



**A REPORT BY THE SUPERINTENDENT OF FINANCIAL SERVICES**

**TO**

**THE GOVERNOR AND THE LEGISLATURE**

**ON**

**THE IMPLEMENTATION OF LEGISLATION**

**PERMITTING APPROVAL OF**

**CERTAIN LONG TERM CARE HEALTH INSURANCE PLANS**

**(REPORT FOR THE TWO-YEAR PERIOD ENDING DECEMBER 31, 2014)**

**SHIRIN EMAMI**  
**ACTING SUPERINTENDENT**



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

Andrew M. Cuomo  
Governor

Shirin Emami  
Acting Superintendent

To Governor Andrew M. Cuomo and the Legislature:

A report and recommendations of the Superintendent of Financial Services on the implementation of Chapter 245 of the Laws of 1986 permitting approval of certain long term care health insurance plans is herewith submitted in accordance with the provisions of such act. The current report is for the two-year period ending December 31, 2014.

Respectfully submitted,

Shirin Emami  
Acting Superintendent of Financial Services

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## Executive Summary

### Purpose of this Report

Pursuant to Chapter 245 of the Laws of 1986, the Superintendent of Financial Services (Superintendent) is required to make this biennial report to the Governor and the Legislature regarding long term care (LTC) insurance, including but not limited to a description of the plans authorized to issue LTC insurance, factors contributing to or impeding the development of the enrollment in such plans, the adequacy of consumer information in relation to insurance coverage for LTC services, and such recommendations as the Superintendent may deem appropriate. The current report is for the two-year period ending December 31, 2014.

### General Background

The predecessor agency to the New York State Department of Financial Services (DFS), the New York State Insurance Department (Insurance Department), approved the first LTC plans in 1986. For the first twenty-five years, the number of insurers offering such coverage remained steady. However, over the last five years, the number of insurers offering LTC coverage has slightly declined. As of the end of the reporting period, eleven insurers write individual LTC policies and two insurers write group LTC policies in New York State (NYS). The total enrollment in LTC insurance policies decreased slightly since the last report (December 31, 2013). As of December 31, 2014, there were 71,925 persons enrolled in NYS Partnership for LTC (Partnership) policies and 346,286 persons enrolled in non-Partnership policies.

### New York State Partnership for Long Term Care Insurance

In an effort to encourage more New Yorkers to purchase LTC insurance, NYS established the Partnership program in 1989. Under the Partnership program, NYS residents who purchase qualified LTC insurance policies will, upon exhaustion of the policy benefits, be able to protect all or part of their assets in qualifying for Medicaid assistance. The NYS Partnership program is different from other states' Partnership programs which have been established under the federal Deficit Reduction Act of 2005 (DRA). The NYS program, the first of its kind in the nation, pre-dated the DRA programs by sixteen years.

### State and Federal Legislation to Encourage the Development of Long Term Care Plans

In 1996, the federal government enacted the Health Insurance Portability and Accountability Act (HIPAA) which, in part, provided federal tax incentives for purchasing LTC insurance. Pursuant to the law, benefits received by a chronically ill individual under a "qualified" LTC insurance policy are excludable from income if the payments are based on actual expenses incurred.

In 1997, NYS passed a law providing favorable state income tax treatment for those persons purchasing LTC policies that qualify for the federal income tax deduction. Also in 1997, NYS passed a law aimed at promoting the development of a broader and more integrated continuum of LTC, financed by a range of private, public and public/private options, including the development of continuing care retirement communities (CCRCs).

In 2000, NYS increased the tax deduction caps by allowing businesses and individuals to take a tax credit equal to 10% of their LTC insurance premiums. The Legislature extended the tax credit in 2002 to NYS residents covered under a federally qualified out-of-state group LTC insurance contract. In 2004, NYS's tax credit for the purchase of LTC insurance increased from 10% to 20% of premiums.

To further encourage the purchase of LTC insurance, NYS in 2002 enacted the New York Public Employee and Retiree Long Term Care Insurance Plan (NYPERL). The NYPERL offers LTC coverage to State employees, retirees and eligible family members under a group policy issued to NYS. The full cost of the plan, including coverage of eligible family members, is paid by the employee or insured person and can be deducted from the employee's salary. Local governments and other public and quasi-public employers may participate in the NYPERL if the employer is eligible for the NYS's health insurance program and the governing body elects to participate.

In 2005, the Insurance Department promulgated regulations that provided for three new LTC insurance product designs for the Partnership in addition to the original product design. After that 2005 promulgation, two product designs provided dollar for dollar asset protection and two product designs provided total asset protection.

In 2011, in an effort to add an important consumer protection, the DFS promulgated the Forty-Third Amendment to Insurance Regulation 62 (11 NYCRR 52), establishing an internal appeal process for LTC insurance. The internal appeal procedure permits an insured to request a review by the insurer of a claim denial for payment of benefits under the policy.

On June 1, 2012, in accordance with the findings of Governor Andrew M. Cuomo's Medicaid Re-Design Team, the DFS promulgated the Third Amendment to Insurance Regulation 144 (11 NYCRR 39). The amendment makes the Partnership more affordable by establishing a new 3.5% annual compound inflation benefit option and by establishing a lower cost minimum Partnership insurance plan design that enables the insured to protect all assets upon Medicaid eligibility. Consumers have increasingly purchased these lower cost options. The amendment also makes the Partnership more marketable by requiring consumer protections for NYS Partnership insureds who move from NYS and subsequently become eligible for asset protection under another state's Medicaid program.

On October 23, 2013, the DFS promulgated the Fourth Amendment to Insurance Regulation 144 (11 NYCRR 39) which sets forth the minimum daily benefit amounts for the five Partnership plan designs from January 1, 2014 through December 31, 2023.

#### Factors Contributing to or Impeding the Development of Long Term Care Plans

The six key factors directly affecting the development of the enrollment in LTC insurance policies in NYS are consumer awareness, experience and pricing data, underwriting and policy design, the regulatory environment, marketing concerns, and the cost of coverage.

