

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 Group</b> Keystone Insurance Company
626	<b>ACE Ltd</b> 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	<b>Aegon Us Holding Group</b> Life Investors Insurance Company of America 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 Occidental Life Insurance Company Veterans Life Insurance Company
1	<b>Aetna</b> Aetna Health and Life Insurance Company Aetna Insurance Company of Connecticut Aetna Life Insurance Company
2938	<b>Aid Association For Lutherans Group</b> Thrivent Life Insurance Company
501	<b>Alleghany Group</b> Platte River Insurance Company
761	<b>Allianz Ins Group</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
8	<b>Allstate Ins Group</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

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574	<b>Amerco Corp</b> Oxford Life Insurance Company Republic Western Insurance Company
1327	<b>American Amicable Group</b> Occidental Life Insurance Company of North Carolina
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 Group</b> American Fidelity Assurance Company
84	<b>American Financial Group</b> 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 International Group</b> 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 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	<b>American Life &amp; Health Group</b> First Health Life & Health Insurance Company

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408	<b>American National Financial Group</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 Mutual Group</b> American Republic Insurance Company World Insurance Company
4	<b>Ameriprise Financial Group</b> Amex Assurance Company IDS Life Insurance Company
1225	<b>Amerus Group</b> AmerUs Life Insurance Company Indianapolis Life Insurance Company
317	<b>Aon Corp</b> Combined Insurance Company of America Resource Life Insurance Company
586	<b>Arbella Ins Group</b> Covenant Insurance Company
1279	<b>Arch Ins Group</b> Arch Insurance Company
876	<b>Arkansas BCBS Group</b> USable Life
19	<b>Assurant Inc Group</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 Union Security Life Insurance Company United Family Life Insurance Company Voyager Property and Casualty Insurance Company
3910	<b>Assurity Security Group</b> Assurity Life Insurance Company Security Financial Life Insurance Company
44	<b>Aviva Group</b> Aviva Life Insurance Company

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968	<b>AXA Ins Group</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 Group</b> AXIS Reinsurance Company AXIS Specialty Insurance Company
1330	<b>Balboa Ins Group</b> Balboa Insurance Company Balboa Life Insurance Company
872	<b>Banner Life Group</b> Banner Life Insurance Company
23	<b>BCS Ins Group</b> BCS Insurance Company BCS Life Insurance Company
615	<b>Beneficial Life</b> Beneficial Life Insurance Company
31	<b>Berkshire Hathaway</b> Central States Indemnity Company of Omaha Cologne Reinsurance Company of America Fairfield Insurance 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 Mutual Group</b> Boston Mutual Life Insurance Company
690	<b>Central States Group</b> Central States Health & Life Company of Omaha
1117	<b>Central United Life Group</b> Manhattan Life Insurance Company
1337	<b>Ceres Group</b> Continental General Insurance Company

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38	<b>Chubb &amp; Son Inc</b> Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Pacific Indemnity Company Quadrant Indemnity Company Vigilant Insurance Company
344	<b>Church Pension Fund</b> Church Life Insurance Corporation
901	<b>Cigna Health Group</b> Connecticut General Life Insurance Company Life Insurance Company of North America
244	<b>Cincinnati Financial 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
218	<b>CNA Ins Group</b> American Casualty Company of Reading, Pennsylvania Boston Old Colony Insurance Company Commercial Insurance Company of Newark, New Jersey Continental Assurance Company Continental Casualty Company Continental Insurance Company (The) Fidelity and Casualty Company of New York (The) Firemens Insurance Company of Newark, New Jersey Glens Falls Insurance Company (The) Kansas City Fire and Marine Insurance Company National Fire Insurance Company of Hartford Niagara Fire Insurance Company Transcontinental Insurance Company Transportation Insurance Company Valley Forge Insurance Company
535	<b>Columbian Life Group</b> Columbian Life Insurance Company Columbian Mutual Life Insurance Company
560	<b>Commercial Travelers</b> Commercial Travelers Mutual Insurance Company Monitor Life Insurance Company of New York

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233	<b>Conseco Group</b> Bankers Life and Casualty Company Colonial Penn Life Insurance Company Conseco Insurance Company Conseco Life Insurance Company Washington National Insurance Company
3018	<b>Converium Holding Group</b> Converium Reinsurance (North America) Inc.
50	<b>Country Ins &amp; Financial Services Group</b> Country Life Insurance Company
306	<b>Cuna Mutual Group</b> Cumis Insurance Society, Inc. Cuna Mutual Insurance Society MEMBERS Life Insurance Company
74	<b>Delphi Fin Group</b> Reliance Standard Life Insurance Company
2479	<b>Dentegra Group</b> Delta Dental Insurance Company Dentegra Insurance Company
1213	<b>Direct General Group</b> Direct General Life 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 Mutual</b> Federated Life Insurance Company Federated Mutual Insurance Company
451	<b>Fidelity Security Group</b> Fidelity Security Life Insurance Company
449	<b>Financial Hol Corp</b> Great Southern Life Insurance Company
1266	<b>Forethought Financial Services Inc</b> Forethought Life Assurance Company

