



Division of Insurance

## **Report of Second Level Appeal and Independent External Reviews Calendar Year 2007**

All health carriers offering health coverage plans in Colorado are required to report the number and outcome of second level internal appeals pursuant to §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 §10-16-113.7, C.R.S.

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
6344	Accendo Insurance Company	0	0	0	0	0	0	0	0	0	0
22667	ACE American Insurance Company	4	3	0	1	0	0	0	0	0	0
20702	ACE Fire Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0
10030	ACE Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0
20699	ACE Property & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0
71390	Admiral Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	0	0	0	0	0
95256	Aetna Health Inc.	6	4	0	2	2	6	6	0	0	0
60054	Aetna Life Insurance Company	5	4	1	0	1	7	4	3	0	0
19402	AIG Casualty Company	0	0	0	0	0	0	0	0	0	0
66842	AIG LIFE INSURANCE	1	0	1	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	0	0	0	0	0
19186	Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0
90611	Allianz Life Insurance Company of North America	0	0	0	0	0	0	0	0	0	0
60186	Allstate Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67369	Alta Health & Life Insurance Company	0	0	0	0	0	0	0	0	0	0
19720	American Alternative Insurance Corp.	0	0	0	0	0	0	0	0	0	0
60380	American Family Life Assurance Co. of Columbus	0	0	0	0	0	0	0	0	0	0
19275	American Family Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
60410	American Fidelity Assurance Company	1	0	1	0	0	0	0	0	0	0
68373	American General Assurance Company	0	0	0	0	0	0	0	0	0	0
66672	American General Life & Accident Insurance Co.	0	0	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	0	0	0	0	0	0	0	0	0	0
60542	American Home Life Insurance Company	0	0	0	0	0	0	0	0	0	0
23795	American International Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0
40258	American International South Insurance Company	0	0	0	0	0	0	0	0	0	0
97179	American Medical Security Life Insurance Company	2	1	1	0	0	0	0	0	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

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
81078	American Network Insurance Company	0	0	0	0	0	0	0	0	0	0
60801	American Public Life Insurance Company	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
19704	American States Insurance Company	0	0	0	0	0	0	0	0	0	0
92649	American Underwriters Life Insurance Company	0	0	0	0	0	0	0	0	0	0
60895	American United Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61999	Americo Financial Life and Annuity	0	0	0	0	0	0	0	0	0	0
61301	Ameritas Life Insurance Corp.	3	2	1	0	0	0	0	0	0	0
62421	Annuity and Life Reassurance America, Inc.	0	0	0	0	0	0	0	0	0	0
93661	Annuity Investors Life Insurance Company	0	0	0	0	0	0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	40	15	23	2	0	15	8	7	0	0
61069	Anthem Life Insurance Company	0	0	0	0	0	0	0	0	0	0
24678	Arrowood Indemnity Company	0	0	0	0	0	0	0	0	0	0
50768	Ascent Benefits Company, Inc	0	0	0	0	0	0	0	0	0	0
84522	Auto Club Life Insurance Company	0	0	0	0	0	0	0	0	0	0
10367	Avemco 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
61239	Bankers Fidelity Life Insurance Company	0	0	0	0	0	0	0	0	0	0
20591	Bankers Standard Fire & Marine Insurance Company	0	0	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	0	0	0	0
94250	Banner Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61395	Beneficial Life Insurance Company	0	0	0	0	0	0	0	0	0	0
71714	Berkshire Life Insurance Company of America	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
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
93432	C.M. Life Insurance Company	0	0	0	0	0	0	0	0	0	0
81000	Cambridge Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80659	Canada Life Assurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
81060	Canada Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