## Recommendations and Anticipated Actions to be Taken by the Department of Financial Services

LTC insurance is an alternative to Medicaid for consumers seeking to finance LTC services. It has developed into a viable product that provides asset protection and peace of mind to consumers.

To further encourage the development and purchase of such policies, DFS makes the following recommendations:

- DFS, the NYS Department of Health, and the NYS Office for the Aging should continue efforts to encourage the purchase of LTC policies qualifying under the Partnership; and
- NYS should increase its efforts to educate the public that NYS's tax credit for LTC premiums provides a substantial tax benefit. Essentially, NYS will support and encourage its tax payers to plan for future LTC expenses by paying 20% of the bill for LTC insurance premiums. This credit is available to any NYS tax payer paying LTC insurance premiums, including children who pay for coverage on behalf of their parents.
- The federal government should be encouraged to:
  - allow an above-the-line deduction or tax credit for LTC insurance premiums; and
  - allow LTC insurance to qualify as part of a Cafeteria Plan under Section 125 of the Internal Revenue Code to allow a before-tax deduction for insurance premiums.
- The LTC insurance industry should be encouraged to:
  - emphasize the marketing and sale of basic LTC type coverage that would be affordable for more middle-class New Yorkers; and
  - offer innovative LTC products designed to keep premiums affordable while still providing meaningful LTC benefits for middle-class New Yorkers.

Further, DFS will:

- Continue to review the minimum standards for the form, content and sale of LTC insurance and amend the standards as necessary to incentivize the sale of meaningful LTC insurance to as many New Yorkers as possible;
- Continue to encourage the submission of innovative LTC product designs which keep premiums affordable and provide meaningful LTC benefits to as many New Yorkers as possible;
- Periodically update DFS's "A Consumer Guide to Long Term Care Insurance in New York";
- Continue to work with the NYS Department of Health and the NYS Office for the Aging in publicizing and answering questions from the public on the Partnership;

- Continue to provide information and assistance to senior citizens concerning LTC insurance and other coverage available to the elderly, such as Medicare supplement insurance; and
- Continue to provide guidance to the industry with regard to the marketing of LTC insurance.

## **Purpose of Report**

Chapter 245 of the Laws of 1986 added Section 1117 to the NYS Insurance Law to permit certain insurers authorized by the Superintendent to issue policies providing benefits for LTC. In pertinent part, the act provides that "on or before January first, nineteen hundred eighty-eight, and biannually thereafter, the superintendent of insurance shall report to the governor and the legislature on the implementation of this act, including but not limited to a description of the plans authorized pursuant to this act, factors contributing to or impeding the development of the enrollment in such plans, the adequacy of consumer information in relation to insurance coverage for long term care services, and such recommendations as the superintendent may deem appropriate." The current report is for the two-year period ending December 31, 2014.

## **General Background**

The predecessor agency to the DFS, the NYS Insurance Department first approved LTC insurance plans in 1986. In 1991, the Insurance Department promulgated the Sixteenth Amendment to Insurance Regulation 62 (11 NYCRR 52), which established minimum standards and set forth disclosure requirements for LTC insurance. The regulations took effect on January 1, 1992.

In order to allow insurers some flexibility in designing benefit packages to meet the varying needs of the public, and to provide meaningful coverage that is affordable to the greatest number of consumers, the Insurance Department established four categories of insurance policies providing LTC type benefits:

1. **LTC Insurance** provides at least 24 months of coverage which meets one of the following options:
  - Coverage of all levels of care in a nursing home of at least \$100 per day for policies sold in the New York City metropolitan area (i.e., the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland and Westchester) and \$70 per day for all other parts of NYS; home care coverage of at least 50% of the daily indemnity amount provided for care in a nursing home;
  - Coverage of all levels of care in a nursing home and coverage of home care, both at no less than 60% of the reasonable charge; and
  - Coverage of all levels of care in a participating nursing home (one which has contracted with an insurer to provide services to their policyholders) at no less than 75% of the negotiated rate. For non-participating nursing homes, payment must be no less than 50% of the reasonable charge or \$55 per day, whichever is less. Coverage of home care by a participating home care provider at no less than 75% of the negotiated rate. For non-participating home care providers, payment must be no less than 50% of the reasonable charge or \$30 per day, whichever is less.
2. **Nursing Home and Home Care Insurance** provides at least 12 months of coverage for custodial care services of at least \$50 a day while confined in a nursing home and coverage for custodial care services in a private home of at least \$25 per day.



3. **Nursing Home Insurance Only** provides at least 12 months of coverage for custodial care services of at least \$50 per day in a nursing home.
4. **Home Care Insurance Only** provides at least 12 months of coverage for custodial care services of at least \$25 per day in a private home.

For all categories, the Insurance Department mandated other benefits as well:

- An inflation protection benefit, which must be offered with all types of policies. The insurer must offer either increased benefit levels of five percent or in proportion to the increase in the Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics, compounded annually. The insurer may also guarantee to the insured individual the right to periodically increase benefit levels without providing evidence of insurability or health status so long as the option has not been declined for three consecutive times; and
- A nonforfeiture benefit, which must be offered with LTC insurance policies. The insurer must offer reduced paid-up insurance, whereby the insured still retains a LTC insurance policy, with the benefits reduced by a percentage stated in the policy or certificate.

In 1993, one year after promulgation of the regulation, ten insurers were writing individual LTC insurance policies and four insurers were writing group LTC insurance policies in NYS. As of the end of the reporting period, eleven insurers write individual LTC insurance policies and two insurers write group LTC insurance policies in NYS. (See page 16 for details)

## **The New York State Partnership for Long Term Care Insurance**

In an effort to encourage more New Yorkers to purchase LTC insurance, NYS established the NYS Partnership for Long Term Care Program (Partnership) in 1989. The Partnership became operational in March, 1993. The Partnership originally provided that NYS residents who purchased a qualified policy or certificate providing LTC insurance would, once the benefits from the policy or certificate were exhausted, become eligible for Medicaid assistance without spending down their assets. Income, however, would still be contributed toward the cost of care, in accordance with regular NYS Medicaid rules.

