



Division of Insurance

Report of Second Level Appeal and Independent External Reviews Calendar Year 2008

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 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
95256	Aetna Health Inc.	9	1	8	0	0	6	3	2	1	0
60054	Aetna Life Insurance Co.	7	5	2	0	0	9	4	5	1	0
19275	American Family Mutual Insurance Co.	1	1	0	0	0	1	1	0	0	0
60836	American Republic Insurance Co.	1	0	0	1	0	0	0	0	0	0
61301	Ameritas Life Insurance Corp.	8	6	0	2	0	0	0	0	0	0
11011	Anthem Blue Cross and Blue Shield	113	55	48	10	0	23	9	14	0	0
61069	Anthem Life Insurance Co.	1	0	1	0	0	0	0	0	0	0
50768	Ascent Benefits Co.	1	0	1	0	0	0	0	0	0	0
61263	Bankers Life and Casualty Co.	1	1	0	0	0	0	0	0	0	0
95604	CIGNA Healthcare of Colorado	28	24	4	0	0	0	0	0	0	0
62308	Connecticut General Life Insurance Co.	52	42	10	0	0	0	0	0	0	0
85750	Denver Health Medical Plan, Inc.	2	2	0	0	0	0	0	0	0	0
62286	Golden Rule Insurance Co.	4	1	2	1	0	2	1	1	0	0
95412	Great-West Healthcare of Colorado	4	1	3	0	0	0	0	0	0	0
68322	Great-West Life & Annuity Insurance Co.	4	1	3	0	0	0	0	0	0	0
23390	Guardian Life Insurance Co. of America	5	1	3	1	0	0	0	0	0	0
95473	HMO Colorado, Inc.	34	19	14	1	0	8	1	7	0	0
95885	Humana Health Plan, Inc.	1	0	1	0	0	0	0	0	0	0
73288	Humana Insurance Co.	15	10	5	0	0	4	2	2	0	0
70580	HumanaDental Insurance Co.	2	0	2	0	0	0	0	0	0	0
65080	John Alden Life Insurance Co.	1	0	1	0	0	1	0	1	0	0
95669	Kaiser Foundation Health Plan of Colorado	61	47	4	1	9	12	9	3	0	0
60053	Kaiser Permanente Insurance Co.	3	3	0	0	0	0	0	0	0	0
65129	Kansas City Life Insurance Co.	1	1	0	0	0	0	0	0	0	0
65595	Lincoln Benefit Life Co.	4	4	0	0	0	0	0	0	0	0
65676	Lincoln National Life Insurance Co.	3	3	0	0	0	0	0	0	0	0
65978	Metropolitan Life Insurance Co.	328	112	167	51	1	0	0	0	0	0
66915	New York Life Insurance Co.	1	0	1	0	0	0	0	0	0	0
84506	PacifiCare Life Assurance Co.	2	1	1	0	0	2	2	0	0	0
95434	PacifiCare of Colorado, Inc.	8	6	1	0	1	10	5	4	0	1
67539	Pan-American Life Insurance Co.	69	19	50	0	0	0	0	0	0	0
68381	Reliance Standard Life Insurance Co.	4	2	2	0	0	0	0	0	0	0
47004	Rocky Mountain HealthCare Options, Inc.	2	1	1	0	0	0	0	0	0	0
95482	Rocky Mountain HMO	5	0	4	0	1	3	2	1	0	0
77399	Sterling Life Insurance Co.	3	1	2	0	0	1	1	0	0	0
69477	Time Insurance Co.	10	7	0	2	1	3	2	0	1	0
62863	Trustmark Life Insurance Co.	3	1	2	0	0	0	0	0	0	0

Calendar Year 2008 (Self-reported by each carrier.)		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
61425	Trustmark Insurance Co.	1	0	1	0	0	0	0	0	0	0
70408	Union Security Insurance Co.	1	1	0	0	0	0	0	0	0	0
79413	United Healthcare Insurance Co.	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
69868	United of Omaha Life Insurance Co.	8	4	4	0	0	0	0	0	0	0
21113	United States Fire Insurance Co.	1	0	1	0	0	1	0	1	0	0
70106	United States Life Insurance Co. in the City of NY	3	2	1	0	0	0	0	0	0	0
70629	World Insurance Co.	4	2	1	1	0	2	1	1	0	0
THE FOLLOWING COMPANIES DID NOT REPORT ANY SECOND LEVEL APPEALS OR EXTERNAL REVIEWS											
77879	5 Star Life Insurance Company	0	0	0	0	0	0	0	0	0	0
71854	AAA Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
63444	Accendo Insurance Co.	0	0	0	0	0	0	0	0	0	0
22667	ACE American Insurance Co.	0	0	0	0	0	0	0	0	0	0
20702	ACE Fire Underwriters Insurance Co.	0	0	0	0	0	0	0	0	0	0
60348	ACE Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
20699	ACE Property and Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Co.	0	0	0	0	0	0	0	0	0	0
71390	Admiral Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
78700	Aetna Health and Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
72052	Aetna Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
60232	AGL Life Assurance Co.	0	0	0	0	0	0	0	0	0	0
70432	AIG Annuity Insurance Co.	0	0	0	0	0	0	0	0	0	0
19402	AIG Casualty Co.	0	0	0	0	0	0	0	0	0	0
66842	AIG Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
19399	AIU Insurance Co.	0	0	0	0	0	0	0	0	0	0
19186	Alliance Insurance Co., Inc.	0	0	0	0	0	0	0	0	0	0
