Report of Second Level Appeal and Independent External Reviews Calendar Year 2006

All health carriers are required to report the number and outcome of second level internal appeals pursuant to Section 10-16-113, C.R.S., and Colorado Division of Insurance Regulation 4-2-17 to the Colorado Division of Insurance. The information provided in the following chart was self-reported by each health carrier and includes the number and outcome of each carrier's independent external reviews as required by Section 10-16-113.7, C.R.S.

Calendar Year 2006 (Self-reported by each carrier.)			2nd l	_evel Ap	peals		External Reviews					
COCODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	
95256	Aetna Health Inc.	2	1	1	0	0	4	3	1	0	1	
60054	Aetna Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
90611	Allianz Life Insurance Company of North America	0	0									
67369	Alta Health & Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
19275	American Family Mutual Insurance Company	2	1	1	0	0	1	0	1	0	0	
97179	American Medical Security Life Insurance Company	0	0									
60739	American National Insurance Company	0	0	0	0	0	0	0	0	0	0	
71773	American National Life Insurance Company of TX	0	0	0	0	0	0	0	0	0	0	
60836	American Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	
84697	American Specialty Health Insurance Company	0	0	0	0	0	0	0	0	0	0	
11011	Anthem Blue Cross and Blue Shield	20	15	5	0	0	32	23	8	1	0	
61069	Anthem Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
62944	AXA Equitable Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
90638	Best Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0	
81060	Canada Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0	
61727	Central Reserve Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
61832	Chesapeake Life Insurance Company	0	0	0	0	0	0	0	0	0	0	
61859	Christian Fidelity Life Insurance Company	0	0									
95604	CIGNA Healthcare of CO, Inc.	57	40	15	0	2	7	4	3	0	0	
62146	Combined Insurance Company of America	0	0	0	0	0	0	0	0	0	0	
77828	Companion Life Insurance Company	0	0									
62308	Connecticut General Life Insurance Company	95	65	27	1	2	11	7	3	0	1	

COCODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
71404	Continental General Insurance Company	5	3	2	0	0	0	0	0	0	0
	CoverColorado						11	4	5	0	2
62804	Educators Mutual Life Insurance Company	0	0								
21326	Empire Fire & Marine Insurance Company	0	0								
63657	Garden State Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80926	GE Group Life Assurance Company	0	0								
62286	Golden Rule Insurance Company	2	1	1	0	0					
95412	Great-West Healthcare of CO, Inc.	0	0	0	0	0	0	0	0	0	0
68322	Great-West Life & Annuity Insurance Company	0	0	0	0	0	5	4	1	0	0
80705	Great-West Life Assurance Company	0	0	0	0	0					
64211	Guarantee Trust Life Insurance Company	0	0	0	0	0					
95473	HMO CO, Inc.	8	2	6	0	0					
95885	Humana Health Plan, Inc.	0	0	0	0	0	0	0	0	0	0
73288	Humana Insurance Company	6	4	2	0	0	4	3	1	0	0
70580	Humanadental Insurance Company	3	3	0	0	0	0	0	0	0	0
70254	Jefferson Pilot Financial Insurance Company	2	1	1	0	0					
65080	John Alden Life Insurance Company	0	0	0							
95669	Kaiser Foundation Health Plan of CO	60	39	8	3	10	14	9	4	1	0
60053	Kaiser Permanente Insurance Company	0	0	0	0	0	0	0	0	0	0
65110	Kanawha Insurance Company	0	0	0	0	0	0	0	0	0	0
71471	Medico Life Insurance Company	0	0	0	0	0	1	0	1	0	0
97055	MEGA Life & Health Insurance Company	4	3	1	0	0	0	0	0	0	0
57991	Mennonite Mutual Aid Association	1	0	1	0	0					

COCODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	 וסומוואמווואפו	Upheld	Overturned	Mixed Disposition	Withdrawn
65978	Metropolitan Life Insurance Company	0	0	0	0	0					
	(Metropolitan LIC: Dental)	306	100	159	47	0)	0	0	0	0
66087	Mid-West National Life Insurance Company of TN	0	0	0	0	0)	0	0	0	0
88668	Mutual of America Life Insurance Company	0	0	0							
71412	Mutual of Omaha Insurance Company	0	0	0	0	0)	0	0	0	0
98205	National Foundation Life Insurance Company	0	0	0							
82538	National Health Insurance Company	0	0	0							
91626	New England Life Insurance Company	3	1	2	0	0					
66915	New York Life Insurance Company	0	0	0							
68349	North American Insurance Company	0	0	0							
76112	Oxford Life Insurance Company	0	0	0							
84506	Pacificare Life Assurance Company	10	8	2	0	0	2	1	1	0	0
95434	Pacificare of CO, Inc.	2	2	0	0	0	3	8	0	0	0
61271	Principal Life Insurance Company	0	0	0	0	0)	0	0	0	0
68241	Prudential Insurance Company of America	0	0	0	0	0)	0	0	0	0
47004	Rocky Mountain Healthcare Options, Inc.	15	7	7	1	0	2	1	1	0	0
95482	Rocky Mountain HMO, Inc.	19	7	12	0	0	2	2	0	0	0
95774	San Luis Valley HMO, Inc.	0	0	0	0	0)	0	0	0	0
69019	Standard Insurance Company	1	1	0							
86355	Standard Life & Accident Insurance Company	0	0	0	0	0)	0	0	0	0
69078	Standard Security Life Insurance Company of NY	0	0								
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0)	0	0	0	0
69477	Time Insurance Company	8	3	5	0	0					

COCODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
61425	Trustmark Insurance Company	1	1	0	0	0	1	1	0	0	0
62863	Trustmark Life Insurance Company	11	5	6							
80314	Unicare Life & Health Insurance Company	0	0	0							
70408	Union Security Insurance Company	0	0	0							
85766	United Concordia Insurance Company	1	1	0	0	0	0	0	0	0	0
79413	United Healthcare Insurance Company	74	47	20	1	6	14	7	6	0	1
95090	United Healthcare of CO, Inc.	7	5	0	0	2	1	1	0	0	0
69868	United of Omaha Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70629	World Insurance Company	2	1	1	0	0	0	0	0	0	0