Under the original Partnership, the Insurance Department promulgated Insurance Regulation 144 (11 NYCRR 39), which established minimum standards for a qualified policy or certificate under the program.

The minimum standards and benefit levels under the Partnership are more stringent than the minimum standards for non-Partnership policies, in order to protect the viability of the NYS Medicaid program, which is legally bound to provide benefits on a special eligibility basis after the benefits of the qualified LTC policy or certificate are exhausted.

The Insurance Department promulgated a Second Amendment to Insurance Regulation 144 (11 NYCRR 39) amending the minimum standards in 2005 in response to a desire by LTC insurers participating in the Partnership to expand the products available under the Partnership to include other product designs. The LTC policies now offered under the Partnership may have maximum policy benefits which are expressed either in the number of days or years of nursing home and home care benefits, or can be expressed as an overall dollar amount which is determined by multiplying the daily benefit amount chosen by the number of days benefits are to be provided.

The DFS working closely with the NYS Department of Health, NYS State Office for the Aging and participating insurers, promulgated a Third Amendment to Insurance Regulation 144 (11 NYCRR 39) on June 1, 2012, to reflect proposals recommended by Governor Andrew M. Cuomo's Medicaid Re-Design Team. The Third Amendment modifies the inflation protection benefit for all plan designs by adding a new 3.5% option and adds a new total asset plan design that provides two years of nursing home care and four years of home and community-based care at 50% of the nursing home care rate. Consumers have increasingly purchased these new lower cost options. In 2014, approximately 70% of NY purchasers chose the new 3.5% inflation option and 40% chose the new 2/4/50 plan design. The Third Amendment also adds consumer disclosures relating to reciprocity, where a Partnership insured may access Medicaid Extended Coverage in another reciprocal state. The NYS Department of Health maintains a map of reciprocal states which can be found on their website at: <http://www.nyspltc.org/reciprocitymap.htm>.

The amended regulations require that, in order to be approved under the Partnership, LTC insurance policies must contain, as minimums, the following benefits:

- A lifetime maximum nursing home benefit of at least 1½ or 2 years providing coverage of all levels of care in a nursing home of at least \$284 per day for 2015, and increasing by at least 3.5% (with an insured option to choose 5%) compounded annually (known as the 1.5/3/50 and 2/4/50 plans respectively). If the policy is purchased at age 80 or older, the 3.5% or 5% compound annual increase is optional. The insured must be allowed to

substitute home care benefits on the basis of two home care days for one nursing home day.

Home care coverage must be provided in an amount that is 50% of the minimum required nursing home care benefit (\$142 per day in 2015) and is payable when services are provided in the insured's home, in a group setting such as an adult day care center, or where human assistance is needed to aid the insured in necessary travel, such as to a physician's office. The home care benefit must cover skilled nursing care, home health care, personal care and assisted living care.

- A lifetime maximum of either 2 or 4 years, which can be expressed as an overall dollar amount by multiplying the daily benefit amount (\$284 for 2015) times the total number of days (either 730 or 1,460 days) of benefits (known as the 2/2/100 and 4/4/100 plans respectively).

The nursing home and home care daily benefit amounts must be at least \$284 for 2015 and increasing by at least 3.5% (with an insured option to choose 5%) compounded annually. If the policy is purchased at age 80 or older, the 3.5% or 5% compound annual increase is optional. The nursing home benefit must provide coverage of all levels of care in a nursing home. Coverage in an assisted living facility includes nursing care, maintenance or personal care, therapy services and room and board accommodations. The home care daily benefit amount is the same as the nursing home benefit rather than 50% of the nursing home benefit as described in the first option above. The home care benefit must provide coverage for services provided in the insured's home, in a group setting such as an adult day care center, or where human assistance is needed to aid the insured in necessary travel, such as to a physician's office. The home care benefit must cover skilled nursing care, home health care, personal care and assisted living care.

All of these policies must also provide bed reservation benefits, respite care, hospice care, care management and alternate care. Waiting periods for the 1½ or 2 year plans providing dollar for dollar asset protection cannot exceed 60 days, and waiting periods for the 2 or 4 year plans providing total asset protection cannot exceed 100 days. Certain other optional benefits are available depending on the plan chosen.

Total asset protection is now available with Partnership policies providing 2 or 4 years of benefits. Upon exhaustion of the benefits in the 2 or 4 year total asset plan designs, the insured is able to apply for Medicaid and protect all of their assets. Dollar for dollar Partnership policies that provide 1½ or 2 years of nursing home benefits provide dollar for dollar asset protection which means that for every dollar of benefits covered under those policies, a dollar of assets will be protected. For all Partnership plan designs, income must be contributed toward the cost of LTC services in accordance with Medicaid rules.

The 1½, 2 and 4 year plans must all be written to qualify for favorable federal and NYS income tax treatment. The original 3 year plan may be written as qualifying for favorable federal and NYS income tax treatment, or it may be written as non-tax qualified (3 year plans issued before January 1, 1997 were issued before tax qualification standards existed, and thus they may be considered tax qualified if federal requirements are met).

The DFS promulgated the Fourth Amendment to Insurance Regulation 144 (11 NYCRR 39) on October 23, 2013, updating the minimum daily benefit amounts for the five Partnership

insurance plan designs effective January 1, 2014 through December 31, 2023. For the first time, the minimum daily benefit amounts are inflated at the new lower 3.5% annual compound inflation rate. Inflating the minimum daily benefit amounts at the new lower 3.5% annual compound inflation rate makes the five Partnership insurance plan designs more affordable for New Yorkers. For any consumer who purchases a 5% option, the benefits will be increased at the 5% annual compound inflation rate.

