

2002 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	\$287,481	1	DNC
2	52568	Advantage Health Solutions Inc	\$123,688,529	16	0.23
3	95040	Prudential Health Care Plan, Inc.	\$1,239,019	7	10.18
4	96518	Aetna Health Inc OH Corp	\$7,558,973	50	11.92
5	95397	Aetna Health of IL Inc	\$12,135,578	1	0.15
6	60054	Aetna Life Ins Co	\$48,037,242	51	1.91
7	35963	AF&L Ins Co	\$1,648,834	1	1.09
8	66842	AIG Life Ins Co	\$8,913,502	1	0.20
9	90611	Allianz Life Ins Co Of North Amer	\$7,354,370	2	0.49
10	60186	Allstate Life Ins Co	\$1,743,820	1	1.03
11	67369	Alta Health & Life Ins Co	\$1,907,724	1	0.94
12	60275	American Bankers Life Assur Co Of FL	\$2,752,973	6	3.93
13	75914	American Chambers Life Insurance Company	None	1	DNC
14	60305	American Comm Mut Ins Co	\$83,641,178	43	0.93
15	60380	American Family Life Asr Co Columbus	\$67,321,611	25	0.67
16	19275	American Family Mut Ins Co	\$9,796,835	3	0.55
17	60410	American Fidelity Assur Co	\$15,002,152	4	0.48
18	68373	American Gen Assur Co	\$3,080,734	1	0.58
19	60534	American Heritage Life Ins Co	\$4,177,245	4	1.73
20	65811	American Modern Life Ins Co	\$197,919	1	DNC
21	60739	American Natl Ins Co	\$1,516,426	1	1.19
22	71773	American Natl Life Ins Co Of TX	\$2,795,784	8	5.16
23	60763	American Pioneer Life Ins Co	\$4,674,693	2	0.77
24	60801	American Public Life Ins Co	\$32,835	1	DNC
25	60836	American Republic Ins Co	\$13,147,679	11	1.51
26	84697	American Specialty Hlth Ins Co	-\$365,709	1	DNC
27	60887	American Union Life Insurance Company	None	1	DNC
28	60895	American United Life Ins Co	\$27,624,296	10	0.65
29	61301	Ameritas Life Ins Corp	\$3,679,505	1	0.49
30	28207	Anthem Ins Co Inc	\$1,336,262,619	1123	1.51
31	61069	Anthem Life Ins Co	\$5,751,251	6	1.88
32	95440	Arnett Hmo Inc	\$112,063,795	5	0.08
33	71838	Associates Financial Life Ins Co	-\$49,907	3	DNC
34	68160	Balboa Life Ins Co	\$193,793	2	DNC
35	61212	Baltimore Life Ins Co	\$1,779,878	1	1.01
36	61239	Bankers Fidelity Life Ins Co	\$4,162,234	10	4.33
37	61263	Bankers Life & Cas Co	\$52,056,619	22	0.76
38	81043	Bankers Life Ins Co	-\$64,113	2	DNC
39	71900	Bankers Natl Life Ins Co	\$807	2	DNC
40	61387	Bankers United Life Assurance Company	None	1	DNC
41	69752	Benicorp Ins Co	\$37,464,840	33	1.59
42	71714	Berkshire Life Ins Co of Amer	\$183,154	1	DNC
43	80799	Celtic Ins Co	\$6,427,906	7	1.96
44	63541	Central Benefits Natl Life Ins Co	\$1,071,383	8	13.45
45	61727	Central Reserve Life Ins Co	\$30,455,000	38	2.25
46	61735	Central Security Life Ins Co	\$8,136	1	DNC
47	61751	Central States H & L Co Of Omaha	\$3,500,356	1	0.51
48	34274	Central States Ind Co Of Omaha	\$1,247,654	1	1.44
49	61883	Central United Life Ins Co	\$1,113,516	7	11.33
50	95525	Cigna Healthcare of IN Inc	\$97,819,942	300	5.53

