



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Annual Ranking of 2008 Calendar Year Accident & Health Insurance Complaints

#### Exhibits

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- 1) Alphabetical listing of insurance companies and groups of insurance companies against whom no Justified or Questionable complaints have been recorded.
- 2) Numerical ranking of insurance companies and groups of insurance companies against whom Justified and/or Questionable complaints have been recorded. The company or group with the lowest complaint ratio is ranked No. 1 in this Exhibit.
- 3) Alphabetical ranking of the insurance companies and groups of insurance companies named in Exhibit 2.
- 4) Numerical ranking of Health Maintenance Organizations (HMO's). The HMO with the lowest complaint ratio is ranked No. 1.
- 5) Definitions
- 6) Technical Notes
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**EXHIBIT 1**

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

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>	<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>
AAA Life Insurance Company	147,286	Country Ins & Financial Servic*	7,882
Aaa Mid Atlantic Ins Grp *	386,184	Coventry Corp Grp *	94,633
Ace Ltd *	17,374,855	Cuna Mut Grp *	8,110,964
Allianz Ins Grp *	2,749,234	Delphi Fin Grp *	3,661,128
Allstate Ins Grp *	2,758,636	Dentegra Grp *	19,992,871
Amerco Corp *	80,630	EMC National Life Company	1,589
American Family Corp *	29,935,666	Equitable Life & Casualty Insur	8,582
American Fidelity Corp Grp *	2,335,758	Fairfax Financial *	304,512
American Financial Grp *	2,608,502	Family Heritage Life Insurance	14,193
American Medical and Life Insur	19,798	Federal Life Insurance Company	22
American Natl Fncl Grp *	838,974	Federated Mut Grp *	268,379
Ameriprise Financial Grp *	9,402,386	Fidelity Life Association, A Le	128
Amex Assurance Company	2,517,561	Fidelity Security Grp *	4,343,015
Arch Ins Grp *	105,708	Financial Hol Corp *	15,807
Assurity Life Insurance Company	1,597,866	First Rehabilitation Life Insur	121,986
Aviva Grp *	244,541	General Electric Grp *	177,164
Axa Ins Grp *	3,035,783	Geneve Hol Inc *	2,185,406
Balboa Ins Grp *	232,175	Genworth Financial Grp *	47,312,529
Baltimore Life Insurance Compan	1,147	Goldman Sachs Grp *	465,719
Banner Life Grp *	2,699	Government Personnel Mutual Lif	3,972
Bcs Ins Grp *	2,369,989	Great West L Asr *	7,145,817
Berkshire Hathaway *	190,788	Guarantee Trust *	335,799
Boston Mut Grp *	3,225,375	Guardian Life Grp *	71,820,079
Cardif Holdings Grp *	200,299	Harleysville Grp *	8,771
Centene Corp Grp *	3,412,538	Hartford Fire & Cas Grp *	49,795,460
Central States Grp *	1,763,058	Hcc Ins Holdings Grp *	3,471,553
Chubb & Son Inc *	1,143,281	Hcsc Grp *	3,183,586
Cincinnati Fncl Cp *	1,632	Health Net Inc Grp *	109,603,502
Citigroup *	1,273,641	Highmark Inc *	1,830,717
Columbian Life Grp *	89,155	Horace Mann Grp *	20,777
Commercial Travlrs *	502,094	Hsbc Grp *	1,243,192
Continental American Insurance	210,633	Humana Inc *	277,773