As of the end of the reporting period, 83% of the total market for long term care insurance is non-Partnership policies and 17% is Partnership policies.

## State and Federal Legislation to Encourage the Development of Long Term Care Plans

### Tax Incentives

In 1996, the federal government enacted the Health Insurance Portability and Accountability Act (HIPAA) which, in part, provided federal tax incentives for purchasing LTC insurance. Pursuant to the law, benefits received by a chronically ill individual under a "qualified" LTC insurance policy are excludable from income if the payments are based on actual expenses incurred.

Generally, for 2015, benefits received under "qualified" policies that pay on an indemnity basis are excludable from income as long as the benefit payments do not exceed \$340 per day and are not in excess of the actual expenses. These caps will be indexed for inflation. Payments in excess of the cap are excludable from income only to the extent of actual costs incurred for LTC services. Amounts received in excess of the dollar cap for which no actual costs were incurred for LTC services are fully includable in income.

Taxpayers who itemize should be aware that, under HIPAA, premiums for "qualified" LTC insurance policies up to the following specified dollar limits are treated as medical expenses for purposes of itemized deductions (medical expenses must be more than 7.5 or 10%, depending on the taxpayer's age, of adjusted gross income to qualify for the deduction). The maximum amounts deductible in 2015 are below.

In the case of an individual with an attained age before the close of the taxable year of:	The annual limitation is:
40 or less	\$380
41 to 50	\$710
51 to 60	\$1,430
61 to 70	\$3,800
71 & Over	\$4,750

Under HIPAA, in order for a LTC insurance policy to qualify for the favorable tax treatment, the policy must meet the following requirements:

- Provide only coverage of qualified LTC services;
- Generally not pay or reimburse expenses incurred for services or items that would be reimbursed under Medicare, except where Medicare is a secondary payer, or where the contract makes per diem or other periodic payments without regard to expenses subject to federal interpretation of special rules in HIPAA;
- Be guaranteed renewable;
- Provide that refunds (other than refunds on the death of the insured or complete surrender or cancellation of the policy) and dividends under the policy must be used only to reduce future premiums or increase future benefits; and

- Not provide for a cash surrender value or other money that can be paid, assigned, pledged or borrowed.

HIPAA also provides that any policy issued before January 1, 1997, which meets the LTC insurance requirements of the state in which the policy was located at the time it was issued, will be treated as a "qualified" LTC insurance policy for federal tax purposes, and services provided under the policy will be treated as qualified LTC services. The "grandfather" status for policies issued before January 1, 1997 will continue so long as there is no "material change" in the policy on or after January 1, 1997 within the meaning of federal law.

NYS has also encouraged the purchase of LTC insurance by enacting legislation that provides favorable state income tax treatment for those persons purchasing LTC policies that qualify for the federal income tax deduction. Under a 1997 state law, premiums paid for "qualified" LTC policies were deductible to the same extent as under the federal law. The deduction in NYS was taken from federal adjusted gross income. This deduction, therefore, was available even to those taxpayers who did not itemize their deductions. Benefits received under federally "qualified" LTC policies were excluded from income on the same basis as under the federal law.

In 2000, NYS repealed this tax deduction for LTC insurance premiums and instead provided for a tax credit equal to 10% of LTC insurance premiums for taxable years beginning January 1, 2002. Also, in 2002, NYS amended its Tax and Insurance Laws to permit NYS residents covered under a federally qualified out-of-state group LTC insurance contract to deduct or receive a tax credit equal to 10% of the premium paid on their state income tax returns. Prior to this legislation, in order to deduct or receive the tax credit, a NYS resident's premium payment had to be for the purchase of a LTC insurance policy approved by the Superintendent of Insurance in NYS. In 2004, legislation was passed increasing the tax credit for LTC insurance premiums from 10% to 20% for taxable years beginning in 2004.

Thus, a NYS resident who pays \$2,000 in premiums for a tax qualified LTC insurance policy in taxable year 2015 would receive a NYS income tax credit in the amount of \$400 on his/her 2015 NYS income tax return. This tax credit translates into a direct dollar-for-dollar reduction of the amount of income tax owed to NYS.

### Continuing Care Retirement Communities (CCRCs)

In an effort to promote the development of a broader and more integrated continuum of LTC, financed by a range of private, public and public/private options, NYS enacted laws in 1997 that redefined life care communities as a type of continuing care retirement community (CCRC). These laws allow CCRCs the flexibility to offer more cost-conscious options of contracts beyond the lifetime guarantee for nursing facility care option. In addition to establishing a process for approval of CCRCs, the laws also provided for the following:

- Streamlining the approval process for residential health care facility beds and licensed home care service agencies operated as part of a CCRC;
- Establishing a comprehensive and flexible statutory and regulatory framework for an increased number of demonstration programs providing managed care for the elderly and chronically ill population who would not otherwise be served in a special needs plan or other managed care program;

- Making the LTC security demonstration program permanent; and
- Permitting accelerated payment of death benefits under a life insurance policy when the insured is chronically ill and requiring LTC services for the duration of his or her life.

CCRCs in NYS offer three different types of life care contracts for their residents. Type A is all-inclusive, Type B provides modified services, and Type C requires fee for service:

- Type A contracts provide housing, residential services, many amenities and unlimited, specific health-related services, including LTC services. If the resident's health deteriorates to the point that they need LTC services or admission to the nursing home, all of the services covered under the contract are provided without an increase in the monthly fee (except for normal operating costs and inflation adjustments). The monthly fee also will not increase due to the amount of services the resident requires.
- Type B contracts provide housing, residential services and many amenities. This contract differs from the Type A contract in the amount of LTC services that will be provided before an adjustment is made in the amount of the monthly fee paid by the resident. For example, under this type of contract, the CCRC could allow residents a specified number of days in a nursing home without a change in the monthly fee. Once this limit is reached, the resident could be required to pay for continued nursing home services on a full per diem basis or a discounted per diem basis.
- Type C contracts cover housing, residential services and amenities under the entrance fee and/or monthly fee in the same way as Type A and B contracts. This contract differs from the other two types of contracts in that all other health related services, including nursing home care, are paid for by the resident as they are needed on a fee for service basis. Under this type of contract, the resident pays lower fees upon entry, but in turn accepts the risk of paying for the care needed.

