



Division of Insurance

Report of Second Level Appeal and Independent External Reviews Calendar Year 2009

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. Carriers reporting one or more second level appeals are listed first, followed by all other carriers submitting a report.

Calendar Year 2009 (Self-reported by each company.)		2nd Level Appeals					External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
95256	Aetna Health Inc.	7	1	5	0	1	2	2	0	0	0
60054	Aetna Life Insurance Company	18	14	3	0	1	5	5	0	0	0
19720	American Alternative Insurance Corporation	4	2	2	0	0	0	0	0	0	0
97179	American Medical Security Life Insurance Company	3	3	0	0	0	0	0	0	0	0
60836	American Republic Insurance Company	2	1	1	0	0	0	0	0	0	0
61301	Ameritas Life Insurance Corp.	12	6	4	2	0	0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	197	83	111	3	0	34	22	12	0	0
74900	Brokers National Life Assurance Company	6	4	2	0	0	0	0	0	0	0
95412	CIGNA Healthcare Centennial State, Inc.	1	1	0	0	0	0	0	0	0	0
95604	CIGNA Healthcare of Colorado, Inc	10	8	1	1	0	0	0	0	0	0
95733	Colorado Access	2	0	2	0	0	0	0	0	0	0
62308	Connecticut General Life Insurance Company	46	44	2	0	0	0	0	0	0	0
20443	Continental Casualty Company	3	1	2	0	0	0	0	0	0	0
71870	Fidelity Security Life Insurance Company	18	6	12	0	0	1	0	1	0	0
62286	Golden Rule Insurance Company	6	0	5	1	0	1	1	0	0	0
64211	Guarantee Trust Life Insurance Company	8	5	0	3	0	0	0	0	0	0
64246	Guardian Life Insurance Company	11	8	3	0	0	3	1	2	0	0
95473	HMO Colorado, Inc.	41	14	26	1	0	6	3	3	0	0
95885	Humana Health Plan, Inc.	9	4	5	0	0	2	1	1	0	0
73288	Humana Insurance Company	5	1	4	0	0	7	4	2	1	0
70580	HumanaDental Insurance Company	3	3	0	0	0	0	0	0	0	0
95669	Kaiser Foundation Health Plan of CO	110	97	6	0	7	20	14	5	0	1
60053	Kaiser Permanente Insurance Company	1	1	0	0	0	0	0	0	0	0
97055	MEGA Life and Health Insurance Company	7	6	1	0	0	0	0	0	0	0
65978	Metropolitan Life Insurance Company	432	172	199	61	0	1	1	0	0	0
71412	Mutual of Omaha Insurance Company	2	1	1	0	0	0	0	0	0	0
66915	New York Life Insurance Company	5	4	1	0	0	0	0	0	0	0
84506	PacifiCare Life Assurance Company	0	0	0	0	0	1	1	0	0	0
95434	PacifiCare of Colorado, Inc.	7	5	2	0	0	1	1	0	0	0
67539	Pan-American Life Insurance Company	28	13	11	1	3	0	0	0	0	0
67660	Pennsylvania Life Insurance Company	1	1	0	0	0	0	0	0	0	0
61271	Principal Life Insurance Company	1	1	0	0	0	0	0	0	0	0
68381	Reliance Standard Life Insurance Company	4	0	4	0	0	0	0	0	0	0
65005	Riversource Life Insurance Company	1	0	1	0	0	0	0	0	0	0
95482	Rocky Mountain Health Maintenance Organization	11	9	1	1	0	3	3	0	0	0
47004	Rocky Mountain HealthCare Options, Inc.	11	10	0	0	1	3	3	0	0	0
95774	San Luis Valley HMO	1	1	0	0	0	0	0	0	0	0