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350	<b>GE Global Group</b> Coregis Insurance Company Employers Reassurance Corporation Employers Reinsurance Corporation Federal Home Life Insurance Company First Colony Life Insurance Company Genworth Life Insurance Company Genworth Life and Annuity Insurance Company Genworth Life and Health Insurance Company Heritage Casualty Insurance Company Heritage Life Insurance Company Professional Insurance Company Union Fidelity Life Insurance Company Westport Insurance Corporation
450	<b>Geneve Hol Inc</b> Madison National Life Insurance Company, Inc. Standard Security Life Insurance Company of New York
604	<b>Gerling Global Re Group</b> Gerling America Insurance Company
79	<b>GMAC Ins Holding</b> Integon National Insurance Company
3891	<b>Goldman Sachs Group</b> Allmerica Financial Life Insurance and Annuity Company
769	<b>Great West L Asr</b> Alta Health & Life Insurance Company Canada Life Assurance Company Canada Life Insurance Company of America 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 Group</b> Berkshire Life Insurance Company of America Guardian Life Insurance Company of America Park Avenue Life Insurance Company
303	<b>Guideone Ins Group</b> GuideOne Mutual Insurance Company

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352	<b>HSBC Corp</b> Household Life Insurance Company Wesco Insurance Company
517	<b>Hannover Group</b> Clarendon National Insurance Company
88	<b>Hanover Ins Group (The)</b> First Allmerica Financial Life Insurance Company Hanover Insurance Company (The)
253	<b>Harleysville Group</b> Mid-America Insurance Company
91	<b>Hartford Fire &amp; Casualty Group</b> ACE Life Insurance Company 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 Group Insurance Company 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 Servus Life Insurance Company Trumbull Insurance Company Twin City Fire Insurance Company
984	<b>HCC Ins Holdings Group</b> Avemco Insurance Company HCC Life Insurance Company Perico Life Insurance Company
917	<b>HCSC Group</b> Colorado Bankers Life Insurance Company Fort Dearborn Life Insurance Company Health Care Service Corporation, A Mutual Legal Reserve Company
623	<b>Health Net Inc Group</b> Health Net Life Insurance Company

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264	<b>HealthMarkets Group</b> Chesapeake Life Insurance Company (The) MEGA Life and Health Insurance Company (The) Mid-West National Life Insurance Company of Tennessee
812	<b>Highmark Inc</b> HM Life Insurance Company United Concordia Insurance Company
1293	<b>Homesite Ins Group</b> Homesite Insurance Company
300	<b>Horace Mann Group</b> Horace Mann Life Insurance Company
119	<b>Humana Inc</b> Humana Insurance Company HumanaDental Insurance Company
229	<b>ING America Ins Holding Group</b> 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
931	<b>Intercontinental Life Corp</b> Family Life Insurance Company Investors Life Insurance Company of North America
3381	<b>Inviva Group</b> American Life Insurance Company of New York
107	<b>Jefferson Pilot CP</b> Jefferson Pilot Financial Insurance Company Jefferson Pilot LifeAmerica Insurance Company Jefferson-Pilot Life Insurance Company
904	<b>John Hancock Group</b> John Hancock Life Insurance Company John Hancock Life Insurance Company (USA) John Hancock Variable Life Insurance Company Manulife Insurance Company
9	<b>JPMorgan Chase &amp; Co Group</b> Chase Insurance Life Company Chase Insurance Life and Annuity Company Chase Life & Annuity Company

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588	<b>Kansas City Life Ins</b> Kansas City Life Insurance Company Old American Insurance Company
111	<b>Liberty Mutual Group</b> 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 Wausau Underwriters Insurance Company
290	<b>Liberty National</b> American Income Life Insurance Company Globe Life and Accident Insurance Company United American Insurance Company
1186	<b>Lifetime Healthcare</b> MedAmerica Insurance Company
20	<b>Lincoln National</b> First Penn-Pacific Life Insurance Company Lincoln National Life Insurance Company (The)
108	<b>Lumbermens Mutual Casualty Group</b> American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company
785	<b>Markel Corp Group</b> Markel Insurance Company
435	<b>Mass Mutual L I C</b> C.M. Life Insurance Company CM Assurance Company MML Bay State Life Insurance Company Massachusetts Mutual Life Insurance Company
241	<b>Metropolitan Group</b> Citicorp Life Insurance Company General American Life Insurance Company MetLife Insurance Company of Connecticut MetLife Insurance Company of Connecticut MetLife Life and Annuity Company of Connecticut Metropolitan Direct Property and Casualty Insurance Company Metropolitan Life Insurance Company New England Life Insurance Company
431	<b>Midland National Life Ins Group</b> Midland National Life Insurance Company North American Company for Life & Health Insurance

