

2005 Complaint Index Accident Health
(Name of HMO LSHMO in bold)

	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
1	71854	AAA Life Ins Co	535,775	1	DNC
2	22667	Ace American Ins Co	9,038,758	1	0.63
3	52568	Advantage Health Solutions, Inc.	201,764,098	23	0.65
4	96518	Aetna Health Inc.	3,010,355	3	5.68
5	60054	Aetna Life Ins Co	82,688,264	34	2.34
6	35963	AF&L Ins Co	1,878,536	3	9.11
7	60186	Allstate Life Ins Co	1,162,986	1	4.90
8	10111	American Bankers Ins Co Of FL	4,090,273	1	1.39
9	60275	American Bankers Life Assur Co Of FL	1,301,067	2	8.76
10	60305	American Comm Mut Ins Co	63,163,705	15	1.35
11	60380	American Family Life Asr Co Columbus	88,792,184	18	1.16
12	19275	American Family Mut Ins Co	9,435,208	1	0.60
13	60410	American Fidelity Assur Co	15,950,401	1	0.36
14	68373	American Gen Assur Co	5,396,605	2	2.11
15	66672	American Gen Life & Acc Ins Co	1,455,910	2	7.83
16	60518	American Health & Life Ins Co	1,208,561	1	4.72
17	60534	American Heritage Life Ins Co	3,906,794	1	1.46
18	97179	American Medical Security Life InsCo	25,162,710	13	2.95
19	71773	American Natl Life Ins Co Of TX	1,707,944	1	3.34
20	80624	American Progressive L&H Ins Of NY	16,608	1	DNC
21	60801	American Public Life Ins Co	477,628	3	DNC
22	60836	American Republic Ins Co	13,530,332	5	2.11
23	17965	American Sentinel Ins Co	163,192	1	DNC
24	60895	American United Life Ins Co	37,306,096	3	0.46
25	61301	Ameritas Life Ins Corp	3,925,620	1	1.45
26	28207	Anthem Ins Co Inc	1,968,663,834	261	0.76
27	95440	Arnett HMO, Inc.	169,218,845	3	0.10
28	71439	Assurity Life Ins Co	921,071	2	DNC
29	10367	Avemco Ins Co	4,696,483	1	1.21
30	61239	Bankers Fidelity Life Ins Co	3,331,859	2	3.42
31	61263	Bankers Life & Cas Co	50,983,102	16	1.79
32	69752	Benicorp Ins Co	36,119,958	7	1.11
33	61476	Boston Mut Life Ins Co	655,294	1	DNC
34	10142	CareSource Indiana, Inc.	79,614,433	1	0.07
35	80799	Celtic Ins Co	3,740,812	1	1.52
36	61727	Central Reserve Life Ins Co	20,965,131	10	2.72
37	34274	Central States Ind Co Of Omaha	843,261	1	DNC
38	61883	Central United Life Ins Co	1,221,802	2	9.33
39	61832	Chesapeake Life Ins Co	972,274	2	DNC
40	95525	CIGNA Healthcare of Indiana, Inc.	53,927,288	10	1.06
41	10677	Cincinnati Ins Co	12,693	1	DNC
42	62049	Colonial Life & Accident Ins Co	8,291,550	2	1.38
43	62146	Combined Ins Co Of Amer	23,974,507	5	1.19
44	70734	Commercial Bankers Life Ins Co	618,982	1	DNC
45	77828	Companion Life Ins Co	8,690,645	1	0.66
46	60984	Compbenefits Ins Co	5,642,828	5	5.05
47	78654	Concord Natl Life Ins Co	1,688,463	1	3.38
48	62308	Connecticut General Life Ins Co	27,045,718	20	4.22
49	78174	Conseco Health Ins Co	15,683,333	27	9.82
50	60682	Conseco Ins Co	542,168	3	DNC
51	76325	Conseco Senior Health Ins Co	7,889,624	42	30.35