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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
69019	Standard Insurance Company	2	0	2	0	0	0	0	0	0	0
69078	Standard Security Life Insurance Company of New York	11	9	2	0	0	0	0	0	0	0
77399	Sterling Life Insurance Company	8	3	5	0	0	1	1	0	0	0
69477	Time Insurance Company	5	5	0	0	0	2	1	1	0	0
62863	Trustmark Life Insurance Company	2	1	1	0	0	0	0	0	0	0
80314	UniCare Life & Health Insurance Company	1	0	1	0	0	0	0	0	0	0
92916	United American Insurance Company	10	8	2	0	0	0	0	0	0	0
69868	United of Omaha Life Insurance Company	1	1	0	0	0	0	0	0	0	0
79413	UnitedHealthcare Insurance Company	88	59	28	1	0	7	6	1	0	0
95090	UnitedHealthcare of Colorado, Inc.	1	1	0	0	0	0	0	0	0	0
70629	World Insurance Company	7	5	1	0	1	0	0	0	0	0
THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS											
71471	Ability Insurance Company	0	0	0	0	0	0	0	0	0	0
22667	ACE American Insurance Company	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
72052	Aetna Health Insurance Company	0	0	0	0	0	0	0	0	0	0
66842	AIG Life 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
12321	American Continental Insurance	0	0	0	0	0	0	0	0	0	0
19275	American Family Insurance	0	0	0	0	0	0	0	0	0	0
60380	American Family Life Assurance Company of Columbus	0	0	0	0	0	0	0	0	0	0
68373	American General Assurance Company	0	0	0	0	0	0	0	0	0	0
60534	American Heritage Life Insurance Company	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
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
81078	American Network Insurance Company	0	0	0	0	0	0	0	0	0	0
60763	American Pioneer Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80624	American Progressive Life & Health Insurance Co. of NY	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
67679	American Republic Corp Insurance Company	0	0	0	0	0	0	0	0	0	0
88366	American Retirement Life Insurance Company	0	0	0	0	0	0	0	0	0	0
17965	American Sentinel 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

Calendar Year 2009 (Self-reported by each company.)		2nd Level Appeals					External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
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	0	0	0	0	0	0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	0	0	0	0	0	0	0
61069	Anthem Life Insurance Company	0	0	0	0	0	0	0	0	0	0
50768	Ascent Benefits Company	0	0	0	0	0	0	0	0	0	0
71439	Assurity Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61190	Auto-Owners Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61689	Aviva Life and Annuity 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
38245	BCS Insurance Company	0	0	0	0	0	0	0	0	0	0
80985	BCS 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
61476	Boston Mutual Life Insurance Company	0	0	0	0	0	0	0	0	0	0
80799	Celtic 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
61751	Central States Health & Life Company of Omaha	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
80896	Centre Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62383	Centurion 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
11175	CIGNA Dental Health of Colorado, Inc.	0	0	0	0	0	0	0	0	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
84786	Colorado Bankers Life Insurance Company	0	0	0	0	0	0	0	0	0	0
55875	Colorado Dental Service, Inc. dba Delta Dental of CO	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 & 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
65900	Conseco Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62359	Constitution Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62413	Continental Assurance Company	0	0	0	0	0	0	0	0	0	0
71404	Continental General Insurance Company	0	0	0	0	0	0	0	0	0	0
68500	Continental Life Insurance Company	0	0	0	0	0	0	0	0	0	0
11860	COPIC Insurance Company	0	0	0	0	0	0	0	0	0	0

Calendar Year 2009 (Self-reported by each company.)		2nd Level Appeals					External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
56138	CSA Fraternal Life	0	0	0	0	0	0	0	0	0	0
62626	CUNA Mutual Insurance Society	0	0	0	0	0	0	0	0	0	0
62634	Delaware American Life Insurance Company	0	0	0	0	0	0	0	0	0	0
35408	Delos Insurance Company	0	0	0	0	0	0	0	0	0	0
73474	Dentrega Insurance Company	0	0	0	0	0	0	0	0	0	0
95750	Denver Health Medical Plan, Inc.	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
63053	Family Life Insurance Company	0	0	0	0	0	0	0	0	0	0
63177	Farmers New World Life Insurance Company	0	0	0	0	0	0	0	0	0	0
63290	Fidelity Life Association, A Legal Reserve Life Ins. Co.	0	0	0	0	0	0	0	0	0	0
69140	First Allmerica Financial Life Insurance Company	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
62324	Freedom Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0
65536	Genworth Life and Annuity Insurance Company	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
70939	Gerber Life Insurance Company	0	0	0	0	0	0	0	0	0	0
91472	Globe Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0	0	0
63312	Great American Life Insurance Company	0	0	0	0	0	0	0	0	0	0
68322	Great-West Life & Annuity Insurance Company	0	0	0	0	0	0	0	0	0	0
64238	Guaranty Income Life 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
66141	Health Net 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
64513	Horace Mann Life Insurance Company	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
58068	Independent Order of Foresters	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
65056	Jackson National Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65080	John Alden Life 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
65129	Kansas City Life Insurance Company	0	0	0	0	0	0	0	0	0	0
58033	Knights of Columbus	0	0	0	0	0	0	0	0	0	0
56227	KSKJ Life, American Slovenian Catholic Union	0	0	0	0	0	0	0	0	0	0
23043	Liberty Mutual 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
65528	Life Insurance Company of the Southwest	0	0	0	0	0	0	0	0	0	0

