2003 Complaint Index Accident Health
(Name of HMO LSHMO in bold)

	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
1	52568	**Advantage Health Solutions Inc**	167,967,258	14	0.27
2	95040	**Aet Health Care Plan Inc**	-1,281	1	DNC
3	96518	**Aetna Health Inc OH Corp**	3,147,113	8	8.29
4	60054	Aetna Life Ins Co	60,325,854	20	1.08
5	66842	AIG Life Ins Co	12,594,244	1	0.26
6	19232	Allstate Ins Co	-20,008	2	DNC
7	21849	American Automobile Insurance Company	None	1	DNC
8	10111	American Bankers Ins Co of FL	6,422,851	1	0.51
9	60275	American Bankers Life Assur Co Of FL	1,239,836	1	2.63
10	60305	American Comm Mut Ins Co	81,050,845	22	0.89
11	60380	American Family Life Asr Co Columbus	75,089,774	21	0.91
12	19275	American Family Mut Ins Co	10,162,659	5	1.61
13	60410	American Fidelity Assur Co	14,300,522	4	0.91
14	68373	American Gen Assur Co	4,587,197	1	0.71
15	60518	American Health & Life Ins Co	-39,643	1	DNC
16	60534	American Heritage Life Ins Co	3,927,454	2	1.66
17	60577	American Income Life Ins Co	2,491,345	1	1.31
18	60739	American Natl Ins Co	1,386,311	1	2.35
19	71773	American Natl Life Ins Co Of TX	2,548,685	6	7.68
20	60763	American Pioneer Life Ins Co	4,846,484	3	2.02
21	60836	American Republic Ins Co	13,407,194	4	0.97
22	19283	American Standard Insurance Company Of Wisconsin	None	1	DNC
23	61140	American Travelers Assur Co	3,754,551	2	1.74
24	60895	American United Life Ins Co	27,726,858	2	0.24
25	61301	Ameritas Life Ins Corp	3,608,728	1	0.90
26	28207	Anthem Ins Co Inc	1,454,941,388	503	1.13
27	61069	Anthem Life Ins Co	5,565,461	1	0.59
28	95440	**Arnett Hmo Inc**	124,958,735	2	0.05
29	61190	Auto Owners Life Ins Co	660,928	1	DNC
30	61239	Bankers Fidelity Life Ins Co	4,007,643	3	2.44
31	61263	Bankers Life & Cas Co	49,669,196	19	1.25
32	81043	Bankers Life Ins Co	5,958	1	DNC
33	69752	Benicorp Ins Co	36,532,707	5	0.45
34	71714	Berkshire Life Ins Co of Amer	519,281	1	DNC
35	61476	Boston Mut Life Ins Co	1,649,977	1	1.98
36	80799	Celtic Ins Co	5,748,902	5	2.84
37	63541	Central Benefits Natl Life Ins Co	827,722	3	DNC
38	61727	Central Reserve Life Ins Co	25,996,487	16	2.01
39	61735	Central Security Life Ins Co	8,561	1	DNC
40	61751	Central States H & L Co Of Omaha	3,351,196	3	2.92
41	34274	Central States Ind Co of Omaha	1,177,082	1	2.77
42	61883	Central United Life Ins Co	1,292,661	5	12.62
43	95525	**Cigna Healtcare of IN Inc**	103,144,470	64	2.02
44	95602	**Cigna Healthcare Of IL Inc**	1,300,168	3	7.53
45	20532	Clarendon Natl Ins Co	1,987,873	1	1.64
46	62049	Colonial Life & Accident Ins Co	8,817,107	4	1.48
47	62146	Combined Ins Co Of Amer	20,284,242	7	1.13
48	78654	Concord Natl Life Ins Co	2,083,949	2	3.13
49	62308	Connecticut General Life Ins Co	23,558,407	39	5.40
50	78174	Conseco Health Ins Co	16,784,409	25	4.86
51	60682	Conseco Ins Co	91,525	1	DNC
52	76325	Conseco Senior Health Ins Co	9,553,370	29	9.90
53	62359	Constitution Life Ins Co	5,593,482	2	1.17
54	20443	Continental Cas Co	23,349,291	4	0.56
55	71404	Continental General Ins Co	5,845,948	6	3.35
56	62626	Cuna Mut Ins Society	6,048,621	2	1.08
57	65749	Cuna Mut Life Ins Co	37,771	1	DNC
58	21326	Empire Fire & Marine Ins Co	1,005,021	7	22.72
59	62944	Equitable Life Assr Soc Of The US	975,132	1	DNC
60	44784	Fairfield Ins Co	24,413,395	1	0.13
61	77968	Family Heritage Life Ins Co Of Amer	4,498,872	1	0.73

