Annual Ranking of 2012 Calendar Year

Accident & Health Insurance Complaints

Exhibits

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**

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>DIRECT PREMIUM</th>
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<tbody>
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<tr>
<td>Aegon Us Holding Grp</td>
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<td>* 818,187</td>
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<tr>
<td>American Intrnl Grp</td>
<td>* 17,523,319</td>
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<td>American Medical and Insur</td>
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<td>Arch Ins Grp</td>
<td>* 469,666</td>
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<td>Assurant Inc Grp</td>
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<td>Aviva Grp</td>
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<td>Banner Life Grp</td>
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<td>Bcs Ins Grp</td>
<td>* 4,870,491</td>
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<td>Blue Cross &amp; Blue Shield Of Mi*</td>
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<tr>
<td>California St Auto Grp</td>
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<td>Central States Grp</td>
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<td>Cuna Mut Grp</td>
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<td>* 76,386</td>
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<td>Horace Mann Grp</td>
<td>* 15,544</td>
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* Denotes Groups of Companies
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<td><strong>TOTALS</strong></td>
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<td><strong>523,556,592</strong></td>
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* 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**

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>DIRECT PREMIUM</th>
<th>UNDER-WRITING</th>
<th>MARKETING SALES</th>
<th>CLAIMS HANDLING</th>
<th>POLICY SERVICE</th>
<th>OTHER</th>
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<th>RATIO COMPL/DP</th>
<th>RANK</th>
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**TOTALS**

3,258,221,317  1  0  15  1  54  5  5  0  16  0  91  6

* Denotes a group of companies

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


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

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>DIRECT PREMIUM</th>
<th>UNDERWRITING</th>
<th>MARKETING SALES</th>
<th>CLAIMS HANDLING</th>
<th>POLICY SERVICE</th>
<th>OTHER</th>
<th>TOTAL</th>
<th>COMPL/DP</th>
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**TOTALS**  
3,258,221,317  1 0 15 1 54 5 5 0 16 0 91 6

* Denotes a group of companies

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period.
### EXHIBIT 4

**NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMO’S).**

The HMO with the lowest complaint ratio is ranked No. 1.

**01/01/2012 THROUGH 12/31/2012**

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>DIRECT PREMIUM</th>
<th>UNDER-WRITING</th>
<th>MARKETING SALES</th>
<th>CLAIMS HANDLING</th>
<th>POLICY SERVICE</th>
<th>OTHER</th>
<th>TOTAL</th>
<th>COMPL/DP RATIO</th>
<th>RANK</th>
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</thead>
<tbody>
<tr>
<td>ConnectiCare Inc(*)</td>
<td>588,245,072</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.000</td>
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<tr>
<td>Aetna Health Inc</td>
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<td>0</td>
<td>0</td>
<td>1</td>
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<td>Oxford Health Plans (CT), Inc</td>
<td>164,043,605</td>
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<td>2</td>
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<td>28</td>
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<tr>
<td>CIGNA HealthCare of Connecticut</td>
<td>11,948,581</td>
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<td>0</td>
<td>0</td>
<td>6</td>
<td>0.502</td>
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<td><strong>TOTALS</strong></td>
<td>1,037,015,351</td>
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<td>3</td>
<td>2</td>
<td>46</td>
<td>0</td>
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</tr>
</tbody>
</table>

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

- Health Net of Connecticut, Inc. - As of 2011, all of the health insurance business was transitioned to other carriers or otherwise discontinued.
**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)
# LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

<table>
<thead>
<tr>
<th>GROUP NO</th>
<th>GROUP NAME</th>
<th>COMPANY Name</th>
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</thead>
<tbody>
<tr>
<td>626</td>
<td>ACE Ltd Grp</td>
<td>ACE American Insurance Company</td>
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<tr>
<td></td>
<td></td>
<td>ACE Fire Underwriters Insurance Company</td>
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<tr>
<td></td>
<td></td>
<td>ACE Life Insurance Company</td>
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<tr>
<td></td>
<td></td>
<td>ACE Property &amp; Casualty Insurance Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Combined Insurance Company of America</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Indemnity Insurance Company of North America</td>
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<tr>
<td></td>
<td></td>
<td>Insurance Company of North America</td>
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<td>313</td>
<td>Aegis Grp</td>
<td>American Sentinel Insurance Company</td>
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<td>468</td>
<td>Aegon Us Holding Grp</td>
<td>Monumental Life Insurance Company</td>
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<td>Stonebridge Casualty Insurance Company</td>
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<tr>
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<td>Stonebridge Life Insurance Company</td>
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<tr>
<td></td>
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<td>Transamerica Financial Life Insurance Company</td>
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<td>Western Reserve Life Assurance Company of Ohio</td>
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<td>Aetna Grp</td>
<td>Aetna Health and Life Insurance Company</td>
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<td>Aetna Insurance Company of Connecticut</td>
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<td></td>
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<tr>
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<td>AFLAC Grp</td>
<td>American Family Life Assurance Company of Columbus</td>
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<td>American Family Life Assurance Company of New York</td>
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<td>Homesite Insurance Company</td>
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<td>Allianz Global Risks US Insurance Company</td>
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<td>Allianz Life Insurance Company of New York</td>
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<td></td>
<td>Allstate Life Insurance Company</td>
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<tr>
<td></td>
<td></td>
<td>Allstate Property and Casualty Insurance Company</td>
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<tr>
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<td>American Heritage Life Insurance Company</td>
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<td>Charter National Life Insurance Company</td>
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<tr>
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<td>Lincoln Benefit Life Company</td>
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</table>
# LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