Calendar Year 2009 (Self-reported by each company.)		2nd Level Appeals					External Appeals				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
81132	Life of America Insurance Company	0	0	0	0	0	0	0	0	0	0
77720	LifeSecure Insurance 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
68446	Longevity Insurance Company	0	0	0	0	0	0	0	0	0	0
65722	Loyal American Life Insurance Company	0	0	0	0	0	0	0	0	0	0
65781	Madison National Insurance Company Inc.	0	0	0	0	0	0	0	0	0	0
71072	Marquette National 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
31119	Medico 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
65951	Merit Life Insurance Company	0	0	0	0	0	0	0	0	0	0
87726	MetLife Insurance Company of Connecticut	0	0	0	0	0	0	0	0	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
66044	Mildand National 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
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
61409	National Benefit Life Insurance Company	0	0	0	0	0	0	0	0	0	0
98205	National Foundation Life Insurance Company	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
56782	National Slovak Society of the USA	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
19445	National Union Fire Insurance Co. of Pittsburgh, PA	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
78743	New Era Life Insurance Company	0	0	0	0	0	0	0	0	0	0
66974	North American Company for Life and Health Insurance	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
23914	Northwestern Natl. Insurance Company of Milwaukee, WI	0	0	0	0	0	0	0	0	0	0
24074	Ohio Casualty 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
56383	Order of United Commercial Travelers of America	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
85561	Perico Life Insurance Company	0	0	0	0	0	0	0	0	0	0

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NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
67784	Philadelphia American Life Insurance Company	0	0	0	0	0	0	0	0	0	0
67814	Phoenix 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
60237	Premier Access Insurance Company	0	0	0	0	0	0	0	0	0	0
65919	Primerica Life Insurance Company	0	0	0	0	0	0	0	0	0	0
68179	Provident American Insurance Company	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
68284	Pyramid Life Insurance Company	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	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
67105	ReliaStar Life Insurance Company	0	0	0	0	0	0	0	0	0	0
61360	ReliaStar Life Insurance Company of NY	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
68462	Reserve Nationl Insurance Company	0	0	0	0	0	0	0	0	0	0
60183	S.USA Life Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0
79014	SafeHealth Life Insurance Company	0	0	0	0	0	0	0	0	0	0
93742	Securian Life Insurance Company	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
76759	Senior American Life Insurance 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
65757	Shelter Life Insurance Company	0	0	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
86355	Standard Life and Accident Insurance Company	0	0	0	0	0	0	0	0	0	0
71706	Standard Life and Casualty Insurance Company	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
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0
69116	State Life Insurance	0	0	0	0	0	0	0	0	0	0
80926	Sun Life & Health Insurance Company (U.S.)	0	0	0	0	0	0	0	0	0	0
69256	SunAmerica Life Insurance Company	0	0	0	0	0	0	0	0	0	0
69272	Sunset Life Insurance Company of America	0	0	0	0	0	0	0	0	0	0

