



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Annual Ranking of 2010 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
- 7) Listing of member insurance companies that comprise the groups named in Exhibits 1, 2, and 3.

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**P.O. Box 816 Hartford, CT 06142-0816**  
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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	53	Columbian Life Grp	* 35,692
AAA Life Insurance Company	123,571	Commercial Travlrs Grp	* 444,732
Aaa Mid Atlantic Ins Grp	* 295,118	Country Ins & Fin Serv Grp	* 52,440
Aegis Grp	* 2,895	Coventry Corp Grp	* 104,477
Aflac Grp	* 36,225,062	Cuna Mut Grp	* 8,510,298
Allianz Ins Grp	* 2,427,573	Delphi Fin Grp	* 7,348,076
Allstate Ins Grp	* 3,826,131	EMC National Life Company	122
Amalgamated Life Insurance Comp	837,770	Equitable Life & Casualty Insur	17,171
Amerco Corp	* 63,647	Fairfax Financial Grp	* 657,226
American Fidelity Corp Grp	* 1,674,988	Family Heritage Life Insurance	8,822
American Financial Grp	* 1,742,335	Federal Life Insurance Company	11
American Medical and Life Insur	16,475	Federated Mut Grp	* 302,589
American Natl Fncl Grp	* 513,725	Fidelity Life Association, A Le	4,124
American Republic Mut Grp	* 1,878,733	Fidelity Security Grp	* 7,271,820
Ameriprise Fin Grp	* 9,116,428	Financial Hol Grp	* 12,908
Amex Assurance Company	1,957,396	First Rehabilitation Life Insur	225,614
Assurant Inc Grp	* 21,530,510	General Electric Grp	* 140,364
Assurity Life Insurance Company	1,340,872	Geneve Hol Inc Grp	* 1,814,891
Aviva Grp	* 211,382	Genworth Financial Grp	* 47,946,291
Axa Ins Grp	* 2,739,959	Goldman Sachs Grp	* 390,007
Axis Capital Grp	* 550	Gpm Life Grp	* 5,759
Baltimore Life Holdings Grp	* 3,696	Great West Grp	* 2,216,863
BancInsure, Inc.	15	Guarantee Trust Grp	* 1,494,665
Bankamerica Corp Grp	* 201,352	Guardian Life Grp	* 69,722,874
Banner Life Grp	* 1,730	Harleysville Grp	* 12,307
Bcbs Of Sc Grp	* 96,706	Harris Ins Holdings Grp	* 2,942
Bcs Ins Grp	* 3,033,232	Hartford Fire & Cas Grp	* 47,913,295
Berkshire Hathaway Grp	* 143,751	Hcc Ins Holdings Grp	* 4,718,855
Boston Mut Grp	* 3,846,818	Hcsc Grp	* 3,172,557
Cardif Holdings Grp	* 37,868	Heritage Union Life Insurance C	75
Centene Corp Grp	* 2,450,583	Highmark Grp	* 1,542,807
Central States Grp	* 1,243,530	Horace Mann Grp	* 15,954
Chubb & Son Inc Grp	* 1,366,722	Hsbc Grp	* 481,935
Cigna Health Grp	* 323,225,320	Humana Grp	* 1,041,640
Cincinnati Fncl Grp	* 3,664	Illinois Mutual Life Insurance	517,892
Citigroup Grp	* 135,370	Industrial Alliance Grp	* 78

