



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 201 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

COMPANY NAME	DIRECT PREMIUM	COMPANY NAME	DIRECT PREMIUM
AAA Life Insurance Company	95,226	Country Ins & Financial Servic*	53,188
Ace Ltd Grp *	16,124,108	Coventry Corp Grp *	94,898
Aegis Grp *	94,827	Cuna Mut Grp *	8,330,593
Aegon Us Holding Grp *	36,019,337	EMC National Life Company	122
Allianz Ins Grp *	1,936,419	Equitable Life & Casualty Insur	38,946
Allstate Ins Grp *	3,570,319	Federal Life Insurance Company	7
Amalgamated Life Insurance Comp	52,324	Federated Mut Grp *	324,992
Amerco Corp Grp *	23,267	Fidelity Life Association, A Le	3,455
American Fidelity Corp Grp *	1,331,477	Fidelity Security Grp *	9,954,452
American Financial Grp *	818,187	Financial Hol Corp *	12,543
American Intrnl Grp *	17,523,319	First Rehabilitation Life Insur	130,193
American Medical and Life Insur	11,725	General Electric Grp *	106,145
American Natl Fncl Grp *	474,410	Geneve Hol Inc Grp *	1,895,472
Ameritas Mut Holding Grp *	8,531,143	Genworth Financial Grp *	54,056,518
Amex Assurance Company	1,982,653	Ggc Grp *	76,386
Amfirst Holdings Grp *	880	Goldman Sachs Grp *	20,623
Arch Ins Grp *	469,666	Gpm Life Grp *	102,814
Assurant Inc Grp *	16,457,956	Great West L Asr Grp *	1,278,111
Assurity Life Insurance Company	1,205,889	Harris Ins Holdings Grp *	107,741
Athene Grp *	548,618	Hartford Fire & Cas Grp *	43,916,043
Aviva Grp *	177,658	Hcc Ins Holdings Grp *	8,905,204
Axa Ins Grp *	2,236,163	Hcsc Grp *	2,821,517
Axis Capital Grp *	90,083	Highmark Inc Grp *	2,475,024
Baltimore Life Insurance Compan	1,509	Horace Mann Grp *	15,544
Banner Life Grp *	1,675	Hsbc Grp *	315,131
Bcs Ins Grp *	4,870,491	Illinois Mutual Life Insurance	515,835
Berkshire Hathaway Grp *	130,008	Ing America Ins Holding Grp *	8,906,015
Blue Cross & Blue Shield Of Mi*	828	Jackson Natl Grp *	491,571
California St Auto Grp *	217,786	Jefferson National Life Insuran	2,407
Central States Grp *	998,970	Kansas City Life Ins Grp *	44,575
Chubb Inc Grp *	1,181,717	Liberty Mut Grp *	10,075,981
Cincinnati Fncl Cp Grp *	3,357	Liberty Natl Grp *	6,326,333
Citigroup Grp *	13,163	Lincoln Heritage Life Insurance	4,458
Cna Ins Grp *	6,621,125	Lincoln Natl Grp *	8,702,868
Columbian Life Grp *	578	MTL Insurance Company	7,709
Commercial Travelers Mutual Ins	427,174	Mass Mut Life Ins Grp *	19,209,639