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NAIC CODE	Company Name	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn	Total Number	Upheld	Overturned	Mixed Disposition	Withdrawn
56014	Thrivent Financial for Lutherans	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
61425	Trustmark 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
69701	Union Bankers Life Insurance Company	0	0	0	0	0	0	0	0	0	0
62596	Union Fidelity Life Insurance Company	0	0	0	0	0	0	0	0	0	0
70408	Union Security 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
52032	United Dental Care of Colorade, Inc.	0	0	0	0	0	0	0	0	0	0
94099	United Investors Life Insurance Company	0	0	0	0	0	0	0	0	0	0
21113	United States Fire Insurance Company	0	0	0	0	0	0	0	0	0	0
70106	United States Life Insurance Co. in the City of New York	0	0	0	0	0	0	0	0	0	0
63479	United Teacher Associates Insurance Company	0	0	0	0	0	0	0	0	0	0
72850	United World Life Insurance Company	0	0	0	0	0	0	0	0	0	0
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
56456	US Letter Carriers Mutual Benefit Association	0	0	0	0	0	0	0	0	0	0
69663	USAA Life Insurance Company	0	0	0	0	0	0	0	0	0	0
94358	USAbLe Life	0	0	0	0	0	0	0	0	0	0
39616	Vision Service Plan Insurance Company	0	0	0	0	0	0	0	0	0	0
70319	Washington National Insurance Company	0	0	0	0	0	0	0	0	0	0
60704	Wilton Reassurance Life Company of New York	0	0	0	0	0	0	0	0	0	0
79987	World Corp. Insurance Company	0	0	0	0	0	0	0	0	0	0
THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009											
77879	5 Star Life Insurance Company										
71854	AAA Life Insurance Company										
10921	ACA Insurance Company										
60038	Acacia Life Insurance Company										
20702	ACE Fire Underwriters Insurance Company										
20699	ACE Property and Casualty Insurance Company										
22950	Acstar Insurance Company										
71390	Admiral Life Insurance Company										
60232	AGL Life Assurance Company										
42757	Agri General Insurance Company										

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

25232	AIG Advantage Insurance Company
34789	AIG Centennial Insurance Company
36587	AIG National Insurance Company, Inc.
20796	AIG Premier Insurance Company
19399	AIU Insurance Company
38733	Alaska National Insurance Company
62790	Allegiance Life Insurance Company
10212	Allmerica Financial Alliance Insurance Company
41840	Allmerica Financial Benefit Insurance Company
29688	Allstate Fire & Casualty Insurance Company
19240	Allstate Indemnity Company
19240	Allstate Insurance Company
60186	Allstate Life Insurance Company
17230	Allstate Property & Casualty Insurance Company
67369	Alta Health & Life Insurance Company
60216	Amalgamated Life Insurance Company
68594	American Amicable Life Insurance Co of Texas
21849	American Automobile Insurance Company
10111	American Bankers Insurance Co
60275	American Bankers Life Assurance Co
60291	American Capitol Insurance Co
20427	American Casualty Company of Reading Pennsylvania
60305	American Community Mutual Insurance Company
19690	American Economy Insurance Company
37990	American Empire Insurance Company
92738	American Equity Investment Life Insurance Company
60410	American Fidelity Assurance Company
56200	American Fraternal Union
26247	American Guarantee & Liability Insurance Company
13331	American Hardware Mutual Insurance Company
60518	American Health and Life Insurance Company
39152	American Healthcare Indemnity Company
60577	American InCompanyme Life Ins Company
32220	American International Insurance Company
23795	American International Pacific Insurance Company
81213	American Maturity Life Insurance Company
67989	American Memorial Life Insurance Company
23469	American Modern Home Insurance Company
65811	American Modern Life Insurance Company
12190	American Pet Insurance Company
91785	American Phoenix Life & Reassurance

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

91785	American Phoenix Life & Reassurance Company
19615	American Reliable Insurance Company
42978	American Security Insurance Company
41998	American Southern Home Insurance Company
40142	American Zurich Insurance Company
68594	American-Amicable Life Insurance Company of TX
61999	Americo Financial Life and Annuity Insurance Company
72222	Amica Life Insurance Company
15954	Amtrust Insurance Company of Kansas Inc.
93661	Annuity Investors Life Insurance Company
28207	Anthem Insurance Companies, Inc.
11150	Arch Insurance Company
24678	Arrowood Indemnity
12893	Ascent Benefits Company, Inc
19305	Assurance Company of America
27154	Atlantic Specialty Insurance Company
84522	Auto Club Life
19062	Automobile Insurance Company of Hartford
18988	Auto-Owners Insurance Company
10367	Avemco Insurance Company
37273	AXIS Insurance Company
20370	AXIS Reinsurance Company
24813	Balboa Insurance Company
68160	Balboa Life Insurance Company
61212	Baltimore Life Insurance Company
61263	Bankers Life and Casualty Company
20591	Bankers Standard Fire and Marine Company
18279	Bankers Standard Insurance Company
94250	Banner Life Insurance Company
61395	Beneficial Life Insurance Company
32603	Berkley Insurance Company
64890	Berkley Life and Health Insurance Company
71714	Berkshire Life Insurance Company of America
20095	Bituminous Casualty Corporation
20109	Bituminous Fire & Marine Insurance Company
74900	Brokers National Life Assurance Company
93432	C.M. Life Insurance Company
81000	Cambridge Life Insurance Company
80659	Canada Life Assurance
81060	Canada Life Insurance Company of America
10472	Capitol Indemnity Corporation