2003 Complaint Index Accident Health
(Name of HMO LSHMO in bold)

62	63258	Federated Life Ins Co	754,292	1	DNC
63	13935	Federated Mut Ins Co	37,693,934	9	0.78
64	71870	Fidelity Security Life Ins Co	4,382,475	5	3.72
65	70408	Fortis Benefits Ins Co	30,958,469	7	0.74
66	69477	Fortis Ins Co	32,417,898	36	3.62
67	62324	Freedom Life Ins Co Of Amer	827,817	3	DNC
68	80926	GE Grp Life Assur Co	23,533,728	2	0.28
69	65536	GE Life And Annuity Assur Co	5,938,207	1	0.55
70	63665	General American Life Ins Co	387,730	1	DNC
71	70025	General Electric Capital Assur Co	26,456,206	2	0.25
72	62286	Golden Rule Ins Co	27,654,150	24	2.83
73	90301	Great Lakes Delta Ins Co	38,463,074	1	0.08
74	68322	Great West Life & Annuity Ins Co	18,824,362	3	0.52
75	80705	Great West Life Assur Co	201,456	1	DNC
76	64211	Guarantee Trust Life Ins Co	7,310,524	3	1.34
77	64246	Guardian Life Ins Co Of Amer	29,462,816	7	0.78
78	11229	**Harmony Hlth Plan of IL Inc**	47,806,442	1	0.07
79	70815	Hartford Life & Accident Ins Co	16,635,022	6	1.18
80	74268	Hartford Life Grp Ins Co	4,928,233	2	1.32
81	88072	Hartford Life Ins Co	4,173,498	1	0.78
82	64513	Horace Mann Life Ins Co	127,709	2	DNC
83	93777	Household Life Ins Co	2,140,264	2	3.05
84	95885	**Humana Health Plan Inc**	5,573,747	16	9.37
85	95348	**Humana Health Plan Of OH Inc**	1,116,716	1	2.92
86	73288	Humana Ins Co	98,641,595	17	0.56
87	52050	**Indiana Vision Services Inc**	16,554,766	1	0.20
88	70254	Jefferson Pilot Financial Ins Co	21,009,085	3	0.47
89	89958	JMIC Life Ins Co	267,612	1	DNC
90	65080	John Alden Life Ins Co	37,955,294	20	1.72
91	65498	Life Ins Co Of North Amer	19,452,017	8	1.34
92	64130	Life Investors Ins Co Of Amer	13,957,238	4	0.94
93	65676	Lincoln Natl Life Ins Co	4,058,467	1	0.80
94	65722	Loyal American Life Ins Co	395,729	1	DNC
95	95444	**M Plan Inc**	581,188,950	126	0.71
96	65781	Madison Natl Life Ins Co Inc	2,174,899	1	1.50
97	74322	Medical Benefits Mut Life Ins Co	20,601,137	4	0.63
98	29076	Medical Mutual of Ohio	40,951,091	14	1.12
99	74217	Medical Savings Ins Co	1,541,810	4	8.46
100	97055	Mega Life & Health Ins Co The	34,064,228	38	3.64
101	57991	Mennonie Mutual Aid Association	11,850,749	2	0.55
102	65951	Merit Life Ins Co	2,764,916	1	1.18
103	65978	Metropolitan Life Ins Co	42,800,519	12	0.91
104	66087	Mid West Natl Life Ins Co Of TN	11,524,887	28	7.93
105	79480	Midwest Security Life Ins Co	24,429,465	7	0.93
106	66168	Minnesota Life Ins Co	6,007,465	2	1.09
107	74209	MMA Ins Co	10,456,056	2	0.62
108	66281	Monumental Life Ins Co	21,076,864	5	0.77
109	71412	Mutual Of Omaha Ins Co	53,498,647	6	0.37
110	31119	Mutual Protective Ins Co	1,659,047	1	1.97
111	90956	National Financial Ins Co	219,364	1	DNC
112	82538	National Health Ins Co	2,081,234	2	3.14
113	75671	National Home Life And Accident Insurance Company	None	1	DNC
114	60593	National States Ins Co	929,260	1	3.51
115	19445	National Union Fire Ins Co of Pitts	830,553	2	7.86
116	81264	Nippon Life Ins Co Of Amer	28,231,131	6	0.69
117	20621	OneBeacon America Ins Co	6,304	1	DNC
118	97268	Pacific Life & Annuity Co	10,759,423	5	1.52
119	67539	Pan American Life Ins Co	1,707,473	2	3.82
120	96750	**Partners Natl Health Plans IN Inc**	135,919,035	8	0.19
121	67628	Pekin Life Ins Co	20,446,486	2	0.32
122	63282	Penn Treaty Network Amer Ins Co	2,107,801	2	3.10
123	67660	Pennsylvania Life Ins Co	5,489,441	5	2.97
124	95436	**Physicians Health Plan Of N IN Inc**	142,621,702	13	0.30