90611	Allianz Life Insurance Co. of North America	0	0	0	0	0	0	0	0	0	0
10212	Allmerica Financial Alliance Insurance Co	0	0	0	0	0	0	0	0	0	0
29688	Allstate Fire & Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Co.	0	0	0	0	0	0	0	0	0	0
19232	Allstate Insurance Co.	0	0	0	0	0	0	0	0	0	0
60186	Allstate Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
17230	Allstate Property & Casualty Insurance Co.	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

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
10111	American Bankers Insurance Co.	0	0	0	0	0	0	0	0	0	0
60275	American Bankers Life Assurance Co.	0	0	0	0	0	0	0	0	0	0
60291	American Capitol Insurance Co.	0	0	0	0	0	0	0	0	0	0
12321	American Continental Insurance Co.	0	0	0	0	0	0	0	0	0	0
19690	American Economy Insurance Co.	0	0	0	0	0	0	0	0	0	0
37990	American Empire Insurance Co.	0	0	0	0	0	0	0	0	0	0
60410	American Fidelity Assurance Co.	0	0	0	0	0	0	0	0	0	0
56200	American Fraternal Union	0	0	0	0	0	0	0	0	0	0
68373	American General Assurance Co.	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 Co.	0	0	0	0	0	0	0	0	0	0
60542	American Home Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
60577	American Income Life Ins. Co.	0	0	0	0	0	0	0	0	0	0
23795	American International Pacific Insurance Co.	0	0	0	0	0	0	0	0	0	0
40258	American International South Insurance Co.	0	0	0	0	0	0	0	0	0	0
81213	American Maturity Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
97179	American Medical Security Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67989	American Memorial Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Co.	0	0	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Co.	0	0	0	0	0	0	0	0	0	0
65811	American Modern Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
60739	American National Insurance Co.	0	0	0	0	0	0	0	0	0	0
71773	American National Life Insurance Co. of TX	0	0	0	0	0	0	0	0	0	0
81078	American Network Insurance Co.	0	0	0	0	0	0	0	0	0	0
60763	American Pioneer Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
80624	American Progressive Life & Health Ins. Co. of NY	0	0	0	0	0	0	0	0	0	0
60801	American Public Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67629	American Republic Corp. Insurance Co.	0	0	0	0	0	0	0	0	0	0
42978	American Security Insurance Co.	0	0	0	0	0	0	0	0	0	0
17965	American Sentinel Insurance Co.	0	0	0	0	0	0	0	0	0	0
41998	American Southern Home Insurance Co.	0	0	0	0	0	0	0	0	0	0
84697	American Specialty Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
19704	American States Insurance Co.	0	0	0	0	0	0	0	0	0	0
92649	American Underwriters Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
60895	American United Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
68594	American-Amicable Life Insurance Co. of TX	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
61999	Americo Financial Life and Annuity	0	0	0	0	0	0	0	0	0	0
93661	Annuity Investors Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
24678	Arrowood Indemnity Co.	0	0	0	0	0	0	0	0	0	0
11231	Assicurazioni Generali - U.S. Branch	0	0	0	0	0	0	0	0	0	0
71439	Assurity Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
27154	Atlantic Specialty Insurance Co.	0	0	0	0	0	0	0	0	0	0
84522	Auto Club Life	0	0	0	0	0	0	0	0	0	0
19062	Automobile Insurance Co. of Hartford, CT	0	0	0	0	0	0	0	0	0	0
34460	AutoOne Insurance Co.	0	0	0	0	0	0	0	0	0	0
10367	Avemco Insurance Co.	0	0	0	0	0	0	0	0	0	0
62944	AXA Equitable Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
61212	Baltimore Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
61239	Bankers Fidelity Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
71013	Bankers Reserve Life Insurance Co. of WI	0	0	0	0	0	0	0	0	0	0
20591	Bankers Standards Fire and Marine Co.	0	0	0	0	0	0	0	0	0	0
32603	Berkley Insurance Co.	0	0	0	0	0	0	0	0	0	0
29580	Berkley Regional Insurance Co.	0	0	0	0	0	0	0	0	0	0
71714	Berkshire Life Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