\* Denotes a group of companies

**EXHIBIT 1**

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

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>	<u>COMPANY NAME</u>	<u>DIRECT PREMIUM</u>
Illinois Mutual Life Insurance	492,553	Penn Treaty Amer Grp	* 2,951,891
Jackson Natl Grp *	274	Phoenix Co	* 55,522
Jefferson National Life Insuran	2,348	Physicians Mut	* 306,079
John Hancock Grp *	23,953,721	Principal Fin Grp	* 21,986,185
Kansas City Life Ins *	18,749	Protective Life Ins Grp	* 385,458
Liberty Life Insurance Company	785,677	Qbe Ins Grp Ltd	* 1,352,947
Liberty Mut Grp *	9,367,478	Regal Rein Grp	* 1,067,606
Lifetime Healthcare Grp *	3,584,140	Sentry Ins Grp	* 50,454
Lightyear Delos Grp *	126,661	Southwest Ins Partners Grp	* 3,031,820
Lincoln Heritage Life Insurance	8,346	Stancorp Financial Grp	* 18,996,233
Lincoln Natl *	8,051,497	Starmount Life Insurance Compan	56
MTL Insurance Company	9,510	State Farm Il	* 2,118,160
Markel Corp Grp *	779,528	Sun Life Assur Co Of Cn	* 26,038,400
Mass Mut L I C *	17,353,711	Swiss Re Grp	* 748,996
Midland Natl Life Ins Grp *	34,117	The Hanover Ins Grp	* 116,003
Minnesota Mut *	1,942,614	The Warranty Grp	* 1,445
Munich Re Grp *	10,826	Tiaa Family Of Co	* 346,805
Mutual Of Omaha *	11,736,173	Trustmark Ins Co Grp	* 3,625,379
Mutual of America Life Insuranc	108,286	Unifi Companies	* 9,038,853
National Guardian Life Ins Grp*	573,215	Unified Life Insurance Company	10,396
National Life Group *	960,389	Union Labor Grp	* 345,947
National Teachers Associates Li	2,695	United Services Automobile Asn*	7,655,041
Nationwide Corp *	3,776,327	Unitrin Grp	* 16
Nestle Sa Grp *	2,662,326	Unity Mut Grp	* 24
New Era Life Grp *	11,771	Wells Fargo Grp	* 28,068
Northwestern Mut *	35,502,912	West Southern Grp	* 196,087
Ohio Natl Life Grp *	375,712	White Mountains Grp	* 4,578,179
Old Republic Grp *	970,369	Wilton Re Grp	* 233
Oneamerica Financial Partners *	5,567,206	Wr Berkley Corp	* 143,693
Pan Amer Life *	125,695	Zale Corp	* 148
Penn Mut Grp *	448,943		
		<b>TOTALS</b>	<b>661,105,272</b>

\* Denotes a group of companies

**EXHIBIT 2**                      **NUMERICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES AGAINST  
WHOM **JUSTIFIED AND/OR QUESTIONABLE** COMPLAINTS HAVE BEEN RECORDED.  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME	DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Metropolitan Grp	119,437,514	0	0	0	0	0	0	1	0	0	0	1	0	0.008	1
Aetna	202,442,620	0	0	1	0	1	0	0	0	0	0	2	0	0.010	2
Unumprovident Corp Grp	92,318,555	0	0	0	0	1	0	0	0	0	0	1	0	0.011	3
Cigna Health Grp	230,856,361	0	0	0	0	7	0	0	0	1	0	8	0	0.035	4
Aegon Us Holding Grp	32,366,302	0	0	0	0	0	0	1	0	1	0	2	0	0.062	5
Prudential Of Amer	14,676,436	0	0	1	0	0	0	0	0	0	0	1	0	0.068	6
Anthem Health Plans, Inc	2,599,911,317	1	0	1	0	190	1	3	0	7	1	202	2	0.078	7
Unitedhealth Grp	331,714,391	0	0	2	0	29	1	0	0	0	0	31	1	0.096	8
Cna Ins Grp	7,825,369	0	0	0	0	1	0	0	0	0	0	1	0	0.128	9
Ing America Ins Holding Grp	7,526,653	1	0	0	0	0	0	0	0	0	0	1	0	0.133	10
Liberty Natl	5,573,935	0	0	0	0	0	0	1	0	0	0	1	0	0.179	11
Healthmarkets Grp	15,107,385	0	0	2	0	1	0	0	0	0	0	3	0	0.199	12
New York Life Grp	5,013,018	0	0	0	0	0	0	0	0	1	0	1	0	0.199	12
Conseco Grp	19,136,513	0	0	0	0	2	0	2	0	0	0	4	0	0.209	14
Zurich Ins Grp	3,933,957	0	0	0	0	0	1	0	0	0	0	0	1	0.254	15
Assurant Inc Grp	31,091,742	0	0	0	0	2	3	1	0	1	1	4	4	0.257	16
American Republic Mut Grp	2,374,612	0	0	0	0	1	0	0	0	0	0	1	0	0.421	17
American Intrnl Grp	14,229,821	0	0	0	0	6	0	0	0	1	0	7	0	0.492	18
Universal American Financial C*	2,627,485	0	0	0	0	2	0	0	0	0	0	2	0	0.761	19
Security Mutual Life Insurance	1,435,439	0	0	0	0	27	0	0	0	0	0	27	0	18.810	20
<b>TOTALS</b>	<b>3,739,599,425</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>270</b>	<b>6</b>	<b>9</b>	<b>0</b>	<b>12</b>	<b>2</b>	<b>300</b>	<b>8</b>		