\* 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>
Ing America Ins Holding Grp *	6,283,587	Presidential Life Insurance Com	1,494
Jackson Natl Grp *	633	Principal Fin Grp *	18,602,767
Jefferson National Life Insuran	2,407	Protective Life and Annuity Ins	148
Kansas City Life Ins Grp *	22,884	Protective Life Ins Grp *	210,207
Liberty Life Insurance Company	691,143	Prudential Of Amer Grp *	15,639,256
Liberty Mut Grp *	11,860,971	Qbe Ins Grp *	1,625,034
Lifetime Healthcare Grp *	3,679,599	Regal Rein Grp *	939,753
Lightyear Delos Grp *	1,580,605	Security Amer Fin Enterprises *	27,074
Lincoln Heritage Life Insurance	6,600	Security Mutual Life Insurance	1,714,165
Lincoln Natl Grp *	8,995,882	Sentry Ins Grp *	139,883
Markel Corp Grp *	747,141	Stancorp Financial Grp *	19,521,978
Mass Mut Life Ins Grp *	17,942,554	Starmount Life Insurance Compan	3,844
Midland Natl Life Ins Grp *	26,205	State Farm Grp *	2,314,442
Minnesota Mut Grp *	1,827,010	Sun Life Assur Co Of Cn Grp *	22,181,924
MTL Insurance Company	8,971	Swiss Re Grp *	650,381
Munich Re Grp *	62,115	Tiaa Family Grp *	405,452
Mutual of America Life Insuranc	105,760	Trustmark Ins Co Grp *	5,466,775
Mutual Of Omaha Grp *	11,385,988	Unifi Grp *	8,969,963
National Guardian Life Ins Grp*	781,131	Unified Life Insurance Company	3,724
National Life Group *	826,940	Union Labor Grp *	465,519
National Teachers Associates Li	993	United Serv Automobile Asn Grp*	6,581,597
Nestle Sa Grp *	3,366,337	Unity Mut Grp *	784
New Era Life Grp *	11,010	Unumprovident Corp Grp *	96,418,761
New York Life Grp *	4,806,860	Vantislife Grp *	20,158
Northwestern Mut Grp *	38,619,758	Wells Fargo Grp *	846
Ohio Natl Life Grp *	327,596	West Southern Grp *	20,157
Old Republic Grp *	71,436	White Mountains Grp *	6,088,263
Oneamerica Fin Partners Grp *	5,386,118	Wilton Re Grp *	129
Pan Amer Life Grp *	1,693,313	Wr Berkley Corp Grp *	898,146
Penn Mut Grp *	381,492	Zale Corp Grp *	3,010
Phoenix Cos Grp *	43,662	Zurich Ins Grp *	3,577,571
Physicians Mut Grp *	305,393		

**TOTALS**

**964,809,002**

\* 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	*	111,774,209	0	0	0	0	1	0	0	0	0	0	1	0	0.009	1
Aetna Grp	*	300,167,164	0	0	0	0	4	0	1	0	0	0	5	0	0.017	2
Anthem Health Plans, Inc		2,086,103,346	0	0	0	0	57	0	6	0	2	0	65	0	0.031	3
Health Net Inc Grp	*	63,474,936	0	0	0	0	2	0	0	0	0	0	2	0	0.032	4
Unitedhealth Grp	*	373,511,431	0	0	3	0	10	0	0	0	0	0	13	0	0.035	5
Aegon Us Holding Grp	*	32,100,949	0	0	1	0	1	0	0	0	0	0	2	0	0.062	6
John Hancock Grp	*	29,408,203	0	0	0	0	1	0	1	0	0	0	2	0	0.068	7
Ace Ltd Grp	*	13,391,213	0	0	0	0	1	0	0	0	0	0	1	0	0.075	8
American Intrnl Grp	*	8,849,666	0	0	0	0	0	0	0	0	1	0	1	0	0.113	9
Liberty Natl Grp	*	6,332,089	0	0	0	0	0	0	1	0	0	0	1	0	0.158	10
Cno Financial Grp	*	17,023,625	0	0	0	0	3	1	0	0	0	0	3	1	0.235	11
Healthmarkets Grp	*	9,675,051	0	0	1	0	2	0	0	0	0	0	3	0	0.310	12
Cna Ins Grp	*	7,121,112	0	0	0	0	0	4	0	0	0	0	0	4	0.562	13
Universal Amer Fin Corp Grp	*	1,725,682	0	0	0	0	0	0	1	0	0	0	1	0	0.579	14
Nationwide Corp	*	3,191,493	0	0	0	0	3	0	0	0	0	0	3	0	0.940	15
<b>TOTALS</b>		<b>3,063,850,169</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>85</b>	<b>5</b>	<b>10</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>103</b>	<b>5</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		
Ace Ltd Grp	*	13,391,213	0	0	0	0	1	0	0	0	0	0	1	0	0.075	8
Aegon Us Holding Grp	*	32,100,949	0	0	1	0	1	0	0	0	0	0	2	0	0.062	6
Aetna Grp	*	300,167,164	0	0	0	0	4	0	1	0	0	0	5	0	0.017	2
American Intrnl Grp	*	8,849,666	0	0	0	0	0	0	0	0	1	0	1	0	0.113	9
Anthem Health Plans, Inc		2,086,103,346	0	0	0	0	57	0	6	0	2	0	65	0	0.031	3
Cna Ins Grp	*	7,121,112	0	0	0	0	0	4	0	0	0	0	0	4	0.562	13
Cno Financial Grp	*	17,023,625	0	0	0	0	3	1	0	0	0	0	3	1	0.235	11
Health Net Inc Grp	*	63,474,936	0	0	0	0	2	0	0	0	0	0	2	0	0.032	4
Healthmarkets Grp	*	9,675,051	0	0	1	0	2	0	0	0	0	0	3	0	0.310	12
John Hancock Grp	*	29,408,203	0	0	0	0	1	0	1	0	0	0	2	0	0.068	7
Liberty Natl Grp	*	6,332,089	0	0	0	0	0	0	1	0	0	0	1	0	0.158	10
Metropolitan Grp	*	111,774,209	0	0	0	0	1	0	0	0	0	0	1	0	0.009	1
Nationwide Corp	*	3,191,493	0	0	0	0	3	0	0	0	0	0	3	0	0.940	15
Unitedhealth Grp	*	373,511,431	0	0	3	0	10	0	0	0	0	0	13	0	0.035	5
Universal Amer Fin Corp Grp	*	1,725,682	0	0	0	0	0	0	1	0	0	0	1	0	0.579	14
<b>TOTALS</b>		<b>3,063,850,169</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>85</b>	<b>5</b>	<b>10</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>103</b>	<b>5</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 4**