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52	62359	Constitution Life Ins Co	4,839,517	3	3.53
53	71730	Continental American Ins Co	642,478	1	DNC
54	62413	Continental Assur Co	1,581,315	3	10.82
55	20443	Continental Cas Co	18,227,647	3	0.94
56	71404	Continental General Ins Co	10,451,661	7	3.82
57	68500	Continental Life Ins Co Brentwood	1,126,323	1	5.06
58	62626	Cuna Mut Ins Society	6,394,396	1	0.89
59	52634	Delta Dental Plan Of Indiana, Inc.	1,675,475	2	6.81
60	21326	Empire Fire & Marine Ins Co	795,617	1	DNC
61	77968	Family Heritage Life Ins Co Of Amer	5,263,238	1	1.08
62	63258	Federated Life Ins Co	828,656	1	DNC
63	13935	Federated Mut Ins Co	39,027,682	4	0.58
64	71870	Fidelity Security Life Ins Co	4,757,432	4	4.79
65	71129	Fort Dearborn Life Ins Co	1,853,570	2	6.15
66	62324	Freedom Life Ins Co Of Amer	492,800	1	DNC
67	70025	Genworth Life Ins Co	31,228,553	2	0.37
68	62286	Golden Rule Ins Co	24,528,292	5	1.16
69	90301	Great Lakes Delta Ins Co	51,592,340	2	0.22
70	90212	Great Southern Life Ins Co	22,444	1	DNC
71	68322	Great West Life & Annuity Ins Co	15,568,078	3	1.10
72	80705	Great West Life Assur Co	283,084	1	DNC
73	64211	Guarantee Trust Life Ins Co	6,726,591	6	5.09
74	64238	Guaranty Income Life Ins Co	47,894	1	DNC
75	64246	Guardian Life Ins Co Of Amer	38,148,951	4	0.60
76	11229	Harmony Health Plan of Illinois	142,245,887	2	0.08
77	70815	Hartford Life & Accident Ins Co	22,398,555	5	1.27
78	88072	Hartford Life Ins Co	3,946,446	2	2.89
79	96687	Health Resources, Inc.	18,993,592	1	0.30
80	93440	HM Life Ins Co	1,373,370	1	4.15
81	95885	Humana Health Plan, Inc.	3,125,913	6	10.94
82	73288	Humana Ins Co	151,694,874	28	1.05
83	70580	Humanadental Ins Co	6,736,122	1	0.85
84	65005	IDS Life Ins Co	5,270,555	3	3.25
85	70254	Jefferson Pilot Financial Ins Co	31,938,941	15	2.68
86	89958	JMIC Life Ins Co	200,143	1	DNC
87	65080	John Alden Life Ins Co	27,096,157	12	2.53
88	65099	John Hancock Life Ins Co	15,367,788	1	0.37
89	65315	Liberty Life Assur Co Of Boston	1,251,441	3	13.67
90	65323	Liberty Life Ins Co	1,508,512	2	7.56
91	65498	Life Ins Co Of North Amer	23,419,075	17	4.14
92	64130	Life Investors Ins Co Of Amer	16,390,704	7	2.44
93	65927	Lincoln Heritage Life Ins Co	6,484,496	1	0.88
94	65676	Lincoln Natl Life Ins Co	2,183,928	1	2.61
95	95444	M Plan, Inc.	609,932,132	45	0.42
96	74322	Medical Benefits Mut Life Ins Co	14,349,037	4	1.59
97	29076	Medical Mutual of Ohio	46,948,827	22	2.67
98	74217	Medical Savings Ins Co	3,785,063	6	9.04
99	31119	Medico Ins Co	1,072,286	1	5.32
100	97055	Mega Life & Health Ins Co The	31,167,176	34	6.22
101	65951	Merit Life Ins Co	2,742,585	1	2.08
102	65978	Metropolitan Life Ins Co	47,096,337	26	3.15
103	66087	Mid West Natl Life Ins Co Of TN	10,034,727	11	6.25
104	79480	Midwest Security Life Ins Co	18,427,921	8	2.48

