

Massachusetts Group Conversion Guaranteed Issue Nongroup Membership ¹
as of December 31, 2003

Nongroup Membership HMO Total	MA	MA	MA	12/31/02 MARKET SHARE	12/31/03 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
NA	0	0	0	0.0%	0.0%	0.0%
HMO Total	0	0	0	0.0%	0.0%	0.0%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/02 MARKET SHARE	12/31/03 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
NA	0	0	0	0.0%	0.0%	0.0%
Preferred Provider Total	0	0	0	0.0%	0.0%	0.0%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/02 MARKET SHARE	12/31/03 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
Celtic Life Insurance Company	1	0	(1)	2.1%	0.0%	0.0%
Connecticut General Life Insurance Company	7	24	17	14.9%	30.8%	15.9%
Great-West Life and Annuity Insurance Company	1	5	4	2.1%	6.4%	4.3%
GE Group Life Assurance Company	0	0	0	0.0%	0.0%	0.0%
Principal Life Insurance Company	1	1	0	2.1%	1.3%	-0.8%
UniCARE Life and Health Insurance Company	37	48	11	78.7%	61.5%	0.0%
Medical Total	47	78	31	100.0%	100.0%	0.0%

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis