

EXHIBIT 3 ALPHABETICAL RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES AGAINST  
WHOM JUSTIFIED AND/OR QUESTIONABLE COMPLAINTS HAVE BEEN RECORDED.  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1  
Revised 10/18/2001

COMPANY NAME		DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
AEGON USA INC GRP	*	26,549,216	0	0	1	0	1	0	0	0	0	0	2	0	.075	12
AETNA COS	*	112,367,398	0	0	0	0	1	0	0	0	0	0	1	0	.008	1
ALLMERICA FINANCIAL CORP	*	5,722,052	0	0	0	0	50	0	0	0	0	0	50	0	8.738	33
AMERICAN FAMILY CORP	*	4,433,273	0	0	1	0	0	0	0	0	0	0	1	0	.225	20
AMERICAN GENERAL GRP	*	16,366,545	1	0	0	0	0	0	0	0	0	0	1	0	.061	10
AMERICAN INTL GRP	*	3,732,454	0	0	0	0	1	0	0	0	0	0	1	0	.267	22
AMERICAN NATIONAL FNCL GRP	*	1,178,608	0	0	0	0	1	0	0	0	0	0	1	0	.848	29
AMERICAN REPUBLIC INS CO		6,348,960	0	0	2	0	0	0	0	0	0	0	2	0	.315	24
ANTHEM HEALTH PLANS INC		1,712,307,194	0	0	2	0	56	9	2	1	0	0	60	10	.040	5
AON CORPORATION	*	17,161,564	0	0	0	0	1	0	0	0	0	0	1	0	.058	9
CELTIC LIFE INS CO		12,712,471	1	0	0	0	1	1	0	0	1	0	3	1	.314	23
CERES GROUP	*	5,235,171	1	0	0	0	1	0	0	0	0	0	2	0	.382	26
CIGNA HEALTH GRP	*	146,424,313	0	0	0	0	6	0	0	0	0	0	6	0	.040	5
CNA INSURANCE GRP	*	37,472,640	0	0	0	0	2	0	0	0	0	0	2	0	.053	8
COLUMBIAN LIFE GRP	*	39,672	0	0	0	0	1	0	0	0	0	0	1	0	25.206	34
FORTIS GRP	*	53,723,297	0	0	2	0	3	0	0	0	0	0	5	0	.093	14
GE GLOBAL GRP	*	15,359,364	0	0	1	0	0	0	0	0	0	0	1	0	.065	11
GOLDEN RULE GRP	*	38,265,060	1	0	0	0	7	0	0	0	1	0	9	0	.235	21
GREAT WEST LIFE ASR	*	6,185,667	0	0	0	0	1	0	0	0	0	0	1	0	.161	19
HARTFORD FIRE & CAS GRP	*	44,050,912	0	0	0	0	0	0	0	0	1	0	1	0	.022	2
LIBERTY CORP GRP	*	191,130	0	0	1	0	0	0	0	0	0	0	1	0	5.232	31
LIBERTY NATIONAL	*	4,260,520	0	0	1	1	0	0	0	0	0	0	1	1	.469	28
MASS MUTUAL L I C	*	9,856,852	0	0	0	0	0	0	0	1	0	0	0	1	.101	15
METROPOLITAN GRP	*	65,756,246	0	0	0	1	1	0	0	0	0	0	1	1	.030	3
NATIONAL HLTH INS GRP	*	8,159,322	0	0	0	0	1	0	0	0	0	0	1	0	.122	17
NORTHWESTERN MUTL	*	21,549,159	0	0	0	0	1	0	0	0	0	0	1	0	.046	7
PENN TREATY AMERICAN GROUP	*	2,898,989	0	0	1	0	0	0	0	0	0	0	1	0	.344	25
PROTECTIVE LIFE INS GRP	*	5,881,056	0	0	1	0	48	0	0	0	1	0	50	0	8.501	32
PRUDENTIAL OF AMERICA	*	20,473,618	0	0	0	0	8	0	0	0	0	0	8	0	.390	27
SECURITY GROUP	*	775,801	0	0	0	0	1	0	0	0	0	0	1	0	1.288	30
TRAVELERS INS GROUP	*	32,251,151	1	0	0	0	0	0	0	0	0	0	1	0	.031	4
UNITED GROUP OF COS	*	12,867,919	0	0	0	0	1	0	0	0	0	0	1	0	.077	13
UNITED HEALTHCARE INS GRP	*	110,295,983	0	0	1	0	10	0	0	0	1	0	12	0	.108	16
WELLPOINT HEALTH NETWORK	*	7,175,850	0	0	0	0	1	0	0	0	0	0	1	0	.139	18

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CONNECTICUT STATE INSURANCE DEPARTMENT  
ACCIDENT & HEALTH

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		WRITING		SALES		HANDLING		SERVICE		J	Q	J	Q		
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
TOTALS	2,568,029,427	5	0	14	2	205	10	2	2	5	0	231	14		

\* DENOTES GROUP OF INSURANCE COMPANIES