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

61581	Capitol Life Insurance Company
10510	Carolina Casualty Insurance Company
11997	Caterpillar Life Insurance Company
57770	Catholic Holy Family Society
57487	Catholic Order of Foresters
61727	Central Reserve Life Insurance Company
34274	Central States Indemnity Company of Omaha
34649	Centre Insurance Company
42765	Centurion Casualty Company
62383	Centurion Life Insurance Company
61808	Charter National Life Insurance Company
25615	Charter Oak Fire Insurance Company
40258	Chartis Casualty Company
19402	Chartis Property Casualty Company
61824	Cherokee National Life Insurance Company
61832	Chesapeake Life Insurance Company
10499	Chrysler Insurance Company
12772	Chubb Indemnity Company
10052	Chubb National Insurance Company
61875	Church Life Insurance Corporation
71463	CICA Life Insurance Company of America
20532	Clarendon National Insurance Company
25070	Clearwater Insurance Company
10019	Clearwater Select Insurance Company
62065	Colonial Penn Life Insurance Company
40371	Columbia Mutual Insurance Company
76023	Columbian Life Insurance Company
62103	Columbian Mutual Life Insurance Company
99937	Columbus Life Insurance Company
21989	Compass Insurance Company
60984	CompBenefits Insurance Company
73504	Congress Life Insurance Company
78174	Conseco Health Insurance Company
60682	Conseco Insurance Company
32190	Constitution Insurance Company
62375	Consumers Life Insurance Company
71730	Continental American Insurance Company
10804	Continental Western Insurance Company
62553	Country Life Insurance Company
81973	Coventry Health and Life Insurance Company
56634	Croatian Fraternal Union of America

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

80675	Crown Life Insurance Company
31348	Crum & Forster Indemnity Company
10847	CUMIS Insurance Society, Inc.
16705	Dealers Assurance Company
37184	Deerfield Insurance Company
62634	Delaware American Life Insurance Company
36463	Discover Property & Casualty Insurance Company
34495	Doctors Company, An Interinsurance Exchange
62804	Eastern Life and Health Insurance Company
25186	EMC Property & Casualty Company
21326	Empire Fire and Marine Insurance Company
20648	Employers' Fire Insurance Company
21458	Employers Insurance Company of Wausau
21415	Employers Mutual Casualty Company
64149	EPIC Life Insurance Company
62952	Equitable Life & Casualty Insurance Company
56057	Equitable Reserve Association
62510	EquiTrust Life Insurance Company
25712	Esurance Insurance Company
21741	Esurance Insurance Company of New Jersey
30210	Esurance Property and Casualty Insurance Company
10120	Everest National Insurance Company
26921	Everest Reinsurance Company
35181	Executive Risk Indemnity Inc.
40029	Explorer Insurance Company
25518	Fairmont Premier Insurance Company
70742	Family Benefit Life
77968	Family Heritage Life Insurance Company of America
63088	Farm Bureau Life Insurance Company
13897	Farmers Mutual Hail Insurance Company of Iowa
41483	Farmington Casualty Co
20281	Federal Insurance Company
63223	Federal Life Insurance Company (Mutual)
63258	Federated Life Insurance Company
13935	Federated Mutual Insurance Company
28304	Federated Service Insurance Company
39306	Fidelity & Deposit Insurance Company of Maryland
25879	Fidelity & Guaranty Insurance Underwriters
78093	Financial Assurance Life Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