Chapter 523 of the Laws of 2011, signed into law on September 23, 2011, amended Article 46 of the Public Health Law to allow CCRCs authorized under Article 46 the flexibility to begin offering Type C contracts. This enhanced flexibility gives consumers more options and should increase Article 46 CCRC occupancy rates. Previously, CCRCs authorized under Article 46 could offer Type A and Type B contracts but were not allowed to offer a Type C contract option. Type C contracts were only available from CCRCs organized under Article 46-A of the Public Health Law.

Chapter 549 of the Laws of 2014 (later amended by Chapter 7 of the Laws of 2015, signed into law on March 13, 2015), amended Article 46 of the Public Health Law to allow CCRCs authorized under Article 46 the flexibility to offer continuing care at home as a contract option. A continuing care at home contract would allow a person to receive services in his or her private residence prior to moving onto the CCRC campus if necessary to receive higher levels of care.

As of the end of the reporting period, eleven CCRCs have received a Certificate of Authority from the Commissioner of Health and are operating under Article 46 of the Public Health Law:

<u>Name</u>	<u>County</u>	<u>Living Facilities</u>
The Amsterdam at Harborside 300 East Overlook Port Washington, NY 11050 516-472-6610 <a href="http://www.theamsterdamatharborside.com">www.theamsterdamatharborside.com</a>	Nassau	Independent living units, enriched housing units, nursing home beds
Canterbury Woods 705 Renaissance Dr. Williamsville, New York 14221 716-929-5817 <a href="http://www.canterburywoods.org/home.html">www.canterburywoods.org/home.html</a>	Erie	Independent living units, enriched housing units, nursing home beds
Fox Run at Orchard Park One Fox Run Lane Orchard Park, NY 14127 716-662-5001 <a href="http://www.foxrunorchardpark.com">www.foxrunorchardpark.com</a>	Erie	Independent living units, enriched housing units, nursing home beds
Glen Arden, Inc. 214 Harriman Drive Goshen, NY 10924 800-914-4051 <a href="http://www.glenardenny.com">www.glenardenny.com</a>	Orange	Independent living units, enriched housing units, nursing home beds
Jefferson's Ferry 1 Jefferson Ferry Drive S. Setauket, NY 11720-9800 888-233-1330 <a href="http://www.jeffersonsferry.org">www.jeffersonsferry.org</a>	Suffolk	Independent living units, enriched housing units, nursing home beds
Kendal on Hudson 1010 Kendal Way Sleepy Hollow, NY 10591 914-922-1000 <a href="http://www.kohud.kendal.org">www.kohud.kendal.org</a>	Westchester	Independent living units, enriched housing units, nursing home beds
Kendal at Ithaca 2230 N. Triphammer Road Ithaca, NY 14850 800-253-6325 <a href="http://www.kai.kendal.org">www.kai.kendal.org</a>	Tompkins	Independent living units, enriched housing units, nursing home beds
Peconic Landing at Southold, Inc. 1500 Brecknock Road Greenport, NY 11944 888-273-2664 <a href="http://www.peconiclanding.org">www.peconiclanding.org</a>	Suffolk	Independent living units, enriched housing units, nursing home beds
Summit at Brighton 2000 Summit Circle Drive Rochester, NY 14618 585-442-4500 <a href="http://www.summitbrighton.org">www.summitbrighton.org</a>	Monroe	Independent living units, enriched housing units, nursing home beds



<u>Name</u>	<u>County</u>	<u>Living Facilities</u>
Westchester Meadows 55 Grasslands Road Valhalla, New York 10595 914-989-7800 <a href="http://www.westchestermeadows.org">www.westchestermeadows.org</a>	Westchester	Independent living units, enriched housing units, nursing home beds
Woodland Pond at New Paltz 100 Woodland Pond Circle New Paltz, NY 12561 877-505-9800 <a href="http://www.wpatnp.org">www.wpatnp.org</a>	Ulster	Independent living units, enriched housing units, nursing home beds

## Accelerated Death Benefits and Combination Life/LTC and Annuity/LTC Products

In 2005, the Insurance Department promulgated an amendment to Insurance Regulation 143 (11 NYCRR 41) that allows insurers to offer consumers the option of accelerating the death benefit under a life insurance policy when the insured is chronically ill and may need additional financial resources to assist with meeting LTC needs and expenses. Access to existing resources such as the death benefit of a life insurance policy and the ability for insurers to provide for alternate ways to meet consumer's increasing LTC needs have become critical. The standards set forth by the regulation provide proper disclosure to consumers and ensure the favorable federal tax treatment for payment of the benefits. A few insurers have also explored whether to add a LTC rider to pay additional LTC benefits after the accelerated death benefit rider has been exhausted. These combination products provide more LTC benefits after the death benefit of the life insurance policy is exhausted. As of the end of the reporting period, two insurers have received approval for a joint life insurance policy with an accelerated death benefit rider and additional LTC insurance rider.

Additionally, under the federal Pension Protection Act of 2006, the same favorable federal tax treatment granted to stand-alone LTC insurance was extended to combination annuity and LTC insurance products. The DFS has received a few inquiries from insurers expressing interest in offering a combination annuity/LTC insurance product. As of the end of the reporting period, the DFS has approved one combination annuity/LTC insurance product.

## New York Public Employee and Retiree Long Term Care Insurance Plan (NYPERL)

In 1998, NYS established the New York Public Employee and Retiree Long Term Care Insurance Plan (NYPERL). The NYPERL offers two tax-qualified benefit designs: the Partnership option, which after the exhaustion of either a two or three year nursing home benefit provides for coverage of LTC expenses under the State's Medicaid program, and a non-Partnership option, which provides benefits based upon a three-year or five-year benefit period that is selected by the insured at the time of application. The NYPERL is a group LTC insurance policy administered by the NYS Department of Civil Service with coverage provided by MedAmerica Insurance Company of New York.