* Denotes Groups of Companies

EXHIBIT 1

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

COMPANY NAME	DIRECT PREMIUM	COMPANY NAME	DIRECT PREMIUM
Minnesota Mut Grp *	2,786,018	Surety Life Insurance Company	7,398
Mutual Of Omaha Grp *	12,933,002	Swiss Re Grp *	668,872
Mutual of America Life Insuranc	81,920	Tiaa Family Of Co Grp *	358,429
National Guardian Life Ins Grp*	629,328	Tokio Marine Holdings Inc Grp *	9,195,479
National Life Group *	714,617	Trustmark Ins Co Grp *	8,154,075
National Teachers Associates Li	1,410	Unified Life Insurance Company	225,822
Nationwide Corp Grp *	4,378,797	Union Labor Grp *	245,619
New Era Life Grp *	8,893	United Services Automobile Asn*	5,819,190
New York Life Grp *	5,457,664	Universal American Financial C*	1,007,888
Northwestern Mut Grp *	43,802,472	Vantislife Grp *	19,788
Ohio Natl Life Grp *	312,837	Wells Fargo Grp *	508
Old Republic Grp *	153,477	West Southern Grp *	13,617
Oneamerica Financial Partners *	2,234,876	White Mountains Grp *	6,928,526
Pan Amer Life Grp *	1,973,490	Wilton Re Grp *	115
Penn Mut Grp *	361,991	Wr Berkley Corp Grp *	4,298,847
Phoenix Co Grp *	42,606	Zale Corp Grp *	4,774
Physicians Mut Grp *	327,458	Zurich Ins Grp *	2,909,377
Primerica Grp *	31,098		
Principal Fin Grp *	19,996,715		
Protective Life Ins Grp *	99,611		
Protective Life and Annuity Ins	197		
Prudential Of Amer Grp *	19,966,826		
Puritan Financial Co Grp *	2,468		
Qbe Ins Grp Ltd Grp *	2,028,581		
Regal Rein Grp *	737,059		
Sammons Enterprises Grp *	23,149		
Security Amer Financial Enterp*	85,051		
Security Mutual Life Insurance	755,257		
Sentry Ins Grp *	101,830		
Stancorp Financial Grp *	20,428,501		
Starmount Life Insurance Compan	5,456		
Starr Grp *	1,477		
State Farm Il Grp *	2,393,660		
Sun Life Assur Co Of Cn Grp *	27,273,388		

TOTALS

523,556,592

* Denotes 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	1,573,588,021	1	0	1	0	12	0	3	0	0	0	17	0	0.011	1
Guardian Life Grp *	58,302,620	0	0	0	0	0	0	0	0	1	0	1	0	0.017	2
Metropolitan Grp *	105,640,445	0	0	1	0	1	0	0	0	0	0	2	0	0.019	3
Unumprovident Corp Grp *	94,354,936	0	0	0	0	2	0	0	0	0	0	2	0	0.021	4
Aflac Grp *	41,430,106	0	0	0	0	1	0	0	0	0	0	1	0	0.024	5
Unitedhealth Grp *	441,663,452	0	0	3	0	7	0	1	0	2	0	13	0	0.029	6
Aetna Grp *	392,095,180	0	0	2	0	7	1	1	0	1	0	11	1	0.031	7
Cigna Health Grp *	468,467,234	0	0	3	1	13	2	0	0	5	0	21	3	0.051	8
John Hancock Grp *	27,971,911	0	0	0	0	1	0	0	0	1	0	2	0	0.072	9
Ameriprise Financial Grp *	8,794,885	0	0	0	0	1	0	0	0	0	0	1	0	0.114	10
Boston Mut Grp *	4,055,442	0	0	1	0	0	0	0	0	0	0	1	0	0.247	11
Nestle Sa Grp *	4,031,039	0	0	0	0	1	0	0	0	0	0	1	0	0.248	12
Humana Inc Grp *	4,002,048	0	0	1	0	0	0	0	0	0	0	1	0	0.250	13
Guarantee Trust Grp *	3,969,853	0	0	1	0	0	0	0	0	0	0	1	0	0.252	14
Lifetime Healthcare Grp *	3,895,863	0	0	0	0	0	1	0	0	0	0	0	1	0.257	15
Cno Financial Grp *	14,722,955	0	0	1	0	2	1	0	0	0	0	3	1	0.272	16
Healthmarkets Grp *	5,667,974	0	0	0	0	2	0	0	0	0	0	2	0	0.353	17
Centene Corp Grp *	3,088,233	0	0	0	0	2	0	0	0	0	0	2	0	0.648	18
Fairfax Financial Grp *	821,754	0	0	0	0	1	0	0	0	0	0	1	0	1.217	19
American Enterprise Mut Grp *	792,538	0	0	0	0	1	0	0	0	0	0	1	0	1.262	20
Markel Corp Grp *	438,748	0	0	1	0	0	0	0	0	1	0	2	0	4.558	21
Bcbs Of Sc Grp *	426,080	0	0	0	0	0	0	0	0	5	0	5	0	11.735	22
TOTALS	3,258,221,317	1	0	15	1	54	5	5	0	16	0	91	6		