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

01/01/2010 THROUGH 12/31/2010

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	639,574,733	0	0	0	0	1	0	0	0	0	0	1	0	0.002	1
Aetna Health Inc	214,904,322	0	0	0	0	10	0	0	0	0	0	10	0	0.047	2
Oxford Health Plans (CT), Inc	117,900,707	0	0	1	0	11	0	0	0	0	0	12	0	0.102	3
Health Net of Connecticut, Inc	278,695,778	0	0	0	0	54	0	2	0	1	0	57	0	0.205	4
CIGNA HealthCare of Connecticut	113,047,214	0	0	0	0	28	0	0	0	0	0	28	0	0.248	5
<b>TOTALS</b>	<b>1,364,122,754</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>104</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>108</b>	<b>0</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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
771	<b>Aaa Mid Atlantic Ins Grp</b> Keystone Insurance Company
626	<b>Ace Ltd Grp</b> 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	<b>Aegis Grp</b> American Sentinel Insurance Company
468	<b>Aegon Us Holding Grp</b> Monumental Life Insurance Company Stonebridge Casualty Insurance Company Stonebridge Life Insurance Company Transamerica Financial Life Insurance Company Transamerica Life Insurance Company
1	<b>Aetna Grp</b> Aetna Health and Life Insurance Company Aetna Insurance Company of Connecticut Aetna Life Insurance Company
370	<b>Aflac Grp</b> American Family Life Assurance Company of Columbus American Family Life Assurance Company of New York Continental American Insurance Company
501	<b>Alleghany Grp</b> Homesite Insurance Company
761	<b>Allianz Ins Grp</b> 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	<b>Allstate Ins Grp</b> 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
4636	<b>Alterra Capital Holdings Grp</b> Alterra America Insurance Company Alterra Reinsurance USA Inc.
574	<b>Amerco Corp</b> Oxford Life Insurance Company RepWest Insurance Company
2658	<b>American Equity Investment Grp</b> American Equity Investment Life Insurance Company
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> 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 Granite State Insurance Company Insurance Company of the State of Pennsylvania 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	<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 Fin Grp</b> IDS Property Casualty Insurance Company RiverSource Life Insurance Company
2538	<b>Amtrust Gmaci Maiden Grp</b> Integon National Insurance Company
586	<b>Arbella Ins Grp</b> Covenant Insurance Company
1279	<b>Arch Ins Grp</b> Arch Insurance Company
876	<b>Arkansas Bcbs Grp</b> USable Life
553	<b>Arrowpoint Capital Grp</b> Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
19	<b>Assurant Inc Grp</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
44	<b>Aviva Grp</b> Aviva Life and Annuity 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
3416	<b>Axis Capital Grp</b> 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>
4723	<b>Baltimore Life Holdings Grp</b> Baltimore Life Insurance Company
1281	<b>Bankamerica Corp Grp</b> Balboa Insurance Company Balboa Life Insurance Company
872	<b>Banner Life Grp</b> Banner Life Insurance Company
661	<b>Bcbs Of Sc Grp</b> Companion Life Insurance Company (The)
23	<b>Bcs Ins Grp</b> BCS Insurance Company BCS Life Insurance Company
615	<b>Beneficial Life Grp</b> Beneficial Life Insurance Company
31	<b>Berkshire Hathaway Grp</b> CSI Life Insurance Company California Insurance Company Central States Indemnity Company of Omaha 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
1295	<b>Centene Corp Grp</b> Celtic Insurance Company
690	<b>Central States Grp</b> Central States Health & Life Company of Omaha
38	<b>Chubb &amp; Son Inc Grp</b> Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Vigilant 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>
344	<b>Church Pension Fund</b> Church Life Insurance Corporation
901	<b>Cigna Health Grp</b> CIGNA Health and Life Insurance Company Connecticut General Life Insurance Company Life Insurance Company of North America
244	<b>Cincinnati Fncl Grp</b> Cincinnati Insurance Company Cincinnati Life Insurance Company (The)
41	<b>Citigroup Grp</b> American Health and Life Insurance Company National Benefit Life Insurance Company Primerica Life Insurance Company Sears Life Insurance Company Triton 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
233	<b>Cno Financial Grp</b> Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Life Insurance Company Washington National Insurance Company
535	<b>Columbian Life Grp</b> Columbian Life Insurance Company Columbian Mutual Life Insurance Company
560	<b>Commercial Travlrs Grp</b> Commercial Travelers Mutual Insurance Company Monitor Life Insurance Company of New York
50	<b>Country Ins &amp; Fin Serv Grp</b> Country Life Insurance Company
1137	<b>Coventry Corp Grp</b> 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	<b>Cuna Mut Grp</b> CUMIS Insurance Society, Inc. CUNA Mutual Insurance Society MEMBERS Life Insurance Company
74	<b>Delphi Fin Grp</b> Reliance Standard Life Insurance Company
62	<b>Emc Ins Co Grp</b> Employers Mutual Casualty Company
158	<b>Fairfax Financial Grp</b> Fairmont Premier Insurance Company North River Insurance Company Odyssey Reinsurance Company TIG Insurance Company United States Fire Insurance Company
7	<b>Federated Mut Grp</b> Federated Life Insurance Company Federated Mutual Insurance Company
451	<b>Fidelity Security Grp</b> Fidelity Security Life Insurance Company
449	<b>Financial Hol Grp</b> Great Southern Life Insurance Company Investors Life Insurance Company of North America
4716	<b>Fortress Grp</b> Merit Life Insurance Company
350	<b>General Electric Grp</b> Employers Reassurance Corporation Heritage Casualty Insurance Company Union Fidelity Life Insurance Company
1169	<b>Generali Grp</b> Generali - U.S. Branch
450	<b>Geneve Hol Inc Grp</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

