

**BEFORE THE INSURANCE DEPARTMENT
OF THE
COMMONWEALTH OF PENNSYLVANIA**

Statement Regarding the Acquisition of Control of or Merger with
Domestic Insurers:

Highmark Inc.; First Priority Life Insurance Company, Inc.;
Gateway Health Plan, Inc.; Highmark Casualty Insurance Company;
Highmark Senior Resources Inc.; HM Casualty Insurance Company;
HM Health Insurance Company, d/b/a Highmark Health Insurance Company;
HM Life Insurance Company; HMO of Northeastern Pennsylvania, Inc.,
d/b/a First Priority Health; Inter-County Health Plan, Inc.;
Inter-County Hospitalization Plan, Inc.; Keystone Health Plan West, Inc.;
United Concordia Companies, Inc.; United Concordia Dental Plans of Pennsylvania, Inc.;
United Concordia Life and Health Insurance Company

By UPE, a Pennsylvania nonprofit corporation

**RESPONSE TO PID INFORMATION REQUEST 5.1.1.4 FROM THE
PENNSYLVANIA INSURANCE DEPARTMENT**

Information Request 5.1.1.4

For (i) the Applicant; (ii) Highmark; (iii) each Highmark Affiliate; (iii) UPE Provider Sub; (iv) WPAHS; and (v) each WPAHS Affiliate provide copies of:

Certificates of authority issued by any insurance department, or any other Commonwealth department or agency, or a department or agency of another state (other than corporation bureau certificates of authority).

The following Domestic Insurers are licensed to transact business only in Pennsylvania:

- a) Highmark Inc. holds a certificate of authority¹ issued by the Insurance Department to operate a nonprofit hospital plan and a nonprofit professional health services plan.
- b) First Priority Life Insurance Company, Inc. holds a certificate of authority issued by the Insurance Department to transact life insurance, annuities and accident & health insurance.

¹ “License” and “certificate of authority” are terms used interchangeably under Pennsylvania law to refer to the document issued by an insurance department granting authority for an insurer to transact insurance in the state granting that authority.

- c) Gateway Health Plan, Inc. holds a certificate of authority issued by the Insurance Department and the Pennsylvania Department of Health as a health maintenance organization.
- d) HMO of Northeastern Pennsylvania, Inc. (d/b/a First Priority Health) holds a certificate of authority issued by the Insurance Department and the Pennsylvania Department of Health as a health maintenance organization.
- e) Inter-County Health Plan, Inc. holds a certificate of authority issued by the Insurance Department to operate a nonprofit professional health services plan.
- f) Inter-County Hospitalization Plan, Inc. holds a certificate of authority issued by the Insurance Department to operate a nonprofit hospital plan
- g) Keystone Health Plan West, Inc. holds a certificate of authority issued by the Insurance Department and the Pennsylvania Department of Health as a health maintenance organization

Highmark Senior Resources Inc. holds a certificate of authority issued by the Insurance Department to transact life insurance, annuities and accident & health insurance. The company is also licensed by the West Virginia Office of the Insurance Commissioner to transact business in West Virginia.

Highmark West Virginia Inc. is licensed only by the West Virginia Office of the Insurance Commissioner as a health service corporation.

Attached as Exhibit 1 is a listing of licenses held by United Concordia Companies, Inc. and its subsidiaries.

Attached as Exhibit 2 is a listing of licenses held by the HM Insurance Group, Inc. subsidiaries.

Attached as Exhibit 3 is a listing of licenses held by HM Health Insurance Company (d/b/a/ Highmark Health Insurance Company).

Attached as Exhibit 4 is a listing of licenses held by HM Broker Services, Inc.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

EXHIBIT 1

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Georgia	private review agent certification	Foreign	UR
	Georgia	third party administrator	Foreign	TPA/ASO
	Idaho	third party administrator	Foreign	TPA/ASO
	Illinois	third party administrator	Foreign	TPA/ASO
	Indiana	third party administrator	Foreign	TPA/ASO
	Indiana	utilization review		UR
	Iowa	URAC/NCQA Accreditation Waiver	Foreign	UR
	Iowa	third party administrator	Foreign	TPA/ASO
	Kansas	third party administrator	Foreign	TPA/ASO
	Kansas	utilization review		UR

