* 10,575
Bchs Of Sc Grp	* 925,028	Hcc Ins Holdings Grp	* 4,219,635
Bcs Ins Grp	* 2,345,868	Hcsc Grp	* 2,829,066
Berkshire Hathaway	* 162,897	Health Net Inc Grp	* 89,055,438
Boston Mut Grp	* 3,546,539	Healthmarkets Grp	* 13,823,165
Cardif Holdings Grp	* 70,871	Highmark Inc	* 1,912,941
Central States Grp	* 1,386,621	Horace Mann Grp	* 18,168
Chubb & Son Inc	* 1,186,410	Hsbc Grp	* 843,791
Cincinnati Fncl Cp	* 4,281	Humana Inc	* 409,767
Citigroup	* 377,239	Illinois Mutual Life Insurance	504,889
Columbian Life Grp	* 62,438	Industrial Alliance Grp	* 18
Commercial Travlrs	* 362,900	Ing America Ins Holding Grp	* 6,881,709
Country Ins & Financial Servic*	43,015	Jackson Natl Grp	* 942

* 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>
Jefferson National Life Insuran	2,407	Phoenix Co	* 44,462
John Hancock Grp *	27,027,888	Physicians Mut	* 286,758
Kansas City Life Ins *	22,502	Protective Life Ins Grp	* 95,714
Liberty Life Insurance Company	727,877	Protective Life and Annuity Ins	247
Liberty Mut Grp *	8,640,990	Qbe Ins Grp Ltd	* 1,207,185
Lifetime Healthcare Grp *	3,728,639	Regal Rein Grp	* 1,005,934
Lightyear Delos Grp *	32,891	Security Amer Financial Enterp*	26,040
Lincoln Heritage Life Insurance	5,917	Security Mutual Life Insurance	1,832,918
Lincoln Natl *	8,215,771	Sentry Ins Grp	* 124,884
MTL Insurance Company	9,463	Southwest Ins Partners Grp	* 2,441,697
Markel Corp Grp *	560,612	Stancorp Financial Grp	* 19,181,564
Mass Mut L I C *	17,225,640	Starmount Life Insurance Compan	330
Midland Natl Life Ins Grp *	31,626	State Farm Group	* 2,317,234
Minnesota Mut *	1,772,984	Sun Life Assur Co Of Cn	* 21,325,695
Munich Re Grp *	5,499	Swiss Re Grp	* 670,734
Mutual Of Omaha *	11,472,618	Tiaa Family Of Co	* 416,905
Mutual of America Life Insuranc	115,038	Unifi Companies	* 9,005,027
National Guardian Life Ins Grp*	689,717	Unified Life Insurance Company	10,226
National Life Group *	895,874	Union Labor Grp	* 259,820
National Teachers Associates Li	928	United Services Automobile Asn*	6,950,269
Nationwide Corp *	5,458,524	Unity Mut Grp	* 1,444
Nestle Sa Grp *	3,659,394	Universal American Financial C*	2,136,774
New Era Life Grp *	11,106	Vantislifegrp	* 24,680
New York Life Grp *	4,810,408	West Southern Grp	* 53,735
Northwestern Mut *	37,096,953	White Mountains Grp	* 4,769,919
Ohio Natl Life Grp *	362,502	Wilton Re Grp	* 120
Old Republic Grp *	245,819	Wr Berkley Corp	* 143,897
Oneamerica Financial Partners *	5,452,079	Zale Corp	* 3,392
Penn Mut Grp *	408,255	Zurich Ins Grp	* 3,764,949
TOTALS			557,133,996