**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>
3891	<b>Goldman Sachs Grp</b> Commonwealth Annuity and Life Insurance Company First Allmerica Financial Life Insurance Company
4712	<b>Gpm Life Grp</b> Government Personnel Mutual Life Insurance Company
769	<b>Great West Grp</b> 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	<b>Greater Ny Grp</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
517	<b>Hannover Grp</b> Clarendon National Insurance Company
253	<b>Harleysville Grp</b> Harleysville Life Insurance Company
1117	<b>Harris Ins Holdings Grp</b> Family Life Insurance Company Manhattan Life 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

**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	<b>Hartford Fire &amp; Cas Grp</b> Nutmeg Insurance Company Pacific Insurance Company, Limited Sentinel Insurance Company, Ltd Trumbull Insurance Company Twin City Fire 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
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 Grp</b> HM Life Insurance Company United Concordia Insurance Company
300	<b>Horace Mann Grp</b> Horace Mann Life Insurance Company
352	<b>Hsbc Grp</b> Household Life Insurance Company
119	<b>Humana Grp</b> Humana Insurance Company HumanaDental Insurance Company Kanawha Insurance Company
315	<b>Industrial Alliance Grp</b> IA American Life Insurance Company Occidental Life Insurance Company of North Carolina
229	<b>Ing America 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