2003 Complaint Index Accident Health
(Name of HMO LSHMO in bold)

125	80578	Physicians Mut Ins Co	12,402,719	10	2.63
126	61271	Principal Life Ins Co	82,618,039	19	0.75
127	68136	Protective Life Ins Co	4,951,371	5	3.29
128	67903	Provident Amer Life & Hlth Ins Co	184,993	1	DNC
129	68195	Provident Life & Accident Ins Co	9,409,058	1	0.35
130	68241	Prudential Ins Co Of Amer	9,517,618	7	2.40
131	68284	Pyramid Life Ins Co	16,621,743	2	0.39
132	65765	Reassure America Life Ins Co	1,886,065	1	1.73
133	68381	Reliance Standard Life Ins Co	3,005,721	1	1.09
134	67105	Reliastar Life Ins Co	12,491,787	1	0.26
135	68462	Reserve Natl Ins Co	8,319,318	2	0.78
136	68608	Safeco Life Ins Co	11,359,726	1	0.29
137	68721	Security Life Ins Co Of Amer	856,618	2	DNC
138	68845	Shenandoah Life Ins Co	376,909	1	DNC
139	95812	**Southeastern IN Health Org**	22,289,077	3	0.44
140	95385	**Spectera Vision Inc**	3,148,618	2	2.07
141	86355	Standard Life & Accident Ins Co	12,561,882	1	0.26
142	69051	Standard Life Ins Co Of IN	3,825	1	DNC
143	25178	State Farm Mut Auto Ins Co	36,578,406	1	0.09
144	65021	Stonebridge Life Ins Co	9,645,594	2	0.68
145	69345	Teachers Ins & Ann Assoc Of Amer	3,391,446	1	0.96
146	80829	Transamerica Assur Co	262,657	1	DNC
147	86231	Transamerica Life Ins Co	3,978,140	4	3.28
148	41211	Triton Insurance Company	None	2	DNC
149	61425	Trustmark Ins Co	46,809,658	11	0.77
150	70700	Unicare Health Ins Co Of The Midwest	39,811	6	DNC
151	95505	**UNICARE Health Plans of the Midwest**	9,357,076	8	2.79
152	80314	Unicare Life & Health Ins Co	145,612,062	58	1.30
153	69701	Union Bankers Ins Co	8,241,885	5	1.98
154	62596	Union Fidelity Life Ins Co	1,939,968	2	3.36
155	98884	Union Security Life Ins Co	1,968,606	3	4.97
156	92916	United American Ins Co	26,255,777	19	2.36
157	96150	**United Concordia Dental Plns of MW**	4,229	3	DNC
158	85766	United Concordia Ins Co	44,202	1	DNC
159	69892	United Farm Family Life Ins Co	2,544,440	3	3.85
160	79413	United Healthcare Ins Co	309,242,321	116	1.22
161	95776	**United Healthcare Of IL Inc**	9,340,550	1	0.35
162	96644	**United Healthcare Of KY Ltd**	19,092,578	6	1.03
163	69930	United Ins Co Of Amer	441,033	1	DNC
164	69868	United Of Omaha Life Ins Co	6,740,788	2	0.97
165	81108	United Security Life Ins Co Of IL	8,750,545	11	4.10
166	63479	United Teacher Assoc Ins Co	3,510,760	1	0.93
167	97179	United WI Life Ins Co	27,831,308	3	0.35
168	70173	Universal Underwriters Life Ins Co	1,509,834	1	2.16
169	62235	Unum Life Ins Co Of Amer	34,432,301	7	0.66
170	80659	US Bus of the Canada Life Assur Co	3,041,756	1	1.07
171	69663	USAA Life Ins Co	720,754	1	DNC
172	70319	Washington Natl Ins Co	10,488,448	7	2.18
173	95538	**Welborn Clinic**	100,834,257	94	3.04
174	70483	Western & Southern Life Ins Co	4,451,834	6	4.40
175	70629	World Ins Co	1,862,185	2	3.50
176	88080	XL Life Ins and Annuity Co	-322,149	1	DNC
177	26220	Yosemite Insurance Company	None	2	DNC

Subtotal Premium and Complaints	5,325,460,425	1848
295 Companies or HMOs with Zero Complaints	703,709,893	
Total Premium and Complaints	6,029,170,318	1848

Health Insurers-

DNC- Did Not Calculate (Premium Under $1 Million)

Premium Information from Life Annual Statement Page 30, Line 1, column 5

Premium Information from Fraternal Annual Statement Page 29, Line 26, Column 1
Premium Information from Property & Casualty Annual Statement Page 26, Lines 13, 14, 15, Column 1

None - No premium was reported in 2003, and occurrence date was 2002 or prior year.

Report Does Not Include 295 Companies with Zero Complaints

HMO-

Complaint Indices Do Not Include Medicare or Medicaid Premiums

DNC-Did Not Calculate (Premiums Under $1 Million)

Premium Information from Page 35, Line 12, Column 1 of Annual Statement