71455	Cardif Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80799	Celtic Insurance Company	1	1	0	0	0	0	0	0	0	0
63541	Central Benefits National Life Insurance Company	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
61735	Central Security Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61883	Central United 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	0	0	0	0	0	0	0	0
71463	CICA Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
11175	CIGNA Dental Health of Colorado, Inc.	0	0	0	0	0	0	0	0	0	0
95604	CIGNA Healthcare of Colorado	37	29	8	0	0	3	2	1	0	0
76236	Cincinnati Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62049	Colonial Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0
95774	Colorado Choice Health Plans (San Luis Valley HMO)	2	2	0	0	0	1	0	0	0	1
76023	Columbian Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62146	Combined Insurance Company of America	0	0	0	0	0	0	0	0	0	0
81426	Commercial Travelers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
84824	Commonwealth Annuity and Life Insurance Company	0	0	0	0	0	0	0	0	0	0
77828	Companion Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62308	Connecticut General Life Insurance Company	46	28	16	1	1	0	0	0	0	0
32190	Constitution Insurance Company	0	0	0	0	0	0	0	0	0	0
71730	Continental American Insurance Company	0	0	0	0	0	0	0	0	0	0
20443	Continental Casualty Company	0	0	0	0	0	0	0	0	0	0
71404	Continental General Insurance Company	1	1	0	0	0	0	0	0	0	0
94218	Country Investors Life Assurance Company	0	0	0	0	0	0	0	0	0	0
62553	Country Life Insurance Company	0	0	0	0	0	0	0	0	0	0
81973	Coventry Health and Life Insurance Company	0	0	0	0	0	0	0	0	0	0
73474	Dentegra Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
95750	Denver Health Medical Plan, Inc.	0	0	0	0	0	0	0	0	0	0
62804	Eastern Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0
62928	EMC National Life Company	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	0	0	0	0
63053	Family Life Insurance Company	0	0	0	0	0	0	0	0	0	0
19194	Farmers Alliance Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
71870	Fidelity Security Life Insurance Company	1	0	0	0	1	0	0	0	0	0
69140	First Allmerica Financial Life Insurance Company	0	0	0	0	0	0	0	0	0	0
79359	First Great-West Life & Annuity Company	0	0	0	0	0	0	0	0	0	0
90328	First Health Life & Health Insurance Company	2	1	1	0	0	0	0	0	0	0
81434	First Rehabilitation Life Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
71129	Fort Dearborn Life Insurance Company	0	0	0	0	0	0	0	0	0	0
63657	Garden State Life Insurance Company	0	0	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0
86258	General Re Life Corporation	0	0	0	0	0	0	0	0	0	0
11231	Generali - U.S. Branch	0	0	0	0	0	0	0	0	0	0
70025	Genworth Life Insurance Company	0	0	0	0	0	0	0	0	0	0
11266	Global Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0
21032	Global Reinsurance Corporation of America	0	0	0	0	0	0	0	0	0	0
62286	Golden Rule Insurance Company	3	1	2	0	0	0	0	0	0	0
23809	Granite State Insurance Company	0	0	0	0	0	0	0	0	0	0
90212	Great Southern Life Insurance Company	0	0	0	0	0	0	0	0	0	0
95412	Great-West Healthcare of Colorado, Inc.	0	0	0	0	0	0	0	0	0	0
68322	Great-West Life & Annuity Insurance Company	4	1	3	0	0	0	0	0	0	0
80705	Great-West Life Assurance Company	0	0	0	0	0	0	0	0	0	0
64211	Guarantee Trust Life Insurance Company	0	0	0	0	0	2	2	0	0	0
64238	Guaranty Income Life Insurance Company	0	0	0	0	0	0	0	0	0	0
19682	Hartford Fire Insurance Company	0	0	0	0	0	0	0	0	0	0
70815	Hartford Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 (Self-reported by each carrier.)		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
71153	Hartford Life and Annuity Insurance Company	0	0	0	0	0	0	0	0	0	0
88072	Hartford Life Insurance Company	0	0	0	0	0	0	0	0	0	0
36781	HCC Insurance Company	0	0	0	0	0	0	0	0	0	0
92711	HCC Life Insurance Company	0	0	0	0	0	0	0	0	0	0
78611	HCSC Insurance Services Company	0	0	0	0	0	0	0	0	0	0