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105	74209	MMA Ins Co	10,211,709	1	0.56
106	12249	Molina Healthcare of Indiana, Inc.	23,373,451	1	0.24
107	66281	Monumental Life Ins Co	20,265,807	7	1.97
108	71412	Mutual Of Omaha Ins Co	60,124,436	2	0.19
109	11106	National Foot Care Program, Inc.	690,890	1	DNC
110	60593	National States Ins Co	1,084,609	2	10.51
111	19445	National Union Fire Ins Co Of Pitts	547,768	2	DNC
112	81264	Nippon Life Ins Co Of Amer	31,033,422	4	0.73
113	68349	North American Ins Co	947,908	1	DNC
114	67172	Ohio Natl Life Ins Co	184,123	1	DNC
115	97268	Pacific Life & Annuity Co	8,567,574	2	1.33
116	67539	Pan American Life Ins Co	3,065,507	2	3.72
117	67598	Paul Revere Life Ins Co	7,307,015	1	0.78
118	63282	Penn Treaty Network Amer Ins Co	2,505,578	2	4.55
119	67660	Pennsylvania Life Ins Co	5,279,468	5	5.40
120	95436	Physicians Health Plan Of Northern Indiana, Inc.	116,560,067	5	0.24
121	80578	Physicians Mut Ins Co	10,423,820	1	0.55
122	61271	Principal Life Ins Co	98,287,133	9	0.52
123	68241	Prudential Ins Co Of Amer	9,264,182	7	4.31
124	68284	Pyramid Life Ins Co	19,175,985	7	2.08
125	68381	Reliance Standard Life Ins Co	4,775,047	1	1.19
126	81132	Republic American Life Ins Co	68,018	1	DNC
127	68462	Reserve Natl Ins Co	8,610,352	1	0.66
128	95812	Southeastern Indiana Health Organization, Inc.	36,152,628	3	0.47
129	95385	Spectera Vision, Inc.	3,395,059	3	5.04
130	69019	Standard Ins Co	9,946,988	2	1.15
131	86355	Standard Life & Accident Ins Co	15,001,907	3	1.14
132	69078	Standard Security Life Ins Co Of NY	16,255,394	1	0.35
133	25178	State Farm Mut Auto Ins Co	38,717,203	2	0.29
134	65021	Stonebridge Life Ins Co	8,200,776	9	6.26
135	87726	The Travelers Ins Co	2,597,908	1	2.19
136	69477	Time Ins Co	37,851,769	35	5.27
137	86231	Transamerica Life Ins Co	5,935,014	2	1.92
138	61425	Trustmark Ins Co	2,472,911	10	23.06
139	62863	Trustmark Life Ins Co	43,481,362	5	0.66
140	70700	Unicare Health Ins Co Of The Midwest	4,938,155	4	4.62
141	95505	Unicare Health Plans of the Midwest	11,227,432	3	1.52
142	80314	Unicare Life & Health Ins Co	181,662,121	42	1.32
143	91529	Unimerica Ins Co	1,145,742	1	4.98
144	70408	Union Security Ins Co	27,874,787	8	1.64
145	98884	Union Security Life Ins Co	1,511,049	1	3.77
146	92916	United American Ins Co	23,503,435	13	3.15
147	96150	United Concordia Dental Plans Of The Midwest	1,941	7	DNC
148	69892	United Farm Family Life Ins Co	2,153,947	3	7.94
149	79413	United Healthcare Ins Co	417,144,562	64	0.87
150	96644	United Healthcare Of Kentucky, Ltd.	3,842,193	2	2.97
151	69930	United Ins Co Of Amer	361,314	1	DNC
152	81108	United Security Life & Health Ins Co	6,773,632	4	3.37
153	70106	United States Life Ins Co In NYC	7,749,647	2	1.47
154	63479	United Teacher Assoc Ins Co	7,998,219	7	4.99
155	70173	Universal Underwriters Life Ins Co	672,090	1	DNC
156	62235	Unum Life Ins Co Of Amer	35,287,400	9	1.45
157	80802	US Branch SunLife Assur Co Of Canada	13,185,839	2	0.86

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158	80659	US Bus of the Canada Life Assur Co	929,372	1	6.14
159	70319	Washington Natl Ins Co	6,375,837	19	16.99
160	95538	Welborn Clinic	99,400,485	1	0.06
161	70483	Western & Southern Life Ins Co	4,650,370	1	1.23
162	70629	World Ins Co	1,625,757	1	3.51

Subtotal Premium and Complaints	6,023,013,694	1,232
268 Companies or HMOs with Zero Complaints	<u>1,001,708,212</u>	
Total Premium and Complaints	7,024,721,906	1,232

Report does not include 268 companies with zero complaints

DNC- did not calculate (premium under \$1 million)

None - No premium was reported in 2005.

Complaint indices do not include Medicare or Medicaid Premiums

Premium information from Health Annual Statement Page 30, Line 12, Column 1

Premium information from Life Annual Statement Page 25, Line 26, column 1

Premium information from Property/Casualty Annual Statement Page 20, Lines 13, 14 & 15, Column 1