



Current to June 30, 2010

ACE GROUP INSURANCE COMPANIES WORLDWIDE

NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
ACE American Insurance Company (Bahrain Branch)	Pennsylvania	Bahrain: insurance and reinsurance (P&C, A&H) and MENA Region (reinsurance)
ACE American Insurance Company (Korea Branch)	Pennsylvania	South Korea: Non-life (including reinsurance), and the third insurance
ACE Arabia Insurance Company Limited B.S.C. (C)	Bahrain	Saudi Arabia: insurance and (facultative) reinsurance (P&C, A&H)
ACE Bermuda Insurance Ltd.	Bermuda	Bermuda: Class 4 insurance, reinsurance, general and long-term; Mexico: reinsurance
ACE Capital Title Reinsurance Company 1133 Avenue of the Americas New York, NY 10036 Main Telephone Contact No.: 215-640-1000 NAIC Company Code 50028	New York	Michigan: title insurance
		New York: title insurance
		Texas: title insurance and reinsurance on all lines authorized to be written on a direct basis
		CT, FL, LA, MD, NC, SC, VA: accredited or approved reinsurer
ACE European Group Limited	United Kingdom	UK: Channel Islands insurance & reinsurance – all 18 classes of business under EEA directives. See Annex A for full branch and licensing details
ACE Bermuda International Insurance (Ireland) Limited	Republic of Ireland	Ireland: insurance or reinsurance and all 18 classes of business under EEC Non-life Directive / United Kingdom branch:15 classes
ACE Bermuda International Reinsurance (Ireland (Limited)	Republic of Ireland	Ireland: reinsurance, general and life
ACE Europe Life Limited	United Kingdom	UK: Life and Annuity, Sickness and Accident. Branches in Belgium, Denmark, Germany, Finland, France, Italy, The Netherlands, Norway, Portugal, Spain and Sweden.
ACE INA Insurance	Canada	Canada (federal): no restrictions; P&C (property, accident & sickness, aircraft, auto, boiler/machinery, fidelity, hail, liability, surety) and reinsurance
ACE INA Life Insurance	Canada	Canada (federal): life, accident & sickness, loss of employment
ACE INA Overseas Insurance Company Ltd.	Bermuda	Bermuda: Class 3 insurance, reinsurance, general and long-term
ACE INA Overseas Insurance Company Limited (Thailand Branch)	Bermuda	Thailand: non-life, except automobile
ACE Insurance	Japan	Japan: P&C and A&H insurance, reinsurance
ACE Chintai SSI	Japan	Japan: P&C insurance (SSI: small amount and short term insurance)
ACE Insurance Company	Puerto Rico	Puerto Rico: P&C and A&H insurance and reinsurance
ACE Insurance Company Egypt S.A.E.	Egypt	Egypt: insurance and (facultative) reinsurance (P&C, A&H)
ACE Insurance Company Limited	Vietnam	Vietnam: P&C, Accident & Health (including Travel) and reinsurance
ACE Insurance Limited	Australia	Australia: general insurance - P&C and A&H (not workers compensation or compulsory third party motor accident) and reinsurance
ACE Insurance Limited	Hong Kong	Hong Kong: Accident, Sickness, Land Vehicles, Railway Rolling Stock, Ships, Goods in Transit, Fire and Natural Forces, Damage to Property, Motor Vehicle liability, Liability for Ships, General Liability, Suretyship, Miscellaneous Financial Loss.
ACE Insurance Limited	New Zealand	New Zealand: general insurance - P&C and A&H insurance and reinsurance – composite license (no restrictions except worker's compensation/ Accident Insurance Act)
ACE Insurance Limited	Pakistan	Pakistan: insurance and (facultative) reinsurance (P&C, A&H)



