



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2011 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.

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 | 103,696 | Coventry Corp Grp | * 94,461 |
| Aegis Grp | * 103,663 | Cuna Mut Grp | * 8,557,056 |
| Allianz Ins Grp | * 2,058,963 | Cvs Caremark Grp | * 84,293 |
| Allstate Ins Grp | * 3,641,265 | Delphi Fin Grp | * 8,518,163 |
| Amalgamated Life Insurance Comp | 705,045 | EMC National Life Company | 122 |
| Amerco Corp Grp | * 39,271 | Equitable Life & Casualty Insur | 28,056 |
| American Fidelity Corp Grp | * 1,608,069 | Fairfax Financial Grp | * 837,148 |
| American Financial Grp | * 1,041,516 | Family Heritage Life Insurance | 9,872 |
| American Medical and Life Insur | 14,872 | Federal Life Insurance Company | 8 |
| American Natl Fncl Grp | * 545,490 | Federated Mut Grp | * 305,193 |
| Ameriprise Financial Grp | * 9,019,986 | Fidelity Life Association, A Le | 4,190 |
| Ameritas Mut Holding Grp | * 8,819,806 | Fidelity Security Grp | * 10,639,172 |
| Amex Assurance Company | 1,887,513 | Financial Hol Corp Grp | * 12,550 |
| Amfirst Holdings Grp | * 1,444 | First Rehabilitation Life Insur | 128,751 |
| Arch Ins Grp | * 167,000 | General Electric Grp | * 127,958 |
| Assurant Inc Grp | * 18,567,245 | Geneve Hol Inc Grp | * 1,840,757 |
| Assurity Life Insurance Company | 1,210,494 | Genworth Financial Grp | * 50,447,337 |
| Athene Grp | * 631,542 | Ggc Grp | * 82,590 |
| Aviva Grp | * 199,048 | Goldman Sachs Grp | * 105,981 |
| Axa Ins Grp | * 2,479,490 | Gpm Life Grp | * 56,539 |
| Axis Capital Grp | * 31,157 | Great West Grp | * 1,228,792 |
| Baltimore Life Holdings Grp | * 1,966 | Guarantee Trust Grp | * 2,873,323 |
| BancInsure, Inc. | 11 | Guardian Life Grp | * 64,959,171 |
| Banner Life Grp | * 1,042 | Harleysville Grp | * 13,343 |
| Bcs Ins Grp | * 3,938,736 | Harris Ins Holdings Grp | * 58,154 |
| Berkshire Hathaway Grp | * 142,702 | Hcc Ins Holdings Grp | * 6,469,678 |
| Boston Mut Grp | * 3,867,897 | Hcsc Grp | * 3,040,654 |
| California St Auto Grp | * 265,318 | Health Net Inc Grp | * 1,780,300 |
| Central States Grp | * 1,032,166 | Highmark Inc Grp | * 2,636,368 |
| Chubb Inc Grp | * 1,226,872 | Horace Mann Grp | * 14,137 |
| Cincinnati Fncl Cp | * 3,143 | Houston Intl Ins Grp | * 3,932 |
| Citigroup Grp | * 14,493 | Hsbc Grp | * 402,522 |
| Cna Ins Grp | * 7,035,831 | Humana Inc Grp | * 2,308,455 |
| Columbian Life Grp | * 36,275 | Illinois Mutual Life Insurance | 511,738 |
| Commercial Travelers Mutual Ins | 441,236 | Ing America Ins Holding Grp | * 8,812,368 |
| Country Ins & Financial Servic* | 51,304 | Jackson Natl Grp | * 359 |

