

Massachusetts Division of Insurance Annual Report  
Membership in Dental Insured Preferred Provider Plans by County  
as of December 31, 2006

	DENTAL Insured Preferred Provider Plan Members <sup>1</sup> By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Members at End of 2006	Total 2006 Members
1	Aetna Life Insurance Company	586	168	3,744	17	5,819	76	4,512	721	15,004	11	6,311	3,679	13,437	4,634	58,719
2	AIG Life Insurance Company	0	6	1	0	98	2	30	0	25	0	2	12	0	10	186
3	Altus Dental Insurance Company, Inc.	1,428	416	10,808	62	2,253	378	1,303	1,385	6,322	22	4,455	4,590	2,038	5,913	41,373
4	Ameritas Life Insurance Corp. <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Blue Cross and Blue Shield of Massachusetts, Inc.	383	913	1,040	4	1,613	451	692	274	4,867	40	1,642	1,418	1,111	2,284	16,732
6	Connecticut General Life Insurance Company	84	24	212	0	173	21	311	56	484	0	208	289	93	993	2,948
7	Dental Service of Massachusetts, Inc. <sup>3</sup>	6,809	1,645	20,522	45	23,978	2,262	7,434	4,712	72,275	31	35,998	23,860	39,506	30,497	269,574
8	Fort Dearborn Life Insurance Company <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Genworth Life and Health Insurance Company <sup>4</sup>	28	0	0	0	194	0	77	0	692	0	209	401	603	467	2,671
10	(The) Guardian Life Insurance Company of America	1,645	5,828	6,057	92	15,635	2,104	10,359	3,650	43,763	0	16,459	7,985	21,141	16,259	150,977
11	Metropolitan Life Insurance Company	1,194	841	4,077	109	8,624	2,136	4,420	5,616	15,851	3	5,984	4,333	4,013	6,987	64,188
12	Mutual of Omaha Insurance Company <sup>5</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Principal Life Insurance Company	503	269	529	0	3,016	16	1,345	57	6,403	374	3,223	789	3,504	3,106	23,134
14	Reliance Standard Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	ReliaStar Life Insurance Company <sup>2, 6</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Standard Insurance Company <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	UniCARE Life and Health Insurance Company	2	2	3	0	24	0	7	0	62	0	16	5	14	27	162
18	Union Security Insurance Company <sup>7</sup>	289	0	392	109	962	0	771	44	2,817	0	4,051	643	922	1,709	12,709
19	United Concordia Insurance Company <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	United HealthCare Insurance Company	35	14	1,181	0	63	20	527	35	2,659	0	312	99	157	3,558	8,660
21	United of Omaha Life Insurance Company <sup>8</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Members</b>	<b>12,986</b>	<b>10,126</b>	<b>48,566</b>	<b>438</b>	<b>62,452</b>	<b>7,466</b>	<b>31,788</b>	<b>16,550</b>	<b>171,224</b>	<b>481</b>	<b>78,870</b>	<b>48,103</b>	<b>86,539</b>	<b>76,444</b>	<b>652,033</b>
	<b>2006 Massachusetts Population <sup>9</sup></b>	<b>224,816</b>	<b>131,117</b>	<b>545,379</b>	<b>15,515</b>	<b>735,958</b>	<b>72,183</b>	<b>460,520</b>	<b>153,471</b>	<b>1,467,016</b>	<b>10,240</b>	<b>654,753</b>	<b>493,623</b>	<b>687,610</b>	<b>784,992</b>	<b>6,437,193</b>
	<b>2006 Market Penetration Rate <sup>10</sup></b>	<b>5.78%</b>	<b>7.72%</b>	<b>8.90%</b>	<b>2.82%</b>	<b>8.49%</b>	<b>10.34%</b>	<b>6.90%</b>	<b>10.78%</b>	<b>11.67%</b>	<b>4.70%</b>	<b>12.05%</b>	<b>9.74%</b>	<b>12.59%</b>	<b>9.74%</b>	<b>10.13%</b>

<sup>1</sup> Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> Carrier reported zero insured members as of December 31, 2006.

<sup>3</sup> Doing business as Delta Dental Plan of Massachusetts.

<sup>4</sup> Effective March 24, 2006, company changed its name from GE Group Life Assurance Company to Genworth Life and Health Insurance Company.

<sup>5</sup> Mutual of Omaha Insurance Company notified the Division on June 29, 2006, that it did not have any fully insured in-force plan cases in Massachusetts and requested that the Division withdraw the approval of its insured dental preferred provider plans.

<sup>6</sup> Reliastar Life Insurance company notified the Division by letter dated August 15, 2006 that it discontinued the marketing of its product in Massachusetts and requested that the product be withdrawn from its book of Massachusetts business.

<sup>7</sup> United of Omaha Life Insurance Company notified the Division on June 29, 2006, that it did not have any fully insured in-force plan cases in Massachusetts and requested that the Division withdraw the approval of its insured dental preferred provider plans.

<sup>8</sup> Effective September 6, 2005, Fortis Benefits Insurance Company changed its name to Union Security Insurance Company.

<sup>9</sup> 2006 Table 1: Annual Estimates of the Population for Counties of Massachusetts: April 1, 2000 to July 1, 2006 (CO-EST2006-01-25). Source: Population Division, U.S. Census Bureau. Release Date: March 22, 2007.

<sup>10</sup> Total DENTAL insured preferred provider plan members in each county divided by the 2006 population in each county.