90638	BEST Life and Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
20095	Bituminous Casualty Corp.	0	0	0	0	0	0	0	0	0	0
20109	Bituminous Fire & Marine Insurance Co.	0	0	0	0	0	0	0	0	0	0
61476	Boston Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
19658	Bristol West Insurance Co.	0	0	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
93432	C.M. Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
81000	Cambridge Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
21946	Camden Fire Insurance Association	0	0	0	0	0	0	0	0	0	0
10472	Capitol Indemnity Corp.	0	0	0	0	0	0	0	0	0	0
21075	Cardif Property and Casualty	0	0	0	0	0	0	0	0	0	0
11255	Caterpillar Insurance Co.	0	0	0	0	0	0	0	0	0	0
61727	Central Reserve Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
61751	Central States Health & Life Co. of Omaha	0	0	0	0	0	0	0	0	0	0
61883	Central United Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
34649	Centre Insurance Co.	0	0	0	0	0	0	0	0	0	0
80896	Centre Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
25615	Charter Oak Fire Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 (Self-reported by each carrier.)		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
61832	Chesapeake Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
61859	Christian Fidelity Life Insurance Co.	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
28665	Cincinnati Casualty Co.	0	0	0	0	0	0	0	0	0	0
23280	Cincinnati Indemnity Co.	0	0	0	0	0	0	0	0	0	0
10677	Cincinnati Insurance Co.	0	0	0	0	0	0	0	0	0	0
76236	Cincinnati Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
25070	Clearwater Insurance Co.	0	0	0	0	0	0	0	0	0	0
10019	Clearwater Select Insurance Co.	0	0	0	0	0	0	0	0	0	0
62049	Colonial Life and Accident Insurance Co.	0	0	0	0	0	0	0	0	0	0
95733	Colorado Access	0	0	0	0	0	0	0	0	0	0
84786	Colorado Bankers Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
95774	Colorado Choice Health Plans (San Luis Valley HMO)	0	0	0	0	0	0	0	0	0	0
40371	Columbia Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
76023	Columbian Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
62103	Columbian Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
62146	Combined Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
81426	Commercial Travelers Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
84824	Commonwealth Annuity	0	0	0	0	0	0	0	0	0	0
77828	Companion Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
60984	CompBenefits Insurance Co.	0	0	0	0	0	0	0	0	0	0
78174	Conseco Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
60682	Conseco Insurance Co.	0	0	0	0	0	0	0	0	0	0
65900	Conseco Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
76325	Conseco Senior Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co.	0	0	0	0	0	0	0	0	0	0
62359	Constitution Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
71730	Continental American Insurance Co.	0	0	0	0	0	0	0	0	0	0
62413	Continental Assurance Co.	0	0	0	0	0	0	0	0	0	0
20443	Continental Casualty Co.	0	0	0	0	0	0	0	0	0	0
71404	Continental General Insurance Co	0	0	0	0	0	0	0	0	0	0
68500	Continental Life Insurance Co of Brentwood, TN	0	0	0	0	0	0	0	0	0	0
10804	Continental Western Insurance Co.	0	0	0	0	0	0	0	0	0	0
11860	COPIC Insurance Co.	0	0	0	0	0	0	0	0	0	0
94218	Country Investors Life Assurance Co.	0	0	0	0	0	0	0	0	0	0
62553	Country Life Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
31348	Crum & Forster Indemnity Co.	0	0	0	0	0	0	0	0	0	0
56138	CSA Fraternal Life	0	0	0	0	0	0	0	0	0	0
73474	Dentegra Insurance Co.	0	0	0	0	0	0	0	0	0	0
36463	Discover Property & Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
34495	Doctors Co., An Interinsurance Exchange	0	0	0	0	0	0	0	0	0	0
62804	Eastern Life and Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
62928	EMC National Life Co.	0	0	0	0	0	0	0	0	0	0
25186	EMC Property & Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Co.	0	0	0	0	0	0	0	0	0	0
21415	Employers Mutual Casualty Co.	0	0	0	0	0	0	0	0	0	0
68276	Employers Reinsurance Corp.	0	0	0	0	0	0	0	0	0	0