* Denotes a group of companies

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

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

COMPANY NAME		DIRECT PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Aetna Grp	*	392,095,180	0	0	2	0	7	1	1	0	1	0	11	1	0.031	7
Aflac Grp	*	41,430,106	0	0	0	0	1	0	0	0	0	0	1	0	0.024	5
American Enterprise Mut Grp	*	792,538	0	0	0	0	1	0	0	0	0	0	1	0	1.262	20
Ameriprise Financial Grp	*	8,794,885	0	0	0	0	1	0	0	0	0	0	1	0	0.114	10
Anthem Health Plans, Inc		1,573,588,021	1	0	1	0	12	0	3	0	0	0	17	0	0.011	1
Bcbs Of Sc Grp	*	426,080	0	0	0	0	0	0	0	0	5	0	5	0	11.735	22
Boston Mut Grp	*	4,055,442	0	0	1	0	0	0	0	0	0	0	1	0	0.247	11
Centene Corp Grp	*	3,088,233	0	0	0	0	2	0	0	0	0	0	2	0	0.648	18
Cigna Health Grp	*	468,467,234	0	0	3	1	13	2	0	0	5	0	21	3	0.051	8
Cno Financial Grp	*	14,722,955	0	0	1	0	2	1	0	0	0	0	3	1	0.272	16
Fairfax Financial Grp	*	821,754	0	0	0	0	1	0	0	0	0	0	1	0	1.217	19
Guarantee Trust Grp	*	3,969,853	0	0	1	0	0	0	0	0	0	0	1	0	0.252	14
Guardian Life Grp	*	58,302,620	0	0	0	0	0	0	0	0	1	0	1	0	0.017	2
Healthmarkets Grp	*	5,667,974	0	0	0	0	2	0	0	0	0	0	2	0	0.353	17
Humana Inc Grp	*	4,002,048	0	0	1	0	0	0	0	0	0	0	1	0	0.250	13
John Hancock Grp	*	27,971,911	0	0	0	0	1	0	0	0	1	0	2	0	0.072	9
Lifetime Healthcare Grp	*	3,895,863	0	0	0	0	0	1	0	0	0	0	0	1	0.257	15
Markel Corp Grp	*	438,748	0	0	1	0	0	0	0	0	1	0	2	0	4.558	21
Metropolitan Grp	*	105,640,445	0	0	1	0	1	0	0	0	0	0	2	0	0.019	3
Nestle Sa Grp	*	4,031,039	0	0	0	0	1	0	0	0	0	0	1	0	0.248	12
Unitedhealth Grp	*	441,663,452	0	0	3	0	7	0	1	0	2	0	13	0	0.029	6
Unumprovident Corp Grp	*	94,354,936	0	0	0	0	2	0	0	0	0	0	2	0	0.021	4
TOTALS		3,258,221,317	1	0	15	1	54	5	5	0	16	0	91	6		

* 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.

01/01/2012 THROUGH 12/31/2012

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(*)	588,245,072	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Aetna Health Inc	272,778,093	0	0	2	0	9	0	0	0	1	0	12	0	0.044	2
Oxford Health Plans (CT), Inc	164,043,605	0	0	2	0	22	0	3	0	1	0	28	0	0.171	3
CIGNA HealthCare of Connecticut	11,948,581	0	0	2	0	4	0	0	0	0	0	6	0	0.502	4
TOTALS	1,037,015,351	0	0	6	0	35	0	3	0	2	0	46	0		

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

- Health Net of Connecticut, Inc. - As of 2011, all of the health insurance business was transitioned to other carriers or otherwise discontinued.

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
Western Reserve Life Assurance Company of Ohio

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**

GROUP NO **GROUP NAME**
COMPANY Name

4636 **Alterra Capital Holdings Grp**
Alterra America Insurance Company
Alterra Reinsurance USA Inc.

