

EXHIBIT 4

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

01/01/2004 THROUGH 12/31/2004

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		
Aetna Health Inc.	106,253,655	0	0	0	0	1	1	0	0	0	0	1	1	0.019	1
ConnectiCare Inc.	662,614,580	0	0	0	0	23	0	0	0	1	1	24	1	0.038	2
CIGNA HealthCare of Connecticut	81,413,843	0	0	0	0	17	1	0	0	0	1	17	2	0.233	3
Health Net of Connecticut, Inc.	813,857,120	0	0	1	0	247	1	0	0	40	1	288	2	0.356	4
Oxford Health Plans (CT), Inc.	252,216,945	0	0	0	0	108	1	0	0	40	1	148	2	0.595	5
TOTALS	1,916,356,143	0	0	1	0	396	4	0	0	81	4	478	8		

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period