

EXHIBIT 4

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

01/01/2003 THRU 12/31/2003

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		
CONNECTICARE INC	602,892,984	0	0	0	0	1	0	8	0	0	0	9	0	.014	1
AETNA HEALTH INC	94,991,470	0	0	0	0	1	0	3	2	0	0	4	2	.063	2
OXFORD HEALTH PLANS (CT) INC	290,075,436	0	0	0	0	10	0	28	1	0	0	38	1	.134	3
HEALTH NET OF CT INC	839,611,798	2	0	26	0	39	1	282	1	0	0	349	2	.418	4
CIGNA HEALTHCARE OF CT INC	62,528,934	0	0	0	0	202	0	95	0	0	0	297	0	4.749	5
FIRSTCHOICE HEALTHPLANS OF CT	19,725	0	0	0	0	8	0	0	0	0	0	8	0	405.576	6
TOTALS	1,890,120,347	2	0	26	0	261	1	416	4	0	0	705	5		

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

- HealthChoice of CT Inc - 09/25/2003 - Dissolved & removed from list of licensed companies
- Medspan Health Options - 03/25/2003 - Dissolved and cease to exist
- FirstChoice HealthPlans of CT - 12/31/2002 - Discontinued writing new business