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Kentucky	Utilization Review	Foreign	UR
	Kentucky	third party administrator	Foreign	TPA/ASO
	Louisiana	third party administrator	Foreign	TPA/ASO
	Maine	third party administrator	Foreign	TPA/ASO
	Maryland	private review agent certification		UR
	Maryland	third-party administrator	Foreign	TPA/ASO
	Michigan	third-party administrator	Foreign	TPA/ASO
	Minnesota	third party administrator	Foreign	TPA/ASO
	Mississippi	third party administrator	Foreign	TPA/ASO
	Missouri	utilization review		UR

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Missouri	third party administrator	Foreign	TPA/ASO
	Montana	third party administrator	Foreign	TPA/ASO
	Montana	utilization review- plan only; no license required		UR
	Nebraska	third party administrator	Foreign	TPA/ASO
	Nebraska	utilization review certification		UR
	Nevada	provider of utilization review	Foreign	UR
	Nevada	third party administrator	Foreign	TPA/ASO
	New Hampshire	third party administrator	Foreign	TPA/ASO
	New Jersey	Registration of Qualified Third Party Administrator	Foreign	TPA/ASO
	New Mexico	third party administrator (life and health)	Foreign	TPA/ASO

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	North Carolina	third party administrator	Foreign	TPA/ASO
	North Dakota	third party administrator	Foreign	TPA/ASO
	Ohio	third-party administrator	Foreign	TPA/ASO
	Oklahoma	third party administrator	Foreign	TPA/ASO
	Oklahoma	private review agent certification		UR
	Oregon	third party administrator	Foreign	TPA/ASO
	Pennsylvania	life, accident, and health	Domestic	FFS
	Pennsylvania	Certified Review Entity (CRE) (UR) license with Supplement I	Domestic	UR
	Rhode Island	Utilization Review Agent Certificate	Foreign	UR
	Rhode Island	third party administrator	Foreign	TPA/ASO

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	South Carolina	third party administrator	Foreign	TPA/ASO
	South Dakota	Utilization Review	Foreign	UR
	South Dakota	third party administrator	Foreign	TPA/ASO
	Tennessee	third party administrator	Foreign	TPA/ASO
	Texas	third party administrator	Foreign	TPA/ASO
	Utah	third party administrator	Foreign	TPA/ASO
	Virginia	Private Review Agent	Foreign	UR
	West Virginia	third party administrator	Foreign	TPA/ASO
	Wisconsin	employee benefit plan administrator	Foreign	TPA/ASO

United Concordia Dental Corporation of Alabama

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
<i>United Concordia Dental Plans of California, Inc.</i>	Alabama	for-profit dental service corporation	Domestic	FFS/DHMO
<i>United Concordia Dental Plans of California, Inc.</i>	California	health care service plan	Domestic	DHMO
<i>United Concordia Dental Plans of Kentucky, Inc.</i>	Kentucky	limited health service organization	Domestic	DHMO
<i>United Concordia Dental Plans of Pennsylvania, Inc.</i>	Pennsylvania	Risk Assuming PPO which is Not a Licensed Insurer (RANLI) (used to write prepaid)	Domestic	DHMO
<i>United Concordia Dental Plans of Texas, Inc.</i>	Texas	health maintenance organization offering asingle health care service plan	Domestic	DHMO
<i>United Concordia Dental Plans of the Midwest, Inc.</i>				

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Michigan	alternative health care financing and delivery system	Domestic	DHMO
	Missouri	prepaid dental plan	Foreign	DHMO
	Ohio	health insuring corporation	Foreign	DHMO
<i>United Concordia Dental Plans, Inc.</i>				
	Maryland	dental plan organization	Domestic	DHMO
	New Jersey	dental plan organization	Foreign	DHMO
<i>United Concordia Insurance Company</i>				
	Alaska	life & health	Foreign	FFS
	Arizona	life and disability insurance	Domestic	FFS
	Arkansas	Accident and Health, Life	Foreign	FFS