21873	Fireman's Fund Insurance Company
56332	First Catholic Slovak Ladies Association of the United States of America
56340	First Catholic Slovak Union of the USA and Canada
90328	First Health Life & Health Insurance Company
63495	First Investors Life Insurance Company
67652	First Penn-Pacific Life Insurance Company
99775	Funeral Directors Life Insurance Company
63657	Garden State Life Insurance Company
41491	GEICO Casualty Company
35882	GEICO General Insurance Company
22055	GEICO Indemnity Company
63665	General American Life Insurance Company
30007	General Fidelity Insurance Company
93521	General Fidelity Life Insurance Company
22039	General Reinsurance Corporation
11967	General Star National Insurance Company
38962	Genesis Insurance Company
11282	Germantown Insurance Company
11266	Global Reinsurance Corporation - U.S. Branch
21032	Global Reinsurance Corporation of America
22063	Government Employees Insurance Company
63967	Government Personnel Mutual Life Insurance Company
23809	Granite State Insurance Company
26832	Great American Alliance Insurance Company
26344	Great American Assurance Insurance Company
22136	Great American Insurance Company of New York
16691	Great American Insurance Company
25224	Great Divide Insurance Company
90212	Great Southern Life Insurance Company
56685	Greater Beneficial Union of Pittsburgh
80705	Great-West Life Assurance Company
22322	Greenwich Insurance Company
36650	Guarantee Company of North America USA
22292	Hanover Insurance Company
21806	Harbor Specialty Insurance Company
22357	Hartford Accident and Indemnity Company
29424	Hartford Casualty Insurance Company
19682	Hartford Fire Insurance Company
37478	Hartford Insurance Company of the Midwest
70815	Hartford Life and Accident insurance Company
71153	Hartford Life and Annuity Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

88072	Hartford Life Insurance Company
30104	Hartford Underwriters Insurance Company
78611	HCSC Insurance Services Company
70670	Health Care Service Corporation, a Mutual Legal Reserve Company
92908	HealthMarkets Insurance Company
78972	Healthy Alliance Life Insurance Company
32077	Heritage Casualty Insurance Company
39527	Heritage Indemnity Company
64394	Heritage Life Insurance Company
62421	Heritage Union Life Insurance Company
10200	Hiscox Insurance Company Inc.
71768	HM Health Insurance Company
26638	Home-Owners Insurance Company
64505	Homesteaders Life Company
93777	Household Life Insurance Company
28657	HSBC Insurance of DE
25054	Hudson Insurance Company
91693	IA American Life Insurance Company
97764	IdeaLife Insurance Company
64580	Illinois Mutual Life Insurance Company
43575	Indemnity Insurance Company of North America
64602	Independence Life and Annuity Company
81779	Individual Assurance Company, Life, Health & Accident
84514	Industrail Alliance Pacific Insurance and Financial Services Inc.
86509	ING Life Insurance and Annuity Company
38806	Insura Property and Casualty Insurance Company
26700	Insurance Company of Illinois
22713	Insurance Company of North America
19429	Insurance Company of the State of PA
74780	Integrity Life Insurance Company
64904	Investors Heritage Life Insurance Company
64939	Investors Insurance Corporation
63487	Investors Life Insurance Company of NA
89958	J.M.I.C. Life Insurance Company
93610	John Hancock Life & Health Insurance Company
65099	John Hancock Life Insurance Company
65838	John Hancock Life Insurance Company USA
90204	John Hancock Variable Life Insurance Company
10914	Kemper Independence
65242	Lafayette Life Insurance Company
92274	Landcar Life Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

68453	Liberty Bankers Life Insurance Company
65315	Liberty Life Assurance Company of Boston
61492	Liberty Life Insurance Company
65498	Life Insurance Company of North America
99724	LifeShield Natinal Insurance Company
65595	Lincoln Benefit Life Company
62057	Lincoln Life & Annuity Company of New York
65641	Lincoln Mutual Life & Casualty Insurance Company
11198	Loya Insurance Company
56758	Loyal Christian Benefit Association
93580	M Life Insurance Company
60321	MAMSI Life and Health Insurance Company
65870	Manhattan Life Insurance Company
67083	Manhattan National Life Insurance Company
38970	Markel Insurance Company
19356	Maryland Casualty Company
65935	Massachusetts Mutual Life Insurance Company
63762	Medco Containment Life Insurance Company
86126	Members Life Insurance Company
79022	Merrill Lynch Life Insurance Company
87726	MetLife Life Insurance Company of CT
10682	MGIC Credit Assurance Corporation
18740	MGIC Indemnity Corporation
23418	Mld-Continent Casualty Company
10895	Midwest Insurance Company
70416	MML Bay State Life Insurance Company
57541	Modern Woodmen of America
66265	Monarch Life Insurance Company
81442	Monitor Life Insurance Company
78077	MONY Life Insurance Company of America
29858	Mortgage Guaranty Insurance Corporation
10205	Mountain Valley Indemnity Company
66427	MTL Insurance Company
88668	Mutual of America Life Insurance Company
11991	National Casualty Company
57568	National Catholic Society of Foresters
66540	National Farmers Union Life Insurance Company
66583	National Guardian Life Insurance Company
30155	National Insurance Services of WI, Inc.
66680	National Life Insurance Company
56073	National Mutual Benefit