\* Denotes a group of companies

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

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

COMPANY NAME		DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Aegon Us Holding Grp	*	32,366,302	0	0	0	0	0	0	1	0	1	0	2	0	0.062	5
Aetna	*	202,442,620	0	0	1	0	1	0	0	0	0	0	2	0	0.010	2
American Intrnl Grp	*	14,229,821	0	0	0	0	6	0	0	0	1	0	7	0	0.492	18
American Republic Mut Grp	*	2,374,612	0	0	0	0	1	0	0	0	0	0	1	0	0.421	17
Anthem Health Plans, Inc		2,599,911,317	1	0	1	0	190	1	3	0	7	1	202	2	0.078	7
Assurant Inc Grp	*	31,091,742	0	0	0	0	2	3	1	0	1	1	4	4	0.257	16
Cigna Health Grp	*	230,856,361	0	0	0	0	7	0	0	0	1	0	8	0	0.035	4
Cna Ins Grp	*	7,825,369	0	0	0	0	1	0	0	0	0	0	1	0	0.128	9
Conseco Grp	*	19,136,513	0	0	0	0	2	0	2	0	0	0	4	0	0.209	14
Healthmarkets Grp	*	15,107,385	0	0	2	0	1	0	0	0	0	0	3	0	0.199	12
Ing America Ins Holding Grp	*	7,526,653	1	0	0	0	0	0	0	0	0	0	1	0	0.133	10
Liberty Natl	*	5,573,935	0	0	0	0	0	0	1	0	0	0	1	0	0.179	11
Metropolitan Grp	*	119,437,514	0	0	0	0	0	0	1	0	0	0	1	0	0.008	1
New York Life Grp	*	5,013,018	0	0	0	0	0	0	0	0	1	0	1	0	0.199	12
Prudential Of Amer	*	14,676,436	0	0	1	0	0	0	0	0	0	0	1	0	0.068	6
Security Mutual Life Insurance		1,435,439	0	0	0	0	27	0	0	0	0	0	27	0	18.810	20
Unitedhealth Grp	*	331,714,391	0	0	2	0	29	1	0	0	0	0	31	1	0.096	8
Universal American Financial C*		2,627,485	0	0	0	0	2	0	0	0	0	0	2	0	0.761	19
Unumprovident Corp Grp	*	92,318,555	0	0	0	0	1	0	0	0	0	0	1	0	0.011	3
Zurich Ins Grp	*	3,933,957	0	0	0	0	0	1	0	0	0	0	0	1	0.254	15
<b>TOTALS</b>		<b>3,739,599,425</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>270</b>	<b>6</b>	<b>9</b>	<b>0</b>	<b>12</b>	<b>2</b>	<b>300</b>	<b>8</b>		

