

Massachusetts  
Group Conversion Guaranteed Issue  
Nongroup Membership <sup>1</sup>  
as of December 31, 2001

| Nongroup Membership<br>Total Membership       | Type<br>of<br>Plan | MA                        | MA                        | 12/31/00 to 12/31/01 |
|---|--------------------|---------------------------|---------------------------|----------------------|
|   |                    | Members<br>as of 12/31/00 | Members<br>as of 12/31/01 | MEMBER<br>DIFFERENCE |
| Celtic Life Insurance Company                 | Medical            | 0                         | 0                         | 0                    |
| Connecticut General Life Insurance Company    | Medical            | 7                         | 7                         | 0                    |
| Great-West Life and Annuity Insurance Company | Medical            | 1                         | 1                         | 0                    |
| GE Capital Life Assurance Company             | Medical            | 0                         | 0                         | 0                    |
| Principal Life Insurance Company              | Medical            | 2                         | 2                         | 0                    |
| UniCARE Life and Health Insurance Company     | Medical            | 11                        | 20                        | 9                    |
| Total Members                                 |                    | 21                        | 30                        | 9                    |
| Massachusetts Population <sup>3</sup>         |                    | 6,349,097                 | 6,379,304                 |                      |
| Market Penetration Rate <sup>4</sup>          |                    | 0.0%                      | 0.0%                      |                      |

| Nongroup Membership<br>Total Subscribers      | Type<br>of<br>Plan | MA                        | MA                        | 12/31/00 to 12/31/01 |
|---|--------------------|---------------------------|---------------------------|----------------------|
|   |                    | Members<br>as of 12/31/00 | Members<br>as of 12/31/01 | MEMBER<br>DIFFERENCE |
| Celtic Life Insurance Company                 | Medical            | 0                         | 0                         | 0                    |
| Connecticut General Life Insurance Company    | Medical            | 7                         | 7                         | 0                    |
| Great-West Life and Annuity Insurance Company | Medical            | 1                         | 1                         | 0                    |
| GE Capital Life Assurance Company             | Medical            | 0                         | 0                         | 0                    |
| Principal Life Insurance Company              | Medical            | 2                         | 2                         | 0                    |
| UniCARE Life and Health Insurance Company     | Medical            | 9                         | 20                        | 11                   |
| Total Subscribers                             |                    | 19                        | 30                        | 11                   |

| Nongroup Membership<br>Total Dependents       | Type<br>of<br>Plan | MA                        | MA                        | 12/31/00 to 12/31/01 |
|---|--------------------|---------------------------|---------------------------|----------------------|
|   |                    | Members<br>as of 12/31/00 | Members<br>as of 12/31/01 | MEMBER<br>DIFFERENCE |
| Celtic Life Insurance Company                 | Medical            | 0                         | 0                         | 0                    |
| Connecticut General Life Insurance Company    | Medical            | 0                         | 0                         | 0                    |
| Great-West Life and Annuity Insurance Company | Medical            | 0                         | 0                         | 0                    |
| GE Capital Life Assurance Company             | Medical            | 0                         | 0                         | 0                    |
| Principal Life Insurance Company              | Medical            | 0                         | 0                         | 0                    |
| UniCARE Life and Health Insurance Company     | Medical            | 2                         | 0                         | (2)                  |
| Total Dependents                              |                    | 2                         | 0                         | (2)                  |

<sup>1</sup> 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.

<sup>2</sup> 2001 Population Source: Table T1. Population Estimates[3], Population Estimates Program, Population Division, U.S. Bureau of the Census, March 27, 2002 - estimated population by county as of July 1, 2001.

<sup>3</sup> Total members in Massachusetts divided by the 2000 and 2001 population in Massachusetts respectively.