* 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 | Regal Rein Grp | * 823,400 |
| Kansas City Life Ins Grp | * 33,340 | Sammons Enterprises Grp | * 22,638 |
| Liberty Mut Grp | * 13,966,956 | Security Amer Financial Enterp* | 46,447 |
| Lifetime Healthcare Grp | * 3,874,219 | Security Mutual Life Insurance | 1,375,250 |
| Lincoln Heritage Life Insurance | 6,210 | Sentry Ins Grp | * 138,589 |
| MTL Insurance Company | 8,133 | Sirius Grp | * 6,420,620 |
| Mass Mut L I C Grp | * 18,665,291 | Stancorp Financial Grp | * 18,874,033 |
| Minnesota Mut | * 2,194,916 | Starmount Life Insurance Compan | 4,357 |
| Munich Re Grp | * 57,695 | State Farm Grp | * 2,392,684 |
| Mutual of America Life Insuranc | 107,179 | Sun Life Assur Co Of Cn Grp | * 26,236,773 |
| National Guardian Life Ins Grp* | 613,118 | Swiss Re Grp | * 730,334 |
| National Life Group | * 732,390 | Tiaa Family Grp | * 359,311 |
| National Teachers Associates Li | 966 | Trustmark Ins Co Grp | * 7,364,631 |
| Nationwide Corp Grp | * 3,425,722 | Unified Life Insurance Company | 192,849 |
| Nestle Sa Grp | * 3,890,670 | Union Labor Grp | * 425,582 |
| New Era Life Grp | * 10,100 | United Services Automobile Asn* | 6,401,135 |
| New York Life Grp | * 5,019,031 | Universal American Financial C* | 1,264,886 |
| Northwestern Mut | * 41,029,527 | Vantislifegrp | * 18,950 |
| Ohio Natl Life Grp | * 307,397 | Wells Fargo Grp | * 671 |
| Old Republic Grp | * 169,533 | West Southern Grp | * 34,092 |
| Oneamerica Financial Partners | * 6,095,376 | Wilton Re Grp | * 121 |
| Pan Amer Life | * 2,816,821 | Wr Berkley Corp Grp | * 1,186,230 |
| Penn Mut Grp | * 368,959 | Zale Corp | * 4,088 |
| Phoenix Cos Grp | * 43,033 | Zurich Ins Grp | * 3,304,310 |
| Physicians Mut Grp | * 315,376 | | |
| Presidential Life Insurance Com | 4,821 | | |
| Primerica Grp | * 33,850 | | |
| Principal Fin Grp | * 19,652,096 | | |
| Protective Life and Annuity Ins | 197 | | |
| Prudential Of Amer Grp | * 18,845,010 | | |
| Puritan Financial Co Grp | * 1,102 | | |
| Qbe Ins Grp | * 2,153,148 | | |

TOTALS

469,995,628

* 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 | | |
| Anthem Health Plans, Inc | 1,630,514,995 | 2 | 0 | 2 | 0 | 19 | 0 | 4 | 0 | 1 | 0 | 28 | 0 | 0.017 | 1 |
| Cigna Health Grp * | 386,734,561 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0.021 | 2 |
| Aetna Grp * | 334,939,653 | 0 | 0 | 0 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 7 | 0 | 0.021 | 2 |
| Unumprovident Corp Grp * | 94,101,411 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0.021 | 2 |
| Aflac Grp * | 39,195,467 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0.026 | 5 |
| Unitedhealth Grp * | 433,385,088 | 0 | 0 | 2 | 0 | 8 | 0 | 1 | 0 | 1 | 0 | 12 | 0 | 0.028 | 6 |
| Metropolitan Grp * | 106,290,153 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 3 | 0 | 0.028 | 6 |
| John Hancock Grp * | 28,927,888 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.035 | 8 |
| Hartford Fire & Cas Grp * | 46,810,751 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0.043 | 9 |
| Ace LTD Grp * | 13,076,054 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.076 | 10 |
| American Intrnl Grp * | 11,608,479 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.086 | 11 |
| Aegon Us Holding Grp * | 34,584,879 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 2 | 1 | 0.087 | 12 |
| Lincoln Natl Grp * | 8,460,043 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.118 | 13 |
| Healthmarkets Grp * | 6,862,757 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.146 | 14 |
| Liberty Natl Grp * | 6,489,967 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0.154 | 15 |
| Mutual Of Omaha Grp * | 12,802,665 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0.156 | 16 |
| Cno Financial Grp * | 15,797,878 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 3 | 0 | 0.190 | 17 |
| Centene Corp Grp * | 3,030,529 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0.660 | 18 |
| American Republic Mut Grp * | 2,044,007 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 3 | 0 | 1.468 | 19 |
| Markel Corp Grp * | 280,660 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 3.563 | 20 |
| Protective Life Ins Grp * | 161,410 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 6.195 | 21 |
| TOTALS | 3,216,099,295 | 3 | 0 | 6 | 0 | 56 | 0 | 14 | 2 | 3 | 0 | 82 | 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 Grp | * | 13,076,054 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.076 | 10 |
| Aegon Us Holding Grp | * | 34,584,879 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 2 | 1 | 0.087 | 12 |
| Aetna Grp | * | 334,939,653 | 0 | 0 | 0 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 7 | 0 | 0.021 | 2 |
| Aflac Grp | * | 39,195,467 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0.026 | 5 |
| American Intrnl Grp | * | 11,608,479 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.086 | 11 |
| American Republic Mut Grp | * | 2,044,007 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 3 | 0 | 1.468 | 19 |
| Anthem Health Plans, Inc | | 1,630,514,995 | 2 | 0 | 2 | 0 | 19 | 0 | 4 | 0 | 1 | 0 | 28 | 0 | 0.017 | 1 |
| Centene Corp Grp | * | 3,030,529 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0.660 | 18 |
| Cigna Health Grp | * | 386,734,561 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0.021 | 2 |
| Cno Financial Grp | * | 15,797,878 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 3 | 0 | 0.190 | 17 |
| Hartford Fire & Cas Grp | * | 46,810,751 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0.043 | 9 |
| Healthmarkets Grp | * | 6,862,757 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.146 | 14 |
| John Hancock Grp | * | 28,927,888 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.035 | 8 |
| Liberty Natl Grp | * | 6,489,967 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0.154 | 15 |
| Lincoln Natl Grp | * | 8,460,043 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0.118 | 13 |
| Markel Corp Grp | * | 280,660 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 3.563 | 20 |
| Metropolitan Grp | * | 106,290,153 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 3 | 0 | 0.028 | 6 |
| Mutual Of Omaha Grp | * | 12,802,665 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0.156 | 16 |
| Protective Life Ins Grp | * | 161,410 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 6.195 | 21 |
| Unitedhealth Grp | * | 433,385,088 | 0 | 0 | 2 | 0 | 8 | 0 | 1 | 0 | 1 | 0 | 12 | 0 | 0.028 | 6 |
| Unumprovident Corp Grp | * | 94,101,411 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0.021 | 2 |
| TOTALS | | 3,216,099,295 | 3 | 0 | 6 | 0 | 56 | 0 | 14 | 2 | 3 | 0 | 82 | 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.