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	California	life and disability insurance	Foreign	FFS
	Colorado	ordinary, group life, accident and health, credit life, and credit accident and health insurance	Foreign	FFS
	Connecticut	accident and health	Foreign	FFS
	Florida	life; group life and annuities; accident and health	Foreign	FFS
	Georgia	Managed Health Care Plan Certification	Foreign	MCHIP
	Georgia	life, accident, and sickness	Foreign	FFS
	Hawaii	Accident and Health or Sickness	Foreign	FFS
	Idaho	life and disability insurance	Foreign	FFS
	Indiana	life and accident and health insurance	Foreign	FFS
	Iowa	accident only (ind.); accident & health (ind.); hospital & medical exp. (ind.); group accident & health; non-cancellable accident & health, & life insurance	Foreign	FFS

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Kansas	life and accident and health insurance	Foreign	FFS
	Louisiana	life & accident and health insurance	Foreign	FFS
	Maine	02 - Health (Including Credit Health)	Foreign	FFS
	Maryland	life insurance, including annuities and health (except variable life & variable annuities)	Foreign	FFS
	Massachusetts	Insured Preferred Provider Plan - group	Foreign	Certification
	Massachusetts	6B - Health - All Kinds	Foreign	FFS
	Michigan	life insurance and annuities other than variable annuities; disability insurance	Foreign	FFS
	Minnesota	accident and health	Foreign	FFS
	Mississippi	accident and health	Foreign	FFS
	Montana	life and disability insurance	Foreign	FFS

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Nebraska	life and sickness and accident insurance	Foreign	FFS
	Nevada	life and health	Foreign	FFS
	New Hampshire	accident and health	Foreign	FFS
	New Mexico	life and/or health insurance	Foreign	FFS
	North Dakota	life and annuity, accident and health	Foreign	FFS
	Ohio	life and health insurance	Foreign	FFS
	Oklahoma	life, accident and health insurance	Foreign	FFS
	Oregon	life and health insurance	Foreign	FFS
	Rhode Island	accident and health	Foreign	FFS
	Rhode Island	Health Plan Certification	Foreign	Certification

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	South Carolina	life, accident, and health insurance (includes prepaid)	Foreign	FFS/DHMO
	South Dakota	life and health insurance	Foreign	FFS
	Tennessee	life, accident and health, and credit insurance (includes prepaid)	Foreign	FFS/DHMO
	Texas	life and accident and health insurance	Foreign	FFS
	Utah	life and disability insurance (license type on actual license) life, annuity, accident and health (license type per state website)	Foreign	FFS
	Vermont	life and disability insurance (includes prepaid)	Foreign	FFS
	Virginia	Accident & Health life; credit life; accident and sickness, and credit accident and sickness insurance	Foreign	FFS
	Virginia	Managed Care Health Insurance Plan	Domestic	MCHIP
	Washington	life and disability insurance	Foreign	FFS
	West Virginia	life and accident and sickness	Foreign	FFS

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Wisconsin	Disability insurance - 1C	Foreign	FFS
	Wyoming	life and disability insurance	Foreign	FFS
<i>United Concordia Insurance Company of New York</i>				
	New York	accident and health	Domestic	FFS
<i>United Concordia Life and Health Insurance Company</i>				
	Arizona	accredited reinsurer for disability and life	Foreign	Accredited Reinsurer
	Delaware	life insurance, including annuities and health	Foreign	FFS
	District of Columbia	individual life, group life, individual life and health, group accident and health, general life and health	Foreign	FFS
	Illinois	health	Foreign	FFS
	Kentucky	health	Foreign	FFS

<i>Entity</i>	<i>State</i>	<i>License Type</i>	<i>Domestic/Foreign</i>	<i>Type of Business</i>
	Maryland	life and health insurance	Foreign	FFS
	Missouri	accident and health	Foreign	FFS
	New Jersey	health	Foreign	FFS
	North Carolina	Class 3a - accident and health	Foreign	FFS
	Pennsylvania	Risk Assuming PPO which is a Licensed Insurer	Domestic	Certification
	Pennsylvania	life insurance and annuities, accident and health insurance	Domestic	FFS
	Puerto Rico	Disability Insurance	Foreign	FFS

EXHIBIT 2

HM Benefits Administrators, Inc.