* 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		
Metropolitan Grp	*	114,603,070	0	0	0	0	1	0	1	0	0	0	2	0	0.017	1
Hartford Fire & Cas Grp	*	51,072,740	0	0	0	0	0	0	1	0	0	0	1	0	0.020	2
Cigna Health Grp	*	229,302,876	0	0	0	0	6	0	0	0	0	0	6	0	0.026	3
Aegon Us Holding Grp	*	33,368,970	0	0	0	0	0	0	1	0	0	0	1	0	0.030	4
Unumprovident Corp Grp	*	91,534,050	0	0	1	0	2	0	0	0	0	0	3	0	0.033	5
Prudential Of Amer	*	22,703,100	0	0	0	0	1	0	0	0	0	0	1	0	0.044	6
Principal Fin Grp	*	20,763,821	0	0	0	0	1	0	0	0	0	0	1	0	0.048	7
Anthem Health Plans, Inc		2,457,317,488	1	0	0	0	126	1	1	0	3	0	131	1	0.054	8
Ace Ltd	*	15,234,907	0	0	0	0	1	0	0	0	0	0	1	0	0.066	9
Unitedhealth Grp	*	389,714,963	1	0	1	0	28	1	0	0	1	0	31	1	0.082	10
CNO Financial Group	*	17,960,985	0	0	0	0	2	0	0	0	0	0	2	0	0.111	11
Cna Ins Grp	*	7,205,455	0	0	0	0	0	0	0	0	1	0	1	0	0.139	12
American Intrnl Grp	*	12,913,704	0	0	2	0	0	0	0	0	0	0	2	0	0.155	13
Liberty Natl	*	5,949,947	0	0	0	0	0	0	1	0	0	0	1	0	0.168	14
Aetna	*	285,563,136	0	0	0	0	47	0	0	0	1	0	48	0	0.168	14
Trustmark Ins Co Grp	*	4,229,501	0	0	0	0	1	0	0	0	0	0	1	0	0.236	16
Centene Corp Grp	*	2,630,860	0	0	0	0	1	0	0	0	0	0	1	0	0.380	17
Assurant Inc Grp	*	25,019,013	0	0	0	0	12	0	0	0	0	0	12	0	0.480	18
American Fidelity Corp Grp	*	2,490,656	0	0	0	0	0	0	0	0	2	0	2	0	0.803	19
Guarantee Trust	*	400,395	0	0	0	0	0	0	0	0	1	0	1	0	2.498	20
Pan Amer Life	*	415,553	0	0	0	0	0	0	0	0	2	0	2	0	4.813	21
American Medical and Life Insur		42,727	0	0	0	0	0	0	0	0	1	0	1	0	23.404	22
TOTALS		3,790,437,917	2	0	4	0	229	2	5	0	12	0	252	2		

* 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		
Ace Ltd	15,234,907	0	0	0	0	1	0	0	0	0	0	1	0	0.066	9
Aegon Us Holding Grp	33,368,970	0	0	0	0	0	0	1	0	0	0	1	0	0.030	4
Aetna	285,563,136	0	0	0	0	47	0	0	0	1	0	48	0	0.168	14
American Fidelity Corp Grp	2,490,656	0	0	0	0	0	0	0	0	2	0	2	0	0.803	19
American Intrnl Grp	12,913,704	0	0	2	0	0	0	0	0	0	0	2	0	0.155	13
American Medical and Life Insur	42,727	0	0	0	0	0	0	0	0	1	0	1	0	23.404	22
Anthem Health Plans, Inc	2,457,317,488	1	0	0	0	126	1	1	0	3	0	131	1	0.054	8
Assurant Inc Grp	25,019,013	0	0	0	0	12	0	0	0	0	0	12	0	0.480	18
Centene Corp Grp	2,630,860	0	0	0	0	1	0	0	0	0	0	1	0	0.380	17
Cigna Health Grp	229,302,876	0	0	0	0	6	0	0	0	0	0	6	0	0.026	3
Cna Ins Grp	7,205,455	0	0	0	0	0	0	0	0	1	0	1	0	0.139	12
CNO Financial Group	17,960,985	0	0	0	0	2	0	0	0	0	0	2	0	0.111	11
Guarantee Trust	400,395	0	0	0	0	0	0	0	0	1	0	1	0	2.498	20
Hartford Fire & Cas Grp	51,072,740	0	0	0	0	0	0	1	0	0	0	1	0	0.020	2
Liberty Natl	5,949,947	0	0	0	0	0	0	1	0	0	0	1	0	0.168	14
Metropolitan Grp	114,603,070	0	0	0	0	1	0	1	0	0	0	2	0	0.017	1
Pan Amer Life	415,553	0	0	0	0	0	0	0	0	2	0	2	0	4.813	21
Principal Fin Grp	20,763,821	0	0	0	0	1	0	0	0	0	0	1	0	0.048	7
Prudential Of Amer	22,703,100	0	0	0	0	1	0	0	0	0	0	1	0	0.044	6
Trustmark Ins Co Grp	4,229,501	0	0	0	0	1	0	0	0	0	0	1	0	0.236	16
Unitedhealth Grp	389,714,963	1	0	1	0	28	1	0	0	1	0	31	1	0.082	10
Unumprovident Corp Grp	91,534,050	0	0	1	0	2	0	0	0	0	0	3	0	0.033	5
TOTALS	3,790,437,917	2	0	4	0	229	2	5	0	12	0	252	2		

* 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.