10641	Endurance American Insurance Co.	0	0	0	0	0	0	0	0	0	0
64149	EPIC Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
62952	Equitable Life & Casualty	0	0	0	0	0	0	0	0	0	0
37915	Essentia Insurance Co.	0	0	0	0	0	0	0	0	0	0
12750	Evergreen National Indemnity Co.	0	0	0	0	0	0	0	0	0	0
40029	Explorer Insurance Co.	0	0	0	0	0	0	0	0	0	0
70742	Family Benefit Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
63053	Family Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
19194	Farmers Alliance Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	0	0	0	0	0	0	0	0	0	0
63177	Farmers New World Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Co.	0	0	0	0	0	0	0	0	0	0
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	0	0	0	0	0	0	0	0	0	0
16578	Fidelity National Property & Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	0	0	0	0	0	0	0	0	0	0
69140	First Allmerica Financial Life Insurance Co	0	0	0	0	0	0	0	0	0	0
90328	First Health Life & Health Insurance Co.	0	0	0	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
99775	Funeral Directors Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
63657	Garden State Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Co.	0	0	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Co.	0	0	0	0	0	0	0	0	0	0
86258	General Re Life Corp.	0	0	0	0	0	0	0	0	0	0
22039	General Reinsurance Corp.	0	0	0	0	0	0	0	0	0	0
39322	General Security National Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
38962	Genesis Insurance Co.	0	0	0	0	0	0	0	0	0	0
65536	Genworth Life and Annuity Insurance Co.	0	0	0	0	0	0	0	0	0	0
70025	Genworth Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
11282	Germantown Insurance Co.	0	0	0	0	0	0	0	0	0	0
21032	GLOBAL Reinsurance Corp. of America	0	0	0	0	0	0	0	0	0	0
11266	GLOBAL Reinsurance Corp. US Branch	0	0	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0
91472	Globe Life And Accident Insurance Co.	0	0	0	0	0	0	0	0	0	0
22063	Government Employees Insurance Co.	0	0	0	0	0	0	0	0	0	0
23809	Granite State Insurance Co.	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co.	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Co.	0	0	0	0	0	0	0	0	0	0
22136	Great American Insurance Co. of NY	0	0	0	0	0	0	0	0	0	0
63312	Great American Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Co.	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Co.	0	0	0	0	0	0	0	0	0	0
25224	Great Divide Insurance Co.	0	0	0	0	0	0	0	0	0	0
90212	Great Southern Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Co.	0	0	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Co.	0	0	0	0	0	0	0	0	0	0
64211	Guarantee Trust Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
64238	Guaranty Income Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
22292	Hanover Insurance Co.	0	0	0	0	0	0	0	0	0	0
26433	Harco National Insurance Co.	0	0	0	0	0	0	0	0	0	0
19682	Hartford Fire Insurance Co.	0	0	0	0	0	0	0	0	0	0
70815	Hartford Life and Accident	0	0	0	0	0	0	0	0	0	0
71153	Hartford Life and Annuity Insurance Co.	0	0	0	0	0	0	0	0	0	0
88072	Hartford Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
36781	HCC Insurance Co.	0	0	0	0	0	0	0	0	0	0
92711	HCC Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
78611	HCSC Insurance Services Co.	0	0	0	0	0	0	0	0	0	0
66141	Health Net Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
78972	Healthy Alliance Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
32077	Heritage Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
64394	Heritage Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
93440	HM Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
64513	Horace Mann Life Insurance Co.	0	0	0	0	0	0	0	0	0	0

NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn		Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
38849	Houston General Insurance Co.	0	0	0	0	0		0	0	0	0	0
25054	Hudson Insurance Co.	0	0	0	0	0		0	0	0	0	0
91693	IA American Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
