

Division of Insurance

Report of Second Level Appeal and Independent External Reviews Calendar Year 2011

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.

| С | alendar Year 2011 (Self-reported by each company.) | - 2 | 2nd Le | evel Ap | peals | | | External Appeals | | | | |
|-----------|--|--------------|--------|------------|-------------------|-----------|--------------|------------------|------------|-------------------|-----------|--|
| NAIC CODE | Company Name | Total Number | Upheld | Overturned | Mixed Disposition | Withdrawn | Total Number | Upheld | Overturned | Mixed Disposition | Withdrawn | |
| 95109 | Aetna Health Inc | 4 | 3 | 1 | 0 | 0 | 4 | 4 | 0 | 0 | 0 | |
| 60054 | Aetna Life Insurance Company | 5 | 2 | 3 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | |
| 19720 | American Alternative Insurance Corporation | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 19275 | American Family Mutual Insurance Company | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 61301 | Ameritas Life Insurance Corporation | 6 | 0 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 11011 | Anthem Blue Cross Blue Shield of Colorado | 126 | 60 | 63 | 3 | 0 | 19 | 8 | 11 | 0 | 0 | |
| 74900 | Brokers National Life Assurance Company | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 95604 | CignaHealthcare of Colorado | 13 | 13 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 62049 | Colonial Life and Accident Insurance Company | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 77828 | Companion Life Insurance Company | 3 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 62308 | Connecticut General Life Insurance Company | 51 | 45 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20443 | Continental Casualty Company | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 71870 | Fidelity Security Life Insurance Company | 3 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 91472 | Globe Life and Accident Insurance Company | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 62286 | Golden Rule Insurance Company | 5 | 2 | 3 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | |
| 68322 | Great-West Llife & Annuity Insurance Company | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 64246 | Guardian Life Insurance Company of America | 24 | 15 | 5 | 4 | 0 | 1 | 0 | 1 | 0 | 0 | |
| 70670 | Health Care Service Corporation | 11 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 95473 | HMO Colorado | 19 | 5 | 14 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | |
| 95885 | Humana Health Plan Inc. | 11 | 6 | 4 | 0 | 1 | 7 | 5 | 1 | 0 | 1 | |
| 73288 | Humana Insurance Company | 12 | 6 | 6 | 0 | 0 | 3 | 1 | 2 | 0 | 0 | |
| 26581 | Independence American Insurance Company | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 65838 | John Hancock Life Insurance Company USA | 7 | 3 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 95669 | Kaiser Foundation Health Plan of Colorado | 76 | 70 | 0 | 0 | 6 | 12 | 9 | 3 | 0 | 0 | |
| 60053 | Kaiser Permanente Insurance Company | 5 | 3 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | |
| 29076 | Medical Mutual of Ohio | 6 | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 65978 | Metropolitan Life Insurance Company | 479 | 167 | 250 | 61 | 0 | 1 | 1 | 0 | 0 | 0 | |

