



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2013 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
Ace Ltd	*	21,597,179	Commercial Travelers Mutual Ins	432,467
Aegis Grp	*	89,324	Country Ins & Financial Servic*	54,914
Aflac Grp	*	43,898,848	Csaa Ins Grp	187,882
Allianz Ins Grp	*	1,804,540	Cuna Mut Grp	8,247,209
Allstate Ins Grp	*	4,552,875	EMC National Life Company	122
Amalgamated Life Insurance Comp		7,673	Enstar Grp	199,390
Amerco Corp	*	28,402	Equitable Life & Casualty Insur	31,131
American Enterprise Mut Grp	*	477,427	Fairfax Financial	624,648
American Fidelity Corp Grp	*	2,269,466	Farmers Ins Grp	1,928
American Financial Grp	*	807,165	Federal Life Insurance Company	10
American Natl Fncl Grp	*	678,823	Federated Mut Grp	378,806
Ameriprise Financial Grp	*	8,424,355	Fidelity Life Association, A Le	3,796
Ameritas Mut Holding Grp	*	8,683,641	Fidelity Security Grp	10,450,673
Amex Assurance Company		1,064,566	Financial Hol Corp	19,732
Amfirst Holdings Grp	*	1,013	First Rehabilitation Life Insur	165,962
Arch Ins Grp	*	592,709	Forethought Fincial Services I*	376
Assurity Life Insurance Company		1,200,884	General Electric Grp	96,674
Athene Grp	*	643,363	Geneve Hol Inc	2,402,731
Automobile Club Mi	*	79,121	Ggc Grp	50,694
Axa Ins Grp	*	1,193,635	Goldman Sachs Grp	4,666
Axis Capital Grp	*	130,892	Gpm Life Grp	116,385
Baltimore Life Insurance Compan		1,367	Great West L Asr	1,415,277
Banner Life Grp	*	1,073	Guarantee Trust	4,947,073
Bcbs Of Sc Grp	*	802,629	Harris Ins Holdings Grp	128,011
Bcs Ins Grp	*	5,100,599	Hartford Fire & Cas Grp	41,821,010
Berkshire Hathaway	*	98,600	Hcsc Grp	1,566,128
Blue Cross & Blue Shield Of Mi*		828	Highmark Inc	3,428,073
Boston Mut Grp	*	3,832,659	Horace Mann Grp	14,080
Central States Grp	*	907,625	Illinois Mutual Life Insurance	500,299
Chubb Inc Grp	*	1,052,483	Ing America Ins Holding Grp	15,531,346
Cincinnati Fncl Cp	*	1,600	Jackson Natl Grp	434,327
Citigroup	*	21,623	Jefferson National Life Insuran	2,289
Cna Ins Grp	*	6,841,094	Kansas City Life Ins	37,645
Columbian Life Grp	*	418	Kemper Corp Grp	7,462

* 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
Lifetime Healthcare Grp *	3,861,866	Stancorp Financial Grp *	21,286,160
Lincoln Heritage Life Insurance	1,475	Starmount Life Insurance Compan	19,210
Lincoln Natl *	12,767,842	Starr Grp *	2,343
MTL Insurance Company	6,559	State Farm Il *	2,565,859
Markel Corp Grp *	499,151	Sun Life Assur Co Of Cn *	28,938,943
Mass Mut L I C *	19,646,305	Surety Life Insurance Company	7,858
Minnesota Mut *	3,127,556	Swiss Re Grp *	940,837
Mutual Of Omaha *	15,420,192	Tiaa Family Of Co *	404,891
Mutual of America Life Insuranc	58,092	Tokio Marine Holdings Inc Grp *	9,186,179
National Guardian Life Ins Grp*	731,869	Trustmark Ins Co Grp *	6,111,145
National Life Group *	622,780	Unified Life Insurance Company	185,764
National Teachers Assoc Life G*	3,650	Union Labor Grp *	290,373
Nationwide Corp *	19,813,291	United Services Automobile Asn*	5,468,995
Nestle Sa Grp *	4,357,945	Universal American Financial C*	870,710
New Era Life Grp *	8,448	Unumprovident Corp Grp *	92,826,077
New York Life Grp *	5,053,507	Vantislife Grp *	13,660
Northwestern Mut *	46,688,941	Wells Fargo Grp *	53
Ohio Natl Life Grp *	319,842	West Southern Grp *	12,694
Old Republic Grp *	162,173	White Mountains Grp *	7,518,855
Oneamerica Financial Partners *	309,712	Wilton Re Grp *	111
Pan Amer Life *	1,392,511	Wr Berkley Corp *	1,967,592
Penn Mut Grp *	333,957	Zale Corp *	6,705
Phoenix Co *	31,794	Zurich Ins Grp *	2,619,090
Physicians Mut *	452,202		
Primerica Grp *	29,709		
Principal Fin Grp *	20,069,593		
Protective Life Ins Grp *	842,327		
Prudential Of Amer *	21,567,656		
Qbe Ins Grp Ltd *	1,862,212		
Sammons Enterprises Grp *	21,212		
Security Amer Financial Enterp*	158,147		
Security Mutual Life Insurance	408,957		
Sentry Ins Grp *	90,388		