State	TPA License / Comment	Certificate Number	Original Date of License
California	Administrator's License	0D25352	June 13, 2001
Connecticut	NO TPA License requirements - business is registered		January 7, 2005
Illinois	TPA License		February 23, 2000
Kentucky	Administrator's License	622194	January 11, 2006
Minnesota	TPA License	20208689	May 10, 2000
New Jersey	Registered as a TPA (no license)	25-1128451	August 11, 2005
New York	(License is an independent adjuster's license) Registered with the Department of State as a Foreign Corporation	IA-513081	March 17, 2004
Ohio	TPA License	12789	June 1, 1993
Pennsylvania	Administrator's License	28256	July 1, 1995
Texas	COA to operate as a TPA	135448	January 12, 2001
Utah	TPA License	105380	November 21, 2005
Vermont	COA from Secretary of State (register TPA with Department of Insurance)		October 25, 2005
Virginia	COA to transact business from State Corporation Commission	CIS0313	November 10, 2004
West Virginia	TPA License	T0093	February 6, 2004

State	Authorized Line of Insurance	Comments	Licensed Date
District of Columbia	Group Accident and Health Group Life Individual Accident & Health Individual Life	License #006213	April 7, 2006
New York	Accident Health Life	As specified in paragraphs 1,2,3 of section 1113 of the NY Insurance Law	April 1, 2006
Rhode Island	Accident and Health Life		April 1, 2006

Highmark Casualty Insurance Company

State	Authorized Line of Insurance	Comments	Original Date Issued*
Alabama	Misc. Casualty (including Workers' Compensation, surety excl. Official Surety Bonds Marine	Company ID #35599	December 31, 1997
Alaska	Not Licensed		
Arizona	Not Licensed		
Arkansas	Not Licensed		
California	Not Licensed		
Colorado	Not Licensed		
Connecticut	Not Licensed		
Delaware	Not Licensed		
District of Columbia	Not Licensed		
Florida	Workers' Compensation (0160) Reinsurance Workers' Comp (R160) Miscellaneous Casualty (includes Provider Excess) (0620)	#01-25-1334623	December 29, 2000 Added 0620 on August 31, 2006
Georgia	Casualty, excluding Workers' Compensation	License #20001085 GID #66158	February 9, 1999
Hawaii	Not Licensed		
Idaho	Casualty, excluding Workers' Compensation	COA #2999	October 14, 1997
Illinois	Accidental & Health (a) Liability (c) Workers' Compensation (d) Legal Expense (l) of Class 2	COA #967553-51	November 6, 1997

Highmark Casualty Insurance Company

Indiana	Workers' Compensation (b) General Liability (h) of Class 2		October 3, 1996
Iowa	Not Licensed		
Kansas	Accident & Health General Liability Workers' Compensation		March 6, 1998
Kentucky	Liability Workers' Compensation Employer's Liability	COA #25-1334623 DOI ID #300864	December 20, 1996
Louisiana	Not Licensed		
Maine	Not Licensed		
Maryland	Casualty (not including Vehicle Liability, Mortgage Guaranty & Workers' Compensation) Workers' Compensation	COA #006034	August 10, 1998
Massachusetts	Not Licensed		
Michigan	Workers' Compensation* Liability* *Chapter 6, Section 624, Subsection 1b		December 23, 1996
Minnesota	Not Licensed		
Mississippi	Accident & Health Casualty/Liability Workers' Compensation	License #9800048	December 1, 1998
Missouri	Liability Accident & Health Miscellaneous (including Workers' Comp)	Charter #00002817	September 10, 1997
Montana	Not Licensed		
Nebraska	Not Licensed		
Nevada	• Health	Nevada I.D.	December

Highmark Casualty Insurance Company

	(excluding Workers' Compensation)	#I 2543	1994
New Hampshire	Not Licensed		
New Jersey	Workers' Compensation Employers' Liability Other Liability Accident & Health		December 12, 1997
New Mexico	Health Insurance Workers' Compensation Employers Liability	COA #004671	June 11, 1996
New York	Not Licensed		
North Carolina	3a & 3b, Accident & Health, including hospitalization (Cancelable & Non-cancelable) 13b Personal Injury Liability-Other 14b Property Damage Liability-Other	License #00-3315	September 1, 1999 Authority for 13b & 14b added effective Jan 31, 2008. (Workers Compensation authority surrendered Jan 31, 2008)
North Dakota	Not Licensed		
Ohio	Not Licensed		
Oklahoma	Not Licensed		
Oregon	Health (excluding Workers' Compensation) Casualty	COA# 3042	February 21, 1997
Pennsylvania	Accident & Health Other Liability, including professional liability, medical malpractice, prepaid legal, etc. Workers' Compensation		January 1, 1996?
Rhode Island	Not Licensed		
Puerto Rico	Not Licensed		
South Carolina	Accident and Health Casualty (includes Workers'	CO Code: 39960404-PA	April 16, 1996

