

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

COMPANY NAME		DIRECT PREMIUM	UNDER-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/DP	RANK
			WRITING	SALES	HANDLING	SERVICE	J	Q	J	Q	J	Q	J	Q		
Ace Ltd	*	3,082,302	0	0	0	0	0	0	0	0	1	0	1	0	0.324	15
Aetna	*	106,947,339	0	0	0	0	1	0	0	0	0	0	1	0	0.009	1
American Intrnl Grp	*	20,628,343	0	0	0	0	1	0	0	0	0	0	1	0	0.048	8
Anthem Health Plans, Inc		2,526,959,296	1	0	0	0	126	5	0	0	61	0	188	5	0.076	10
Assurant Inc Grp	*	42,818,008	0	0	0	0	3	0	0	0	0	0	3	0	0.070	9
Boston Mut Grp	*	5,667,920	0	0	0	0	1	0	0	0	0	0	1	0	0.176	14
Celtic Insurance Company		6,929,090	0	0	0	0	1	0	0	0	0	0	1	0	0.144	13
Ceres Grp	*	2,269,142	0	0	0	0	1	0	0	0	0	0	1	0	0.441	17
Conseco Grp	*	23,984,292	0	0	0	0	1	0	0	0	0	0	1	0	0.042	7
Guardian Life Grp	*	80,424,311	0	0	0	0	2	0	0	0	0	0	2	0	0.025	6
Hartford Fire & Cas Grp	*	40,992,227	0	0	0	0	1	0	0	0	0	0	1	0	0.024	5
HealthMarkets Grp	*	22,841,262	0	0	0	0	2	0	0	0	0	0	2	0	0.088	11
John Hancock Grp	*	17,466,873	0	0	0	0	1	1	0	0	0	0	1	1	0.115	12
Metropolitan Grp	*	116,357,343	0	0	0	0	0	0	0	0	1	0	1	0	0.009	1
Penn Treaty Amer Grp	*	2,922,194	0	0	0	0	1	0	0	0	0	0	1	0	0.342	16
Unitedhealth Grp	*	351,137,981	1	0	0	0	147	0	0	0	15	0	163	0	0.464	18
Universal American Financial C*		142,594,823	0	0	0	0	2	0	0	0	0	0	2	0	0.014	3
Unumprovident Corp Grp	*	99,728,081	0	0	0	0	2	0	0	0	0	0	2	0	0.020	4
TOTALS		3,613,750,827	2	0	0	0	293	6	0	0	78	0	373	6		

* Denotes a group of companies

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