TOTALS:

572,157,680

* 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		
Aetna	*	538,329,471	0	0	0	0	8	0	0	0	0	0	8	0	0.015	1
Genworth Financial Grp	*	57,230,871	0	0	0	0	0	0	1	0	0	0	1	0	0.017	2
Guardian Life Grp	*	55,974,970	0	0	0	0	1	0	0	0	0	0	1	0	0.018	3
Anthem Health Plans, Inc		1,538,323,754	0	0	6	0	15	1	3	0	3	0	27	1	0.018	3
Cigna Health Grp	*	432,682,020	0	0	0	0	12	0	0	0	1	0	13	0	0.030	5
John Hancock Grp	*	27,450,061	0	0	0	0	1	0	0	0	0	0	1	0	0.036	6
Unitedhealth Grp	*	461,289,493	2	0	2	0	13	0	0	0	0	0	17	0	0.037	7
American Intrnl Grp	*	21,254,228	0	0	0	0	1	0	0	0	0	0	1	0	0.047	8
Aegon Us Holding Grp	*	37,395,599	0	0	0	0	2	0	0	0	0	0	2	0	0.053	9
Metropolitan Grp	*	110,889,968	0	0	2	0	3	0	1	0	0	0	6	0	0.054	10
Hcc Ins Holdings Grp	*	10,386,220	0	0	0	0	0	0	0	0	1	0	1	0	0.096	11
Liberty Mut Grp	*	9,963,975	0	0	0	0	0	0	0	0	1	0	1	0	0.100	12
Assurant Inc Grp	*	15,522,124	1	0	0	0	0	0	1	0	0	0	2	0	0.129	13
Humana Inc	*	6,250,911	0	0	1	0	0	0	0	0	0	0	1	0	0.160	14
Liberty Natl	*	5,982,182	0	0	0	0	0	0	1	0	0	0	1	0	0.167	15
Cno Financial Grp	*	14,220,608	0	0	1	0	1	0	1	0	0	0	3	0	0.211	16
Healthmarkets Grp	*	5,656,641	0	0	0	0	2	0	0	0	0	0	2	0	0.354	17
Centene Corp Grp	*	2,640,656	0	0	0	0	0	0	1	0	0	0	1	0	0.379	18
TOTALS		3,351,443,752	3	0	12	0	59	1	9	0	6	0	89	1		

* 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		
Aegon Us Holding Grp	*	37,395,599	0	0	0	0	2	0	0	0	0	0	2	0	0.053	9
Aetna	*	538,329,471	0	0	0	0	8	0	0	0	0	0	8	0	0.015	1
American Intrnl Grp	*	21,254,228	0	0	0	0	1	0	0	0	0	0	1	0	0.047	8
Anthem Health Plans, Inc		1,538,323,754	0	0	6	0	15	1	3	0	3	0	27	1	0.018	3
Assurant Inc Grp	*	15,522,124	1	0	0	0	0	0	1	0	0	0	2	0	0.129	13
Centene Corp Grp	*	2,640,656	0	0	0	0	0	0	1	0	0	0	1	0	0.379	18
Cigna Health Grp	*	432,682,020	0	0	0	0	12	0	0	0	1	0	13	0	0.030	5
Cno Financial Grp	*	14,220,608	0	0	1	0	1	0	1	0	0	0	3	0	0.211	16
Genworth Financial Grp	*	57,230,871	0	0	0	0	0	0	1	0	0	0	1	0	0.017	2
Guardian Life Grp	*	55,974,970	0	0	0	0	1	0	0	0	0	0	1	0	0.018	3
Hcc Ins Holdings Grp	*	10,386,220	0	0	0	0	0	0	0	0	1	0	1	0	0.096	11
Healthmarkets Grp	*	5,656,641	0	0	0	0	2	0	0	0	0	0	2	0	0.354	17
Humana Inc	*	6,250,911	0	0	1	0	0	0	0	0	0	0	1	0	0.160	14
John Hancock Grp	*	27,450,061	0	0	0	0	1	0	0	0	0	0	1	0	0.036	6
Liberty Mut Grp	*	9,963,975	0	0	0	0	0	0	0	0	1	0	1	0	0.100	12
Liberty Natl	*	5,982,182	0	0	0	0	0	0	1	0	0	0	1	0	0.167	15
Metropolitan Grp	*	110,889,968	0	0	2	0	3	0	1	0	0	0	6	0	0.054	10
Unitedhealth Grp	*	461,289,493	2	0	2	0	13	0	0	0	0	0	17	0	0.037	7
TOTALS		3,351,443,752	3	0	12	0	59	1	9	0	6	0	89	1		

* 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.

01/01/2013 THROUGH 12/31/2013

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	410,842,428	0	0	2	0	1	0	0	0	1	0	4	0	0.010	1
Aetna Health Inc	240,934,691	1	0	2	0	9	0	1	0	0	0	13	0	0.054	2
Oxford Health Plans (CT), Inc	127,691,309	0	0	3	0	11	0	0	0	2	1	16	1	0.133	3
CIGNA HealthCare of Connecticut	11,000,898	0	0	0	0	3	0	0	0	0	0	3	0	0.273	4
TOTALS	790,469,326	1	0	7	0	24	0	1	0	3	1	36	1		

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

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**

GROUP NO GROUP NAME
COMPANY Name

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**
American Sentinel Insurance Company

468 **Aegon Us Holding Grp**
Stonebridge Casualty Insurance Company
Stonebridge Life Insurance Company
Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Transamerica Premier Life Insurance Company
Western Reserve Life Assurance Company of Ohio

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
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>
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

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>
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.
4719	Amfirst Holdings Grp Monitor Life Insurance Company of New York
2538	Amtrust Ngh 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 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 CSI Life Insurance Company California Insurance Company Central States Indemnity Company of Omaha 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 Stonewall Insurance Company
572	Blue Cross & Blue Shield Of Mi Grp LifeSecure Insurance Company
581	Boston Mut Grp Boston Mutual Life Insurance Company
4574	Catlin Us Ins Grp Catlin Insurance Company, Inc.
1295	Centene Corp Grp Celtic Insurance Company
581	Boston Mut Grp Boston 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>
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
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 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

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>
535	Columbian Life Grp Columbian Life Insurance Company Columbian Mutual Life Insurance Company
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
4725	Enstar Grp Clarendon National Insurance Company Pavonia Life Insurance Company of Michigan
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
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

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>
450	Geneve Hol Inc Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	Genworth Financial Grp Genworth Life Insurance Company Genworth Life and Annuity Insurance Company
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
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

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

GROUP NO GROUP NAME
COMPANY Name

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
MAPFRE 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**
HM Life Insurance Company
United Concordia Insurance Company

300 **Horace Mann Grp**
Horace Mann Life Insurance Company

119 **Humana 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

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>
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 Kansas City Life Insurance Company Old American Insurance Company
215	Kemper Corp Grp Reserve National Insurance Company 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 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)

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>
411	Mapfre Ins Grp American Commerce 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 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 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
4796	National Teachers Assoc Life Group National Teachers Associates 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 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
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

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>
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 Insurance Company Phoenix Life and Annuity 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
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

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

GROUP NO **GROUP NAME**
 COMPANY Name

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
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 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)
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**
State Farm Mutual Automobile Insurance Company

549 **Sun Life Assur Co Of Cn**
Independence Life and Annuity Company
Professional Insurance Company
Sun Life Assurance Company of Canada
Sun Life and Health Insurance Company (U.S.)

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
181	Swiss Re Grp North American Elite Insurance Company North American Specialty Insurance Company 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 Thrivent Life Insurance Company
1216	Tiaa Family Of Co TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
3098	Tokio Marine Holdings Inc Grp Reliance Standard Life Insurance Company
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 All Savers Insurance Company Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company UnitedHealthcare Insurance Company UnitedHealthcare Life Insurance Company
953	Universal American Financial Corp American Progressive Life & Health Insurance Company of New York

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

GROUP NO GROUP NAME
COMPANY Name

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 Vantislifegrp
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

1129 White Mountains Grp
Atlantic Specialty Insurance Company
Employers Fire Insurance Company
OneBeacon America Insurance Company
Symetra Life Insurance Company
Woodridge 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
Acadia Insurance Company
Berkley Insurance Company
Berkley Life and Health Insurance Company
StarNet 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>
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