

Massachusetts Group Conversion Guaranteed Issue Nongroup Membership ¹
as of December 31, 2004

Non Group Membership Total Membership	Type of Plan	MA	MA	2003 - 2004
		Members as of 12/31/03	Members as of 12/31/04	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	0	0	0
Connecticut General Life Insurance Company	Medical	24	14	(10)
Great-West Life and Annuity Insurance Company	Medical	5	1	(4)
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	1	1	0
UniCARE Life and Health Insurance Company	Medical	48	46	(2)
Total Members		78	62	(16)
Massachusetts Population ²		6,420,357	6,416,505	
Market Penetration Rate ³		0.0012%	0.0010%	

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.
² Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.
³ Total members in Massachusetts divided by the respective annual estimated population in Massachusetts.

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	2003 - 2004
		Subscribers as of 12/31/03	Subscribers as of 12/31/04	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	0	0	0
Connecticut General Life Insurance Company	Medical	16	11	(5)
Great-West Life and Annuity Insurance Company	Medical	4	1	(3)
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	1	1	0
UniCARE Life and Health Insurance Company	Medical	41	46	5
Total Subscribers		62	59	(3)

Nongroup Membership Total Dependents	Type of Plan	MA	MA	2003 - 2004
		Dependents as of 12/31/03	Dependents as of 12/31/04	Dependent DIFFERENCE
Celtic Life Insurance Company	Medical	0	0	0
Connecticut General Life Insurance Company	Medical	8	3	(5)
Great-West Life and Annuity Insurance Company	Medical	1	0	(1)
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	0	0	0
UniCARE Life and Health Insurance Company	Medical	7	0	(7)
Total Dependents		16	3	(13)