29068	IDS Property Casualty Insurance Co.	0	0	0	0	0		0	0	0	0	0
64580	Illinois Mutual Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
63533	Imerica Life and Health Insurance Co.	0	0	0	0	0		0	0	0	0	0
26581	Independence American Insurance Co.	0	0	0	0	0		0	0	0	0	0
64602	Independence Life and Annuity Co.	0	0	0	0	0		0	0	0	0	0
84514	Industrial Alliance Pacific Ins. & Fin. Services Inc.	0	0	0	0	0		0	0	0	0	0
86509	ING Life Insurance and Annuity Co.	0	0	0	0	0		0	0	0	0	0
80942	ING USA Annuity & Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
26700	Insurance Company of Illinois	0	0	0	0	0		0	0	0	0	0
19429	Insurance Company of the State of PA	0	0	0	0	0		0	0	0	0	0
64904	Investors Heritage Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
63487	Investors Life Insurance Co. of North America	0	0	0	0	0		0	0	0	0	0
65056	Jackson National Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65110	Kanawha Insurance Co.	0	0	0	0	0		0	0	0	0	0
10914	Kemper Independence	0	0	0	0	0		0	0	0	0	0
58033	Knights of Columbus	0	0	0	0	0		0	0	0	0	0
65242	Lafayette Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
92274	Landcar Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
68543	Liberty Bankers Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65331	Liberty National Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65528	Life Insurance Co. of the Southwest	0	0	0	0	0		0	0	0	0	0
65927	Lincoln Heritage Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65641	Lincoln Mutual Life & Casualty Insurance Co.	0	0	0	0	0		0	0	0	0	0
68446	Longevity Insurance Co.	0	0	0	0	0		0	0	0	0	0
11198	Loya Insurance Co.	0	0	0	0	0		0	0	0	0	0
93580	M Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65781	Madison National Life Insurance Co., Inc.	0	0	0	0	0		0	0	0	0	0
60321	MAMSI Life and Health Insurance Co.	0	0	0	0	0		0	0	0	0	0
65870	Manhattan Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
67083	Manhattan National Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
38970	Markel Insurance Co.	0	0	0	0	0		0	0	0	0	0
71072	Marquette National Life Insurance Co.	0	0	0	0	0		0	0	0	0	0
65935	Massachusetts Mutual Life Insurance Co.	0	0	0	0	0		0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
21296	Max America Insurance Co.	0	0	0	0	0	0	0	0	0	0
69515	MedAmerica Insurance Co.	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Co., Inc.	0	0	0	0	0	0	0	0	0	0
31119	Medico Insurance Co.	0	0	0	0	0	0	0	0	0	0
71471	Medico Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
97055	MEGA Life and Health Insurance Co.	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
31968	Merastar Insurance Co.	0	0	0	0	0	0	0	0	0	0
79022	Merrill Lynch Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
21687	Mid-Century Insurance Co.	0	0	0	0	0	0	0	0	0	0
23418	Mid-Continent Casualty Co.	0	0	0	0	0	0	0	0	0	0
66087	Mid-West National Life Insurance Co. of TN	0	0	0	0	0	0	0	0	0	0
79480	Midwest Security Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
66109	Midwestern United Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
66168	Minnesota Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
70416	MML Bay State Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
69647	Molina Healthcare Insurance Co.	0	0	0	0	0	0	0	0	0	0
66281	Monumental Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
66370	MONY Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
88668	Mutual of America Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
71412	Mutual of Omaha Insurance Co.	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Co.	0	0	0	0	0	0	0	0	0	0
11991	National Casualty Co.	0	0	0	0	0	0	0	0	0	0
66540	National Farmers Union Life Insurance	0	0	0	0	0	0	0	0	0	0
16217	National Farmers Union Property & Casualty Co.	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 Co.	0	0	0	0	0	0	0	0	0	0
82538	National Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
30155	National Insurance Co. of WI, Inc.	0	0	0	0	0	0	0	0	0	0