\* Denotes a group of companies

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

CONNECTICUT STATE INSURANCE DEPARTMENT  
**HEALTH MAINTENANCE ORGANIZATIONS**

**EXHIBIT 4**

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

01/01/2008 THROUGH 12/31/2008

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	700,554,118	0	0	0	0	10	0	0	0	2	0	12	0	0.017	1
CIGNA HealthCare of Connecticut	91,268,886	0	0	0	0	3	1	0	0	0	0	3	1	0.044	2
Health Net of Connecticut, Inc	531,166,412	0	0	2	0	41	2	5	0	4	1	52	3	0.104	3
Oxford Health Plans (CT), Inc	165,299,202	0	0	4	0	35	2	0	0	0	0	39	2	0.248	4
Aetna Health Inc	171,219,304	0	0	0	0	49	2	1	0	0	0	50	2	0.304	5
<b>TOTALS</b>	<b>1,659,507,922</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>138</b>	<b>7</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>1</b>	<b>156</b>	<b>8</b>		

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

**Exhibit 5**  
**Accident & Health**

**Definitions**

- Direct Premiums** - Includes all premiums arising from policies issued by the company during the calendar year.
- Underwriting** - Those complaints which involve cancellation, premiums, rating, refusal to insure and other disputes related to underwriting.
- Marketing & Sales** - Those complaints which involve advertising, delays, misquotes, company handling and other disputes related to marketing and sales.
- Claims Handling** - Those complaints which involve claim procedure, unsatisfactory offers or settlements, delays, denial of claims, usual and customary fees, DRG, mandated benefits, coverage disputes and other disputes related to claims.
- Policy Service** - Those complaints which involve extension in benefits, service, delays, policy information, delivery of policies and certificates and other disputes related to policy service.
- Other** - Those complaints which involve pre-existing condition conversions, unapproved forms and other miscellaneous disputes.
- Justified (J)** - Those complaints which indicate error and/or fault by insurers and result in corrective action.
- Questionable (Q)** - Those complaints which involve a question of fact or law and/or a combination of responsibility. Frequently, these complaints are favorably resolved.
- Complaint Ratio** - The total number of complaints, divided by the direct premium and multiplied by 1,000,000.

**Exhibit 6**  
**Accident & Health**

**Technical Notes**

- 1) Ranking:
  - (1a) The insurance company or group with the lowest complaint ratio is ranked No. 1 in Exhibit 2.
  - (1b) Alphabetical listing on Exhibit 3 ranks the insurance company or group with the lowest complaint ratio as No. 1.
- 2) Earned premiums reflect premiums used for the calendar year.
- 3) Complaints considered in determining complaint ratios are those complaint files closed during the calendar year which have been coded Justified or Questionable against insurance companies and groups of companies.
- 4) Accident and Health complaints principally encompass the following types of insurance coverage:
  - (1) Medical Surgical Insurance
  - (2) Major Medical Insurance
  - (3) Hospital Expense Insurance
  - (4) Hospital Indemnity Insurance
  - (5) Disability Income Insurance
  - (6) Accident Only Insurance
  - (7) Credit Disability Insurance
  - (8) Medicare Supplement Insurance
  - (9) Long Term Care Insurance (Nursing Home Insurance)



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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
771	<b>Aaa Mid Atlantic Ins Grp</b> Keystone Insurance Company
626	<b>Ace Ltd</b> ACE American Insurance Company ACE Fire Underwriters Insurance Company ACE Life Insurance Company ACE Property & Casualty Insurance Company Century Indemnity Company Combined Insurance Company of America Indemnity Insurance Company of North America Insurance Company of North America Westchester Fire Insurance Company
313	<b>Aegis Grp</b> American Sentinel Insurance Company
468	<b>Aegon Us Holding Grp</b> Monumental Life Insurance Company Stonebridge Casualty Insurance Company Stonebridge Life Insurance Company Transamerica Financial Life Insurance Company Transamerica Life Insurance Company
1	<b>Aetna</b> Aetna Health and Life Insurance Company Aetna Insurance Company of Connecticut Aetna Life Insurance Company
501	<b>Alleghany Grp</b> Homesite Insurance Company Platte River Insurance Company
761	<b>Allianz Ins Grp</b> Allianz Global Risks US Insurance Company Allianz Life Insurance Company of New York Allianz Life Insurance Company of North America American Automobile Insurance Company American Insurance Company Associated Indemnity Corporation Firemans Fund Insurance Company Jefferson Insurance Company
8	<b>Allstate Ins Grp</b> Allstate Indemnity Company Allstate Insurance Company Allstate Life Insurance Company Allstate Property and Casualty Insurance Company American Heritage Life Insurance Company Charter National Life Insurance Company Lincoln Benefit Life Company

