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ACE GROUP INSURANCE COMPANIES WORLDWIDE

NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
ABA Seguros, S.A. de C.V.	Mexico	Mexico: Auto and P&C (Fire, Liability, Cargo Marine, Miscellaneous) and assumed reinsurance.
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 Cooperative Insurance Company	Kingdom of Saudi Arabia	Kingdom of Saudi Arabia: P&C & A&H 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 Class C; 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: 18 classes of business authorised by the regulator. See Annex A for branch and cross-border services approved under EEA Directives plus US licensing detail. Channel Isles - regulated for same 18 classes in Jersey and also recognised to underwrite those 18 classes by the Guernsey regulator.
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, Accident and Sickness. Branches in Belgium, Denmark, Finland, France, Germany, Italy, The Netherlands, Norway, Portugal, Spain and Sweden. Cross - border services to Austria, Belgium, Bulgaria, Cyprus (not Accident and Sickness), Czech Republic, Denmark, Estonia, France, Gibraltar, Greece (not Accident and Sickness), Hungary (not Accident and Sickness), Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Poland, Romania, Slovakia, Slovenia and Spain
ACE Fianzas Monterrey, S.A. (a non-insurer)	Mexico	Mexico: This non-insurer is permitted to write Surety business in Mexico and assumed re-bonding ("reinsurance" for surety).
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 3A insurance, reinsurance, general and long-term Class D
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). Surety and reinsurance. Not life insurance

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NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
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: composite license for Surety business and general insurance - P&C and A&H insurance and reinsurance products (note – license restrictions apply to risks which the worker's compensation legislation/Accident Compensation Act 2001 apply) – There is no license approval for life insurance (save for existing Combined legacy in run off).
ACE Insurance Limited	Pakistan	Pakistan: All classes of non-life insurance and reinsurance
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 and reinsurance
ACE Jerneh Insurance Berhad	Malaysia	General 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 Ltd.	Bermuda	Bermuda: Long-term Class E; Hong Kong: Long term business insurer (Class A – Life and Annuity, Class C – Linked and Long Term and Class D – Permanent Health)
ACE Life Insurance Company Ltd.	Korea	Korea: Life insurance and asset management
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: Auto, Property, Tech Lines, Energy, Casualty, E&O, D&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: P&C, A&H, E&O, D&O, Surety, Marine, and Life Insurance. Reinsurance license to be cancelled upon regulatory approval.
ACE Seguros S.A.	Chile	Chile: P&C and A&H
ACE Seguros S.A.	Colombia	Colombia: P&C and A&H (including group life and group accident)
ACE Seguros S.A.	Mexico	Mexico: P&C (Fire and Earthquake, Liability, Technical, Cargo Marine, Miscellaneous and Homeowners) Auto, Life, A&H and assumed reinsurance
ACE Seguros S.A.	Ecuador	Ecuador: A&H, Auto, Group Life, Marine, P&C, Surety, Tech Lines
ACE Seguros S.A.	Panama	Panama: P&C, Life A&H, Surety and Reinsurance
ACE Seguros S.A.	Peru	Peru: P&C, A&H, Life, Surety and Reinsurance
ACE Tempest Life Reinsurance Ltd.	Bermuda	Bermuda: Class 3A insurance, reinsurance, general and long-term Class E, 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 Class C / Puerto Rico: reinsurance, Brazil: Admitted Reinsurer; Pennsylvania – certified reinsurer

