

<i>All dollar amounts in \$000</i>									
FINANCIAL SUMMARY OF NJ DPOs AND DSCs, YEAR ENDING 12/31/2005									
DPO (Dental Plan Organization)	NAIC #	ASSETS	LIABS	CAPITAL & SURPLUS	PREMIUM	DENTAL EXPENSES	LOSS RATIO	AFTER TAX PROFIT/LOSS	YEAR-END ENROLLMENT
Aetna Dental, Inc.	11183	\$1,912	\$321	\$1,590	\$12,212	\$11,206	91.8%	(\$407)	204,030
Atlantic Southern Dental	11217	\$4,340	\$2,540	\$1,800	\$12,600	\$10,600	84.1%	\$343	66,452
Cigna Dental Health	11167	\$5,274	\$2,228	\$3,046	\$12,587	\$10,070	80.0%	\$3	76,709
Community Dental Associates	11214	\$327	\$223	\$103	\$939	\$904	96.3%	\$1	4,700
Consolidated Healthcare Mgmt	11158	\$110	\$0	\$110	\$17	\$14	79.8%	\$4	490
Dental Delivery Systems	11195	\$1,547	\$117	\$1,431	\$3,448	\$2,872	83.3%	\$85	21,936
Dental Group of NJ	11241	\$147	\$33	\$114	\$145	\$120	83.3%	\$10	831
Dental Providers of NJ, Inc.	11213	\$112	\$0	\$112	\$403	\$362	89.8%	\$1	3,200
Dental Services Organization	11234	\$272	\$50	\$222	\$3,018	\$2,660	88.1%	\$130	15,692
Flagship Health Systems	11179	\$2,389	\$1,306	\$1,084	\$9,376	\$7,732	82.5%	\$263	52,569
Group Dental Health Admin	11246	\$148	\$16	\$132	\$1,259	\$1,070	85.0%	\$29	7,051
Horizon Healthcare Dental	11146	\$5,782	\$3,052	\$2,730	\$18,517	\$14,813	80.0%	\$442	98,711
International Healthcare Services	11173	\$614	\$151	\$463	\$7,580	\$6,090	80.3%	\$124	45,068
John D. Kernan, DMD, PA	11182	\$273	\$29	\$244	\$1,130	\$983	87.0%	\$21	8,043
Managed Dental Guard, Inc.	11199	\$342	\$73	\$269	\$1,430	\$1,150	80.4%	\$22	10,363
Union Security	11244	\$1,311	\$385	\$926	\$2,243	\$1,795	80.0%	\$0	15,154
United Concordia Inc. #	95253	\$7,029	\$3,273	\$3,756	\$923	\$830	89.9%		23,770
United Dental Care	11230	\$118	\$17	\$101	\$56	\$50	87.9%	(\$3)	600
Unity DPO Inc.	11159	\$172	\$0	\$172	\$165	\$147	89.4%	(\$5)	1,417
DPO TOTALS		\$32,219	\$13,814	\$18,405	\$88,047	\$73,468	83.4%	\$1,063	656,786
# Balance sheet amounts are multi-state; premium, expenses and enrollment are NJ-only.									
Only a small fraction of United Concordia's business is written in New Jersey.									
DSC (Dental Service Corporation)									
Delta Dental Plan	55085	\$177,853	\$35,320	\$142,533	\$223,600	\$179,902	80.5%	\$11,453	624,158
Dental Practice Assoc. of NJ	12213	\$125	\$18	\$107	\$0	\$0	N/A	(\$18)	0
Unity Dental Service Plan	47961	\$278	\$32	\$247	\$179	\$80	44.7%	\$54	423
DSC TOTALS		\$178,256	\$35,370	\$142,887	\$223,779	\$179,982	80.4%	\$11,489	624,581