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NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
ACE Insurance Limited	Singapore	Singapore: general insurance
ACE Insurance Limited	South Africa	South Africa: P&C insurance (no restrictions: write fire, marine, motor, personal accident, miscellaneous)
ACE Insurance (Switzerland) Limited	Switzerland	Switzerland: insurance
ACE Life Assurance Company Limited	Thailand	Thailand: life (no restrictions)
ACE Life Insurance Company	Connecticut	Connecticut: A&H, life non-participating, life participating, variable life, non-participating, variable annuities. See Annex B for listing of other licenses.
ACE Life Insurance Company	Vietnam	Vietnam: life insurance
ACE Life Insurance Company S.A.E.	Egypt	Egypt: life insurance
ACE Reinsurance (Switzerland) Limited	Switzerland	Switzerland: reinsurance
ACE Resseguradora S.A	Brazil	Brazil: reinsurance
ACE Seguradora S.A.	Brazil	Brazil: Property, Casualty, E&O, Surety, Marine, Life, A&H and Personal Lines
ACE Seguradora S.A.	Macau	Macau: P&C and A&H
ACE Seguros de Vida S.A.	Chile	Chile: life
ACE Seguros S.A.	Argentina	Argentina, Uruguay, Paraguay and Bolivia: P&C, A&H, credit and life Insurance
ACE Seguros S.A.	Chile	Chile: P&C, A&H, credit and life insurance
ACE Seguros S.A.	Colombia	Colombia: P&C and A&H (including health, group life and group accident)
ACE Seguros S.A.	Mexico	Mexico: P&C, Life, A&H and assumed reinsurance
ACE Seguros S.A.	Ecuador	Ecuador: P&C, Life Group and A&H
ACE Seguros S.A.	Panama	Panama: P&C, Life A&H, Surety
ACE Seguros S.A.	Peru	Peru: life, A&H, SME, P&C and reinsurance
ACE Synergy Insurance Berhad	Malaysia	Malaysia: general insurance
ACE Tempest Life Reinsurance Ltd.	Bermuda	Bermuda: Class 3A insurance, reinsurance, general and long-term life, health, annuities
ACE Tempest Life Insurance Ltd. (Taiwan Branch)	Bermuda	Taiwan: Life and A&H
ACE Tempest Life Insurance Ltd. (UAE Branch)	Bermuda	UAE: Life insurance
ACE Tempest Reinsurance Ltd.	Bermuda	Bermuda: Class 4 insurance, reinsurance, general and long-term / Puerto Rico: reinsurance, Brazil: Admitted Reinsurer
ACE USA Insurance/Reinsurance Companies	United States	See Annex C for listing of state and country licenses
Century International Reinsurance Company Ltd.	Bermuda	Bermuda: Class 2 insurance & reinsurance
C.J.S.C. ACE Insurance Company	Russia	Russia: insurance
C.J.S.C. ACE Life Insurance Company	Russia	Russia: life insurance



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NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
Combined Insurance Company of America	Illinois	Illinois: life, health & accident insurance. Admitted in all states (including DC; in NY as an authorized reinsurer only), PR, U.S. Virgin Islands; branches in Australia, Canada, Germany, New Zealand, UK. See Appendix E for other license information.
Combined Insurance Company of Europe, Ltd.	Ireland	Ireland: accident & health insurance. Branches in Austria, Germany, Portugal, Spain
Combined Life Insurance Company of Australia	Australia	Australia: life insurance, in run-off
Combined Life Insurance Company of New York 11 British American Blvd. Latham, NY 12110 Main Telephone Contact No.: 518-220-2900 NAIC Company Code 78697	New York	New York: life, accident & health. Licensed in FL, IL, NY
Commercial Guaranty Assurance Ltd.	Bermuda	Bermuda: insurance
Corporate Officers & Directors Assurance Ltd.	Bermuda	Bermuda: Class 3 insurance
Freisenbruch-Meyer Insurance Ltd.	Bermuda	Bermuda: local and commercial insurance
Freisenbruch-Meyer Insurance Services Ltd.	Bermuda	Bermuda: local and commercial insurance
INA Reinsurance Company, Ltd.	Bermuda	Bermuda: Class 2 insurance and reinsurance (requires permission of Registrar of Companies before writing business)
Insurance Company of North America (Philippine Branch)	Pennsylvania	Philippines: P&C and A&H, excluding bonds insurance
Insurance Company of North America (Taipei Branch)	Pennsylvania	Taiwan: P&C and A&H
Intrepid Re Limited	Bermuda	Bermuda: reinsurance
Paget Reinsurance International Ltd.	Bermuda	Bermuda: Class 3 insurance, reinsurance, general and long-term
Pembroke Reinsurance Inc.	Delaware	Delaware: captive insurer
PT. ACE INA Insurance	Indonesia	Indonesia: general insurance
PT ACE Life Assurance	Indonesia	Indonesia: life insurance
Shipowners Insurance and Guaranty Co. Limited	Bermuda	Bermuda: insurance
Siam Liberty Company Limited	Thailand	Thailand: life and non-life insurance brokerage business (only for direct not including reinsurance)
ACE Underwriting Agencies Ltd. (Syndicate 2488 at Lloyd's)	United Kingdom	See Annex D for jurisdictions in which licenses are held

ANNEX A: ACE EUROPEAN GROUP LIMITED LICENSES

In addition to its headquarters in the United Kingdom, ACE European Group Limited has branches in the following countries, enabling it to write insurance and reinsurance business on an admitted basis:

- Austria
- Belgium
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Gibraltar
- Hungary
- Ireland
- Italy
- Netherlands
- Norway
- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- Turkey

ACE European Group Limited is also able to underwrite business on a cross-border basis in accordance with the relevant EU Directives in the following countries:

- Austria
- Belgium
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Gibraltar
- Greece
- Hungary
- Iceland
- Ireland
- Latvia
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- Spain
- Sweden
- United Kingdom

The company also holds permissions in Jersey and Guernsey.

ACE European Group Limited is also a “white listed” surplus lines insurance and reinsurance company in the United States as follows:

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Mississippi
- Missouri
- Montana
- Nebraska
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Vermont
- Washington
- West Virginia
- Wisconsin
- Wyoming



ANNEX B: ACE Life Insurance Company (Connecticut) Licenses

ACE Life Insurance Company
 Two Stamford Plaza
 281 Tresser Boulevard
 Stamford, CT 06901-3264
 Main Telephone Contact.: 215-640-1000
 NAIC Company Code 60338

JURISDICTION LICENSED	TYPE OF BUSINESS
Alabama	Life and disability
Alaska	Life, health, disability, annuities, variable life, variable annuities
Arizona	Disability, life (includes annuities), variable annuity, variable life
Arkansas	Life, A&H
California	Life and disability
Colorado	General life, A&H, annuities, credit, variable contracts
Connecticut	A&H, life non-participating, life participating, variable life non-participating, variable life participating, variable annuities
Delaware	Life, variable annuities, variable life, health
District of Columbia	Life and health, individual life, group life, variable life, individual A&H, group A&H, individual annuities (fixed and variable), group annuities (fixed and variable)
Florida	Ordinary life, endowment, term life, industrial life, individual annuities, universal life, individual variable annuities, group variable annuities, group life and annuities, credit life, credit disability and A&H
Georgia	Life, accident, and sickness, including: variable annuities, variable life
Hawaii	Life insurance
Idaho	Life, disability (including/excluding managed care)
Illinois	Life
Indiana	Life and annuities, A&H, variable life and annuities
Iowa	A&H, life
Kansas	Life
Kentucky	Life (includes variable and credit), annuity (includes variable), health (includes credit)
Louisiana	Life, health and accident
Maine	Life, including credit life, health, including credit health
Maryland	Variable annuities, health, life, including annuities and health (except variable life & variable annuities), variable life
Massachusetts	Life, all kinds, variable annuity, variable life
Michigan	Life and other, other than variable contracts, separate account-variable annuities, separate account-variable life, disability
Minnesota	Life including variable contracts and A & H