01/01/2011 THROUGH 12/31/2011

| 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 | 672,445,329 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 3 | 0 | 0.004 | 1 |
| Aetna Health Inc | 224,765,225 | 0 | 0 | 1 | 0 | 7 | 0 | 1 | 0 | 1 | 0 | 10 | 0 | 0.044 | 2 |
| Oxford Health Plans (CT), Inc | 187,893,260 | 0 | 0 | 0 | 1 | 18 | 0 | 0 | 0 | 0 | 0 | 18 | 1 | 0.101 | 3 |
| CIGNA HealthCare of Connecticut | 65,307,562 | 0 | 0 | 3 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 16 | 0 | 0.245 | 4 |
| Health Net of Connecticut, Inc | 7,244,700 | 0 | 0 | 0 | 0 | 6 | 0 | 2 | 0 | 0 | 0 | 8 | 0 | 1.104 | 5 |
| TOTALS | 1,157,656,076 | 0 | 0 | 4 | 1 | 46 | 0 | 3 | 0 | 2 | 0 | 55 | 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

626 **Ace LTD Grp**
ACE American Insurance Company
ACE Fire Underwriters Insurance Company
ACE Life Insurance Company
ACE Property & Casualty Insurance 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 Grp**
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

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> |
|-----------------|---|
| 4636 | Alterra Capital Holdings Grp Alterra America Insurance Company Alterra Reinsurance USA Inc. |
| 574 | Amerco Corp Grp Oxford Life Insurance Company RepWest Insurance Company |
| 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 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 |
| 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 |

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> |
|-----------------|---|
| 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 |
| 943 | Ameritas Mut Holding Grp Acacia Life Insurance Company Ameritas Life Insurance Corp. Brokers National Life Assurance Company Union Central Life Insurance Company (The) |
| 4719 | Amfirst Holdings Grp Monitor Life Insurance Company of New York |
| 2538 | Amtrust Gmaci Maiden Grp Integon National 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 |
| 4734 | Athene Grp Athene Annuity & Life Assurance 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 |