**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	<b>Amerco Corp</b> Oxford Life Insurance Company Republic Western Insurance Company
1327	<b>American Amicable Grp</b> Occidental Life Insurance Company of North Carolina
2658	<b>American Equity Investment Grp</b> American Equity Investment Life Insurance Company
370	<b>American Family Corp</b> American Family Life Assurance Company of Columbus American Family Life Assurance Company of New York
330	<b>American Fidelity Corp Grp</b> American Fidelity Assurance Company American Public Life Insurance Company
84	<b>American Financial Grp</b> Continental General Insurance Company Great American Insurance Company Great American Insurance Company of New York Great American Life Insurance Company Great American Security Insurance Company Great American Spirit Insurance Company Loyal American Life Insurance Company United Teacher Associates Insurance Company
12	<b>American Intrnl Grp</b> AIG Casualty Company AIG Centennial Insurance Company AIG Life Insurance Company AIG Premier Insurance Company AIU Insurance Company American General Assurance Company American General Indemnity Company American General Life Insurance Company American General Life and Accident Insurance Company American Home Assurance Company American International South Insurance Company Delaware American Life Insurance Company Granite State Insurance Company Hartford Steam Boiler Inspection and Insurance Company Insurance Company of the State of Pennsylvania Merit Life Insurance Company National Union Fire Insurance Company of Pittsburgh, PA New Hampshire Insurance Company SunAmerica Life Insurance Company United States Life Insurance Company in the City of New York

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
408	<b>American Natl Fncl Grp</b> American National Insurance Company American National Life Insurance Company of Texas Farm Family Life Insurance Company Garden State Life Insurance Company Standard Life and Accident Insurance Company
3527	<b>American Republic Mut Grp</b> American Republic Insurance Company World Insurance Company
4	<b>Ameriprise Financial Grp</b> IDS Property Casualty Insurance Company RiverSource Life Insurance Company
586	<b>Arbella Ins Grp</b> Covenant Insurance Company
1279	<b>Arch Ins Grp</b> Arch Insurance Company
876	<b>Arkansas Bcbs Grp</b> USABLE Life
553	<b>Arrowpoint Capital Grp</b> Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
19	<b>Assurant Inc Grp</b> American Bankers Insurance Company of Florida American Bankers Life Assurance Company of Florida John Alden Life Insurance Company Time Insurance Company Union Security Insurance Company
44	<b>Aviva Grp</b> Aviva Life and Annuity Company
968	<b>Axa Ins Grp</b> AXA Equitable Life Insurance Company Mony Life Insurance Company Mony Life Insurance Company of America U.S. Financial Life Insurance Company
3416	<b>Axis Capital Grp</b> AXIS Insurance Company AXIS Reinsurance Company AXIS Specialty Insurance Company

