

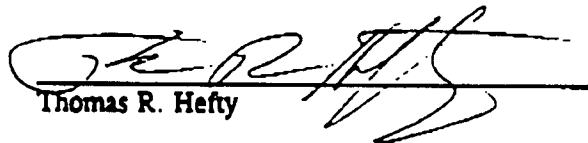
AFFIDAVIT OF THOMAS R. HEFTY

STATE OF Texas)
) ss
COUNTY OF Dallas)


Thomas R. Hefty, being first duly sworn, on oath deposes and affirms as follows:

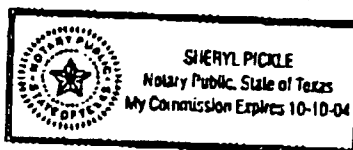
1. I am the President of Blue Cross & Blue Shield United of Wisconsin.
2. I have not, directly or indirectly, made or directed any trade of securities involving shares of United Wisconsin Services, Inc. during the period of February 1, 2001 through March 15, 2001 and I am unaware of any such trades made or directed by any member of my direct family or any other officer or director of Blue Cross & Blue Shield United of Wisconsin.

Dated this 15 day of March, 2001.


Thomas R. Hefty

Subscribed and sworn to before me
this 15 day of March, 2001.


Notary Public, State of Texas
My Commission Expires: 10-10-04



AFFIDAVIT OF TIMOTHY F. CULLEN


STATE OF Wisconsin)
) SS
 COUNTY OF Dane)

Timothy F. Cullen, being first duly sworn, on oath deposes and affirms as follows:

1. I am a Vice President of Blue Cross & Blue Shield United of Wisconsin.

2. I have not, directly or indirectly, made or directed any trade of securities involving shares of United Wisconsin Services, Inc. during the period of February 1, 2001 through March 15, 2001 and I am unaware of any such trades made or directed by any member of my direct family or any other officer or director of Blue Cross & Blue Shield United of Wisconsin.

Dated this 15 day of March, 2001.



 Timothy F. Cullen

Subscribed and sworn to before me this 15 day of March, 2001.

Angela K. Ott
 Notary Public, State of Dane
 My Commission Expires: ~~12/01/01~~ (12/02/01)
ahc ahc
Dec. 3, 2001


AFFIDAVIT OF GAIL L. HANSON

STATE OF Wisconsin)
) ss
COUNTY OF Dane)

Gail L. Hanson, being first duly sworn, on oath deposes and affirms as follows:


1. I am the Chief Financial Officer and a Senior Vice President of Blue Cross & Blue Shield United of Wisconsin.
2. I have not, directly or indirectly, made or directed any trade of securities involving shares of United Wisconsin Services, Inc. during the period of February 1, 2001 through March 15, 2001 and I am unaware of any such trades made or directed by any member of my direct family or any other officer or director of Blue Cross & Blue Shield United of Wisconsin.

Dated this 15 day of March, 2001.



Gail L. Hanson

Subscribed and sworn to before me
this 15 day of March, 2001.



Notary Public, State of Wisconsin
My Commission Expires: 12/2/01

AFFIDAVIT OF STEPHEN E. BABLITCH

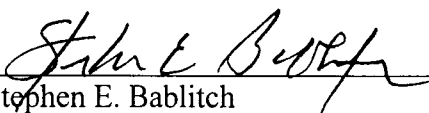
STATE OF Wisconsin)
) ss
COUNTY OF Dane)

Stephen E. Bablitch, being first duly sworn, on oath deposes and affirms as follows:

1. I am the Secretary, General Counsel and a Senior Vice President of Blue Cross & Blue Shield United of Wisconsin.


2. I have not, directly or indirectly, made or directed any trade of securities involving shares of United Wisconsin Services, Inc. during the period of February 1, 2001 through March 15, 2001 and I am unaware of any such trades made or directed by any member of my direct family or any other officer or director of Blue Cross & Blue Shield United of Wisconsin.

Dated this 15 day of March, 2001.



Stephen E. Bablitch

Subscribed and sworn to before me
this 15 day of March, 2001.



Notary Public, State of Wisconsin
My Commission Expires: 12/02/01

In the Matter of the Application for Conversion
Of Blue Cross & Blue Shield United of Wisconsin,

Case No.: 99-C26038

Petitioner.

AFFIDAVIT OF GAIL HANSON

STATE OF WISCONSIN)
)ss
DANE COUNTY)

I, Gail L. Hanson, being first duly sworn upon oath, depose and state as follows:

1. I am the Vice President, Treasurer and Chief Financial Officer of United Wisconsin Services, Inc. ("UWSI") and Blue Cross & Blue Shield United of Wisconsin ("BCBSUW") (collectively "the Companies"). I am fully authorized by the Companies to make this affidavit.
2. One of my duties as Vice President, Treasurer and Chief Financial Officer of the Companies is to oversee the Companies' investment portfolios. I have first hand knowledge of all UWSI common stock purchased or sold by the Companies.
3. During the period from February 1, 2001 to March 15, 2001 (the "Measurement Period"), BCBSUW neither acquired nor sold any shares of UWSI common stock.
4. During the Measurement Period, UWSI neither acquired for itself nor sold any shares of UWSI common stock.
5. American Express Trust Company, as the Administrator and Trustee of the UWSI/BCBSUW 401(K) Plan, directs market purchases of UWSI common stock for the benefit of 401(K) Plan participants. On information and belief, such purchases have been reported to Deutsche Banc Alex. Brown.

Dated this 15th day of March, 2001.



Gail L. Hanson, Affiant

Subscribed and sworn to before
me this 15th day of March, 2001.

Angela K. Ott
Notary Public, State of Wisconsin
My Commission Expires: 12/2/01