

EXHIBIT 15

**PENNSYLVANIA COMPANIES' LATEST NAIC RBC CALCULATIONS
FROM 2014 ANNUAL STATEMENTS AS FILED**

Bravo Health of Pennsylvania, Inc.

Total Adjusted Capital	\$1,459,356,363
Authorized control level risk-based capital	\$255,115,988
Ratio as %	572%

Cigna Dental Health of Pennsylvania, Inc.

Total Adjusted Capital	\$131,241,922
Authorized control level risk-based capital	\$27,928,421
Ratio as %	470%

Life Insurance Company of North America

Total Adjusted Capital	\$2,680,567
Authorized control level risk-based capital	\$95,374
Ratio as %	2810%