66680	National Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
56073	National Mutual Benefit	0	0	0	0	0	0	0	0	0	0
34835	National Reinsurance Corp.	0	0	0	0	0	0	0	0	0	0
60593	National States Insurance Co.	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
66850	National Western Life Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
92657	Nationwide Life & Annuity Insurance Co.	0	0	0	0	0	0	0	0	0	0
70750	Nationwide Life and Annuity Co. of America	0	0	0	0	0	0	0	0	0	0
66869	Nationwide Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
68225	Nationwide Life Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
21830	New England Insurance Co.	0	0	0	0	0	0	0	0	0	0
78743	New Era Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Co.	0	0	0	0	0	0	0	0	0	0
91596	New York Life Insurance and Annuity Corp.	0	0	0	0	0	0	0	0	0	0
99615	New York Life Insurance Long-term Care	0	0	0	0	0	0	0	0	0	0
68349	North American Insurance Co.	0	0	0	0	0	0	0	0	0	0
21105	North River Insurance Co.	0	0	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Co.	0	0	0	0	0	0	0	0	0	0
38369	Northern Assurance Co. of America	0	0	0	0	0	0	0	0	0	0
69000	Northwestern Long Term Care Insurance Co.	0	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co. of NC	0	0	0	0	0	0	0	0	0	0
67148	Occidental Life Insurance Co. of NC	0	0	0	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corp.	0	0	0	0	0	0	0	0	0	0
35602	Ohic Insurance Co.	0	0	0	0	0	0	0	0	0	0
24104	Ohio Farmers Insurance Co.	0	0	0	0	0	0	0	0	0	0
89206	Ohio National Life Assurance Corp.	0	0	0	0	0	0	0	0	0	0
67172	Ohio National Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67180	Ohio State Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67199	Old American Insurance Co.	0	0	0	0	0	0	0	0	0	0
67253	Old Reliance Insurance Co.	0	0	0	0	0	0	0	0	0	0
24139	Old Republic General Insurance Corp.	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Co.	0	0	0	0	0	0	0	0	0	0
37060	Old United Casualty Co.	0	0	0	0	0	0	0	0	0	0
76007	Old United Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Co.	0	0	0	0	0	0	0	0	0	0
20621	OneBeacon America Insurance Co.	0	0	0	0	0	0	0	0	0	0
21970	OneBeacon Insurance Co.	0	0	0	0	0	0	0	0	0	0
85286	OneNation Insurance Co.	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 Co.	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Co.	0	0	0	0	0	0	0	0	0	0
11835	Paris Re America Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
18139	Peak Property and Casualty Insurance Corp.	0	0	0	0	0	0	0	0	0	0
14982	Penn Millers Insurance Co.	0	0	0	0	0	0	0	0	0	0
63282	Penn Treaty Network America Insurance Co.	0	0	0	0	0	0	0	0	0	0
21962	Pennsylvania General Insurance Co.	0	0	0	0	0	0	0	0	0	0
67660	Pennsylvania Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
14990	Pennsylvania National Mutual Casualty Ins. Co.	0	0	0	0	0	0	0	0	0	0
85561	Perico Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67784	Philadelphia American Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Co.	0	0	0	0	0	0	0	0	0	0
93548	PHL Variable Insurance Co.	0	0	0	0	0	0	0	0	0	0
25623	Phoenix Insurance Co.	0	0	0	0	0	0	0	0	0	0
93734	Phoenix Life and Annuity Co.	0	0	0	0	0	0	0	0	0	0
67814	Phoenix Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
72125	Physicians Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
80578	Physicians Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
67873	Pioneer American Insurance Co.	0	0	0	0	0	0	0	0	0	0
67911	Pioneer Mutual Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67946	Pioneer Security Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
10357	Platinum Underwriters Reinsurance, Inc.	0	0	0	0	0	0	0	0	0	0
37257	Praetorian Insurance Co.	0	0	0	0	0	0	0	0	0	0
60237	Premier Access Insurance Co.	0	0	0	0	0	0	0	0	0	0
61271	Principal Life Insurance Co.	0	0	0	0	0	1	1	0	0	0
68047	Professional Insurance Co.	0	0	0	0	0	0	0	0	0	0
68136	Protective Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67903	Provident American Life and Health	0	0	0	0	0	0	0	0	0	0