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
1330	<b>Balboa Ins Grp</b> Balboa Insurance Company Balboa Life Insurance Company
872	<b>Banner Life Grp</b> Banner Life Insurance Company
661	<b>Bcbs Of Sc Grp</b> Companion Life Insurance Company (The)
23	<b>Bcs Ins Grp</b> BCS Insurance Company BCS Life Insurance Company
615	<b>Beneficial Life Grp</b> Beneficial Life Insurance Company
31	<b>Berkshire Hathaway</b> CSI Life Insurance Company California Insurance Company Central States Indemnity Company of Omaha Cologne Reinsurance Company of America Fairfield Insurance Company Finial Reinsurance Company GEICO General Insurance Company General Re Life Corporation General Star Indemnity Company Genesis Insurance Company Government Employees Insurance Company IdeaLife Insurance Company National Liability & Fire Insurance Company
581	<b>Boston Mut Grp</b> Boston Mutual Life Insurance Company
1295	<b>Centene Corp Grp</b> Celtic Insurance Company
690	<b>Central States Grp</b> Central States Health & Life Company of Omaha
38	<b>Chubb &amp; Son Inc</b> Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Vigilant Insurance Company
344	<b>Church Pension Fund</b> Church Life Insurance 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>
901	<b>Cigna Health Grp</b> Alta Health & Life Insurance Company Connecticut General Life Insurance Company Life Insurance Company of North America
244	<b>Cincinnati Fnc'l Cp</b> Cincinnati Insurance Company Cincinnati Life Insurance Company (The)
41	<b>Citigroup</b> American Health and Life Insurance Company National Benefit Life Insurance Company Primerica Life Insurance Company Sears Life Insurance Company Triton Insurance Company
218	<b>Cna Ins Grp</b> American Casualty Company of Reading, Pennsylvania Continental Assurance Company Continental Casualty Company Continental Insurance Company (The) National Fire Insurance Company of Hartford Transportation Insurance Company Valley Forge Insurance Company
535	<b>Columbian Life Grp</b> Columbian Life Insurance Company Columbian Mutual Life Insurance Company
560	<b>Commercial Travlers</b> Commercial Travelers Mutual Insurance Company Monitor Life Insurance Company of New York
233	<b>Conseco Grp</b> Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Insurance Company Conseco Life Insurance Company Washington National Insurance Company
50	<b>Country Ins &amp; Financial Services Grp</b> Country Life Insurance Company
1137	<b>Coventry Corp Grp</b> First Health Life & Health Insurance Company
306	<b>Cuna Mut Grp</b> CUMIS Insurance Society, Inc. CUNA Mutual Insurance Society MEMBERS 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>
74	<b>Delphi Fin Grp</b> Reliance Standard Life Insurance Company
2479	<b>Dentegra Grp</b> Delta Dental Insurance Company Dentegra Insurance Company
1213	<b>Direct Gen Grp</b> Direct General Life Insurance Company
3158	<b>Eastern Holding Co Grp</b> Eastern Life & Health Insurance Company
62	<b>Emc Ins Co</b> Employers Mutual Casualty Company
158	<b>Fairfax Financial</b> Fairmont Premier Insurance Company North River Insurance Company Odyssey America Reinsurance Corporation TIG Insurance Company United States Fire Insurance Company
7	<b>Federated Mut Grp</b> Federated Life Insurance Company Federated Mutual Insurance Company
451	<b>Fidelity Security Grp</b> Fidelity Security Life Insurance Company
449	<b>Financial Hol Corp</b> Great Southern Life Insurance Company Investors Life Insurance Company of North America
350	<b>General Electric Grp</b> Employers Reassurance Corporation Heritage Casualty Insurance Company Heritage Life Insurance Company Union Fidelity Life Insurance Company
450	<b>Geneve Hol Inc</b> Independence American Insurance Company Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
4011	<b>Genworth Financial Grp</b> Genworth Life Insurance Company Genworth Life and Annuity Insurance Company
79	<b>Gmac Ins Holding</b> Integon 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>
3891	<b>Goldman Sachs Grp</b> Commonwealth Annuity and Life Insurance Company
769	<b>Great West L Asr</b> Canada Life Assurance Company Canada Life Insurance Company of America Crown Life Insurance Company Great-West Life & Annuity Insurance Company Great-West Life Assurance Company (The) London Life Reinsurance Company
222	<b>Greater Ny</b> Greater New York Mutual Insurance Company
687	<b>Guarantee Trust</b> Guarantee Trust Life Insurance Company
429	<b>Guardian Life Grp</b> Berkshire Life Insurance Company of America Guardian Life Insurance Company of America Park Avenue Life Insurance Company
517	<b>Hannover Grp</b> Clarendon National Insurance Company
1117	<b>Harris Ins Holdings Grp</b> Family Life Insurance Company Manhattan Life Insurance Company
91	<b>Hartford Fire &amp; Cas Grp</b> American Maturity Life Insurance Company First State Insurance Company Hartford Accident and Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company Hartford Insurance Company of the Midwest Hartford Insurance Company of the Southeast Hartford International Life Reassurance Corporation Hartford Life Insurance Company Hartford Life and Accident Insurance Company Hartford Life and Annuity Insurance Company Hartford Underwriters Insurance Company New England Insurance Company New England Reinsurance Corporation 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>