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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
918	<b>Jackson Natl Grp</b> Jackson National Life Insurance Company
904	<b>John Hancock Grp</b> John Hancock Life & Health Insurance Company John Hancock Life Insurance Company (USA)
588	<b>Kansas City Life Ins Grp</b> Kansas City Life Insurance Company Old American Insurance Company
111	<b>Liberty Mut Grp</b> 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	<b>Liberty Natl Grp</b> American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
1186	<b>Lifetime Healthcare Grp</b> MedAmerica Insurance Company
20	<b>Lincoln Natl Grp</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
435	<b>Mass Mut Life Ins Grp</b> C.M. Life Insurance Company MML Bay State Life Insurance Company Massachusetts Mutual Life Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
241	<b>Metropolitan Grp</b> Delaware American Life Insurance Company 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 Grp</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 Re Grp</b> American Alternative Insurance Corporation American Modern Home Insurance Company Hartford Steam Boiler Inspection and Insurance Company Sterling Life Insurance Company
261	<b>Mutual Of Omaha Grp</b> Companion Life Insurance Company Mutual of Omaha Insurance Company United of Omaha Life 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 and Annuity Insurance Company Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company
2638	<b>Ncmic Grp</b> NCMIC Insurance Company
4483	<b>Nestle Sa Grp</b> Gerber Life Insurance Company
520	<b>New Era Life Grp</b> Philadelphia American Life Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
826	<b>New York Life Grp</b> New York Life Insurance Company New York Life Insurance and Annuity Corporation
3477	<b>Newquest Grp</b> Bravo Health Insurance Company, Inc. HealthSpring Life and Health Insurance Company, Inc.
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 Pennsylvania Manufacturers Association Insurance Company
619	<b>Oneamerica Fin Partners Grp</b> American United Life Insurance Company Pioneer Mutual Life Insurance Company State Life Insurance Company (The)
709	<b>Pacific Life Ins Co</b> Pacific Life & Annuity Company Pacific Life Insurance Company
525	<b>Pan Amer Life Grp</b> Pan-American Life Insurance Company
850	<b>Penn Mut Grp</b> Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
403	<b>Phoenix Cos Grp</b> American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity Company
367	<b>Physicians Mut Grp</b> Physicians Mutual Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
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 Grp</b> Prudential Annuities 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 Ins Grp</b> QBE Insurance Corporation
783	<b>Rli Ins Grp</b> RLI Insurance Company
4071	<b>Rvi Grp</b> R.V.I. National Insurance Company
749	<b>Scor Grp</b> SCOR Global Life Reinsurance Company of America
492	<b>Security Amer Fin Enterprises Grp</b> Security Life Insurance Company of America
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
4702	<b>Sparta Grp</b> SPARTA Insurance Company SPARTA Specialty Insurance Company
1348	<b>Stancorp Financial Grp</b> Standard Insurance Company
176	<b>State Farm Grp</b> State Farm Mutual Automobile Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
549	<b>Sun Life Assur Co Of Cn Grp</b> Independence Life and Annuity Company Professional Insurance Company Sun Life Assurance Company of Canada Sun Life and Health Insurance Company (U.S.)
181	<b>Swiss Re Grp</b> 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	<b>The Hanover Ins Grp</b> Hanover Insurance Company (The)
4254	<b>The Warranty Grp</b> Resource Life Insurance Company
2938	<b>Thrivent Financial For Lutherans</b> Thrivent Life Insurance Company
1216	<b>Tiaa Family Grp</b> TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
3548	<b>Travelers Grp</b> Athena Assurance Company 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 Northland Casualty Company Northland Insurance Company Phoenix Insurance Company St. Paul Fire and Marine Insurance Company St. Paul Guardian Insurance Company St. Paul Medical Liability 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

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
3548	<b>Travelers Grp</b> 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
276	<b>Trustmark Ins Co Grp</b> Trustmark Insurance Company Trustmark Life Insurance Company
943	<b>Unifi Grp</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 Serv 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 UnitedHealthcare Insurance Company
215	<b>Unitrin Grp</b> United Insurance Company of America
953	<b>Universal Amer Fin Corp Grp</b> American Progressive Life & Health Insurance Company of New York Pennsylvania Life Insurance Company
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 Grp</b> Republic-Franklin Insurance Company Utica Mutual Insurance Company
4668	<b>Vantislife Grp</b>

Vantis Life Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
671	<b>Wellpoint Inc Grp</b> Anthem Health Plans, Inc Anthem Insurance Companies, Inc. Anthem Life Insurance Company UNICARE Life & Health Insurance Company
471	<b>Wells Fargo Grp</b> Centurion Life Insurance Company
836	<b>West Southern Grp</b> Columbus Life Insurance Company Integrity Life Insurance Company Lafayette Life Insurance Company Western-Southern Life Assurance 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
98	<b>Wr Berkley Corp Grp</b> Acadia Insurance Company Berkley Insurance Company StarNet Insurance Company
1285	<b>Xl Amer Grp</b> XL Life Insurance and Annuity Company XL Reinsurance America, Inc.
212	<b>Zurich Ins Grp</b> 21st Century Centennial Insurance Company 21st Century 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