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

34835	National Reinsurance Corporation
19364	National Standard Insurance Company
87963	National Teachers Associates Life Insurance Company
66850	National Western Life Insurance Company
70750	Nationwide Life and Annuity Company of America
92657	Nationwide Life and Annuity Insurance Company
66869	Nationwide Life Insurance Company
23787	Nationwide Mutual
21830	New England Insurance Company
91626	New England Life Insurance Company
23841	New Hampshire Insurance Company
81264	Nippon Life Insurance Company of America
68349	North American Insurance Company
21105	North River Insurance Company
22047	North Star Reinsurance Corporation
36455	Northbrook Indemnity Company
38369	Northern Assurance Company of America
19372	Northern Insurance Company of New York
67091	Northwestern Mutual Life Insurance Company
42552	Nova Casualty Company
67148	Occidental Life Insurance Company of NC
23680	Odyssey America Reinsurance Corp.
35602	OHIC Insurance Company
24104	Ohio Farmers Insurance Company
89206	Ohio National Life Assurance Corporation
67172	Ohio National Life Insurance Company
67180	Ohio State Life Insurance Company
67253	Old Reliance Insurance Company
24139	Old Republic General Insurance Corporation
24147	Old Republic Insurance Company
67261	Old Republic Life Insurance Company
67326	Old Surety Life Insurance Company
76007	Old United Life Insurance Company
63274	OM Financial Life Insurance Company
12254	Omaha Indemnity Company
57320	Omaha Woodmen Life Insurance Society
20621	OneBeacon America Insurance Company
85286	OneNation Insurance Company
32700	Owners Insurance Company
67393	Ozark National Life Insurance Company
22748	Pacific Employers Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

64343	Pacific Guardian Life Insurance
20346	Pacific Indemnity Company
97268	Pacific Life & Annuity Company
67466	Pacific Life Insurance Company
10222	PACO Assurance Company, Inc.
11835	Paris RE America Insurance Company
71099	Parker Centennial Assurance Company
67598	Paul Revere Life Insurance Company
18139	Peak Property and Casualty Insurance Corporation
67644	Penn Mutual Life Insurance Company
63282	Penn Treaty Network America Insurance Company
18058	Philadelphia Indemnity Insurance Company
93548	PHL Variable Insurance Company
93734	Phoeix Life and Annuity Company
25623	Phoenix Insurance Company
93734	Phoenix Life and Annuity Company
67814	Phoenix Life Insurance Company
72125	Physicians Life Insurance Company
67873	Pioneer American Insurance Company
67911	Pioneer Mutual Life Insurance Company
67946	Pioneer Security Life Insurance Company
14460	Podiatry Insurance Company of America
58009	Police and Firemen's Insurance Association
57622	Polish National Alliance of the U.S. of N.A.
37257	Praetorian Insurance Company
68039	Presidential Life Insurance Company
71161	Principal National Life Insurance Company
33391	ProAssurance Indemnity Company, Inc.
68047	Professional Insurance Company
29017	Professionals Advocate Insurance Company
34690	Property and Casualty Insurance Company of Hartford
20400	ProSelect National Insurance Company, Inc.
68136	Protective Life Insurance Company
67903	Provident American Life & Health Insurance Company
68209	Provident Life and Casualty Insurance Company
22705	R&Q Reinsurance Company
37303	Redland Insurance Company
68357	Reliable Life Insurance Company
22179	Republic Indemnity Company of America
43753	Republic Indemnity Company of CA
31089	Republic Western Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

