



Specializing in Employee Welfare Benefits
3701 W. Plano Parkway
Suite 150
Plano, Texas 75075
972.519.0721
Fax 972.596.9266

Attention University Official:

The purpose of this letter is to address **Federal Solvency Requirements** for international student health insurance.

The United States Government's Code of Federal Regulations sets out federal solvency requirements for health insurance for international students in *22 CFR Sec. 62.14(c)*: "Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be: Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department of State may from time to time specify..."

As indicated on the attached *Study USA-Healthcare™ Confirmation of Insurance* document, the persons named in the "Name(s) of Insured(s)" section have been issued an international student health insurance policy offered through AIA Life & Health Services (AIAhealth.com).

The Study USA-Healthcare™ policy is underwritten by **The Insurance Company of the State of Pennsylvania**. You can **verify this claim** by looking near the top of the *Confirmation of Insurance* document; you will see that "The Insurance Company of the State of Pennsylvania" has issued this policy.

The Insurance Company of the State of Pennsylvania is rated "A" and therefore this policy meets federal solvency requirements as defined in *22 CFR Sec. 62.14(c)*. You can **verify this claim** by creating a free account at www.AMbest.com and searching for "Insurance Company of State of PA" in the *Find a Company's Best's Rating* search box on the AMbest.com homepage. For your reference, attached is a print-out from the website from August 17, 2009 showing the "A" rating.

WARNING: you should not take at face value the claims made in this letter or in any letter from an insurance company. When you take at face value such claims without independently verifying the claims, then you risk being in violation of the laws of the State of Texas and the United States of America in regard to international student health insurance. Failure to independently verify claims about federal solvency requirements that are made by any insurance company, whether foreign or domestic, does not waive your legal liability.

Please feel free to contact me if you have questions.

Thank you,

A handwritten signature in black ink, appearing to read 'E. Shane Robinson', is written over a faint, larger version of the same signature.

E. Shane Robinson, agent
AIA Life & Health Services
972-519-0721

Insurance Company of State of PA

Print this page

(a member of American International Group)

A.M. Best #: 02035 NAIC #: 19429 FEIN #: 135540698

Address: 70 Pine Street
New York, NY 10270

Phone: 212-770-7000
Web: www.aig.com

This rating is assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Financial Strength Rating



Best's Ratings

Financial Strength Ratings [View Definitions](#)

Issuer Credit Ratings [View Definitions](#)

Rating: A (Excellent)

Affiliation Code: p (Pooled)

Financial Size Category: XV (\$2 Billion or greater)

Outlook: **Negative**

Action: **Affirmed**

Effective Date: **November 10, 2008**

* Denotes Under Review Ratings. See rating definitions.

Long-Term: a

Outlook: **Negative**

Action: **Affirmed**

Date: **November 10, 2008**

Reports and News

Visit our NewsRoom for the latest news and press releases for this company and its A.M. Best Group.

AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company Report) - includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 07/20/2009 (represents the latest significant change).

Historical Reports are available in **AMB Credit Report - Insurance Professional (Unabridged) Archive**.

Best's Executive Summary Reports (Financial Overview) - available in three versions, these presentation style reports feature balance sheet, income statement, key financial performance tests including profitability, liquidity and reserve analysis.

Data Status: 2009 Best's Statement File - P/C, US. Contains data compiled as of 8/15/2009 (Quality Cross Checked).

- **Single Company** - five years of financial data specifically on this company.
- **Comparison** - side-by-side financial analysis of this company with a peer group of up to five other companies you select.
- **Composite** - evaluate this company's financials against a peer group composite. Report displays both the average and total composite of your selected peer group.

AMB Credit Report - Business Professional - provides three years of key financial data presented with colorful charts and tables. Each report also features the latest Best's Ratings, Rating Rationale and an excerpt from our Business Review commentary.

Data Status: Contains data compiled as of 8/15/2009 (Quality Cross Checked).

Best's Key Rating Guide Presentation Report - includes Best's Financial Strength Rating and financial data as provided in Best's Key Rating Guide products.

Data Status: 2007 Financial Data (Quality Cross Checked).

Financial and Analytical Products

[Best's Property/Casualty Center - Premium Data & Reports](#)

[Best's Key Rating Guide - P/C, US & Canada](#)

[Best's Statement File - P/C, US](#)

[Best's Statement File - Global](#)

[Best's Insurance Reports - P/C, US & Canada](#)

[Best's State Line - P/C, US](#)

[Best's Insurance Expense Exhibit \(IEE\) - P/C, US](#)

[Best's Schedule F \(Reinsurance\) - P/C, US](#)

[Best's Schedule D \(Municipal Bonds\) - US](#)

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[Best's Corporate Changes and Retirements - P/C, US/CN](#)

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AIA Policy 3

Study USA-HealthCare™ Confirmation of Insurance

The Insurance Company of the State of Pennsylvania
 with its principal place of business in New York, NY
 A member company of AIU Holdings, Inc. (Herein called the Company)
 Having issued the Policy to SunTrust Bank as Trustee of the Group Insurance Trust
 (District of Columbia) (Herein called the Policyholder).

Confirmation I.D. No.
Insured's Name / Mailing Address
Travel Assist No.
Policy No.
Passport No.
Total Premium Paid
Name(s) of Insured(s)
Plan Purchased
Effective Date
Expiration Date
 John Smith
 A
 8/20/2009
 1/19/2010 11:59pm

Limits of Coverage

	Medical Benefits	AD&D	Emergency Medical Evacuation	Repatriation of Remains	Bedside Visit
Plan A	\$250,000 per incident	\$5,000	\$500,000	\$100,000	\$2,500
Plan B	\$300,000 per incident	\$5,000	\$500,000	\$100,000	\$2,500

Medical Expense Benefits Schedule

Medical Benefit Schedule	In the First Health Network or Outside U.S.	Out of the First Health Network
	After a \$50 Deductible* /incident	After a \$150 Deductible* /incident
Up to \$25,000	Program Pays Covered Medical Expenses:	
	80%	70%
Plan A \$25,000.01 - \$250,000 Plan B \$25,000.01 - \$300,000	Program Pays Covered Medical Expenses:	
	100%	70%
Prescription Copay**	Insured Pays:	
	\$10 for generic	\$20 for brand names

*The deductible will be waived if medical service is first received from the Student Health Center.

Otherwise, the Covered Person must pay the Deductible. The Deductible shall not exceed \$250 per Covered Person per Program year. If there is no Student Health Center, the deductible will be waived only if medical services are received from a First Health Preferred Provider Network member.

** The prescription copay is in addition to the deductible above. Benefits will be paid at Network level if: 1) treated by a provider who is a member of the First Health Preferred Provider Network; 2) treated for a Medical Emergency; or 3) treated by a non First Health provider when there is no First Health provider qualified to provide the care needed within a 50 mile radius of the Covered Person's student residence. A Covered Person must receive treatment for an injury or illness within 30 days of the date of the Injury or Illness.