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<tr>
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<th>COMPANY Name</th>
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<td>Amerco Corp Grp</td>
<td>Oxford Life Insurance Company, RepWest Insurance Company</td>
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<td>American Enterprise Mut Grp</td>
<td>American Republic Insurance Company, World Insurance Company</td>
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<td>2658</td>
<td>American Equity Investment Grp</td>
<td>American Equity Investment Life Insurance Company</td>
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<td>American Fidelity Corp Grp</td>
<td>American Fidelity Assurance Company, American Public Life Insurance Company</td>
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<td>Ameriprise Financial Grp</td>
<td>IDS Property Casualty Insurance Company, RiverSource Life Insurance Company</td>
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<td>GROUP NO</td>
<td>GROUP NAME</td>
<td>COMPANY Name</td>
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<td>Ameritas Mut Holding Grp</td>
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<td>Ameritas Life Insurance Corp.</td>
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<td>Brokers National Life Assurance Company</td>
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<td>Union Central Life Insurance Company (The)</td>
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<td>Integon National Insurance Company</td>
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<td>Arrowpoint Capital Grp</td>
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<td>Assurant Inc Grp</td>
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## LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

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<th>GROUP NO</th>
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<th>COMPANY Name</th>
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<td>Companion Life Insurance Company (The) Nielsen Life and Health Insurance Company</td>
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<td>4 Ever Life Insurance Company</td>
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<td>Blue Cross &amp; Blue Shield Of MI Grp</td>
<td>LifeSecure Insurance Company</td>
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<td>Boston Mut Grp</td>
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<td>Central States Grp</td>
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### LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

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<td>Executive Risk Specialty Insurance Company</td>
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<td>Vigilant Insurance Company</td>
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<td>344</td>
<td>Church Pension Fund Grp</td>
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<td>Connecticut General Life Insurance Company</td>
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<td></td>
<td>HealthSpring Life and Health Insurance Company, Inc.</td>
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<td>Life Insurance Company of North America</td>
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<td>Citigroup Grp</td>
<td>American Health and Life Insurance Company</td>
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<tr>
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<td>Sears Life Insurance Company</td>
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<td>Triton Insurance Company</td>
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<td>CNA Ins Grp</td>
<td>American Casualty Company of Reading, Pennsylvania</td>
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<td>Continental Casualty Company</td>
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<tr>
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<td></td>
<td>Continental Insurance Company (The)</td>
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<tr>
<td></td>
<td></td>
<td>National Fire Insurance Company of Hartford</td>
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<td>Transportation Insurance Company</td>
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<td>CNO Financial Grp</td>
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<td>Colonial Penn Life Insurance Company</td>
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<td>Conseco Life Insurance Company</td>
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<td>Columbian Mutual Life Insurance Company</td>
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## Exhibit 7

### List of Groups and Member Companies Authorized to Sell Accident & Health Insurance

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<tr>
<th>Group No</th>
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<th>Company Name</th>
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| 306      | CUNA Mut Grp | CMFG Life Insurance Company  
           |            | CUMIS Insurance Society, Inc.  
           |            | MEMBERS Life Insurance Company |
| 4725     | Enstar Grp  | Clarendon National Insurance Company |
| 158      | Fairfax Financial Grp | Clearwater Select Insurance Company  
           |            | Fairmont Premier Insurance Company  
           |            | North River Insurance Company  
           |            | Odyssey Reinsurance Company  
           |            | TIG Insurance Company  
           |            | United States Fire Insurance Company |
| 7        | Federated Mut Grp | Federated Life Insurance Company  
           |            | Federated Mutual Insurance Company |
| 451      | Fidelity Security Grp | Fidelity Security Life Insurance Company |
| 449      | Financial Hol Corp | Great Southern Life Insurance Company  
           |            | Investors Life Insurance Company of North America |
| 4716     | Fortress Grp | Merit Life Insurance Company |
| 350      | General Electric Grp | Employers Reassurance Corporation  
           |            | Heritage Casualty Insurance Company  
           |            | Union Fidelity Life Insurance Company |
| 1169     | Generali Grp | Generali - U.S. Branch |
| 450      | Geneve Hol Inc Grp | Independence American Insurance Company  
           |            | Madison National Life Insurance Company, Inc.  
| 4011     | Genworth Financial Grp | Genworth Life Insurance Company  
           |            | Genworth Life and Annuity Insurance Company |
| 3891     | Goldman Sachs Grp | Commonwealth Annuity and Life Insurance Company  
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### LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

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

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### LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED TO SELL ACCIDENT & HEALTH INSURANCE

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## EXHIBIT 7

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

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<thead>
<tr>
<th>GROUP NO</th>
<th>GROUP NAME</th>
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<td>3548</td>
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</table>
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