ANNEX B, CONTINUED: ACE Life Insurance Company's (Connecticut) Licenses

Mississippi	Life, A&H, credit life, credit A&H, variable contracts
Missouri	Life, annuities and endowments, A&H
Montana	Life (including variable contract authority), disability
Nebraska	Life, variable life, variable annuities, sickness and health
Nevada	Life, health
New Hampshire	Life and annuities, variable annuities, accident and/or health coverages
New Jersey	Life, A&H, annuities, variable contracts
New Mexico	Life, health
North Carolina	Life, including industrial & credit life, annuities, A&H – cancelable
North Dakota	Life & annuity, A&H, variable life and annuity
Ohio	Life, accident, health, disability and/or annuities
Oklahoma	Life, A&H, variable life, variable annuity
Oregon	Life, health
Pennsylvania	Life and annuities, separate account-variable life, separate account-variable annuities, A&H
Rhode Island	Life, A&H, annuities
South Carolina	Life and annuities, A&H
South Dakota	(1)Life, health, variable annuities, (21)life
Tennessee	Life, A&H, variable contracts
Texas	Accident, health, life, variable life, variable annuity
Utah	Variable life and/or annuity, life, A&H
Vermont	Life, variable annuity, variable life
Virginia	Life, credit life, variable life, annuities, variable annuities, accident and sickness
Washington	Life, disability
West Virginia	Life, accident & sickness, variable annuity, variable life
Wisconsin	Life and insurance annuities, nonparticipating, participating, variable life and variable annuities, disability (includes health)
Wyoming	Life, including annuities, variable contracts, disability



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ANNEX C: ACE US PROPERTY AND CASUALTY INSURANCE COMPANIES AND THEIR U.S. STATE AND TERRITORY LICENSES

COMPANY NAME AND PRINCIPAL OFFICE	STATE OF DOMICILE	MAIN TELEPHONE CONTACT NO.	NAIC COMPANY CODE	JURISDICTION IN WHICH AUTHORIZED: TYPE OF BUSINESS
ACE American Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	22667	Admitted in all states (including D.C.), NY Free Trade Zone, PR, U.S. Virgin Islands, The Bahamas, Bermuda Permit Insurance and reinsurance (P&C)
ACE Fire Underwriters Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	20702	Admitted in all states (including D.C.) Insurance and reinsurance (P&C)
ACE Indemnity Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	10030	Admitted in all states (including D.C.), Guam, USVI, except AL, NV Insurance and reinsurance (P&C)
ACE Insurance Company of the Midwest 120 N. 9 th Street Richmond, IN 47374	Indiana	215-640-1000	26417	Admitted in IN, FL and LA Insurance and reinsurance (P&C)
ACE Property and Casualty Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	20699	Admitted in all states (including D.C.), PR Insurance and reinsurance (P&C) Brazil: Occasional Reinsurer
Atlantic Employers Insurance Company 55 Haddonfield Road, Suite 210 Cherry Hill, NJ 19106	New Jersey	215-640-1000	38938	Admitted in New Jersey Insurance and reinsurance (P&C)
Bankers Standard Fire and Marine Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	20591	Admitted in AL, AR, CO, DE, DC, FL, GA, ID, IA, LA, MD, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, PA, SD, TN, TX, UT, VT Insurance and reinsurance (P&C)
Bankers Standard Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	18279	Admitted in all states (including D.C.) Insurance and reinsurance (P&C)
Century Indemnity Company 30 S. 17 th Street, Suite 1810 Philadelphia, PA 19103	Pennsylvania	215-640-1000	20710	In runoff
Illinois Union Insurance Company 525 W. Monroe Street, Suite 400 Chicago, IL 60661	Illinois	215-640-1000	27960	Eligible surplus lines insurer in all states (including D.C.), except MN Insurance and reinsurance (P&C)



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ANNEX C, CONTINUED: ACE US COMPANIES AND THEIR U.S. STATE AND TERRITORY LICENSES