68195	Provident Life and Accident Insurance Co.	0	0	0	0	0	0	0	0	0	0
68241	Prudential Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
35157	Putnam Reinsurance Co.	0	0	0	0	0	0	0	0	0	0
68284	Pyramid Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
70211	Reassure America Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
67105	ReliaStar Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
61360	ReliaStar Life Insurance Co. of NY	0	0	0	0	0	0	0	0	0	0
94587	Renaissance Life & Health Insurance Co.	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
10810	Republic Fire and Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 (Self-reported by each carrier.)		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
22179	Republic Indemnity Co. of America	0	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Co. of California	0	0	0	0	0	0	0	0	0	0
24538	Republic Underwriters Insurance Co.	0	0	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Co	0	0	0	0	0	0	0	0	0	0
68462	Reserve National Insurance Co.	0	0	0	0	0	0	0	0	0	0
61506	Resource Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
93572	RGA Reinsurance Co.	0	0	0	0	0	0	0	0	0	0
36684	Riverport Insurance Co.	0	0	0	0	0	0	0	0	0	0
65005	RiverSource Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Co.	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Co.	0	0	0	0	0	0	0	0	0	0
57657	Royal Neighbors of America	0	0	0	0	0	0	0	0	0	0
60183	S. USA Life Insurance Co., Inc.	0	0	0	0	0	0	0	0	0	0
87017	SCOR Global Life Re Insurance Co. of TX	0	0	0	0	0	0	0	0	0	0
64688	SCOR Global Life U.S. Re Insurance Co.	0	0	0	0	0	0	0	0	0	0
69914	Sears Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
93742	Securian Life Insurance	0	0	0	0	0	0	0	0	0	0
68721	Security Life Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
68713	Security Life of Denver Insurance Co.	0	0	0	0	0	0	0	0	0	0
68772	Security Mutual Life Insurance Co. of NY	0	0	0	0	0	0	0	0	0	0
69485	Security National Life Ins Co.	0	0	0	0	0	0	0	0	0	0
68802	Sentinel Security Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
28460	Sentry Casualty Co.	0	0	0	0	0	0	0	0	0	0
24988	Sentry Insurance a Mutual Co.	0	0	0	0	0	0	0	0	0	0
68810	Sentry Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
21180	Sentry Select Insurance Co.	0	0	0	0	0	0	0	0	0	0
65757	Shelter Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
68845	Shenandoah Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
71420	Sierra Health and Life Insurance Co., 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
57142	Sons of Norway	0	0	0	0	0	0	0	0	0	0
79057	Southland National Insurance Corp.	0	0	0	0	0	0	0	0	0	0
24767	St. Paul Fire and Marine Insurance Co.	0	0	0	0	0	0	0	0	0	0
24775	St. Paul Guardian Insurance Co.	0	0	0	0	0	0	0	0	0	0
41750	St. Paul Medical Liability Insurance Co.	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
19224	St. Paul Protective Insurance Co.	0	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Co.	0	0	0	0	0	0	0	0	0	0
42986	Standard Guaranty Insurance Co.	0	0	0	0	0	0	0	0	0	0
69019	Standard Insurance Co.	0	0	0	0	0	0	0	0	0	0
86355	Standard Life and Accident Insurance Co.	0	0	0	0	0	0	0	0	0	0
69051	Standard Life Insurance Co. of Indiana	0	0	0	0	0	0	0	0	0	0
69078	Standard Security Life Insurance Co. of NY	0	0	0	0	0	0	0	0	0	0
68985	Starmount Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
40045	StarNet Insurance Co.	0	0	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Co.	0	0	0	0	0	0	0	0	0	0
69116	State Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
69132	State Mutual Insurance Co.	0	0	0	0	0	0	0	0	0	0
89184	Sterling Investors Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
65021	Stonebridge Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
80926	Sun Life and Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
79065	Sun Life Assurance Co. of Canada (U.S.)	0	0	0	0	0	0	0	0	0	0
69272	Sunset Life Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