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NAME OF COMPANY	DOMICILE	JURISDICTIONS IN WHICH AUTHORIZED: TYPE OF BUSINESS
ACE USA Insurance/Reinsurance Companies	United States	See Annex C for listing of state and country licenses
American Millers Insurance Company	Pennsylvania	See Annex C
Century International Reinsurance Company Ltd.	Bermuda	Bermuda: Class 2 insurance & reinsurance
C.J.S.C. ACE Insurance Company	Russia	Russia: insurance
LLC ACE Life Insurance	Russia	Russia: life insurance
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 Canada, Germany, UK. See Appendix E for other license information.
Combined Insurance Company of Europe, Ltd.	Ireland	Branches in Austria, Germany, Portugal, Spain (accident and life)
Combined Life Insurance Company of Australia	Australia	Australia: life insurance, in run-off
Combined Life Insurance Company of New York 13 Cornell Road, Airport Park, 1st Floor Latham, NY 12110 Main Telephone Contact No.: 888-445-8872 NAIC Company Code 78697	New York	New York: life, annuities, accident & health Florida: life, group life & annuities, accident & health (type D) Illinois: (a) (b) of Class 1
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
Insurance Company of North America (Philippine Branch)	Pennsylvania	Philippines: P&C and A&H, excluding bonds insurance
Insurance Company of North America (Taiwan 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 Class C
Paget Reinsurance Ltd.	Bermuda	Bermuda: Class 3 insurance, long-term insurer Class C, segregated accounts company
Pembroke Reinsurance Inc.	Delaware	Delaware: captive insurer
Penn Millers Insurance Company	Penn Millers	See Annex C
PT ACE Life Assurance	Indonesia	Indonesia: life insurance
PT ACE Jaya Proteksi	Indonesia	Indonesia: general insurance
PT Jaya Proteksi Takaful	Indonesia	Indonesia: Sharia insurance which includes general insurance based on Sharia principles
ACE Underwriting Agencies Ltd. (Syndicate 2488 at Lloyd's)	United Kingdom	See Annex D for jurisdictions in which licenses are held

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

The company also holds permissions in Jersey and is recognized to underwrite in Guernsey.

ACE European Group Limited is also a "white listed" surplus lines insurance and reinsurance company in the United States. Arising from the Dodd Frank Act, ACE European Group Limited is licensed to write surplus lines ("white list") in all US states and US territories which include American Samoa, Guam, Northern Mariana Islands, Puerto Rico and United States Virgin Islands (USVI).

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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 60348

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

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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, Bermuda Permit Insurance and reinsurance (P&C) Pennsylvania – certified reinsurer
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)
Agri General Insurance Company 9200 Northpark Drive Johnston, IA 50131	Iowa	515- 559-1200	42757	Admitted in all states except AK, DC, HI, NH Insurance (P&C)
ACE Insurance Company of the Midwest 120 N. 9th 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. 17th 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.) 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, Guam, Northern Mariana Islands Insurance and reinsurance (P&C)
Penn Millers Insurance Company 72 North Franklin Street P.O. Box P Wilkes Barre, PA 18773	Pennsylvania	215-822-8111	14982	Admitted in AL, AR, CO, CT, DE, DC, FL, GA, ID, IL, IN, IO, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NH, NJ, NY, NC, ND, OH, OR, PA, RI, SC, SD, TN, TX, VT, VA, WA, WV and WI Insurance and Reinsurance (P&C)
Westchester Fire Insurance Company 436 Walnut Street Philadelphia, PA 19106	Pennsylvania	215-640-1000	10030	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 MN Insurance and reinsurance (P&C)

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

ACE Underwriting Agencies Limited is the managing agent for Syndicate 2488 at Lloyd's. Lloyd's and therefore Syndicate managing agents, has licences and authorisations to trade in over 75 countries (this means Lloyd's is either a licensed or an eligible surplus lines insurer, or is authorised or registered as a reinsurer only). Lloyd's can also write business from other territories worldwide according to the rules and regulations of that country.

For more detailed information on Lloyd's licences and authorisations for a specific country, please see http://crystal.lloyds.com/Search or for an interactive map see http://crystal.lloyds.com/Interactive-Map

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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.: 866-445-8872
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	Group Annuities (fixed and variable), Individual Accident & Health, Individual Annuities (fixed and variable), Individual Life, Life and Health
Florida	Accident, health, credit disability, credit life/health, group life and annuities, life
Georgia	410 – Group Life and Annuities, 440 – Credit Life and Health, 441 – Credit Disability, 450 – Accident and Health
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	A1 – Life, Annuities & Endowments, A2 – Accident & Health

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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	CICA surrendered it's accredited reinsurer status in NY effective December 10, 2013.
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 (same as Charter and domiciliary state)
Virginia	Life, industrial life, credit life, annuities, accident & sickness, and credit accident & sickness
Washington	Life and disability
West Virginia	Life – Article 1 Section 10B and accident & sickness – Article 1, Section 10(b)
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 Canada.