01/01/2009 THROUGH 12/31/2009

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	706,277,778	0	0	0	0	9	0	0	0	0	0	9	0	0.013	1
Aetna Health Inc	219,652,578	0	0	0	0	14	0	1	0	0	0	15	0	0.068	2
Health Net of Connecticut, Inc	430,628,839	0	0	0	0	36	0	0	0	1	0	37	0	0.086	3
CIGNA HealthCare of Connecticut	69,526,397	0	0	0	0	8	0	0	0	1	0	9	0	0.129	4
Oxford Health Plans (CT), Inc	130,031,706	0	0	0	0	22	1	0	0	0	0	22	1	0.177	5
TOTALS	1,556,117,298	0	0	0	0	89	1	1	0	2	0	92	1		

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
Combined Insurance Company of America
Indemnity Insurance Company of North America
Insurance Company of North America

313 **Aegis Grp**
American Sentinel Insurance Company

468 **Aegon Us Holding Grp**
Monumental Life Insurance Company
Stonebridge Casualty Insurance Company
Stonebridge Life Insurance Company
Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company

1 **Aetna**
Aetna Health and Life Insurance Company
Aetna Insurance Company of Connecticut
Aetna Life Insurance Company

370 **Aflac Grp**
American Family Life Assurance Company of Columbus
American Family Life Assurance Company of New York
Continental American Insurance Company

501 **Alleghany Grp**
Homesite 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

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>
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
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
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
12	American Intrnl Grp AIU Insurance Company American General Assurance Company American General Indemnity Company American General Life Insurance Company American General Life Insurance Company of Delaware American General Life and Accident Insurance Company American Home Assurance Company Chartis Casualty Company Chartis Property Casualty Company Delaware American Life Insurance Company Granite State 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>
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 IDS Property Casualty Insurance Company RiverSource Life Insurance Company
586	Arbella Ins Grp Covenant Insurance Company
1279	Arch Ins Grp Arch Insurance Company
876	Arkansas Bcbs Grp USABLE Life
553	Arrowpoint Capital Grp Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
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
44	Aviva Grp Aviva Life and Annuity 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 Insurance Company AXIS Reinsurance Company AXIS Specialty 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>
1281	Bankamerica Corp Balboa Insurance Company Balboa Life Insurance Company
872	Banner Life Grp Banner Life Insurance Company
661	Bcbs Of Sc Grp Companion Life Insurance Company (The)
23	Bcs Ins Grp BCS Insurance Company BCS Life Insurance Company
615	Beneficial Life Grp Beneficial Life Insurance Company
31	Berkshire Hathaway CSI Life Insurance Company California Insurance Company 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	Boston Mut Grp Boston Mutual Life Insurance Company
233	CNO Financial Group Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Insurance Company Conseco Life Insurance Company Washington National Insurance Company
1295	Centene Corp Grp Celtic Insurance Company
690	Central States Grp Central States Health & Life Company of Omaha

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	Chubb & Son Inc Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Vigilant Insurance Company
344	Church Pension Fund Church Life Insurance Corporation
901	Cigna Health Grp ALTA Health and Life Insurance Company Connecticut General Life Insurance Company Life Insurance Company of North America
244	Cincinnati Fncl Cp Cincinnati Insurance Company Cincinnati Life Insurance Company (The)
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 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
50	Country Ins & Financial Services Grp Country Life Insurance Company
1137	Coventry Corp Grp First Health Life & Health 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>
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
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 Grp 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 Investors Life Insurance Company of North America
350	General Electric Grp Employers Reassurance Corporation Heritage Casualty Insurance Company Union Fidelity Life Insurance Company
450	Geneve Hol Inc Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	Genworth Financial Grp Genworth Life Insurance Company Genworth Life and Annuity 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	Gmac Ins Holding Integon National Insurance Company
3891	Goldman Sachs Grp Commonwealth Annuity and Life Insurance Company First Allmerica Financial Life Insurance Company
769	Great West L Asr Canada Life Assurance Company Crown Life Insurance Company 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
253	Harleysville Grp Harleysville Life Insurance Company
1117	Harris Ins Holdings Grp Family Life Insurance Company Manhattan Life 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 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