58181	Supreme Council of the Royal Arcanum	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
97721	Thrivent Financial for Lutherans	0	0	0	0	0	0	0	0	0	0
70688	Transamerica Financial Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
86231	Transamerica Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Co.	0	0	0	0	0	0	0	0	0	0
28886	Transguard Insurance Co. of America, Inc.	0	0	0	0	0	0	0	0	0	0
19038	Travelers Casualty and Surety Co.	0	0	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Co. of America	0	0	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Co. of America	0	0	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Co.	0	0	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Co.	0	0	0	0	0	0	0	0	0	0
25666	Travelers Indemnity Co. of America	0	0	0	0	0	0	0	0	0	0
25682	Travelers Indemnity Co. of CT	0	0	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Co. of America	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
19887	Trinity Universal	0	0	0	0	0	0	0	0	0	0
21709	Truck Insurance Exchange	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals					External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
40118	Trustgard Insurance Co.	0	0	0	0	0	0	0	0	0	0
80802	U.S. Branch of the Sun Life Assur. Co. of Canada	0	0	0	0	0	0	0	0	0	0
29599	U.S. Specialty Insurance Co.	0	0	0	0	0	0	0	0	0	0
67423	UBS Life Insurance Co. USA	0	0	0	0	0	0	0	0	0	0
37893	ULLICO Casualty Co.	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Co.	0	0	0	0	0	0	0	0	0	0
80314	UniCare Life & Health Insurance Co.	0	0	0	0	0	0	0	0	0	0
11121	Unified Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
69701	Union Bankers Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
62596	Union Fidelity Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
69744	Union Labor Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
38911	Union Standard Insurance Co.	0	0	0	0	0	0	0	0	0	0
92916	United American Insurance Co.	0	0	0	0	0	0	0	0	0	0
85766	United Concordia Insurance Co.	0	0	0	0	0	0	0	0	0	0
87645	United Fidelity Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
69973	United Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
25887	United States Fidelity and Guaranty Co.	0	0	0	0	0	0	0	0	0	0
63479	United Teacher Associates Insurance Co.	0	0	0	0	0	0	0	0	0	0
72850	United World Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
16063	Unitrin Auto and Home	0	0	0	0	0	0	0	0	0	0
10915	Unitrin Property & Casualty Insurance Co.	0	0	0	0	0	0	0	0	0	0
70130	Universal Guaranty Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
14133	Valley Insurance	0	0	0	0	0	0	0	0	0	0
21172	Vanliner Insurance Co.	0	0	0	0	0	0	0	0	0	0
13137	Viking Insurance Co. of WI	0	0	0	0	0	0	0	0	0	0
40827	Virginia Surety Co.	0	0	0	0	0	0	0	0	0	0
39616	Vision Service Plan Insurance Co.	0	0	0	0	0	0	0	0	0	0
70319	Washington National Insurance Co.	0	0	0	0	0	0	0	0	0	0
85537	Wellington Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
83607	Wellmark Community Insurance, Inc.	0	0	0	0	0	0	0	0	0	0
25011	Wesco Insurance Co.	0	0	0	0	0	0	0	0	0	0
70335	West Coast Life Insurance Co.	0	0	0	0	0	0	0	0	0	0
57711	Western Catholic Union	0	0	0	0	0	0	0	0	0	0
91413	Western Reserve Life Assurance Co. of OH	0	0	0	0	0	0	0	0	0	0
24112	Westfield Insurance Co.	0	0	0	0	0	0	0	0	0	0
24120	Westfield National Insurance Co.	0	0	0	0	0	0	0	0	0	0

Calendar Year 2008 <i>(Self-reported by each carrier.)</i>		2nd Level Appeals						External Reviews				
NAIC CODE	Company Name	Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn		Total Number	Upheld	Overtured	Mixed Disposition	Withdrawn
13234	Wilshire Insurance Co.	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
79987	World Corp. Insurance Co.	0	0	0	0	0		0	0	0	0	0
24554	XL Insurance America, Inc.	0	0	0	0	0		0	0	0	0	0
88080	XL Life Insurance & Annuity Co.	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
20583	XL Reinsurance America, Inc.	0	0	0	0	0		0	0	0	0	0
71323	Zale Life Insurance Co.	0	0	0	0	0		0	0	0	0	0