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	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
51	95602	Cigna Healthcare Of IL Inc	\$626,738	2	DNC
52	16721	Cincinnati Equitable Insurance Company	None	1	DNC
53	20532	Clarendon Natl Ins Co	\$8,237,302	1	0.22
54	74268	CNA Group Life Assur Co	\$89,079	1	DNC
55	62049	Colonial Life & Accident Ins Co	\$8,663,734	4	0.83
56	62065	Colonial Penn Life Ins Co	\$239,767	1	DNC
57	62146	Combined Ins Co Of Amer	\$19,539,535	4	0.37
58	70734	Commercial Bankers Life Ins Co	\$1,120,792	1	1.61
59	81426	Commercial Travelers Mut Ins Co	\$320,416	1	DNC
60	60984	Compbenefits Ins Co	\$738,100	1	DNC
61	96205	Compdent Corp	\$3,507,076	2	1.03
62	78654	Concord Natl Life Ins Co	\$2,327,498	1	0.77
63	62308	Connecticut General Life Ins Co	\$53,198,159	165	5.59
64	60682	Conseco Annuity Assur Co	\$106,997	2	DNC
65	78174	Conseco Health Ins Co	\$16,367,565	14	1.54
66	65900	Conseco Life Ins Co	\$103,245	1	DNC
67	93769	Conseco Medical Ins Co	\$374,601	20	DNC
68	76325	Conseco Senior Health Ins Co	\$10,144,448	35	6.22
69	64017	Conseco Variable Ins Co	\$55,621	2	DNC
70	62359	Constitution Life Ins Co	\$3,425,024	1	0.53
71	62413	Continental Assur Co	\$1,139,541	1	1.58
72	20443	Continental Cas Co	\$25,083,907	10	0.72
73	71404	Continental General Ins Co	\$5,339,014	14	4.72
74	68500	Continental Life Ins Co Brentwood	\$489,200	1	DNC
75	62626	Cuna Mut Ins Society	\$6,866,862	3	0.79
76	65749	Cuna Mut Life Ins Co	\$38,869	1	DNC
77	52634	Delta Dental Plan Of Indiana, Inc.	None	1	DNC
78	21326	Empire Fire & Marine Ins Co	\$610,913	1	2.95
79	62944	Equitable Life Assr Soc Of The US	\$1,006,904	1	1.79
80	44784	Fairfield Ins Co	\$27,097,586	1	0.07
81	77968	Family Heritage Life Ins Co Of Amer	\$4,258,841	1	0.42
82	63258	Federated Life Ins Co	\$692,106	2	DNC
83	13935	Federated Mut Ins Co	\$42,073,027	7	0.30
84	71870	Fidelity Security Life Ins Co	\$3,705,860	7	3.40
85	71455	Financial American Life Ins Co	\$542,207	3	DNC
86	70408	Fortis Benefits Ins Co	\$33,806,473	17	0.91
87	69477	Fortis Ins Co	\$30,063,394	20	1.20
88	62324	Freedom Life Ins Co Of Amer	\$1,200,711	5	7.50
89	80926	GE Grp Life Assur Co	\$18,128,852	1	0.10
90	65536	GE Life And Annuity Assur Co	\$5,980,940	2	0.60
91	70025	General Electric Capital Assur Co	\$23,597,214	3	0.23
92	62286	Golden Rule Ins Co	\$26,779,250	25	1.68
93	83216	Grant Life Ins Co	\$78,867	1	DNC
94	90301	Great Lakes Delta Ins Co	\$37,870,809	1	0.05
95	68322	Great West Life & Annuity Ins Co	\$20,643,704	24	2.09
96	80705	Great West Life Assur Co	\$185,493	10	DNC
97	64211	Guarantee Trust Life Ins Co	\$8,040,631	3	0.67
98	64246	Guardian Life Ins Co Of Amer	\$27,759,195	9	0.58
99	70815	Hartford Life & Accident Ins Co	\$12,646,844	3	0.43
100	88072	Hartford Life Ins Co	\$1,908,923	4	3.78

