



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2014 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.

CONNECTICUT STATE INSURANCE DEPARTMENT
ACCIDENT & HEALTH
CLOSED DATE 01/01/2014 THROUGH 12/31/2014

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
Ace Ltd	*	22,591,555	Commercial Travelers Mut Ins Co	423,682
Aegis Grp	*	80,505	Country Ins & Financial Servic	* 56,168
Aegon Us Holding Grp	*	39,388,483	Csaa Ins Grp	* 74,672
Aflac Grp	*	44,462,074	CVS CareMark Grp	* 51,224,887
Allianz Ins Grp	*	1,788,332	Dentegra Grp	* 19,129,701
Allstate Ins Grp	*	4,073,508	Ecg Grp	* 3,096
Amalgamated Life Ins Company		113,232	EMC National Life Company	122
Amerco Corp	*	30,205	Enstar Grp	* 149,465
American Enterprise Mut Grp	*	389,563	Envision Insurance Company	724,026
American Fidelity Corp Grp	*	3,834,273	Equitable Life & Cas Ins Co	27,694
American Financial Grp	*	708,252	Express Scripts Holding Grp	* 6,524,022
American Natl Fncl Grp	*	1,076,033	Fairfax Financial	* 1,221,987
Ameriprise Financial Grp	*	8,381,536	Farmers Ins Grp	* 923
Ameritas Mut Holding Grp	*	8,211,507	Federal Life Ins Co (Mutual)	8
Amex Assurance Company		1,505,615	Federated Mut Grp	* 405,822
Amfirst Holdings Grp	*	1,043	Fidelity Life Asc, A Leg Res	4 ,604
Amtrust Ngh Grp	*	3,230	Fidelity Security Grp	* 12,152,582
Arch Ins Grp	*	1,313,189	Financial Hol Corp	* 21,163
Assurity Life Insurance Co		1,152,552	General Electric Grp	* 87,129
Athene Grp	*	558,625	Geneve Hol Inc	* 3,268,067
Automobile Club Mi	*	71,461	Goldman Sachs Grp	* 6,921
Axa Ins Grp	*	1,027,814	Gpm Life Grp	* 96,509
Axis Capital Grp	*	116,369	Great West L Asr	* 1,437,893
Baltimore Life Insurance Co		1,393	Guarantee Trust	* 5,325,829
Banner Life Grp	*	1,045	Guardian Life Grp	* 56,416,457
Bcbs Of Sc Grp	*	1,940,310	Harris Ins Holdings Grp	* 147,581
Bcs Ins Grp	*	7,170,157	Hartford Fire & Cas Grp	* 40,382,322
Berkshire Hathaway	*	75,561	Harvard Community Health	* 708,802
Blue Cross & Blue Shield Of Mi	*	3,790	Hcc Ins Holdings Grp	* 16,858,896
Boston Mut Grp	*	4,003,540	Hcsc Grp	* 901,516
Central States Grp	*	835,695	Healthmarkets Grp	* 4,593,131
Chubb Inc Grp	*	1,722,742	Highmark Inc	* 3,074,177
Cincinnati Fncl Cp	*	1,600	Horace Mann Grp	* 14,280
Citigroup	*	30,455	Illinois Mutual Life Ins Co	489,547
Columbian Life Grp	*	340	Industrial Alliance Grp	* 13