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 | Axis Capital Grp AXIS Insurance Company AXIS Reinsurance Company AXIS Specialty Insurance Company |
| 4723 | Baltimore Life Holdings Grp Baltimore Life Insurance Company |
| 1281 | Bankamerica Corp Balboa Insurance Company |
| 872 | Banner Life Grp Banner Life Insurance Company |
| 661 | Bcbs Of Sc Grp Companion Life Insurance Company (The) Niagara Life and Health Insurance Company |
| 23 | Bcs Ins Grp 4 Ever Life Insurance Company Bcs Insurance Company |
| 615 | Beneficial Life Grp Beneficial Life Insurance Company |
| 31 | Berkshire Hathaway Grp 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 | Boston Mut Grp Boston Mutual Life Insurance Company |
| 1278 | California St Auto Grp Keystone 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 Inc Grp Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Vigilant Insurance Company |
| 344 | Church Pension Fund Grp Church Life Insurance Corporation |
| 901 | Cigna Health Grp CIGNA Health and Life Insurance Company Connecticut General Life Insurance Company Life Insurance Company of North America |
| 244 | Cincinnati Fnc1 Cp Cincinnati Insurance Company Cincinnati Life Insurance Company (The) |
| 41 | Citigroup Grp American Health and 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 |
| 233 | Cno Financial Grp Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Life Insurance Company Washington National Insurance Company |
| 535 | Columbian Life Grp Columbian Life Insurance Company Columbian Mutual Life Insurance Company |
| 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 CMFG Life Insurance Company CUMIS Insurance Society, Inc. MEMBERS Life Insurance Company |
| 4667 | Cvs Caremark Grp Accendo Insurance Company Pennsylvania Life Insurance Company SilverScript Insurance Company |
| 74 | Delphi Fin Grp Reliance Standard Life Insurance Company |
| 4725 | Enstar Grp Clarendon National Insurance Company |
| 158 | Fairfax Financial Grp Fairmont Premier Insurance Company North River Insurance Company Odyssey Reinsurance Company 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 Grp Great Southern Life Insurance Company Investors Life Insurance Company of North America |
| 4716 | Fortress Grp Merit Life Insurance Company |
| 350 | General Electric Grp Employers Reassurance Corporation Heritage Casualty Insurance Company Union Fidelity Life Insurance Company |
| 1169 | Generali Grp Generali - U.S. Branch |
| 450 | Geneve Hol Inc Grp Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company 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> |
|-----------------|--|
| 4011 | Genworth Financial Grp Genworth Life Insurance Company Genworth Life and Annuity Insurance Company |
| 3891 | Goldman Sachs Grp Commonwealth Annuity and Life Insurance Company First Allmerica Financial Life Insurance Company |
| 158 | Fairfax Financial Grp |
| 4712 | Gpm Life Grp Government Personnel Mutual Life Insurance Company |
| 769 | Great West Grp 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 Grp Greater New York Mutual Insurance Company |
| 687 | Guarantee Trust Grp 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 |
| 4731 | Harbinger Grp Fidelity & Guaranty Life 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 |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 91 | Hartford Fire & Cas Grp Hartford Life and Accident Insurance Company Hartford Life and Annuity Insurance Company Hartford Underwriters Insurance Company New England Insurance Company New England Reinsurance Corporation Nutmeg Insurance Company Pacific Insurance Company, Limited Sentinel Insurance Company, Ltd Trumbull Insurance Company Twin City Fire Insurance Company |
| 984 | Hcc Ins Holdings Grp Avemco Insurance Company HCC Life Insurance Company Perico Life Insurance Company |
| 917 | Hcsc Grp Colorado Bankers Life Insurance Company Dearborn National 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 Grp HM Life Insurance Company United Concordia Insurance Company |
| 4666 | Hiscox Ins Grp Hiscox Insurance Company Inc. |
| 300 | Horace Mann Grp Horace Mann Life Insurance Company |
| 352 | Hsbc Grp Household Life Insurance Company |
| 119 | Humana Inc Grp 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> |
|-----------------|--|
| 315 | Industrial Alliance Grp IA American Life Insurance Company Occidental Life Insurance Company of North Carolina |
| 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 |
| 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 Grp Kansas City Life Insurance Company Old American Insurance Company |
| 215 | Kemper Corp Grp United Insurance Company of America |
| 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 Grp 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 Grp First Penn-Pacific Life Insurance Company Lincoln Life & Annuity Company of New York Lincoln National Life Insurance Company (The) |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|--|
| 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 Grp C.M. Life Insurance Company MML Bay State Life Insurance Company Massachusetts Mutual Life Insurance Company |
| 241 | Metropolitan Grp 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 |
| 869 | Minnesota Mut Balboa Life Insurance Company Minnesota Life Insurance Company |
| 361 | Munich Re Grp American Alternative Insurance Corporation American Modern Home Insurance Company Hartford Steam Boiler Inspection and Insurance Company Sterling Life Insurance Company |
| 261 | Mutual Of Omaha Grp Companion Life Insurance Company Mutual of Omaha Insurance Company 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 |