Highmark Casualty Insurance Company

	Compensation		
South Dakota	Not Licensed		
Tennessee	Not Licensed		
Texas	Accident Health Workers' Compensation Employers' Liability Liability (other than automobile and reinsurance on all lines authorized to be written on a direct basis	COA #12171 Company No. 10-094636	July 18, 1996
US. Virgin Islands			
Utah	Disability Property Workers' Compensation	COA #84230	Not known
Vermont	Not Licensed		
Virginia	Accident and Sickness Liability (other than auto) Workers' Compensation - Employer	ID# 35599	May 3, 1996; Amended to add Workers' Comp on 10/2/2000
Washington	General Casualty (Monopolistic Worker' Comp State)	COA #2072	March 12, 1998
West Virginia	Casualty Accident & Sickness	File #0576	January 13, 1997 for Casualty product only. Accident & Health added on May 11, 1998. (Monopolistic Worker' Comp. State)
Wisconsin	Not Licensed		
Wyoming	Not Licensed		

HM Life Insurance Company

State	Authorized Line of Insurance	Comments	Date Issued*
Alabama	Life Disability Annuities	Company ID #93440	April 1, 2006
Alaska ⁽⁴⁾	Life (AS 21.12.040) Health (AS 21.12.050) Annuities (AS 21.12.055)	AK ID #1368 COA #F-1363	April 1, 2006
Arizona	Life Disability	#M-0900142 COA #0003459	April 1, 2006
Arkansas	Disability Life	COA #2218	April 1, 2006
California	Life Disability	Corp #C1133213 Company ID #2839-9	November 7, 2006
Colorado	Accident & Health Annuities Credit (Life, A&H) General Life Variable Contracts	CO Company #1432	April 1, 2006
Connecticut	Accident and Health Life Non- Participating Life Participating Variable Annuities	WPPSF 9540	April 1, 2006
Delaware	Life, including Annuities and Health	COA #4567P	April 1, 2006
District of Columbia	Group Accident and Health Group Life Individual Accident and Health Individual Life	License #0093440	July 7, 2006 Note: HM Life of NY also has a Certificate of Authority to operate in DC.

HM Life Insurance Company

	Life and Health		
Florida	Life (400) Group Life and Annuity (410) Accident and Health (450)	#06-061041332	May 17, 2006
Georgia	Life Accident and Sickness	GA Company # 1423 License #2000327	April 1, 2006
Hawaii	Accident and Health or Sickness Life	License No: 100303 COA #100303	April 1, 2006
Idaho	Disability, excluding Managed Care Life	COA #1448	April 1, 2006
Illinois	Clauses (a) (b) of Class 1 Life, Accident & Health	970014-21	April 4, 2006

HM Life Insurance Company

<p>Indiana</p>	<p>Class 1A Class 1B</p> <p>§27-1-5-1 (a) To insure the lives of persons, including insurance against permanent mental or physical disability resulting from accident or disease, or against accidental death combined with a policy for life insurance, and to grant, purchase or dispose of annuities;</p> <p>(b) To insure against bodily injury or death by accident and against disablement resulting from sickness and every insurance appertaining thereto; including contracts between an insurer and policyholder providing for the indemnification of the policyholder (or the other party) obligated to pay benefits resulting from bodily injury, death by accident, or disablement from sickness in accordance with the provisions of a benefit plan;</p>		<p>April 17, 2006</p>
<p>Iowa</p>	<p>Accident only (individual) Accident and Health (individual) Hospital and Medical Expense (individual) Group Accident and Health Non-cancelable accident and health Life, includes credit life, variable life, annuities, variable annuities and group</p>	<p>IA Company Code #2137</p>	<p>April 1, 2006</p>