* Denotes Groups of Companies

CONNECTICUT STATE INSURANCE DEPARTMENT
ACCIDENT & HEALTH
CLOSED DATE 01/01/2014 THROUGH 12/31/2014

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
Ing America Ins Holding Grp	*	13,741,616	Principal Fin Grp	*	20,502,783
Jackson Natl Grp	*	369,863	Protective Life & Ann Ins Co		197
Jefferson National Life Ins Co		2,674	Protective Life Ins Grp	*	1,085,845
Kansas City Life Ins	*	23,399	Prudential Of Amer	*	17,985,181
Kemper Corp Grp	*	6,266	Qbe Ins Grp Ltd	*	802,461
Liberty Mut Grp	*	21,666,269	Regal Rein Grp	*	575,544
Lifetime Healthcare Grp	*	3,752,116	Renaissance Hlth Serv Corp Grp	*	969,192
Lincoln Heritage Life Ins Co		2,256	Resolution Life Grp	*	275,254
Mapfre Ins Grp	*	1,820	Sammons Enterprises Grp	*	15,232
Markel Corp Grp	*	168,046	Security Amer Financial Enterp	*	241,939
Metropolitan Grp	*	113,596,127	Security Mut Life Ins Co of NY		359,886
Minnesota Mut	*	4,574,410	Sentry Ins Grp	*	94,734
MTL Insurance Company		6,781	Shelterpoint Grp Inc	*	226,450
Munich Re Grp	*	42,399	Starmount Life Insurance Co		31,552
Mutual of America Life Ins Co		46,249	Starr Grp	*	13,538
Mutual Of Omaha	*	17,462,733	State Farm Il	*	2,221,681
National Guardian Life Ins Grp	*	651,203	Sun Life Assur Co Of Cn	*	33,401,866
National Life Group	*	555,379	Surety Life Insurance Company		7,599
National Teachers Assoc Life G	*	4,189	Swiss Re Grp	*	412,134
Nationwide Corp	*	23,371,809	Tiaa Family Of Co	*	405,655
Nestle Sa Grp	*	4,120,709	Tokio Marine Holdings Inc Grp	*	8,221,189
New Era Life Grp	*	7,238	Trustmark Ins Co Grp	*	5,737,615
New York Life Grp	*	4,215,649	Unified Life Insurance Co		147,788
Northwestern Mut	*	48,783,284	Union Labor Grp	*	1,211,767
Ohio Natl Life Grp	*	369,412	United Services Automobile Asn	*	5,191,651
Old Republic Grp	*	141,695	Universal American Financial C	*	678,257
Oneamerica Financial Partners	*	230,022	Vantislife Grp	*	9,347
Pan Amer Life	*	1,680,095	Vision Serv Plan Grp	*	22,641,286
Partnerre Grp	*	597,847	Wellcare Grp	*	15,599,995
Penn Mut Grp	*	289,232	West Southern Grp	*	12,708
Phoenix Co	*	25,575	White Mountains Grp	*	8,753,912
Physicians Mut	*	587,493	Wr Berkley Corp	*	2,908,914
Plateau Grp	*	3,235	Zale Corp	*	7,518
Primerica Grp	*	28,492	Zurich Ins Grp	*	3,551,608

TOTALS:

798,047,138

* 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		
HIP INS GRP	*	691,665,571	0	0	1	0	1	0	1	0	0	1	3	1	0.006	1
Genworth Financial Grp	*	61,429,670	0	0	0	0	0	0	1	0	0	0	1	0	0.016	2
Unitedhealth Grp	*	715,450,150	0	0	2	0	12	0	0	0	2	0	16	0	0.022	3
Cigna Health Grp	*	375,732,806	0	0	2	0	7	0	1	0	0	0	10	0	0.027	4
Aetna	*	763,163,134	0	0	2	0	14	0	8	1	1	0	25	1	0.034	5
John Hancock Grp	*	26,861,074	0	0	0	0	1	0	0	0	0	0	1	0	0.037	6
Stancorp Financial Grp	*	21,876,605	0	0	0	0	1	0	0	0	0	0	1	0	0.046	7
Assurant Inc Grp	*	21,695,360	0	0	0	0	1	0	0	0	0	0	1	0	0.046	7
Mass Mut L I C	*	19,779,294	0	0	0	0	1	0	0	0	0	0	1	0	0.051	9
Humana Inc	*	38,408,064	0	0	1	0	1	0	0	0	0	0	2	0	0.052	10
Lincoln Natl	*	17,129,524	0	0	0	0	1	0	0	0	0	0	1	0	0.058	11
Unumprovident Corp Grp	*	81,427,416	1	0	1	0	1	0	2	0	0	0	5	0	0.061	12
Anthem Health Plans, Inc	*	1,538,175,127	1	0	11	0	80	0	14	1	22	0	128	1	0.084	13
American Intrnl Grp	*	11,384,212	0	0	0	0	1	0	0	0	0	0	1	0	0.088	14
Cuna Mut Grp	*	8,617,172	0	0	1	0	0	0	0	0	0	0	1	0	0.116	15
HealthyCT, Inc.	*	23,738,941	0	0	0	0	3	0	0	0	0	0	3	0	0.126	16
Cno Financial Grp	*	13,166,416	0	0	0	0	1	0	1	0	0	0	2	0	0.152	17
Liberty Natl	*	6,311,109	0	0	0	0	0	0	1	0	0	0	1	0	0.158	18
Cna Ins Grp	*	6,403,670	0	0	0	0	2	0	0	0	0	0	2	0	0.312	19
Centene Corp Grp	*	522,138	0	0	0	0	1	0	0	0	0	0	1	0	1.915	20
Wilton Re Grp	*	7,498	0	0	0	0	1	0	0	0	0	0	1	0	133.369	21
TOTALS		4,442,944,951	2	0	21	0	130	0	29	2	25	1	207	3		