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 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
300	Horace Mann Grp Horace Mann Life Insurance Company
352	Hsbc Grp Household Life Insurance Company
119	Humana Inc Humana Insurance Company HumanaDental Insurance Company Kanawha Insurance Company
315	Industrial Alliance Grp IA American Life 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

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>
918	Jackson Natl Grp Jackson National Life Insurance Company
904	John Hancock Grp John Hancock Life & Health Insurance Company John Hancock Life Insurance Company (USA)
588	Kansas City Life Ins Kansas City Life Insurance Company Old American Insurance Company
111	Liberty Mut Grp American States Insurance Company 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	Liberty Natl American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
1186	Lifetime Healthcare 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
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
4636	Max Capital Grp Max America 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>
241	Metropolitan Grp 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	Midland Natl Life Ins Grp Midland National Life Insurance Company North American Company for Life & Health Insurance
869	Minnesota Mut Minnesota Life Insurance Company
361	Munich Re Grp American Alternative Insurance Corporation Hartford Steam Boiler Inspection and Insurance Company Sterling 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 and Annuity Insurance Company Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company
2638	Ncmic Grp NCMIC Insurance Company
4483	Nestle Sa Grp Gerber Life Insurance Company
520	New Era Life Grp Philadelphia American 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>
826	New York Life Grp New York Life Insurance Company New York Life Insurance and Annuity Corporation
3477	Newquest Grp HealthSpring Life and Health Insurance Company, Inc.
860	Northwestern Mut Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company
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
150	Old Republic Grp Old Republic General Insurance Corporation Old Republic Insurance Company Old Republic Life Insurance Company
619	Oneamerica 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
850	Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
767	Pennsylvania Manufacturers Group Pennsylvania Manufacturers Association Insurance Company
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

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>
332	Principal Fin Grp Principal Life Insurance Company
458	Protective Life Ins Grp Protective Life Insurance Company
304	Prudential Of Amer Prudential Annuities 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
783	Rli Ins Grp RLI Insurance Company
4071	Rvi Grp R.V.I. National Insurance Company
749	Scor Grp SCOR Global Life Reinsurance Company of America
492	Security Amer Financial Enterprises Grp Security Life Insurance Company of America
870	Security Benefit Security Benefit Life Insurance Company
169	Sentry Ins Grp Sentry Casualty Company Sentry Insurance A Mutual Company Sentry Life Insurance Company Sentry Select Insurance Company
1348	Stancorp Financial Grp Standard Insurance Company
176	State Farm Group 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.)

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 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 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
3548	Travelers Group Automobile Insurance Company of Hartford, Connecticut Charter Oak Fire Insurance Company Discover Property & Casualty Insurance Company Farmington Casualty Company First Trenton Indemnity Company Gulf Underwriters Insurance Company Phoenix Insurance 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 Auto Insurance Company of New Jersey 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

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

GROUP NO	GROUP NAME
	----- COMPANY Name -----
276	Trustmark Ins Co Grp Trustmark Insurance Company Trustmark Life Insurance Company
943	Unifi Companies Acacia Life Insurance Company 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 UnitedHealthcare Insurance Company
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 Group Republic-Franklin Insurance Company Utica Mutual Insurance Company
4668	Vantislife Grp Vantis Life Insurance Company

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

GROUP NO GROUP NAME

COMPANY Name

671 Wellpoint Inc Grp
Anthem Health Plans, Inc
Anthem Insurance Companies, Inc.
Anthem Life Insurance Company
UNICARE Life & Health Insurance Company

471 Wells Fargo Grp
Centurion Life Insurance Company

836 West Southern Grp
Columbus Life Insurance Company
Integrity Life Insurance Company
Lafayette Life Insurance Company
Western-Southern Life Assurance Company

1129 White Mountains Grp
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
Berkley Insurance Company
StarNet Insurance Company

1285 Xl Amer Grp
XL Life Insurance and Annuity Company
XL Reinsurance America, Inc.

212 Zurich Ins Grp
AIG Centennial Insurance Company
AIG Premier Insurance Company
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