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	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
101	96687	Health Resources Inc	\$13,673,947	2	0.26
102	64513	Horace Mann Life Ins Co	\$168,429	1	DNC
103	95885	Humana Health Plan Inc	\$20,027,242	13	1.17
104	95348	Humana Health Plan Of OH Inc	\$2,285,175	3	2.37
105	73288	Humana Ins Co	\$86,056,373	44	0.92
106	81779	Individual Assur Co Life Hlth & Acc	\$1,057,291	2	3.41
107	95807	IU Health Plan Inc	\$149,284,697	2	0.02
108	70254	Jefferson Pilot Financial Ins Co	\$15,974,630	6	0.68
109	65080	John Alden Life Ins Co	\$43,348,101	27	1.12
110	65099	John Hancock Life Ins Co	\$11,256,491	2	0.32
111	58033	Knights Of Columbus	\$170,927	1	DNC
112	65315	Liberty Life Assur Co Of Boston	\$737,731	4	DNC
113	65498	Life Ins Co Of North Amer	\$19,534,616	7	0.65
114	64130	Life Investors Ins Co Of Amer	\$15,424,241	6	0.70
115	65927	Lincoln Heritage Life Ins Co	\$250,210	1	DNC
116	65676	Lincoln Natl Life Ins Co	\$3,248,468	1	0.55
117	65722	Loyal American Life Ins Co	\$452,671	2	DNC
118	22977	Lumbermens Mut Cas Co	\$1,260,401	1	1.43
119	95444	M Plan Inc	\$477,720,243	39	0.15
120	90476	Maxicare Life & Health Insurance Company	None	1	DNC
121	74322	Medical Benefits Mut Life Ins Co	\$22,517,007	4	0.32
122	74217	Medical Savings Ins Co	\$786,346	2	DNC
123	97055	Mega Life & Health Ins Co The	\$29,601,326	26	1.58
124	57991	Mennonite Mut Aid Assn	\$8,250,061	3	0.66
125	65978	Metropolitan Life Ins Co	\$31,942,382	25	1.41
126	66087	Mid West Natl Life Ins Co Of TN	\$9,411,197	18	3.45
127	79480	Midwest Security Life Ins Co	\$19,190,975	2	0.19
128	74209	MMA Ins Co	\$10,467,033	1	0.17
129	66281	Monumental Life Ins Co	\$20,807,701	3	0.26
130	71412	Mutual Of Omaha Ins Co	\$53,354,262	18	0.61
131	31119	Mutual Protective Ins Co	\$1,949,681	4	3.70
132	11991	National Cas Co	\$92,032	1	DNC
133	66826	National Travelers Life Co	\$786,446	2	DNC
134	66869	Nationwide Life Ins Co	\$1,671,606	4	4.31
135	68225	Nationwide Life Ins Co of Amer	\$41,983	1	DNC
136	91626	New England Life Ins Co	\$1,394,693	1	1.29
137	81264	Nippon Life Ins Co Of Amer	\$26,336,132	5	0.34
138	68349	North American Ins Co	\$2,663,703	2	1.35
139	67032	North Carolina Mut Life Ins Co	\$182,305	1	DNC
140	67040	North Central Life Ins Co	\$178,339	2	DNC
141	95735	One Health Plan Of IN Inc	\$9,919,192	10	1.82
142	56383	Order United Commrl Trav Of Amer	\$2,032,884	1	0.89
143	97268	Pacific Life & Annuity Co	\$8,573,925	4	0.84
144	96750	Partners Natl Health Plans IN Inc	\$146,737,218	9	0.11
145	67628	Pekin Life Ins Co	\$16,977,613	2	0.21
146	63282	Penn Treaty Network Amer Ins Co	\$2,185,829	2	1.65
147	67660	Pennsylvania Life Ins Co	\$6,247,889	10	2.88
148	66605	Peoples Benefit Life Ins Co	\$2,314,757	1	0.78
149	95436	Physicians Health Plan Of N IN Inc	\$135,988,493	6	0.08
150	80578	Physicians Mut Ins Co	\$13,017,849	11	1.52

