

Massachusetts Division of Insurance Report of Membership¹
in Closed Nongroup Plans as of December 31, 2003

	COVERED MEMBERS BY COUNTY COMMERCIAL INSURANCE CARRIERS As of December 31, 2003	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	3 MA TOTAL	02 MA TOTAL
		Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at at End of Year
1	Aetna Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0
2	Allstate Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
3	American Republic Insurance Company	16	2	4	12	40	0	25	10	41	11	10	11	3	3	188	204
4	American Life and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
5	American National Life Insurance Company of Texas	20	8	35	1	9	5	23	3	24	0	19	40	5	10	202	214
6	Bankers Life and Casualty Company	2	0	0	0	0	0	1	0	1	0	1	1	1	0	7	24
7	Celtic Life Insurance Company	6	1	8	0	7	0	9	1	18	1	10	2	2	4	69	138
8	Central United Life Insurance Company	3	0	0	0	4	0	4	0	1	0	0	3	0	4	19	15
9	Conseco Medical Insurance Company ²	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	703
10	Continental Assurance Company	0	0	1	0	0	0	0	0	0	0	0	1	0	0	2	1
11	(The) Equitable Life Assurance Society of the U.S.	51	26	7	13	19	1	6	18	86	4	57	10	22	9	329	342
12	Farm Family Life Insurance Company	0	0	1	0	0	3	0	3	3	0	0	0	0	5	15	20
13	Fortis Insurance Company	351	25	88	118	352	17	75	30	433	46	104	127	66	67	1,899	2,150
14	GE Group Life Assurance Company	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	4
15	Golden Rule Insurance Company	116	20	16	9	26	29	7	3	63	9	14	8	7	22	349	416
16	Guardian Life Insurance Company of America	1	0	5	0	3	0	0	1	8	0	2	7	3	0	30	34
17	ING Life Insurance and Annuity Company	1	2	0	0	1	0	2	1	4	1	1	0	0	0	13	19
18	Investors Life Insurance Company of North America	0	0	0	0	0	0	1	0	1	0	0	0	0	0	2	6
19	Knights of Columbus	0	0	0	0	1	0	2	1	3	0	0	0	0	0	7	4
20	Manufacturers Life Insurance Company	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
21	(The) MEGA Life and Health Insurance Company	18	4	14	5	10	0	0	0	35	0	9	7	4	6	112	132
22	Metropolitan Life Insurance Company	4	2	6	1	14	5	3	4	31	0	10	9	3	4	96	102
23	Mid-West National Life Insurance Company of Tennessee	11	2	0	0	42	2	2	4	25	0	14	7	1	3	113	169
24	Mutual of Omaha Insurance Company	50	12	6	17	36	11	21	21	92	17	18	25	16	13	355	486
25	National Benefit Life Insurance Company	0	0	0	0	0	2	6	4	13	0	0	0	0	4	29	27
26	National Casualty Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
27	National Financial Insurance Company	1	0	0	5	2	0	1	0	9	0	2	0	0	0	20	20
28	National Health Insurance Company	4	0	2	0	21	2	2	0	22	0	0	4	1	8	66	80
29	New York Life Insurance Company	5	0	2	0	1	2	0	0	2	0	0	0	7	1	20	25
30	Pioneer Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66
31	(The) Prudential Insurance Company of America	49	16	38	2	30	7	26	11	81	16	32	11	23	27	369	405
32	Thrivent Financial for Lutherans ³	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	2
33	(The) Travelers Insurance Company	0	0	0	0	0	0	2	0	0	0	0	0	1	0	3	4
34	Trustmark Insurance Company	19	1	6	3	10	2	16	4	23	2	20	14	0	4	124	154
35	UNICARE Life & Health Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
36	United HealthCare Insurance Company	0	0	0	0	2	0	0	0	0	0	1	0	0	0	3	10
37	United Teacher Associates Insurance Company	5	1	1	0	5	1	6	1	4	0	6	1	7	5	43	83
38	Washington National Insurance Company	124	0	15	54	71	11	16	8	89	8	32	12	16	40	496	60
	TOTALS:	858	122	255	240	706	100	257	130	1,113	115	362	300	189	239	4,986	6,129
	2003 Massachusetts Population ⁴	229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422	6,421,800
	2003 Market Penetration Rate ⁵	0.4%	0.1%	0.0%	1.5%	0.1%	0.1%	0.1%	0.1%	0.1%	1.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Effective July 1, 2003, Conseco Medical Insurance Company ("Conseco") merged into Washington National Insurance Company ("WNI"). All Conseco "closed" membership now reported in WNI's membership statistics.

³ Effective May 21, 2002, Aid Association For Lutherans changed its name to Thrivent Financial for Lutherans.

⁴ Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004

⁵ Total Massachusetts members divided by the 2003 Massachusetts population.