70670	Health Care Service Corp., a Mutual Legal Reserve Co.	0	0	0	0	0	0	0	0	0	0
66141	Health Net Life Insurance Company	0	0	0	0	0	0	0	0	0	0
78972	Healthy Alliance Life Insurance Company	0	0	0	0	0	0	0	0	0	0
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0
64394	Heritage Life Insurance Company	0	0	0	0	0	0	0	0	0	0
93440	HM Life Insurance Company	0	0	0	0	0	0	0	0	0	0
95743	HMO Colorado, Inc.	12	4	6	2	0	2	1	1	0	0
99724	Homesield Insurance Company	0	0	0	0	0	0	0	0	0	0
95885	Humana Health Plan, Inc.	0	0	0	0	0	0	0	0	0	0
73288	Humana Insurance Company	9	8	0	1	0	5	4	1	0	0
70580	HumanaDental Insurance Company	0	0	0	0	0	0	0	0	0	0
97764	IdeaLife Insurance Company	0	0	0	0	0	0	0	0	0	0
63533	Imerica Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	0	0	0	0	0	0	0	0	0
26581	Independence American Insurance Company	0	0	0	0	0	0	0	0	0	0
64602	Independence Life and Annuity Company	0	0	0	0	0	0	0	0	0	0
86509	ING Life Insurance and Annuity Company	0	0	0	0	0	0	0	0	0	0
80942	ING USA Annuity and Life Insurance Company	0	0	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	0	0	0	0	0	0	0	0	0
19429	Insurance Company of the State of Pennsylvania	0	0	0	0	0	0	0	0	0	0
65056	Jackson National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70254	Jefferson Pilot Financial Insurance Company	0	0	0	0	0	0	0	0	0	0
95669	Kaiser Foundation Health Plan of Colorado	72	46	3	3	20	9	7	2	0	0
60053	Kaiser Permanente Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
65110	Kanawha Insurance Company	0	0	0	0	0	0	0	0	0	0
65129	Kansas City Life Insurance Company	0	0	0	0	0	0	0	0	0	0
68543	Liberty Bankers Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65331	Liberty National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65498	Life Insurance Company of North America	0	0	0	0	0	0	0	0	0	0
65528	Life Insurance Company of the Southwest	0	0	0	0	0	0	0	0	0	0
64130	Life Investors Insurance Company of America	0	0	0	0	0	0	0	0	0	0
65595	Lincoln Benefit Life Company	0	0	0	0	0	0	0	0	0	0
65927	Lincoln Heritage Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65676	Lincoln National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65781	Madison National Life Insurance Company, Inc.	0	0	0	0	0	1	1	0	0	0
60321	MAMSI Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0
65870	Manhattan Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67083	Manhattan National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
38970	Markel Insurance Company	0	0	0	0	0	0	0	0	0	0
65935	MassMutual Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69515	MedAmerica Insurance Company	0	0	0	0	0	0	0	0	0	0
97055	MEGA Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0
57991	Mennonite Mutual Aid Association	0	0	0	0	0	0	0	0	0	0
65978	Metropolitan Life Insurance Company	341	115	177	47	2	1	0	1	0	0
66087	Mid-West National Life Insurance Company of TN	0	0	0	0	0	0	0	0	0	0
66109	Midwestern United Life Insurance Company	0	0	0	0	0	0	0	0	0	0
66168	Minnesota Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70416	MML Bay State Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69647	Molina Healthcare Insurance Company	0	0	0	0	0	0	0	0	0	0
66281	Monumental Life Insurance Company	0	0	0	0	0	0	0	0	0	0
66370	MONY Life Insurance Company	0	0	0	0	0	0	0	0	0	0
88668	Mutual of America Life Insurance Company	0	0	0	0	0	0	0	0	0	0
71412	Mutual of Omaha Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
11991	National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0
66540	National Farmers Union Life Insurance Company	0	0	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co.	0	0	0	0	0	0	0	0	0	0
66583	National Guardian Life Insurance Company	0	0	0	0	0	0	0	0	0	0
82538	National Health Insurance Company	0	0	0	0	0	0	0	0	0	0
60593	National States Insurance Company	0	0	0	0	0	0	0	0	0	0
87963	National Teachers Associates Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
19445	National Union Fire Insurance Co. of Pittsburgh, PA	0	0	0	0	0	0	0	0	0	0