* 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	*	763,163,134	0	0	2	0	14	0	8	1	1	0	25	1	0.034	5
American Intrnl Grp	*	11,384,212	0	0	0	0	1	0	0	0	0	0	1	0	0.088	14
Anthem Health Plans, Inc		1,538,175,127	1	0	11	0	80	0	14	1	22	0	128	1	0.084	13
Assurant Inc Grp	*	21,695,360	0	0	0	0	1	0	0	0	0	0	1	0	0.046	7
Centene Corp Grp	*	522,138	0	0	0	0	1	0	0	0	0	0	1	0	1.915	20
Cigna Health Grp	*	375,732,806	0	0	2	0	7	0	1	0	0	0	10	0	0.027	4
Cna Ins Grp	*	6,403,670	0	0	0	0	2	0	0	0	0	0	2	0	0.312	19
Cno Financial Grp	*	13,166,416	0	0	0	0	1	0	1	0	0	0	2	0	0.152	17
Cuna Mut Grp	*	8,617,172	0	0	1	0	0	0	0	0	0	0	1	0	0.116	15
Genworth Financial Grp	*	61,429,670	0	0	0	0	0	0	1	0	0	0	1	0	0.016	2
HIP INS GRP	*	691,665,571	0	0	1	0	1	0	1	0	0	1	3	1	0.006	1
HealthyCT, Inc.		23,738,941	0	0	0	0	3	0	0	0	0	0	3	0	0.126	16
Humana Inc	*	38,408,064	0	0	1	0	1	0	0	0	0	0	2	0	0.052	10
John Hancock Grp	*	26,861,074	0	0	0	0	1	0	0	0	0	0	1	0	0.037	6
Liberty Natl	*	6,311,109	0	0	0	0	0	0	1	0	0	0	1	0	0.158	18
Lincoln Natl	*	17,129,524	0	0	0	0	1	0	0	0	0	0	1	0	0.058	11
Mass Mut L I C	*	19,779,294	0	0	0	0	1	0	0	0	0	0	1	0	0.051	9
Stancorp Financial Grp	*	21,876,605	0	0	0	0	1	0	0	0	0	0	1	0	0.046	7
Unitedhealth Grp	*	715,450,150	0	0	2	0	12	0	0	0	2	0	16	0	0.022	3
Unumprovident Corp Grp	*	81,427,416	1	0	1	0	1	0	2	0	0	0	5	0	0.061	12
Wilton Re Grp	*	7,498	0	0	0	0	1	0	0	0	0	0	1	0	133.369	21
TOTALS		4,442,944,951	2	0	21	0	130	0	29	2	25	1	207	3		

* 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.

01/01/2014 THROUGH 12/31/2014

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		
Harvard Pilgrim Health Care of ConnectiCare Inc	21,960 265,647,386	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Aetna Health Inc	95,838,036	0	0	1	0	9	1	2	0	2	0	14	1	0.157	3
CIGNA HealthCare of Connecticut	10,292,656	0	0	0	0	2	0	0	0	0	0	2	0	0.194	4
Oxford Health Plans (CT), Inc	57,396,302	0	0	3	0	7	0	1	0	2	0	13	0	0.226	5
TOTALS	429,196,340	0	0	6	0	19	1	7	0	4	0	36	1		

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

04/02/2014 - Added Harvard Pilgrim Health Care of Connecticut as newly licensed Health Care Center company and name changed from "Harvard Pilgrim Health Care of Connecticut" to "Harvard Pilgrim Health Care of Connecticut, Inc."

Accident & Health

Exhibit 5

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.

Accident & Health

Exhibit 6

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>
626	Ace Ltd 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 Aegis Security Insurance Company American Sentinel Insurance Company
468	Aegon Us Holding Grp Stonebridge Life Insurance Company Transamerica Casualty Insurance Company Transamerica Financial Life Insurance Company Transamerica Life Insurance Company Transamerica Premier Life Insurance Company
1	Aetna Aetna Health and Life Insurance Company Aetna Insurance Company of Connecticut Aetna Life Insurance Company First Health Life & Health Insurance Company
370	Aflac Grp American Family Life Assurance Company of Columbus American Family Life Assurance Company of New York Continental American 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