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	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
151	68330	Pioneer Life Ins Co	\$10,676,555	12	2.03
152	65919	Primerica Life Ins Co	\$26,350	1	DNC
153	61271	Principal Life Ins Co	\$76,413,396	28	0.66
154	68136	Protective Life Ins Co	\$6,514,811	2	0.55
155	67903	Provident Amer Life & Hlth Ins Co	\$418,955	1	DNC
156	68187	Provident Ind Life Ins Co	-\$1,308	1	DNC
157	68195	Provident Life & Accident Ins Co	\$10,076,436	5	0.89
158	68241	Prudential Ins Co Of Amer	\$10,810,034	7	1.17
159	68284	Pyramid Life Ins Co	\$13,778,330	3	0.39
160	65765	Reassure America Life Ins Co	\$1,286,621	2	2.80
161	68381	Reliance Standard Life Ins Co	\$3,208,120	1	0.56
162	67105	Reliastar Life Ins Co	\$12,917,894	4	0.56
163	68462	Reserve Natl Ins Co	\$7,735,807	6	1.40
164	61506	Resource Life Ins Co	\$926,776	2	DNC
165	21180	Sentry Select Ins Co	\$443,227	1	DNC
166	12572	Selective Insurance Company Of America	None	1	DNC
167	95812	Southeastern Indiana Health Organization	\$9,398,288	3	0.58
168	95385	Spectera Vision Inc	\$3,228,272	1	0.56
169	69019	Standard Ins Co	\$5,075,552	1	0.35
170	86355	Standard Life & Accident Ins Co	\$9,814,344	3	0.55
171	25135	State Automobile Mut Ins Co	\$268	1	DNC
172	10952	Stonebridge Casualty Ins Co	\$860	1	DNC
173	65021	Stonebridge Life Ins Co	\$11,302,680	5	0.80
174	80802	Sun Life Assur Co Of Canada	\$5,638,810	1	0.32
175	80829	Transamerica Assur Co	\$181,325	1	DNC
176	86231	Transamerica Life Ins Co	\$3,938,586	1	0.46
177	61425	Trustmark Ins Co	\$54,720,043	37	1.22
178	70700	Unicare Health Ins Co Of The Midwest	\$266,666	3	DNC
179	95505	UNICARE Health Plans of the Midwest	\$2,890,366	10	6.23
180	80314	Unicare Life & Health Ins Co	\$138,361,140	70	0.91
181	69701	Union Bankers Ins Co	\$9,417,763	4	0.77
182	62596	Union Fidelity Life Ins Co	\$2,354,983	2	1.53
183	69744	Union Labor Life Ins Co	\$7,784,698	1	0.23
184	98884	Union Security Life Ins Co	\$3,299,740	3	1.64
185	92916	United American Ins Co	\$27,164,553	5	0.33
186	96150	United Concordia Dental Plns of MW	\$4,548	4	DNC
187	69892	United Farm Family Life Ins Co	\$2,714,053	1	0.66
188	79413	United Healthcare Ins Co	\$277,538,555	185	1.20
189	95776	United Healthcare Of IL Inc	\$5,008,142	4	1.44
190	96644	United Healthcare Of KY Ltd	\$27,767,464	14	0.91
191	69930	United Ins Co Of Amer	\$474,408	2	DNC
192	69973	United Life Ins Co	\$128,897	1	DNC
193	69868	United Of Omaha Life Ins Co	\$11,271,209	7	1.12
194	81108	United Security Life Ins Co Of IL	\$10,172,022	20	3.54
195	70106	United States Life Ins Co In NYC	\$6,111,338	1	0.29
196	63479	United Teacher Assoc Ins Co	\$3,756,348	2	0.96
197	97179	United WI Life Ins Co	\$27,363,623	7	0.46
198	47597	Universal Health Services	\$152,293	1	DNC
199	62235	Unum Life Ins Co Of Amer	\$34,166,679	9	0.47
200	81027	Veterans Life Ins Co	\$322,382	1	5.59

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	NAIC #	Company Name	Premium	Number of Complaints	Complaint Index
201	39616	Vision Service Plan Insurance Company	None	3	DNC
202	70319	Washington Natl Ins Co	\$1,249,219	8	11.54
203	95538	Welborn Clinic	\$99,741,495	6	0.11
204	70483	Western & Southern Life Ins Co	\$3,955,827	2	0.91
205	70629	World Ins Co	\$2,096,711	3	2.58
206	88080	XL Life Ins and Annuity Co	\$556,498	4	12.95

Subtotal Premium and Complaints	5,054,037,320	3133
323 Companies or HMOs with Zero Complaints	571,148,667	
Total Premium and Complaints	\$5,625,185,987	3133

Health Insurers-

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

Premium Information from Life Annual Statement Page 29, Line 26

Premium Information from Fraternal Annual Statement Page 70, Line 15, Column 10
Premium Information from Property & Casualty Annual Statement Page 24, Lines 13, 14, 15, Column 1

None - No premium was reported in 2002, and occurrence date was in 2001 or prior year.

HMO-

Complaint Indices Do Not Include Medicare or Medicaid Premiums

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

*-Limited Service Health Maintenance Organizations

*-Premium Information from Page 34, Line 12, Column 1 of Annual Statement

Report Does Not Include the 2 HMOs and 4 LSHMOs with Zero Complaints

None - No premium was reported in 2002, and occurrence date was in 2001 or prior year.