66869	Nationwide Life Insurance Company	0	0	0	0	0	0	0	0	0	0
68225	Nationwide Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
91626	New England Life Insurance Company	2	2	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	0	0	0	0	0	0	0	0	0	0
66915	New York Life Insurance Company	0	0	0	0	0	0	0	0	0	0
81264	Nippon Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Company	0	0	0	0	0	0	0	0	0	0
68349	North American Insurance Company	0	0	0	0	0	0	0	0	0	0
29874	North American Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0
67059	North Coast Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69000	Northwestern Long Term Care Insurance Company	0	0	0	0	0	0	0	0	0	0
67091	Northwestern Mutual Life Insurance Company	0	0	0	0	0	0	0	0	0	0
89206	Ohio National Life Assurance Corporation	0	0	0	0	0	0	0	0	0	0
67172	Ohio National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67180	Ohio State Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67199	Old American Insurance Company	0	0	0	0	0	0	0	0	0	0
24139	Old Republic General Insurance Corporation	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	0	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	0
76007	Old United Life Insurance Company	0	0	0	0	0	0	0	0	0	0
63274	OM Financial Life Insurance Company	0	0	0	0	0	0	0	0	0	0



Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
12254	Omaha Indemnity Company	0	0	0	0	0	0	0	0	0	0
88099	Optimum Re Insurance Company	0	0	0	0	0	0	0	0	0	0
76112	Oxford Life Insurance Company	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0	0	0
84506	PacifiCare Life Assurance Company	2	1	1	0	0	0	0	0	0	0
95434	PacifiCare of Colorado, Inc.	10	6	4	0	0	5	2	2	1	0
67539	Pan-American Life Insurance Company	2	0	2	0	0	0	0	0	0	0
71099	Parker Centennial Assurance Company	0	0	0	0	0	0	0	0	0	0
18139	Peak Property and Casualty Insurance Corp.	0	0	0	0	0	0	0	0	0	0
63282	Penn Treaty Network America Insurance Company	0	0	0	0	0	0	0	0	0	0
85561	Perico Life Insurance Company	0	0	0	0	0	0	0	0	0	0
72125	Physicians Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80578	Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
58009	Police and Firemen's Insurance Association	0	0	0	0	0	0	0	0	0	0
61271	Principal Life Insurance Company	0	0	0	0	0	1	0	1	0	0
67903	Provident American Life and Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
68195	Provident Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0
68241	Prudential Insurance Company of America	0	0	0	0	0	0	0	0	0	0
70211	Reassure America Life Insurance Company	0	0	0	0	0	0	0	0	0	0
68381	Reliance Standard Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67105	ReliaStar Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61360	ReliaStar Life Insurance Company of New York	0	0	0	0	0	0	0	0	0	0
61700	Renaissance Life & Health Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
94587	Renaissance Life & Health Insurance Company	0	0	0	0	0	0	0	0	0	0
68462	Reserve National Insurance Company	0	0	0	0	0	0	0	0	0	0
61506	Resource Life Insurance Company	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	0	0	0	0	0	0	0	0	0	0
95482	Rocky Mountain HMO, Inc.	12	4	8	0	0	3	1	2	0	0

Calendar Year 2007 (Self-reported by each carrier.)		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
47004	Rocky Mountain Healthcare Options, Inc.	19	7	12	0	0	0	0	0	0	0
93742	Securian Life Insurance (Dental Products)	0	0	0	0	0	0	0	0	0	0
68721	Security Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
68713	Security Life of Denver Insurance Company	0	0	0	0	0	0	0	0	0	0
68772	Security Mutual Life Insurance Company of NY	0	0	0	0	0	0	0	0	0	0
28460	Sentry Casualty Company	0	0	0	0	0	0	0	0	0	0
24988	Sentry Insurance a Mutual Company	0	0	0	0	0	0	0	0	0	0
68810	Sentry Life Insurance Company	0	0	0	0	0	0	0	0	0	0
21180	Sentry Select Insurance Company	0	0	0	0	0	0	0	0	0	0
65757	Shelter Life Insurance Company	1	1	0	0	0	0	0	0	0	0