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
574	Amerco Corp Oxford Life Insurance Company RepWest Insurance Company
3527	American Enterprise Mut Grp American Republic Insurance Company
2658	American Equity Investment Grp American Equity Investment Life Insurance Company
473	American Family Ins Grp Homesite 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 AIG Assurance Company AIG Property Casualty Company AIU Insurance Company American General Life Insurance Company American Home Assurance 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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
943	Ameritas Mut Holding Grp Ameritas Life Insurance Corp.
4719	Amfirst Holdings Grp Monitor Life Insurance Company of New York
2538	Amtrust Ngh Grp Integon National Insurance Company
671	Anthem Inc Grp Anthem Health Plans, Inc Anthem Insurance Companies, Inc. Anthem Life Insurance Company UNICARE Life & Health 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 Athene Annuity & Life Assurance Company of New York Athene Annuity and Life Company
55	Automobile Club Mi AAA Life Insurance Company
968	Axa Ins Grp AXA Equitable 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
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 Berkshire Hathaway Specialty Insurance Company California Insurance Company Central States Indemnity Company of Omaha CSI Life Insurance Company Finial Reinsurance Company GEICO General Insurance Company General Re Life Corporation General Star National Insurance Company Genesis Insurance Company Government Employees Insurance Company IdeaLife Insurance Company National Liability & Fire Insurance Company
572	Blue Cross & Blue Shield Of Mi Grp LifeSecure Insurance Company
581	Boston Mut Grp Boston Mutual Life Insurance Company
4746	Catalina Holdings Grp SPARTA Insurance Company SPARTA Specialty Insurance Company
4574	Catlin Us Ins Grp Catlin Insurance Company, Inc.

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>
1295	Centene Corp Grp Celtic Insurance Company
690	Central States Grp Central States Health & Life Company of Omaha
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 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 Cincinnati Insurance Company Cincinnati Life Insurance Company (The)
41	Citigroup American Health and Life Insurance Company Triton Insurance Company
218	Cna Ins Grp American Casualty Company of Reading, Pennsylvania 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 Washington National Insurance Company
535	Columbian Life Grp Columbian Life Insurance Company Columbian Mutual 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>
50	Country Ins & Financial Services Grp Country Life Insurance Company
1278	Csaa Ins Grp CSAA Affinity Insurance Company
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
2479	Dentegra Grp Delta Dental Insurance Company Dentegra Insurance Company
4725	Enstar Grp Clarendon National Insurance Company Pavonia Life Insurance Company of Michigan
4813	Express Scripts Holding Grp Express Scripts Insurance Company Medco Containment Life Insurance Company
158	Fairfax Financial Clearwater Select Insurance Company Fairmont Premier Insurance Company North River Insurance Company Odyssey Reinsurance Company TIG Insurance Company United States Fire Insurance Company
69	Farmers Ins Grp 21st Century Centennial Insurance Company 21st Century Premier Insurance Company
7	Federated Mut Grp Federated Life Insurance Company Federated Mutual Insurance Company
451	Fidelity Security Grp Fidelity Security 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>
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
450	Geneve Hol Inc Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	Genworth Financial Grp Genworth Life and Annuity Insurance Company Genworth Life Insurance Company
3891	Goldman Sachs Grp Commonwealth Annuity and Life Insurance Company First Allmerica Financial Life Insurance Company
4712	Gpm Life Grp Government Personnel Mutual Life Insurance Company
769	Great West L Asr Canada Life Assurance Company Great-West Life & Annuity Insurance Company Great-West Life Assurance Company (The) London Life Reinsurance Company
222	Greater Ny Greater New York Mutual Insurance Company
687	Guarantee Trust Guarantee Trust Life Insurance Company
429	Guardian Life Grp Berkshire Life Insurance Company of America Guardian Life Insurance Company of America Park Avenue Life Insurance Company Premier Access 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>
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 and Accident Insurance Company Hartford Life and Annuity Insurance Company Hartford Life 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
595	Harvard Community Health HPHC Insurance Company, Inc.
984	Hcc Ins Holdings Grp Avemco Insurance Company HCC 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 Mid-West National Life Insurance Company of Tennessee

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>
812	Highmark Inc HM Life Insurance Company United Concordia Insurance Company
1127	HIP INS GRP ConnectiCare Benefits, Inc. ConnectiCare Insurance Company, Inc
4666	Hiscox Ins Grp Hiscox Insurance Company Inc.
300	Horace Mann Grp Horace Mann Life Insurance Company
119	Humana Inc Humana Benefit Plan of Illinois, Inc. 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 Midwestern United Life Insurance Company ReliaStar Life Insurance Company ReliaStar Life Insurance Company of New York Security Life of Denver Insurance Company Voya Insurance and Annuity Company Voya Retirement Insurance and Annuity 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 Kansas City Life Insurance Company Old American Insurance Company
215	Kemper Corp Grp Reserve National Insurance Company United Insurance Company of America