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869	<b>Minnesota Mutual</b> Minnesota Life Insurance Company
361	<b>Munich American Holding Corp</b> American Alternative Insurance Corporation
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 Group</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 Group</b> NCMIC Insurance Company
520	<b>New Era Life Group</b> Philadelphia American Life Insurance Company
826	<b>New York Life Group</b> New York Life Insurance Company New York Life Insurance and Annuity Corporation
860	<b>Northwestern Mutual</b> Northwestern Long Term Care Insurance Company Northwestern Mutual Life Insurance Company
148	<b>Ohio Casualty Group</b> Ohio Casualty Insurance Company (The)
704	<b>Ohio National Life Group</b> Ohio National Life Assurance Corporation Ohio National Life Insurance Company
2598	<b>Old Mutual US Life Holding Group</b> Fidelity and Guaranty Life Insurance Company

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150	<b>Old Republic Group</b> Home Owners Life Insurance Company Old Republic General Insurance Company Old Republic Insurance Company Old Republic Life Insurance Company
619	<b>OneAmerica Financial Partners Group</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 Association Ins</b> Pennsylvania Manufacturers Association Insurance Company
850	<b>Penn Mutual Group</b> Penn Insurance and Annuity Company Penn Mutual Life Insurance Company
810	<b>Penn Treaty Amer Group</b> American Network 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 Mutual</b> Physicians Mutual Insurance Company
332	<b>Principal Fin Group</b> Principal Life Insurance Company
458	<b>Protective Life Ins Group</b> Empire General Life Assurance Corporation Protective Life Insurance Company
304	<b>Prudential Of Amer</b> American Skandia Life Assurance Corporation Prudential Insurance Company of America Prudential Retirement Insurance and Annuity Company
853	<b>Public Service Group</b> Public Service Mutual Insurance Company

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796	<b>QBE Ins Group Ltd</b> QBE Insurance Corporation
2398	<b>RBC Holdings (USA) Group</b> Liberty Life Insurance Company
477	<b>Renaissance Health Service Corp Group</b> Renaissance Life & Health Insurance Company of America
783	<b>RLI Ins Group</b> RLI Insurance Company
553	<b>Royal &amp; Sun Alliance USA</b> Royal Indemnity Company Royal Surplus Lines Insurance Company Security Insurance Company of Hartford
163	<b>Safeco Ins Group</b> American States Insurance Company
870	<b>Security Benefit</b> Security Benefit Life Insurance Company
169	<b>Sentry Ins Group</b> Sentry Insurance A Mutual Company Sentry Life Insurance Company Sentry Select Insurance Company
3548	<b>St Paul Travelers Group</b> 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)

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3548	<b>St Paul Travelers Group</b> Travelers Personal Security Insurance Company Travelers Property Casualty Insurance Company United States Fidelity and Guaranty Company
1348	<b>Stancorp Financial Group</b> Standard Insurance Company
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 Sun Life Assurance Company of Canada
181	<b>Swiss Re Group</b> Fort Wayne Health and Casualty Insurance Company North American Elite Insurance Company North American Specialty Insurance Company Reassure America Life Insurance Company Swiss Re Life & Health America, Inc.
1216	<b>TIAA Family Of Co</b> TIAA-CREF Life Insurance Company Teachers Insurance and Annuity Association of America
276	<b>Trustmark Ins Co Group</b> Trustmark Insurance Company Trustmark Life Insurance Company
943	<b>Unifi Companies</b> Acacia Life Insurance Company Ameritas Life Insurance Corp.
781	<b>Union Labor Group</b> ULLICO Life Insurance Company Ulico Casualty Company Union Labor Life Insurance Company (The)
200	<b>United Services Automobile Association Group</b> USAA Life Insurance Company
707	<b>Unitedhealth Group</b> Golden Rule Insurance Company Oxford Health Insurance, Incorporated PacifiCare Life and Health Insurance Company Unimerica Insurance Company United HealthCare Insurance Company
215	<b>Unitrin Group</b> United Insurance Company of America

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953	<b>Universal American Financial Corp</b> American Progressive Life & Health Insurance Company of New York Pennsylvania Life Insurance Company
565	<b>Unumprovident Corp Group</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 National Ins Group</b> Republic-Franklin Insurance Company Utica Mutual Insurance Company Utica National Life Insurance Company
671	<b>Wellpoint Inc Group</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 Group</b> Centurion Life Insurance Company
836	<b>West Southern Group</b> Lafayette Life Insurance Company
1129	<b>White Mountains Group</b> American Employers Insurance Company Employers Fire Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company Symetra Life Insurance Company
98	<b>Wr Berkley Corp</b> Acadia Insurance Company
1285	<b>XL Amer</b> XL Life Insurance and Annuity Company XL Reinsurance America, Inc.
212	<b>Zurich Ins Group</b> American Guaratee & 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