68845	Shenandoah Life Insurance Company	0	0	0	0	0	0	0	0	0	0
71420	Sierra Health and Life Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0
67636	Significa Insurance Group, Inc.	0	0	0	0	0	0	0	0	0	0
57673	Slovene National Benefit Society	0	0	0	0	0	0	0	0	0	0
69019	Standard Insurance Company	2	2	0	0	0	0	0	0	0	0
86355	Standard Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0
69078	Standard Security Life Insurance Company of NY	0	0	0	0	0	0	0	0	0	0
68985	Starmount Life Insurance Company	0	0	0	0	0	0	0	0	0	0
40045	Starnet Insurance Company	0	0	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0
69116	State Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69132	State Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0
89184	Sterling Investors Life Insurance Company	0	0	0	0	0	0	0	0	0	0
77399	Sterling Life Insurance Company	1	0	1	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0
65021	Stonebridge Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80926	Sun Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0
80802	Sun Life Assurance Company of Canada	0	0	0	0	0	0	0	0	0	0
79065	Sun Life Assurance Company of Canada (U.S.)	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
69272	Sunset Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
82627	Swiss Re Life & Health America Inc.	0	0	0	0	0	0	0	0	0	0
69345	Teacher's Insurance and Annuity Association	0	0	0	0	0	0	0	0	0	0
97721	Thrivent Financial for Lutherans	0	0	0	0	0	0	0	0	0	0
60142	TIAA-Cref Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70688	Transamerica Financial Life Insurance Company	0	0	0	0	0	0	0	0	0	0
86231	Transamerica Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67121	Transamerica Occidental Life Insurance Company	0	0	0	0	0	0	0	0	0	0
56006	Travelers Protective Association of America	0	0	0	0	0	0	0	0	0	0
61425	Trustmark Insurance Company	0	0	0	0	0	0	0	0	0	0
62863	Trustmark Life Insurance Company	12	8	4	0	0	0	0	0	0	0
84530	U.S. Financial Life Insurance Company	0	0	0	0	0	0	0	0	0	0
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0
80314	UniCare Life & Health Insurance Company	0	0	0	0	0	0	0	0	0	0
11121	Unified Life Insurance Company	0	0	0	0	0	0	0	0	0	0
91529	Unimerica Insurance Company	0	0	0	0	0	0	0	0	0	0
80837	Union Central Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69744	Union Labor Life Insurance Company	0	0	0	0	0	0	0	0	0	0
92916	United American Insurance Company	0	0	0	0	0	0	0	0	0	0
87566	United Concordia Insurance Company	0	0	0	0	0	0	0	0	0	0
87645	United Fidelity Life Insurance Company	0	0	0	0	0	0	0	0	0	0
79413	United Healthcare Insurance Company	69	44	25	0	0	6	4	2	0	0
95090	United Healthcare of Colorado, Inc.	2	2	0	0	0	0	0	0	0	0
69922	United Home Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69868	United of Omaha Life Insurance Company	7	5	2	0	0	0	0	0	0	0
21113	United States Fire Insurance Company	2	1	1	0	0	0	0	0	0	0
56456	United States Letter Carriers Mutual Benefit Assn.	0	0	0	0	0	0	0	0	0	0
70106	United States Life Insurance Company	1	0	1	0	0	0	0	0	0	0
72850	United World Life Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2007 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
70114	Unity Mutual Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70130	Universal Guaranty Life Insurance Company	0	0	0	0	0	0	0	0	0	0
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0	0	0
40827	Virginia Surety Company, Inc.	0	0	0	0	0	0	0	0	0	0
39616	Vision Service Plan Insurance Company	1	1	0	0	0	0	0	0	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0	0	0
21121	Westchester Fire Insurance Company	0	0	0	0	0	0	0	0	0	0
91413	Western Reserve Life Assurance Company of Ohio	0	0	0	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	0	0	0	0	0	0	0	0	0	0
56499	Woodmen of the World	0	0	0	0	0	0	0	0	0	0
70629	World Insurance Company	3	3	0	0	0	0	0	0	0	0
97926	World Service Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80586	XL Re Life America Inc.	0	0	0	0	0	0	0	0	0	0