431	<b>Midland Natl Life Ins Grp</b> Midland National Life Insurance Company North American Company for Life & Health Insurance
869	<b>Minnesota Mut</b> Minnesota Life Insurance Company
361	<b>Munich Re Grp</b> American Alternative Insurance Corporation Sterling Life Insurance Company
261	<b>Mutual Of Omaha</b> Companion Life Insurance Company Mutual of Omaha Insurance Company United of Omaha Life Insurance Company
1211	<b>National Guardian Life Ins Grp</b> National Guardian Life Insurance Company
634	<b>National Life Group</b> Life Insurance Company of the Southwest National Life Insurance Company
140	<b>Nationwide Corp</b> National Casualty Company Nationwide Affinity Insurance Company of America Nationwide Life Insurance Company Nationwide Life Insurance Company of America Nationwide Life and Annuity Company of America Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company
2638	<b>Ncmic Grp</b> NCMIC Insurance Company
4483	<b>Nestle Sa Grp</b> Gerber Life Insurance Company
520	<b>New Era Life Grp</b> Philadelphia American Life Insurance Company
826	<b>New York Life Grp</b> New York Life Insurance Company New York Life Insurance and Annuity Corporation
860	<b>Northwestern Mut</b> Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
704	<b>Ohio Natl Life Grp</b> Ohio National Life Assurance Corporation Ohio National Life Insurance Company
2598	<b>Old Mut Us Life Holding Grp</b> OM Financial Life Insurance Company
150	<b>Old Republic Grp</b> Old Republic General Insurance Corporation Old Republic Insurance Company Old Republic Life Insurance Company
619	<b>Oneamerica Financial Partners Grp</b> American United Life Insurance Company Pioneer Mutual Life Insurance Company State Life Insurance Company (The)
709	<b>Pacific Life Ins Co</b> Pacific Life & Annuity Company Pacific Life Insurance Company
525	<b>Pan Amer Life</b> Pan-American Life Insurance Company
767	<b>Penn Mfr Asn Ins</b> Pennsylvania Manufacturers Association Insurance Company
850	<b>Penn Mut Grp</b> Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
403	<b>Phoenix Co</b> American Phoenix Life and Reassurance Company PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity Company
367	<b>Physicians Mut</b> Physicians Mutual Insurance Company
332	<b>Principal Fin Grp</b> Principal Life Insurance Company
458	<b>Protective Life Ins Grp</b> Protective Life Insurance Company
304	<b>Prudential Of Amer</b> Prudential Annuities Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
853	<b>Public Service Grp</b> Public Service Mutual Insurance Company
796	<b>Qbe Ins Grp Ltd</b> QBE Insurance Corporation
783	<b>Rli Ins Grp</b> RLI Insurance Company
4071	<b>Rvi Grp</b> R.V.I. National Insurance Company
870	<b>Security Benefit</b> Security Benefit Life Insurance Company
169	<b>Sentry Ins Grp</b> Sentry Casualty Company Sentry Insurance A Mutual Company Sentry Life Insurance Company Sentry Select Insurance Company
3548	<b>St Paul Travelers Grp</b> Automobile Insurance Company of Hartford, Connecticut Charter Oak Fire Insurance Company Discover Property & Casualty Insurance Company Farmington Casualty Company Gulf Underwriters 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 of Connecticut Travelers Casualty and Surety Company (The) Travelers Casualty and Surety Company of America Travelers Commercial Casualty Company Travelers Commercial Insurance Company Travelers Home and Marine Insurance Company (The) Travelers Indemnity Company (The) Travelers Indemnity Company of America Travelers Indemnity Company of Connecticut (The) Travelers Personal Security Insurance Company Travelers Property Casualty Insurance Company United States Fidelity and Guaranty Company
1348	<b>Stancorp Financial Grp</b> Standard Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
176	<b>State Farm Il</b> State Farm Mutual Automobile Insurance Company
549	<b>Sun Life Assur Co Of Cn</b> Independence Life and Annuity Company Professional Insurance Company Sun Life Assurance Company of Canada Sun Life and Health Insurance Company (U.S.)
181	<b>Swiss Re Grp</b> North American Elite Insurance Company North American Specialty Insurance Company Reassure America Life Insurance Company Swiss Re Life & Health America, Inc. Washington International Insurance Company Westport Insurance Corporation
88	<b>The Hanover Ins Grp</b> First Allmerica Financial Life Insurance Company Hanover Insurance Company (The)
4254	<b>The Warranty Grp</b> Resource Life Insurance Company
2938	<b>Thrivent Financial For Lutherans</b> Thrivent Life Insurance Company
1216	<b>Tiaa Family Of Co</b> TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
276	<b>Trustmark Ins Co Grp</b> Trustmark Insurance Company Trustmark Life Insurance Company
943	<b>Unifi Companies</b> Acacia Life Insurance Company Ameritas Life Insurance Corp. Union Central Life Insurance Company (The)
781	<b>Union Labor Grp</b> ULLICO Casualty Company ULLICO Life Insurance Company Union Labor Life Insurance Company (The)
200	<b>United Services Automobile Asn Grp</b> USAA Life Insurance Company