61506	Resource Life Insurance Company
43044	Respense Insurance Company
26050	Response Worldwide Insurance Company
93572	RGA Reinsurance Company
28860	RLI Indemnity Company
13056	RLI Insurance Company
69914	Sears Life Insurance Company
68675	Security Benefit Life Insurance Company
69485	Security National Life Insurance Company
63541	SeeChange Health Insurance Company
10936	Seneca Insurance Company, Inc.
76325	Senior Health Insurance Company of PA
68802	Sentinel Security Life Insurance Company
28460	Sentry Casualty Company
21180	Sentry Select Insurance Company
77151	Service Life & Casualty Insurance Company
97241	Settlers Life Insurance Company
12575	SilverScript Insurance Company
57673	Slovene National Benefit Society
57142	Sons of Norway
79057	Southland National Insurance Corporation
20613	SPARTA Insurance Company
24767	St. Paul Fire and Marine
24775	St. Paul Guardian Insurance Company
41750	St. Paul Medical Liability Insurance Company
24791	St. Paul Mercury Insurance Company
19224	St. Paul Protective Insurance Company
19070	Standard Fire Insurance Company
42986	Standard Guaranty Insurance Company
69019	Standard Insurance Company
69051	Standard Life Insurance Company of IN
18023	Star Insurance Company
68985	Starmount Life Insurance Company
40045	StarNet Insurance Company
38318	Starr Indemnity & Liability Company
69132	State Mutual Insurance Company
89184	Sterling Investors Life Insurance Company
10952	Stonebridge Casualty Insurance Company
65021	Stonebridge Life Insurance Company
79065	Sun Life Assurance Company of Canada (U.S.)
60941	SunAmerica Annuity and Life Assurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

24047	Surety Bonding Company of America
69310	Surety Life Insurance Company
82627	Swiss Re Life & Health America Inc.
68608	Symetra Life Insurance Company
90581	Symetra National Life Insurance Company
97721	Thrivent Life Insurance Company
25534	TIG Insurance Company
44300	Tower Insurance Company of New York
37621	Toyota Motor Insurance Company
70688	Transamerica Financial Life Insurance Company
19038	Travelers Casualty & Surety Company
31194	Travelers Casualty & Surety Company of America
19046	Travelers Casualty Insurance Company of America
40282	Travelers Company Commercial Casualty Company
25658	Travelers Indemnity Company
25682	Travelers Indemnity Company of CT
25674	Travelers Indemnity of America
56006	Travelers Protective Association of America
19887	Trinity Universal Insurance Company
41211	Triton Insurance Company
27120	Trumbull Insurance Company
29459	Twin City Fire Insurance Company
67423	UBS Life Insurance Company USA
41050	Underwriter for The Professions Insurance Company
80837	Union Central Life Insurance Company
69744	Union Labor Life Insurance Company
87645	United Fidelity Life Insurance Company
63983	United Heritage Life Insurance Company
69922	United Home Life Insurance Company
69930	United Insurance Company of America
82694	United Liberty life Insurance Company
69973	United Life Insurance Company
80802	United States Branch of the Sun Life Assurance Company of Canada
25887	United States Fidelity & Guaranty Company
84530	United States Financial Life Insurance Company
16063	Unitrin Auto and Home Insurance Company
40703	Unitrin Safeguard Insurance Company
63819	Unity Financial Life Insurance Company
13200	Universal Surety of America
70173	Universal Underwriters Life Insurance Company
41181	Universal Underwriters Insurance Company

THE FOLLOWING COMPANIES REPORTED HAVING NO HEALTH COVERAGE PLANS WITH COLORADO LIVES IN 2009

62235	Unum Life Insurance Company of America
72613	USAA Direct Life Insurance Company
56413	UTU Insurance Association
21172	Vanliner Insurance Company
70238	Variable Annuity Life Insurance Company (VALIC)
20397	Vigilant Insurance Company
13137	Viking Insurance Company of Wisconsin
40827	Virginia Surety Company, Inc.
26085	Warner Insurance Company
64467	WellCare Health Insurance of Illinois, Inc.
85537	Wellington Life Insurance Company
25011	Wesco Insurance Company
70335	West Coast Life Insurance Company
70483	Western and Southern Life Insurance Company
57711	Western Catholic Union
58017	Western Fraternal Life Association
70432	Western National Life Insurance Company
91413	Western Reserve Life Assurance Company of OH
13188	Western Surety Company
37770	Western United Insurance Company
92622	Western-Southern Life Assurance Company
24112	Westfield Insurance Company
24120	Westfield National Insurance Company
39845	Westport Insurance Corporation
56170	Woman's Life Insurance Society
56499	Woodmen of the World and/or Assured Life Association
56480	WSA Fraternal Life
24554	XL Insurance America, Inc.
20583	XL Reinsurance America, Inc.
26220	Yosemite Insurance Company
71323	Zale Life Insurance Company
13269	Zenith Insurance Company
16535	Zurich American Insurance Company
27855	Zurich American Insurance Company of IL