HM Life Insurance Company

Kansas	Life Accident & Health		May 9, 2006
Kentucky	Life Health Annuities	DOI ID #301408 COA #06-1041332	April 1, 2006
Louisiana	Life Health and Accident		April 1, 2006
Maine	Life (including Credit Life) Health (including Credit Health)	License #LHF942	April 1, 2006
Maryland (1)	Health - Section 1-101(p) Life, including annuities and health (except variable life and variable annuities) - Section 1- 101(d)(e), 1-101(p), 1-101(x)	COA #1417	April 1, 2006
Massachusetts	Life - All Kinds Accident - All Kinds Health - All Kinds Reinsurance* (Companies Only) Reinsurance except Life*	Serial #000445630000	April 3, 2006 *August 7, 2007
Michigan	Life & Annuities - Chapter 06 - Section 602 Disability - Chapter 06 - Sec 606		April 1, 2006

HM Life Insurance Company

Minnesota	<p>Sec. 60A 06, Subdiv i, Clauses 4, 5A</p> <p>(4) To make contracts of life and endowment insurance, to grant, purchase, or dispose of annuities or endowments of any kind; and, in such contracts, or in contracts supplemental thereto to provide for additional benefits in event of death of the insured by accidental means, total permanent disability of the insured, or specific dismemberment or disablement suffered by the insured, or acceleration of life or endowment or annuity benefits in advance of the time they would otherwise be payable;</p> <p>(5)(a) To insure against loss or damage by the sickness, bodily injury or death by accident of the assured or dependents;</p>		April 1, 2006
Mississippi	<p>Accident & Health Life</p>	License #8100094	April 1, 2006
Missouri	<p>Life, annuities and endowments (376.010, RSMo) Accident and Health (376.010, RSMo)</p>	License #A7006587	June 12, 2006
Montana	<p>Life Disability</p>	COA #5028	April 1, 2006
Nebraska	<p>Life Insurance (01) Sickness and Accident (04)</p>	NE ID #33235	April 1, 2006
Nevada	<p>Life</p>	NV ID #1154	June 5, 2006

HM Life Insurance Company

	Health		
New Hampshire(2)	Life Accident & Health	License #40391	April 1, 2006
New Jersey	Life Health Annuities		April 1, 2006
New Mexico	Life Health Variable Contracts	COA #4006	April 19, 2006
New York	Not Licensed		
North Carolina	Life, including Industrial Sick Benefit Insurance Annuities (excluding variable annuities) Accident and Health including Hospitalization (cancelable, non- cancelable)	License #2674	April 1, 2006
North Dakota	Life & Annuities Accident & Health		April 1, 2006
Ohio	Life Health Annuities		April 1, 2006
Oklahoma	Life Accident and Health	1840	April 1, 2006
Oregon	Life Health	COA #2398	April 1, 2006
Pennsylvania	Life and Annuities Accident and Health	Entity #3169208	April 1, 2006

HM Life Insurance Company

Rhode Island	Life Accident and Health		April 25, 2006
Puerto Rico	Not Licensed		April 1, 2006
South Carolina	Life (19) Accident and Health (21)	Company Code #100180 07820805-CT	April 1, 2006
South Dakota (3)	Life Health		April 1, 2006
Tennessee	Life Accident and Health		April 1, 2006
Texas	Accident Health Life	COA #14062 Company #02- 093871	April 1, 2006
US. Virgin Islands	Not Licensed		
Utah	Accident and Health Annuity Life	COA #1273	April 1, 2006
Vermont	Life and Annuities Accident and Health "authorized to transact in this state the insurance business authorized by its charter..."	2167P	April 1, 2006
Virginia	Life Annuities Variable Annuities Accident and Sickness and operates one or more MCHIP	ID #93440	April 1, 2006
Washington	Life (48.11.020) Disability (48.11.030)	CIC Code #HMLIFIC189KF COA #1400	April 1, 2006

HM Life Insurance Company

West Virginia	Life - Article 1, Section 10(a) Accident and Health - Article 1, Section 10(b)	WV File #0710	April 1, 2006
Wisconsin	Disability Insurance Life Insurance and annuities (Participating and Non participating) Variable life insurance and variable annuities	COA #10140	April 1, 2006
Wyoming	Life Disability		April 10, 2006

- (1) Also licensed as Third Party Administrator, ID #99934761, MD Ins Code 8-301 dated 8/10/2005
- (2) Also licensed as Third Party Administrator, TPA License Exemption approved on 8/13/2004
- (3) HM Life is exempt from TPA licensing requirements and may transact TPA business under their existing Certificate of Authority.
- (4) Also licensed as Third Party Administrator, TPA License Exemption approved on 1/12/2007