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<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
707	<b>Unitedhealth Grp</b> Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company UnitedHealthcare Insurance Company
215	<b>Unitrin Grp</b> United Insurance Company of America
953	<b>Universal American Financial Corp</b> American Progressive Life & Health Insurance Company of New York Pennsylvania Life Insurance Company
565	<b>Unumprovident Corp Grp</b> Colonial Life & Accident Insurance Company Paul Revere Life Insurance Company Paul Revere Variable Annuity Company Provident Life and Accident Insurance Company Provident Life and Casualty Insurance Company UNUM Life Insurance Company of America
201	<b>Utica Natl Ins Grp</b> Republic-Franklin Insurance Company Utica Mutual Insurance Company
671	<b>Wellpoint Inc Grp</b> Anthem Health Plans, Inc Anthem Insurance Companies, Inc. Anthem Life Insurance Company OneNation Insurance Company UNICARE Life & Health Insurance Company
471	<b>Wells Fargo Grp</b> Centurion Life Insurance Company
836	<b>West Southern Grp</b> Lafayette Life Insurance Company
1129	<b>White Mountains Grp</b> Employers Fire Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company Symetra Life Insurance Company
4213	<b>Wilton Re Grp</b> Wilton Reassurance Company Wilton Reassurance Life Company of New York

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TO SELL **ACCIDENT & HEALTH** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
98	<b>Wr Berkley Corp</b> Acadia Insurance Company Berkley Insurance Company StarNet Insurance Company
1285	<b>Xl Amer Grp</b> XL Life Insurance and Annuity Company XL Re Life America, Inc. XL Reinsurance America, Inc.
212	<b>Zurich Ins Grp</b> American Guarantee & Liability Insurance Company American Zurich Insurance Company Centre Life Insurance Company Empire Fire and Marine Insurance Company Universal Underwriters Life Insurance Company Zurich American Insurance Company