

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

GROUP NO GROUP NAME

COMPANY Name

771 Aaa Mid Atlantic Ins Grp
Keystone Insurance Company

626 Ace Ltd
ACE American Insurance Company
ACE Fire Underwriters Insurance Company
ACE Property & Casualty Insurance Company
Century Indemnity Company
Indemnity Insurance Company of North America
Insurance Company of North America
Westchester Fire Insurance Company

468 Aegon Us Holding Grp
Life Investors Insurance Company of America
Monumental General Casualty Company
Monumental Life Insurance Company
Peoples Benefit Life Insurance Company
Stonebridge Casualty Insurance Company
Stonebridge Life Insurance Company
Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Transamerica Life Insurance and Annuity Company
Transamerica Occidental Life Insurance Company
Veterans Life Insurance Company

1 Aetna
Aetna Health and Life Insurance Company
Aetna Insurance Company of Connecticut
Aetna Life Insurance Company

2938 Aid Association For Lutherans Grp
Thrivent Life 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

88 Allmerica Financial Corp
Allmerica Financial Life Insurance and Annuity Company
First Allmerica Financial Life Insurance Company

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12 American Intrnl Grp
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
Birmingham Fire Insurance Company of Pennsylvania
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

765 American Life & Health Grp
First Health Life & Health Insurance Company

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

3527 American Republic Mut Grp
American Republic Insurance Company
World Insurance Company

619 American United Life
American United Life Insurance Company
Pioneer Mutual Life Insurance Company
State Life Insurance Company (The)

943 Ameritas Life Ins Corp
Acacia Life Insurance Company
Ameritas Life Insurance Corp.

1225 Amerus Grp
AmerUs Life Insurance Company
Indianapolis Life Insurance Company

671 Anthem Ins Co Grp
Anthem Health Plans, Inc

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812	Highmark Inc United Concordia Insurance Company
1293	Homesite Ins Grp Homesite Insurance Company
300	Horace Mann Grp Horace Mann Life Insurance Company
352	Household Finance Corp Household Life Insurance Company Wesco Insurance Company
119	Humana Inc HumanaDental Insurance Company
931	Intercontinental Life Corp Family Life Insurance Company Investors Life Insurance Company of North America
3381	Inviva Grp American Life Insurance Company of New York
107	Jefferson Pilot Cp Jefferson Pilot Financial Insurance Company Jefferson Pilot LifeAmerica Insurance Company Jefferson-Pilot Life Insurance Company
9	Jp Morgan And Chase Co Grp Chase Insurance Life Company Chase Insurance Life and Annuity Company Chase Life & Annuity Company Fidelity Life Association, A Mutual Legal Reserve Company
588	Kansas City Life Ins Kansas City Life Insurance Company Old American Insurance Company
111	Liberty Mut Grp Employers Insurance Company of Wausau First Liberty Insurance Corporation (The) LM Insurance Corporation Liberty Life Assurance Company of Boston Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company

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111	Liberty Mut Grp Wausau Underwriters Insurance Company
290	Liberty Natl American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
682	Lincoln Ins Grp Assurity Life Insurance Company
20	Lincoln Natl First Penn-Pacific Life Insurance Company Lincoln National Life Insurance Company (The)
108	Lumbermens Mut Cas Grp American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company
904	Manulife Fin Grp John Hancock Life Insurance Company John Hancock Life Insurance Company (USA) John Hancock Variable Life Insurance Company Manulife Insurance Company
785	Markel Corp Grp Markel Insurance Company
435	Mass Mut L I C C.M. Life Insurance Company CM Assurance Company MML Bay State Life Insurance Company Massachusetts Mutual Life Insurance Company
433	Medco Containment Svcs Grp Medco Containment Life Insurance Company
241	Metropolitan Grp General American Life Insurance Company Metropolitan Direct Property and Casualty Insurance Company Metropolitan Life Insurance Company New England Life Insurance Company Paragon Life Insurance Company
431	Midland Natl Life Ins Grp Midland National Life Insurance Company

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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
148	Ohio Cas Grp Ohio Casualty Insurance Company (The)
704	Ohio Natl Life Grp Ohio National Life Assurance Corporation Ohio National Life Insurance Company
2598	Old Mut Us Life Holding Grp Fidelity and Guaranty Life Insurance Company
150	Old Republic Grp Home Owners Life Insurance Company International Business & Mercantile Reassurance Company Old Republic Insurance Company Old Republic Life Insurance Company
709	Pacific Life Ins Co Pacific Life & Annuity Company Pacific Life Insurance Company
525	Pan Amer Life Pan-American Life Insurance Company
767	Penn Mfr Asn Ins Pennsylvania Manufacturers Association Insurance Company
850	Penn Mut Grp Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
810	Penn Treaty Amer Grp American Network Insurance Company
403	Phoenix Co American Phoenix Life and Reassurance Company

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403	Phoenix Co PHL Variable Insurance Company Phoenix Life Insurance Company Phoenix Life and Annuity Company
367	Physicians Mut Physicians Mutual Insurance Company
1329	Presidential Life Grp Central National Life Insurance Company of Omaha (The) Presidential Life Insurance Company
332	Principal Fin Grp Principal Life Insurance Company
458	Protective Life Ins Grp Empire General Life Assurance Corporation Protective Life Insurance Company
304	Prudential Of Amer American Skandia Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company
853	Public Service Grp Public Service Mutual Insurance Company
796	Qbe Ins Grp Ltd QBE Insurance Corporation
2398	Rbc Holdings (Usa) Grp Business Mens Assurance Company of America Liberty Life Insurance Company
783	Rli Ins Grp RLI Insurance Company
553	Royal & Sun Alliance Usa Royal Indemnity Company Royal Surplus Lines Insurance Company Security Insurance Company of Hartford
163	Safeco Ins Grp American States Insurance Company
870	Security Benefit Security Benefit Life Insurance Company

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- 169 Sentry Ins Grp**
Sentry Insurance A Mutual Company
Sentry Life Insurance Company
Sentry Select Insurance Company
- 3548 St Paul Travelers Grp**
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Commercial Guaranty Casualty Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Gulf Underwriters Insurance Company
Phoenix Insurance Company
Seaboard Surety 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 Stancorp Financial Grp**
Standard Insurance Company
- 176 State Farm Il**
State Farm Mutual Automobile Insurance Company
- 549 Sun Life Assur Co Of Cn**
Independence Life and Annuity Company
Sun Life Assurance Company of Canada
- 181 Swiss Re Grp**
Fort Wayne Health and Casualty Insurance Company

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565 Unumprovident Corp Grp
UNUM Life Insurance Company of America

201 Utica Natl Ins Grp
Republic-Franklin Insurance Company
Utica Mutual Insurance Company
Utica National Life Insurance Company

471 Wells Fargo Grp
Centurion Life Insurance Company

1129 White Mountains Grp
American Employers Insurance Company
American States Life Insurance Company
Employers Fire Insurance Company
Northern Assurance Company of America
OneBeacon America Insurance Company
Symetra Life Insurance Company

98 Wr Berkley Corp
Acadia Insurance Company

1285 X L Amer
XL Life Insurance and Annuity Company
XL Reinsurance America, Inc.

212 Zurich Ins Grp
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