Participation in the plan is at the option of the employee. All State employees and retirees who are eligible or become eligible for participation in the New York State Health Insurance Plan are also eligible to participate in the NYPERL. Local governments and other public and quasi-public employers may participate in the NYPERL if the employer is eligible for the State's health insurance program and the governing body elects to participate. Coverage remains in effect for employees who terminate employment while participating in the plan as long as they continue paying premiums. The full cost of the plan, including coverage of eligible family members, is paid by the employee or insured person and can be deducted from the employee's salary. Employees who terminate employment while participating in the plan will have the option to continue the coverage or convert it to an individual policy. As of December 31, 2014, the NYPERL had 4,610 enrollees, of which 3,365 selected the non-Partnership policy and 1,245 selected the Partnership policy.

**Authorized Long Term Care Insurers**

Insurers continue to offer a variety of benefit packages in connection with the four types of LTC coverage (see pages 5-6 above). The following chart identifies the insurers offering LTC type coverage to New Yorkers in 2015:

Insurer	Individual		Group	
	NP	P	NP	P
Bankers Consec Life Insurance Company *	X			
Genworth Life Insurance Company of New York	X	X	X	
John Hancock Life & Health Insurance Company	X			
Knights of Columbus	X			
Massachusetts Mutual Life Insurance Company	X	X		
MedAmerica Insurance Company of New York	X	X	X	X
Mutual of Omaha Insurance Company	X			
New York Life Insurance Company	X			
Northwestern Long Term Care Insurance Company	X			
State Farm Mutual Automobile Insurance Company	X			
Transamerica Financial Life Insurance Company	X			
<p>* Bankers is the only company to offer non-tax qualified coverage (Individual, NP)            P = Partnership coverage            NP = Non-partnership coverage</p>				

## **Factors Contributing to or Impeding the Development of Long Term Care Plans**

In response to a recent DFS questionnaire, insurers cited key issues directly affecting the development of, and enrollment in, LTC insurance coverage in NYS, including the issues below:

- Consumer Awareness;
- Experience and Pricing Data;
- Underwriting and Policy Design;
- Regulatory Environment;
- Marketing Concerns; and
- Cost of Coverage.

### **Consumer Awareness**

LTC insurers continue to report consumers' lack of awareness of the need for LTC insurance and the misperception that medical insurance, Medicare and/or Medicaid will cover these services. Another problem mentioned by insurers in the successful marketing of LTC insurance is that LTC is a subject that makes many people uncomfortable. People often refuse to believe they will need LTC and therefore refuse to plan for future LTC expenses. Educational efforts appear to be lessening this perception and a number of initiatives have been undertaken to increase consumer awareness and knowledge about LTC coverage.

- *Agent/Broker Training*

The Partnership takes a novel approach to educating agents and brokers on the Partnership to improve marketing and to disseminate information on the Partnership. The Partnership conducts a mandatory training program for any agent or broker who wishes to become certified to sell a Partnership policy. This training program focuses primarily on the Medicaid program and its relationship to a Partnership policy and offers credits that may be applied to the continuing education credit requirements associated with agent licensure by the DFS. The training program is now completely online and agents and brokers must pass an online examination to become Partnership certified. The extent to which the insurer representatives are better educated concerning the Partnership should stimulate more Partnership sales to persons who consider the purchase of a Partnership product.

- *Consumer Awareness Campaigns/Seminars*

Consumer campaigns and seminars have also raised awareness of the need to plan for LTC. Insurers highlighted their consumer seminars that agents, brokers and financial representatives host as a way of educating the public for the need for planning for LTC and LTC insurance. A few insurers have stressed that their informational seminars are the main marketing tool available to agents or brokers and are an efficient way to educate the public about the benefits of LTC insurance. MedAmerica Insurance Company of New York has noted that they are a sponsor of the "3 in 4 Need More" campaign which is designed to raise public awareness of the need to plan

for the risk of experiencing a LTC event. Information on this program can be found at [www.3in4needmore.com](http://www.3in4needmore.com). MassMutual created an “LTC @ Work” pilot program in 2010 to develop knowledge and identify the types of materials needed to support and offer LTC insurance in the workplace. The pilot resulted in the incorporation of LTC workplace best practices into compliance-approved producer support and consumer materials. Other insurers reported utilizing their websites to provide consumer education material directly to the public.

- *Consumer Brochures/Materials*

A great deal of information is available to consumers about LTC insurance plans. The DFS’s website offers information on LTC insurance, including a sample premium rate calculator with Partnership and non-Partnership options. The DFS also periodically updates the consumer guide entitled, “A Consumer’s Guide to Long Term Care Insurance,” which, among other things provides information on benefits and features available in the NYS market. The Partnership publishes a “Consumer Booklet – Affordable Financing for Long-Term Care.” The Partnership booklet provides information on planning for LTC expenses, the Partnership, how to choose a LTC policy, and a worksheet for comparing LTC policies. The Partnership also issues a consumer brochure entitled “Medicaid Eligibility and the Treatment of Income and Assets under the New York State Partnership for Long Term Care.” These publications are updated periodically and are available from the NYS Department of Health.

Publications are also issued by entities other than state government that highlight the differences between Medicare, Medicaid and LTC insurance. A publication developed jointly by the National Association of Insurance Commissioners (NAIC) and the Centers for Medicare and Medicaid of the U.S. Department of Health and Human Services entitled, “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare,” contains information indicating that Medigap policies do not cover LTC. The NAIC also has available “A Shopper’s Guide to Long-Term Care Insurance,” which provides advice on whether or not a consumer should buy LTC insurance, as well as worksheets to assist consumers in obtaining information about the availability and cost of LTC services, advice about how to compare LTC insurance policies, and facts consumers should have available concerning any LTC policy they purchase. These guides are updated annually and available on the NAIC website at [www.naic.org](http://www.naic.org).