COMPANY NAME AND PRINCIPAL OFFICE	STATE OF DOMICILE	MAIN TELEPHONE CONTACT NO.	NAIC COMPANY CODE	JURISDICTION INF WHICH AUTHORIZED: TYPE OF BUSINESS
Indemnity Insurance Company of North America 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	43575	Admitted in all states (including D.C.), PR, U.S. Virgin Islands Insurance and reinsurance (P&C)
Insurance Company of North America 436 Walnut Street, Philadelphia, PA 19106	Pennsylvania	215-640-1000	22713	Admitted in all states (including D.C.), PR, U.S. Virgin Islands, Guam, Northern Mariana Islands Insurance and reinsurance (P&C)
Pacific Employers Insurance Company 436 Walnut Street, Philadelphia, PA 19106	Pennsylvania	215-640-1000	22748	Admitted in all states (including D.C.), U.S. Virgin Islands Insurance and reinsurance (P&C)
Westchester Fire Insurance Company 1133 Avenue of the Americas, 32 nd Fl. New York, NY 10036	New York	215-640-1000	21121	Admitted in all states (including D.C.), NY free trade zone, PR, U.S. Virgin Islands, Guam, Northern Mariana Islands Insurance and reinsurance (P&C)
Westchester Surplus Lines Insurance Company 500 Colonial Center Parkway, Suite 200 Roswell, GA 30076	Georgia	215-640-1000	10172	Admitted in GA Eligible surplus lines insurer in all states (including D.C.), except AK, MN, NH, RI Insurance and reinsurance (P&C)

ANNEX D: ACE UNDERWRITING AGENCIES LTD. (LLOYD'S) LICENSES

Listed below are the territories in which Lloyd's is licensed or eligible to undertake insurance business. The licenses and eligibility relate to direct insurance; reinsurance business can be undertaken in these and many other territories. The table reflects the general position in the country concerned and does not necessarily cover all classes of business.

- | | | | | | |
|--------------------------|-----------------------|-----------------|------------------------|---------------------------------|--------------------------------------|
| • Anguilla | • Chile | • Germany | • Japan ³ | • New Zealand | • St Martin |
| • Antigua | • China | • Gibraltar | • Jersey | • Norway | • St Vincent |
| • Argentina | • Columbia | • Greece | • Latvia | • Papua New Guinea ⁵ | • Sweden |
| • Australia | • Cyprus | • Guadeloupe | • Liechtenstein | • Poland | • Switzerland |
| • Austria | • Czech Republic | • Grenada | • Lithuania | • Portugal | • Trinidad & Tobago |
| • Bahamas | • Denmark | • Guernsey | • Luxembourg | • Reunion | • United Kingdom |
| • Barbados | • Dominica | • Honduras | • Malawi | • Romania | • U.S. ⁶ |
| • Belgium | • Ecuador | • Hong Kong SAR | • Malta | • Singapore | • U.S. – Illinois ⁷ |
| • Belize | • Estonia | • Hungary | • Martinique | • Slovakia | • U.S. – Kentucky ⁸ |
| • Bermuda | • Falkland Islands | • Iceland | • Mauritius | • Slovenia | • U.S. – Virgin Islands ⁹ |
| • Brazil | • Finland | • Ireland | • Mexico | • South Africa | • Vanuatu |
| • British Virgin Islands | • France ¹ | • Isle of Man | • Monaco | • Spain | • Wallis and Futuna |
| • Bulgaria | • French Guiana | • Israel | • Namibia ⁴ | • St Barthlelemy | • Zimbabwe |
| • Canada | • French Polynesia | • Italy | • Netherlands | • St Kitts & Nevis | |
| • Cayman Islands | • Gambia ² | • Jamaica | • New Caledonia | • St Lucia | |

¹ France and its overseas departments, territories and territorial collectives

² Licensed for motor business only

³ Through Lloyd's Japan Inc. only

⁴ Lloyd's license in Namibia requires that all Namibian insurance business be conducted through an approved Namibian Lloyd's correspondent.

⁵ Lloyd's has been licensed to accept Papua New Guinea risks, but only in circumstances where the local licensed insurers are unwilling or unable to assume such risks. Additionally, all risks situated within Papua New Guinea for which reinsurance is required must be placed with a locally licensed insurer under the Insurance Act 1995.

