

EXHIBIT 4

NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMO'S).  
THE HMO WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1.

01/01/2000 THRU 12/31/2000

COMPANY NAME	DIRECT PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIM DELAYS		CLAIMS OTHER		POLICY SERVICE		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
MEDSPAN HEALTH OPTIONS	106,779,235	0	0	0	1	2	0	6	0	0	0	8	1	.084	1
CONNECTICARE INC	398,489,459	0	0	0	0	55	0	8	0	1	0	64	0	.160	2
CIGNA HEALTHCARE OF CT INC	75,727,963	0	0	0	0	5	0	15	0	0	0	20	0	.264	3
PRUDENTIAL HEALTH CARE OF CT	3,159,476	0	0	0	0	0	0	1	0	0	0	1	0	.316	4
HEALTHCHOICE OF CONNECTICUT	37,690,975	0	0	0	0	15	0	6	0	0	0	21	0	.557	5
OXFORD HEALTH PLANS (CT) INC	134,340,541	0	0	2	0	36	0	50	2	0	0	88	2	.669	6
PHYSICIANS HEALTH SERVICES	735,741,707	0	0	1	0	633	24	200	32	0	0	834	56	1.209	7
AETNA US HEALTH CARE INC	215,327,315	0	0	2	0	209	0	64	0	1	0	276	0	1.281	8
KAISER FOUNDATION HEALTH PLAN	867,995	0	0	0	0	16	0	27	0	0	0	43	0	49.539	9
FIRSTCHOICE HEALTHPLANS OF CT	10,518,519	0	0	1	0	2756	2	88	0	0	0	2845	2	270.665	10
TOTALS	1,718,643,185	0	0	6	1	3727	26	465	34	2	0	4200	61		

(\* ) HMO'S AGAINST WHOM NO JUSTIFIED OR QUESTIONABLE COMPLAINTS HAVE BEEN RECORDED

- Aetna Health Plans of New England - Dissolved
- NYLCare Health Plans of CT - Dissolved
- Wellcare of Connecticut Inc - 9/29/00 - Name Changed to FirstChoice HealthPlans of CT