State	Authorized Line of Insurance	Comments	Original Date Issued*
Alabama	Misc. Casualty (including Workers' Compensation, surety excl. Official Surety Bonds Marine)	Company ID #35599	December 31, 1997
Alaska	Not Licensed		
Arizona	Not Licensed		
Arkansas	Not Licensed		
California	Not Licensed		
Colorado	Not Licensed		
Connecticut	Not Licensed		
Delaware	Not Licensed		
District of Columbia	Not Licensed		
Florida	Workers' Compensation (0160) Reinsurance Workers' Comp (R160) Miscellaneous Casualty (includes Provider Excess) (0620)	#01-25-1334623	December 29, 2000 Added 0620 on August 31, 2006
Georgia	Casualty, excluding Workers' Compensation	License #20001085 GID #66158	February 9, 1999
Hawaii	Not Licensed		
Idaho	Casualty, excluding Workers' Compensation	COA #2999	October 14, 1997
Illinois	Accidental & Health (a) Liability (c) Workers' Compensation (d) Legal Expense (l) of Class 2	COA #967553-51	November 6, 1997

Highmark Casualty Insurance Company

Indiana	Workers' Compensation (b) General Liability (h) of Class 2		October 3, 1996
Iowa	Not Licensed		
Kansas	Accident & Health General Liability Workers' Compensation		March 6, 1998
Kentucky	Liability Workers' Compensation Employer's Liability	COA #25-1334623 DOI ID #300864	December 20, 1996
Louisiana	Not Licensed		
Maine	Not Licensed		
Maryland	Casualty (not including Vehicle Liability, Mortgage Guaranty & Workers' Compensation) Workers' Compensation	COA #006034	August 10, 1998
Massachusetts	Not Licensed		
Michigan	Workers' Compensation* Liability* *Chapter 6, Section 624, Subsection 1b		December 23, 1996
Minnesota	Not Licensed		
Mississippi	Accident & Health Casualty/Liability Workers' Compensation	License #9800048	December 1, 1998
Missouri	Liability Accident & Health Miscellaneous (including Workers' Comp)	Charter #00002817	September 10, 1997
Montana	Not Licensed		
Nebraska	Not Licensed		
Nevada	• Health	Nevada I.D.	December

Highmark Casualty Insurance Company

	(excluding Workers' Compensation)	#I 2543	1994
New Hampshire	Not Licensed		
New Jersey	Workers' Compensation Employers' Liability Other Liability Accident & Health		December 12, 1997
New Mexico	Health Insurance Workers' Compensation Employers Liability	COA #004671	June 11, 1996
New York	Not Licensed		
North Carolina	3a & 3b, Accident & Health, including hospitalization (Cancelable & Non-cancelable) 13b Personal Injury Liability-Other 14b Property Damage Liability-Other	License #00-3315	September 1, 1999 Authority for 13b & 14b added effective Jan 31, 2008. (Workers Compensation authority surrendered Jan 31, 2008)
North Dakota	Not Licensed		
Ohio	Not Licensed		
Oklahoma	Not Licensed		
Oregon	Health (excluding Workers' Compensation) Casualty	COA# 3042	February 21, 1997
Pennsylvania	Accident & Health Other Liability, including professional liability, medical malpractice, prepaid legal, etc. Workers' Compensation		January 1, 1996?
Rhode Island	Not Licensed		
Puerto Rico	Not Licensed		
South Carolina	Accident and Health Casualty (includes Workers')	CO Code: 39960404-PA	April 16, 1996

Highmark Casualty Insurance Company

	Compensation		
South Dakota	Not Licensed		
Tennessee	Not Licensed		
Texas	Accident Health Workers' Compensation Employers' Liability Liability (other than automobile and reinsurance on all lines authorized to be written on a direct basis	COA #12171 Company No. 10-094636	July 18, 1996
US. Virgin Islands			
Utah	Disability Property Workers' Compensation	COA #84230	Not known
Vermont	Not Licensed		
Virginia	Accident and Sickness Liability (other than auto) Workers' Compensation - Employer	ID# 35599	May 3, 1996; Amended to add Workers' Comp on 10/2/2000
Washington	General Casualty (Monopolistic Worker' Comp State)	COA #2072	March 12, 1998
West Virginia	Casualty Accident & Sickness	File #0576	January 13, 1997 for Casualty product only. Accident & Health added on May 11, 1998. (Monopolistic Worker' Comp. State)
Wisconsin	Not Licensed		
Wyoming	Not Licensed		