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> |
|-----------------|---|
| 140 | Nationwide Corp Grp 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 |
| 826 | New York Life Grp New York Life Insurance Company New York Life Insurance and Annuity Corporation |
| 860 | Northwestern Mut Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company |
| 704 | Ohio Natl Life Grp Ohio National Life Assurance Corporation Ohio National Life Insurance Company |
| 150 | Old Republic Grp Old Republic General Insurance Corporation Old Republic Insurance Company Old Republic Life Insurance Company Pennsylvania Manufacturers Association 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 |

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TO SELL **ACCIDENT & HEALTH** INSURANCE

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 850 | Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company |
| 403 | Phoenix Cos Grp American Phoenix Life and Reassurance Company PHL Variable Insurance Company |
| 367 | Physicians Mut Grp Physicians Mutual Insurance Company |
| 4750 | Primerica Grp National Benefit Life Insurance Company Primerica Life Insurance Company |
| 332 | Principal Fin Grp Principal Life Insurance Company |
| 458 | Protective Life Ins Grp Protective Life Insurance Company |
| 304 | Prudential Of Amer Grp 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 QBE Insurance Corporation |
| 783 | Rli Ins Grp RLI Insurance Company |
| 4071 | Rvi Grp R.V.I. National Insurance Company |
| 431 | Sammons Enterprises Grp Midland National Life Insurance Company North American Company for Life & Health Insurance Phoenix Life Insurance Company Phoenix Life and Annuity 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> |
|-----------------|--|
| 431 | Sammons Enterprises Grp Security Benefit Life Insurance Company |
| 492 | Security Amer Financial Enterprises Grp Security Life Insurance Company of America |
| 169 | Sentry Ins Grp Sentry Casualty Company Sentry Insurance A Mutual Company Sentry Life Insurance Company Sentry Select Insurance Company |
| 1129 | Sirius Grp Atlantic Specialty Insurance Company Employers Fire Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company Symetra Life Insurance Company |
| 4702 | Sparta Grp SPARTA Insurance Company SPARTA Specialty Insurance Company |
| 1348 | Stancorp Financial Grp Standard Insurance Company |
| 4670 | Starr Grp Starr Indemnity & Liability Company |
| 176 | State Farm Grp State Farm Mutual Automobile Insurance Company |
| 549 | Sun Life Assur Co Of Cn Grp 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 |
| 4753 | Tawa Grp PXRE Reinsurance Company |
| 88 | The Hanover Ins Grp Hanover Insurance Company (The) |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 2938 | Thrivent Financial For Lutherans Grp Thrivent Life Insurance Company |
| 1216 | Tiaa Family Grp TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America |
| 3548 | Travelers Grp 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 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 | Trustmark Ins Co Grp Trustmark Insurance Company Trustmark Life Insurance Company |
| 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 |

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> |
|-----------------|---|
| 707 | Unitedhealth Grp Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company UnitedHealthcare Insurance Company |
| 953 | Universal American Financial Corp American Progressive Life & Health Insurance Company of New York |
| 565 | Unumprovident Corp Grp Colonial Life & Accident Insurance Company Paul Revere Life Insurance Company Paul Revere Variable Annuity Insurance Company (The) Provident Life and Accident Insurance Company Provident Life and Casualty Insurance Company UNUM Life Insurance Company of America |
| 201 | Utica Grp Republic-Franklin Insurance Company Utica Mutual Insurance Company |
| 4668 | Vantislife Grp Vantis Life Insurance Company |
| 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 |
| 4213 | Wilton Re Grp Heritage Union Life Insurance Company Wilton Reassurance Company Wilton Reassurance Life Company of New York |
| 98 | Wr Berkley Corp Grp Acadia Insurance Company Berkley Insurance Company StarNet Insurance Company |

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

GROUP NO **GROUP NAME**
 COMPANY Name

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

212 **Zurich Ins Grp**
 21st Century Centennial Insurance Company
 21st Century Premier Insurance Company
 American Guarantee and 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
 Zurich American Insurance Company of Illinois
 Zurich American Life Insurance Company