| 65676 | Lincoln National Life Insurance Company | 2 | 1 | 0 | 1 | 0 | | 0 | 0 | 0 | 0 | 0 |
|-----------|---|--------------|--------|------------|-------------------|-----------|-----|--------------|--------|------------|-------------------|-----------|
| С | calendar Year 2011 (Self-reported by each company.) | | 2nd Le | evel A | peals | | | | Exter | nal Ar | peals | |
| NAIC CODE | Company Name | Total Number | Upheld | Overturned | Mixed Disposition | Withdrawn | | Total Number | Upheld | Overturned | Mixed Disposition | Withdrawn |
| 19445 | National Union Fire Insurance Company of Pittsburgh, PA | 3 | 0 | 3 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 66915 | New York Life Insurance Company | 4 | 2 | 2 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 61271 | Principal Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 1 | 0 | 0 | 0 | 1 |
| 68381 | Reliance Standard Life Insurance Company | 6 | 3 | 2 | 1 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 95482 | Rocky Mountain Health Maintanence Organization | 13 | 5 | 8 | 0 | 0 | | 4 | 2 | 1 | 1 | 0 |
| 47004 | Rocky Mountain HealthCare Options, Inc. | 9 | 4 | 5 | 0 | 0 | | 4 | 2 | 1 | 1 | 0 |
| 69019 | Standard Insurance Company | 3 | 1 | 2 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 86355 | Standard Life and Accident Insurance Company | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 69078 | Standard Security Life Insurance Company of New York | 2 | 1 | 1 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 77399 | Sterling Life Insurance Company | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 69477 | Time Insurance Company | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 61425 | Trustmark Insurance Company | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 92916 | United American Insurance Company | 6 | 6 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 85766 | United Concordia Insurance Company | 1 | 0 | 1 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 79413 | UnitedHealthcare Insurance Company | 83 | 58 | 25 | 0 | 0 | | 24 | 18 | 6 | 0 | 0 |
| 70629 | World Insurance Company | 11 | 8 | 2 | 1 | 0 | | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT ANY | SECO | ND LE | VEL A | PPEA | LS OF | EXT | ERNAL | . REVI | EWS | | |
| | | | | | | | | | | | | |
| 80985 | 4 Ever Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 71471 | Ability Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 63444 | Accendo 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 |
| 72052 | Aetna Health Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 20427 | American Casualty Company of Reading Pennsylvania | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 12321 | American Continental Insurance Company | 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 | |
|---|--|---|---|---|---|---|--|---|---|---|---|---|--|
| | | _ | | | | | | | | | | | |
| THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 68373 | American General Assurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 66672 | American General Life and Accident Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 60488 | American General Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 66842 | American General Life Insurance Company of Delaware | 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 | |
| 97179 | American Medical Security 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 Texas | 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 Ins Co | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 80624 | American Progressive Life & Health Ins Co | 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 | |
| 60836 | American Republic 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 | |
| 27928 | AMEX Assuance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 15954 | AmTrust Insurance Company of Kansas | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 92649 | Anmerican Underwriters Life Insurance 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 | |
| 11150 | Arch Insurance 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 | |
| 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 | |
| 37273 | AXIS 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 | |
| 61263 | Bankers Life and Casualty 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 | |
| 90368 | BEST Life and Health Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 57770 | Catholic Holy Family Society | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |

| 80799 | Celtic Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
|-------|---|------|-------|-------|------|-------|------|------|------|-----|---|---|
| | | | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT ANY | SECO | ND LE | VEL A | PPEA | LS OF | EXTE | RNAL | REVI | EWS | | |
| | | | | | | | | | | | | |
| 61727 | Central Reserve Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 61735 | Central Security Life Insusrance 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 |
| 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 |
| 67369 | Cigna Health and Life 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 |
| 95774 | Colorado Choice Health Plans | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 62103 | Columbian Mutual 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 |
| 60984 | CompBenefits 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 |
| 71730 | Continental American 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 of Brentwood, TN | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 11860 | COPIC Insurance Company | 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 |
| 95750 | Denver Health Medical Plan, Inc. | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 12747 | Envision Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 57991 | Everence Association, Inc. | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 60025 | Express Scripts Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 77968 | Family Heritage Life Insurance Company of America | 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 | |
|---|--|---|---|---|---|---|--|---|---|---|---|---|--|
| | | | | | | | | | | | | | |
| THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 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 | |
| 90328 | First Health Life & Health 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 | |
| 63657 | Garden State Life Insurance Company | 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 | |
| 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 | |
| 80705 | Great-West Life Assurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 64211 | Guarantee Trust Life Insurance | 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 | |
| 35904 | Health Care Indemnity, Inc. | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 66214 | Heartland National 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 | |
| 70580 | HumanaDental Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 91693 | IA American Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 64580 | Illinois Mutual Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 35408 | Imperium Insurance 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 | |
| 65056 | Jackson National Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 11630 | Jefferson Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| 64017 | Jefferson 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 | |
| 93610 | John Hancock Life & Health 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 |
|-------|---|------|-------|-------|------|-------|------|-------|------|-----|---|---|
| | | | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT ANY | SECO | ND LE | VEL A | PPEA | LS OF | EXTE | ERNAL | REVI | EWS | | |
| | | | | | | | | | | | | |
| 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 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 92274 | Landcar Life Insurance Company | 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 |
| 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 |
| 76694 | London Life Reinsurance 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 |
| 86126 | MEMBERS Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 87726 | Met Life Insurance Company of Ct | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 66087 | Mid-West National Life Insurance Company of Tennessee | 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 |
| 81442 | Monitor Life Insurance Company of New York | 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 |
| 71412 | Mutual of Omaha Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 98205 | National Foundation Life Insurance 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 |
| 66869 | Nationwide Life Insurance Company | 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 |