HM Casualty Insurance Company

Pennsylvania	Accident & Health Other Liability, including professional liability, medical malpractice, prepaid legal, etc. Workers' Compensation	Tax payor ID #5207747	November 16, 2007
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EXHIBIT 3

Entity Name	Jurisdiction	License Type
HM Health Insurance Company a Pennsylvania corporation	Alabama - DOI	Life, Disability and Annuities
	Alaska - DOI	Life, Health, Annuities / Life/Health Insurance Company
	Arizona - DOI	Life & Disability Insurer
	Arkansas - DOI	Life & Health / Life & Disability
	California - DOI	Life & Disability / Disability & Life
	Colorado - DOI	Accident & Health, Annuities, Credit (Life, A&H) General Life
	Connecticut - DOI	Life, Accident and Health
	Delaware - DOI	Stock insurer licensed to transact the business of Life including: annuities, credit life, health and credit health.
	District of Columbia - DOI	group accident & health group annuities, group life, individual accident and health, individual annuities, individual life, and life and health.
	Georgia - DOI	Life, Accident, and Sickness
	Hawaii - DOI	Accident and Health or Sickness Life
	Idaho - DOI	Disability (Excluding Managed Care), Life
	Illinois - DOI	Authorized to transact (a), (b) of Class 1 which is Life, Accident and Health
	Indiana - DOI	Accident and Health-Life <input type="checkbox"/> Life and Annuities-Life
	Iowa - DOI	Accident only (ind.), accident & health (ind.), hospital & medical expense (ind.), group accident & health, non-cancellable accident & health, Life
	Kansas - DOI	Life, Accident & Health
	Kentucky - DOI	Life (includes annuities) and Health
	Louisiana - DOI	Coverage Lines: <input type="checkbox"/> Health and Accident, Life
	Maryland - DOI	Lines of Business: <input type="checkbox"/> Health, Life
	Massachusetts - DOI	Life, Accident, Health
	Michigan - DOI	Life & Annuities, Disability
	Minnesota - DOI	04-Life, 05A-Accident and Health
	Mississippi - DOI	Accident & Health, Life
	Missouri - DOI	License Type: Accident & Health, Life, annuities and endowments
	Montana - DOI	Life, Disability
	Nebraska - DOI	Life, Sickness and Accident
	Nevada - DOI	Life, Health
	New Jersey - DOI	Life, Health, Annuities, Non-participating insurance only
	New Mexico - DOI	Life, Health
	North Carolina - DOI	This license is RESTRICTED, NO NEW BUSINESS. (Life, Annuities, Accident & Health (including hospitalization))
	North Dakota - DOI	Life & Annuity, Accident & Health
	Ohio - DOI	Life, Health & Annuities
	Oklahoma - DOI	Life, Accident & Health
	Oregon - DOI	Life, Health
	Rhode Island - DOI	Life, Accident & Health, Annuities
	South Carolina - DOI	Stock (Health) License Type / Life, Accident/Health
	South Dakota - DOI	01 - Life, 02 - Health
	Tennessee - DOI	Life, Accident and Health, Credit
	Texas - DOI	Life, Accident & Health
	Utah - DOI	Accident & Health, Life, Annuity
	Vermont - DOI	Accident & Health-Life & Health <input type="checkbox"/>
	Virginia - DOI	Life & Annuities-Life & Health Company
	Washington - DOI	Accident & Sickness, Annuities, Credit Accident & Sickness, Credit Life, Life
	West Virginia - DOI	Disability, Life
	Wisconsin - DOI	Life, Accident & Sickness
	Wyoming - DOI	Life, Accident, and Health
		Life and Disability

EXHIBIT 4

HM Broker Services, Inc.,
a Pennsylvania corporation

State	License Type
Pennsylvania	Resident Producer Agency Life and Fixed Annuities, Accident and Health
West Virginia	Agency License, Business Entity