574 **Amerco Corp Grp**
Oxford Life Insurance Company
RepWest Insurance Company

3527 **American Enterprise Mut Grp**
American Republic Insurance Company
World 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
United Teacher Associates Insurance Company

12 **American Intrnl Grp**
AIU Insurance Company
American General Life 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
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

4 **Ameriprise Financial Grp**
IDS Property Casualty Insurance Company
RiverSource Life Insurance Company

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

GROUP NO GROUP NAME
 COMPANY Name

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
Presidential Life 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

1281 **Bankamerica Corp Grp**
Balboa 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>
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 Finial Reinsurance Company GEICO General Insurance Company General Re Life Corporation
31	Berkshire Hathaway Grp General Star National Insurance Company Genesis Insurance Company Government Employees Insurance Company IdeaLife Insurance Company National Liability & Fire Insurance Company Stonewall Insurance Company
572	Blue Cross & Blue Shield Of MI Grp LifeSecure Insurance Company
581	Boston Mut Grp Boston Mutual Life Insurance Company
1278	California St Auto Grp Keystone Insurance Company
4574	Catlin US Ins Grp Catlin Insurance Company, Inc.
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 HealthSpring Life and Health Insurance Company, Inc. Life Insurance Company of North America Loyal American Life Insurance Company
244	Cincinnati Fncl CP Grp 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
4725	Enstar Grp Clarendon National Insurance Company
158	Fairfax Financial Grp Clearwater Select Insurance Company 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 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
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

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>
4712	GPM Life Grp Government Personnel Mutual Life Insurance Company
769	Great West L Asr Grp Canada Life Assurance Company
769	Great West L Asr Grp 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
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 Nutmeg Insurance Company Pacific Insurance Company, Limited Sentinel Insurance Company, Ltd Trumbull Insurance Company Twin City Fire Insurance Company

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
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) HealthMarkets Insurance Company 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
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

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

GROUP NO **GROUP NAME**
COMPANY Name

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 Insurance Underwriters Inc.
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
Family Heritage Life Insurance Company of America
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)

785 **Markel Corp Grp**
Markel Insurance Company

435 **Mass Mut Life Ins 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

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

GROUP NO **GROUP NAME**
 COMPANY Name

241 **Metropolitan Grp**
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan Life Insurance Company
New England Life Insurance Company

869 **Minnesota Mut Grp**
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

140 **Nationwide Corp Grp**
Harleysville Life Insurance Company
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

826 **New York Life Grp**
New York Life Insurance Company
New York Life Insurance and Annuity 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>
860	Northwestern Mut Grp 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 Grp Pan-American Life Insurance Company
850	Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
403	Phoenix Co Grp American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity 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

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>
853	Public Service Grp Public Service Insurance Company
796	QBE Ins Grp Ltd Grp QBE Insurance Corporation
783	RLI Ins Grp RLI Insurance Company
4071	RVI Grp R.V.I. America Insurance Company
431	Sammons Enterprises Grp Midland National Life Insurance Company North American Company for Life & Health Insurance 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
4702	SPARTA Grp SPARTA Insurance Company SPARTA Specialty Insurance Company
3548	St Paul Travelers Grp 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 Mercury Insurance Company St. Paul Protective Insurance Company Standard Fire Insurance Company Travco Insurance Company Travelers Casualty Company (The) 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 Constitution State Insurance Company Travelers Home and Marine 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>
3548	St Paul Travelers Grp Travelers Indemnity Company (The) Travelers Indemnity Company of America Travelers Indemnity Company of Connecticut (The) Travelers Personal Security Insurance Company Travelers Property Casualty Insurance Company United States Fidelity and Guaranty Company
1348	Stancorp Financial Grp Standard Insurance Company
4670	Starr Grp Starr Indemnity & Liability Company
176	State Farm IL 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 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)
4254	The Warranty Grp Resource Life Insurance Company
2938	Thrivent Financial For Lutherans Grp Thrivent Life Insurance Company
1216	TIAA Family Of Co Grp TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
3098	Tokio Marine Holdings Inc Grp Reliance Standard 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>
276	Trustmark Ins Co Grp Trustmark Insurance Company Trustmark Life Insurance Company
781	Union Labor Grp 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
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 Natl Ins 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

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

GROUP NO **GROUP NAME**
COMPANY Name

1129 **White Mountains Grp**
American General Indemnity Company
Atlantic Specialty Insurance Company
Employers Fire Insurance Company
Northern Assurance Company of America
OneBeacon America Insurance Company
Symetra Life Insurance 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
Berkley Life and Health Insurance Company
StarNet Insurance Company

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