Genworth published a report in 2013 entitled “Beyond Dollars 2013”. This report documents the effects of long term care on jobs, careers, savings, and family relationships.

John Hancock continues to offer a series of 3<sup>rd</sup> party reprint articles that help prospective LTC insureds learn about the need for LTC through various media outlets. John Hancock also has its own LTC campaign, “LTC Matters”, which provides producers with talking points that helps them get the conversation started with prospective insureds. The campaign covers the need, cost, common myths and facts, and why LTC insurance remains a practical approach to a potential financial risk.

- *Consumer Awareness of Tax Benefits of Long Term Care Insurance*

Both federal and NYS laws provide for favorable tax treatment for the purchase of qualified LTC insurance policies. Insurers have indicated that the NYS tax credit has a larger impact on promoting LTC insurance purchases than the more limited favorable federal tax deduction. Insurers also believe that publicity generated by the enactment of federal and state laws providing for favorable tax treatment for qualified LTC policies has helped focus the

public's attention on LTC issues. Insurers in general feel that the favorable tax treatment sends a positive message to consumers. Many insurers have informed the DFS that the federal tax incentives are so limited as to have no effect on sales. Still, a few insurers indicated that they focus their marketing efforts surrounding federal tax deductions to small business owners since the benefits for them are more significant as the coverage offered by a small business owner to employees may be fully tax deductible.

For individuals, the federal deduction allows LTC insurance premiums to be deducted if the insured's medical expenses exceed 7.5% or 10%, depending on the taxpayer's age, of their adjusted gross income. If a "top line" deduction were allowed, it would provide an incentive for many more people to purchase LTC coverage. Insurers believe that pre-tax deductibility for LTC premiums and the inclusion of group LTC insurance in Cafeteria Plans (Section 125 of the Internal Revenue Code) would have a major impact on encouraging sales of LTC insurance.

Most insurers also indicated to the DFS that the NYS tax credit is an important incentive to the sale of LTC coverage. Some companies use the tax incentives in their marketing materials, with brochures highlighting the NYS tax credit and favorable federal tax treatment. Several insurers educate their agents about the NYS tax credit, who in turn provide the information to consumers during marketing or sale. However, some insurers feel that the NYS tax credit, while providing a positive message on purchasing LTC, has had little impact on their sales because they have been unable to isolate the effectiveness of such incentives on sales. But overall, insurers view the NYS income tax credit as a useful tool in the marketing of LTC insurance.

- *Consumer Awareness of Medicaid Estate Planning*

Insurers believe that to some extent, Medicaid estate planning is an impediment to the development of LTC insurance in NYS. Generally, assets of a Medicaid applicant and his/her spouse (if married) are considered for Medicaid eligibility purposes. Medicaid estate planning involves the transferring or sheltering of those assets in order to access Medicaid for coverage of the consumer's LTC needs. This transferring or sheltering of a consumer's assets allows a consumer to meet the asset test for Medicaid eligibility and receive LTC services without having to "spend down" their assets prior to becoming Medicaid eligible. Many consumers see the use of Medicaid estate planning as a viable alternative to purchasing LTC insurance for their LTC needs.

- *Marketing in New York Compared to Other States*

A number of insurers reported to the DFS that NYS consumers are more informed about the need for such coverage than are consumers in other states. Insurers also reported that marketing of LTC insurance in NYS was easier than in other states due to NYS's relatively concentrated number of agents doing business in NYS compared to other states.

### Experience and Pricing Data

Since LTC policies have been sold for about 29 years in NYS, the need for data has become less critical. Experience data is now credible and extensive. As insurers have been able to obtain more data, they have revised their LTC policies to make the benefits more comprehensive and offer a greater number of optional benefits to policyholders.

Most, if not all, insurers now also have credible data related to pricing of LTC coverage. Many insurers underestimated morbidity (need for benefits), mortality (lifespan) and overestimated lapse rates when initially pricing LTC coverage when the product was first brought to market. As such, most LTC coverage was grossly underpriced when it was first sold. Today, LTC insurers can price LTC coverage more accurately as a result of the more credible data.

### Underwriting and Policy Design

Underwriting controls in the writing of LTC policies and policy design are important issues. Individual LTC policies are medically underwritten through the use of medical questionnaires or assessments at the time of application. For group LTC policies that are offered to employees as well as parents, grandparents and retirees, many insurers conduct minimal underwriting for active employees, with more detailed underwriting for others. Some insurers will accept newly hired employees without evidence of insurability provided that they are actively at work on their effective date and they enroll within ninety days of hire. Under the NYPERL, the LTC plan for NYS employees and their families, LTC coverage is offered under a 60-day open enrollment period without proof of medical eligibility for employees.

Most insurers do not impose pre-existing condition limitations in LTC policies, although some impose such limitations for conditions not disclosed on the application itself. The most common provisions used in determining eligibility for benefits in LTC policies which are not tax qualified are: medical necessity; the inability to perform a specified number of activities of daily living; or a cognitive impairment. For tax-qualified policies, insurers must adhere to the requirements under HIPAA for benefit eligibility triggers (namely, that the individual is chronically ill as defined by HIPAA).