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
111	Liberty Mut Grp American States Insurance Company Employers Insurance Company of Wausau First Liberty Insurance Corporation (The) Liberty Insurance Underwriters Inc. Liberty Life Assurance Company of Boston Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company LM Insurance Corporation Ohio Casualty Insurance Company (The) Wausau Underwriters Insurance Company
290	Liberty Natl 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 First Penn-Pacific Life Insurance Company Lincoln Life & Annuity Company of New York Lincoln National Life Insurance Company (The)
411	Mapfre Ins Grp American Commerce Insurance Company Commerce Insurance Company (The) MAPFRE Life Insurance Company
785	Markel Corp Grp Alterra America Insurance Company Alterra Reinsurance USA Inc. Markel Insurance Company
435	Mass Mut L I C C.M. Life Insurance Company Massachusetts Mutual Life Insurance Company MML Bay State Life Insurance Company
241	Metropolitan Grp Delaware American Life Insurance Company General American Life Insurance Company MetLife Insurance Company USA Metropolitan Direct Property and Casualty Insurance Company Metropolitan Life Insurance Company New England Life Insurance Company

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
869	Minnesota Mut Minnesota Life Insurance Company
361	Munich Re Grp American Alternative Insurance Corporation American Modern Home Insurance Company Hartford Steam Boiler Inspection and Insurance Company
261	Mutual Of Omaha Companion Life Insurance Company
140	Nationwide Corp Harleysville Life Insurance Company National Casualty Company Nationwide Affinity Insurance Company of America Nationwide Life and Annuity Insurance Company Nationwide Life 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 and Annuity Corporation New York Life Insurance Company
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

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
619	Oneamerica Financial Partners Grp American United Life Insurance Company Pioneer Mutual Life Insurance Company State Life Insurance Company (The)
709	Pacific Life Ins Co Pacific Life & Annuity Company Pacific Life Insurance Company
525	Pan Amer Life Pan-American Life Insurance Company
850	Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
403	Phoenix Co American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life and Annuity Company Phoenix Life Insurance Company
367	Physicians Mut 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 Mony Life Insurance Company Protective Life Insurance Company
304	Prudential Of Amer Prudential Annuities Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company
853	Public Service Grp Public Service Insurance Company
796	Qbe Ins Grp Ltd QBE Insurance Corporation
477	Renaissance Hlth Serv Corp Grp Renaissance Life & Health Insurance Company of America

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4815	Resolution Life Grp Lincoln Benefit Life 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
4803	Shelterpoint Grp Inc ShelterPoint Insurance Company ShelterPoint Life Insurance Company
3548	St Paul Travelers Grp Automobile Insurance Company of Hartford, Connecticut Charter Oak Fire Insurance Company Discover Property & Casualty Insurance Company Discover Specialty Insurance Company Farmington Casualty 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 and Surety Company (The) Travelers Casualty and Surety Company of America Travelers Casualty Company (The) Travelers Casualty Company of Connecticut Travelers Commercial Casualty Company Travelers Commercial Insurance Company Travelers Constitution State Insurance Company Travelers Home and Marine Insurance Company (The) Travelers Indemnity Company (The)

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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 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 State Farm Mutual Automobile Insurance Company
549	Sun Life Assur Co Of Cn Independence Life and Annuity Company Professional Insurance Company Sun Life and Health Insurance Company (U.S.) Sun Life Assurance Company of Canada
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)
2938	Thrivent Financial For Lutherans Thrivent Life Insurance Company
1216	Tiaa Family Of Co Teachers Insurance and Annuity Association of America TIAA-CREF Life Insurance Company
3098	Tokio Marine Holdings Inc Grp Reliance Standard Life Insurance Company
4829	Trebuchet Ins Grp Employers Fire Insurance Company OneBeacon America Insurance Company

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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
4742	Tufts Grp Tufts 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 All Savers Insurance Company Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Sierra Health and Life Insurance Company, Inc. Unimerica Insurance Company UnitedHealthcare Insurance Company UnitedHealthcare Life 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 Ann Insurance Company 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
1189	Vision Serv Plan Grp Vision Service Plan Insurance Company
1199	Wellcare Grp Sterling Life Insurance Company WellCare Health Insurance Company of Kentucky, Inc.

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
471	Wells Fargo Grp Centurion Life Insurance Company
836	West Southern Grp Columbus Life Insurance Company Integrity Life Insurance Company Lafayette Life Insurance Company Western-Southern Life Assurance Company
1129	White Mountains Grp Atlantic Specialty Insurance Company Symetra Life Insurance Company Woodridge Insurance Company
4213	Wilton Re Grp Conseco Life Insurance Company Continental Assurance Company Heritage Union Life Insurance Company Wilton Reassurance Company Wilton Reassurance Life Company of New York
98	Wr Berkley Corp 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 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