| 91596 | New York Life Insurance and Annuity Corporation | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
|-------|---|---|---|---|---|---|--|---|---|---|---|---|--|--|
| 0.000 | Tron Ton Ello modranos ana 7 many corporation | | | | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 69000 | Northwestern Long Term Care 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 | | |
| 76112 | Oxford Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 67393 | Ozark National Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 67539 | Pan-American Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 63282 | Penn Treaty Network American Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 67660 | Pennsylvania 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 | | |
| 67784 | Philadelphia American Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 67814 | Phoenix Life Insurance Compony | 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 | | |
| 60237 | Premier Access Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 68039 | Presidential Life 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 | | |
| 68136 | Protective Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 67903 | Provident American Life and Health 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 | | |
| 79227 | Pruco Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| 86630 | Prudential Annuities Life Assurance Corporation | 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 | | |
| 93629 | Prudential Retirement Insurance and Annuity Company | 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 | | |
| 61700 | Renaissance Life & Health Insurance Company of America | 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 | | |
| 65005 | Riversource Life Insurance Company | 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 | | |
| 64688 | SCOR Global Life Americas Reinsurance 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 |
|-------|---|--------|-------|-------|------|-------|-------|------|------|-----|---|---|
| | | | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT AN | Y SECO | ND LE | VEL A | PPEA | LS OF | REXTE | RNAL | REVI | EWS | | |
| | | | | | | | | | | | | |
| 68772 | Security Mutual Life Ins Company of New York | 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 |
| 77151 | Service Life and Casualty 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 |
| 23388 | Shelter Mutual 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 |
| 12575 | SilverScript Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 68896 | Southern Farm Bureau Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 71706 | Standard Life and Casualty Insurance Co. | 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 |
| 38318 | Starr Indemnity & Liability 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 |
| 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 (U.S.) | 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 |
| 69272 | Sunset Life Insurance Company of America | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 69345 | Teachers Insurance Annuity Association of America | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 60542 | The American Home Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 61212 | The Baltimore Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 61832 | The Chesapeake Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 97055 | The MEGA Life & Health Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 56383 | The Order of United Commercial Travelers of America | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 68284 | The Pyramid Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 69116 | The State Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 25658 | The Travelers Indemnity Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 56014 | 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 |
|-------|--|----------|-------|-------|------|-------|------|-------|------|-----|---|---|
| | | <u> </u> | | | | | | | | | | |
| | THE FOLLOWING COMPANIES DID NOT REPORT ANY | SECO | ND LE | VEL A | PPEA | LS OF | EXTE | ERNAL | REVI | EWS | | |
| | | | | | | | | | | | | |
| 86231 | Transamerica Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 58068 | U.S. Branch of The Independent Order of Foresters | 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 |
| 69701 | Union Bankers 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 - Dental Product | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 52032 | United Dental Care of Colorado, Inc. | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 69868 | United of Omaha Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 42129 | United Security Assurance Co. of PA | 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 Company in the City of NY | 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 |
| 95090 | UnitedHealthcare of Colorado, Inc. | 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 |
| 69663 | USAA Life Insurance Company | 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 | 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 |
| 25011 | Wesco Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 70335 | West Coast Life Insurance Company | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 39845 | Westport Insurance Corporation | 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 |