⁶ Lloyd's is an eligible surplus lines insurer in all U.S. jurisdictions except for Kentucky and the U.S. Virgin Islands. Lloyd's is licensed in Illinois, Kentucky and the U.S. Virgin Islands. Lloyd's is an accredited reinsurer in all U.S. states.

⁷ Lloyd's is authorized to write both licensed and surplus lines business in Illinois.

⁸ Lloyd's cannot do business on a surplus lines basis from Kentucky.

⁹ Lloyd's cannot do business on a surplus lines basis from U.S. Virgin Islands.

Lloyd's is specifically registered or licensed to write reinsurance business in the following territories:

- | | | | | | |
|-------------|----------------------------------|---------|------------|------------|-------------|
| • Argentina | • Brazil (as Admitted Reinsurer) | • Chile | • Colombia | • Honduras | • Mexico |
| | | • China | • Ecuador | • Labuan | • Venezuela |

For more detailed information about Lloyd's licensing position please contact Lloyd's Worldwide Market Services by phone at +44 (0)20 7327 6677, or by email at market.services@lloyds.com.



ANNEX E: Combined Insurance Company of America Licenses

Combined Insurance Company of America
 1000 Milwaukee Avenue, 6th Floor
 Glenview, IL 60025
 Main Telephone Contact No.: 847-953-8000
 NAIC Company Code 62146

JURISDICTION LICENSED	TYPE OF BUSINESS
Alabama	Life, disabilities and annuities
Alaska	Life and disability
Arizona	Life and disability
Arkansas	Disability and life
California	Life and disability
Colorado	Ordinary life, industrial life, group life, accident & health, annuity contracts, credit life, credit A&H, franchise A&H
Connecticut	Life (no-participating), accident and health, reinsurance
Delaware	Life, health, credit life and credit health
District of Columbia	Individual A&H, individual L&H, life and health, individual life, group annuities (fixed and variable), individual annuities
Florida	Accident, health, credit disability, credit life/health, group life and annuities, life
Georgia	Life, accident, sickness (inc. variable annuity)
Hawaii	Accident and health or sickness, life
Idaho	Life, disability
Illinois	Life and accident and health (Class 1A & B)
Indiana	Life (Class 1 A & B), accident & health
Iowa	Individual accident, individual accident & health, individual hospital and medical expenses, group accident & health, non-cancellable accident & health, life (includes credit life, variable life & annuities)
Kansas	Life, accident & health
Kentucky	Life & health
Louisiana	Life, health and accident
Maine	Life, including credit life, health, including credit health
Maryland	Health and life
Massachusetts	Life (all kinds), accident (all kinds) and health (all kinds)
Michigan	Life & annuities, disability
Minnesota	Life, accident & health
Mississippi	Life, accident & health
Missouri	Life, accident and health, annuities



ANNEX E (CONTINUED): Combined Insurance Company of America Licenses

Montana	Life & disability
Nebraska	Life, sickness & accident
Nevada	Life, health
New Hampshire	Life, accident & health
New Jersey	Life, health and annuities
New Mexico	Life and/or health
New York	Accredited reinsurer for life, annuities and accident and health insurance
North Carolina	Life, accident, health & credit
North Dakota	Life & annuities, accident & health
Ohio	Life, health and annuities
Oklahoma	Life and accident & health
Oregon	Life and health
Pennsylvania	Accident & health, life and annuities
Rhode Island	Life, accident & health and annuities
South Carolina	Life, accident and health
South Dakota	Life & health
Tennessee	Life, disability
Texas	Life, accident & health
Utah	Accident & health, annuities, life and variable contract
Vermont	Life and accident and health
Virginia	Life, industrial life, credit life, annuities, accident & sickness, and credit accident & sickness
Washington	Life and disability
West Virginia	Life and accident & sickness
Wisconsin	Life, insurance and annuities (nonparticipating) and disability
Wyoming	Life and disability
Puerto Rico	Life and disability
U.S. Virgin Islands	Accident & disability

Combined Insurance Company of America also operates branch offices in Australia, Canada, Germany, New Zealand, and the United Kingdom.