The vast majority of policies now being sold in NYS are policies that pay up to a fixed sum for each day of nursing home confinement and a portion of the fixed reimbursement for other LTC services. However, many insurers also offer innovative benefits in their LTC products. For instance:

- Bankers Conseco Life Insurance Company allows applicants to choose from a variety of optional benefit riders, such as Lifetime Inflation Protection, Survivor Maximum Benefit Increase Rider, Paid-up Survivorship Benefit Rider, Return of Premium, and Limited Premium Payment Rider. It also offers policies that automatically include a Guaranteed Purchase Option if the insured does not elect either simple or compound inflation protection at time of application;
- Genworth Life Insurance Company of New York has products in NYS that provide some level of international home care, a small cash benefit, the choice of service or calendar days for the elimination period and a caregiver support training program that is available to policyholders and their families;
- MassMutual offers a number of competitive features including: flexible policy design that optimizes customization, share care benefit, third-party ownership, Alternative Plan of Care coverage, and care coordination, either self-directed or assisted;
- John Hancock introduced the Custom Care III policy design featuring its Benefit Builder. Benefit Builder is a built-in feature that is designed to provide insureds with benefit

growth gradually over time, when the investment returns earned on John Hancock's general account portfolio supporting this feature exceed 3%. This feature combines with a guaranteed purchase option to provide comprehensive coverage and flexible features with more affordable premiums;

- Multiple insurers allow applicants to choose from a variety of optional benefit riders, such as Lifetime Inflation Protection, Survivor Maximum Benefit Increase Rider, Paid-up Survivorship Benefit Rider, Return of Premium, and Limited Premium Payment Rider. They also provide policies that automatically include a Guaranteed Purchase Option if the insured does not elect either simple or compound inflation protection at time of application;
- Multiple insurers also offer several less expensive inflation options, shared care and benefits to help keep insureds at home such as a home care waiver of elimination period; and
- Several insurers offer a survivorship benefit that allows the insureds' policies to be "paid up" if a spouse dies, regardless of whether both husband and wife paid premiums for a certain amount of years or either were in claim status at one point in time.

### Regulatory Environment

The DFS continues to make every effort to encourage the development of LTC coverage through priority review of LTC policies submitted for approval. In order to assist insurers in submitting LTC products to the DFS for approval and in order to expedite the approval of the policies, the DFS has developed product outlines and checklists for individual tax qualified, non-Partnership LTC insurance policies and tax qualified nursing home and home care, nursing home only, and home care only insurance policies.

The DFS has worked with the NYS Office for the Aging and the NYS Department of Health in implementing the Partnership and has established a toll-free number (1-888-NYS-PLTC) within the DFS for inquiries on the program. As discussed elsewhere in this report, the DFS has worked with the NYS Department of Health to modernize the benefits under the Partnership in order to make them more marketable in the current environment, and the agencies continue to work closely together to jointly develop and implement changes to the Partnership.

### Marketing Concerns

Insurers find the sale of long term care policies to be a challenge. Many insurers cite a general lack of knowledge by consumers about LTC insurance, perceived affordability issues, confusion about what Medicare/Medicaid covers and the widespread perceived lack of need as factors impeding the development of enrollment. With the economic downturn that started in September 2008, the economy has, in insurers' estimation, impeded the sale of LTC insurance.



## **Recommendations and Anticipated Actions to be Taken By the DFS**

In order to continue to encourage insurance companies to offer, and consumers to purchase, LTC insurance, the DFS offers the following recommendations:

- The DFS, the NYS Department of Health, and the NYS Office for the Aging should continue efforts to encourage the purchase of LTC policies qualifying under the Partnership; and
- NYS should increase its efforts to educate the public that New York's tax credit for LTC premiums provides a substantial benefit to New Yorkers. Essentially, the state will support New Yorkers' efforts to plan for the future by paying 20% of the bill for their LTC insurance premiums. This credit is available to anyone paying premiums, including children who pay for coverage on behalf of their parents.
- The federal government should be encouraged to:
  - allow an above-the-line deduction or tax credit for LTC premiums; and
  - allow LTC insurance to qualify as part of a Cafeteria Plan under Section 125 of the Internal Revenue Code to allow before-tax deduction for premiums.
- The LTC insurance industry should be encouraged to:
  - emphasize the marketing and sale of basic LTC type coverage that would be affordable for more middle-class New Yorkers; and
  - offer innovative LTC products designed to keep premiums affordable while still providing meaningful LTC benefits for middle-class New Yorkers.

Further, the DFS will:

- Continue to review the minimum standards for the form, content and sale of LTC insurance and amend them as necessary to incentivize the sale of meaningful LTC insurance to as many New Yorkers as possible;
- Continue to encourage the submission of innovative LTC product designs which keep premiums affordable and provide meaningful LTC benefits to as many New Yorkers as possible;
- Periodically update the Department's "A Consumer Guide to Long Term Care Insurance in New York";
- Continue to work with the NYS Department of Health and the NYS Office for the Aging in publicizing and answering questions from the public on the Partnership;
- Continue to provide information and assistance to senior citizens concerning LTC insurance and other coverage available to the elderly, such as Medicare supplement insurance; and
- Continue to provide guidance to the industry with regard to the marketing of LTC insurance.

**APPENDIX 1**

**Total In-Force Long Term Care Policies With Market Share As of December 31, 2014**

<b>Insurer</b>	<b>Non-Partnership</b>	<b>Partnership</b>	<b>Total Insureds</b>	<b>% of Market</b>
Aetna Life Insurance Company	4,271	0	4,271	1.02%
Allianz Life Insurance Company of New York	1,046	0	1,046	0.25%
American Family Life Assurance Company of New York (AFLAC)	191	2	193	0.05%
American Independent Network Insurance Company of New York	1,273	0	1,273	0.30%
American Progressive Life and Health Insurance Company of New York	1,452	82	1,534	0.37%
Athene Life Insurance Company of New York	126	323	449	0.11%
Bankers Conseco Life Insurance Company	3,043	966	4,009	0.96%
Berkshire Life Insurance Company of America	3,079	0	3,079	0.74%
CIGNA Life (prev. Conn. General)	128	0	128	0.03%
Combined Life Insurance Company of New York	94	0	94	0.02%
Continental Casualty Company	20,121	5,737	25,858	6.18%
First United American Life Insurance Company	42	0	42	0.01%
First Unum Life Insurance Company	40,466	0	40,466	9.68%
Genworth Life Insurance Company of New York	60,521	25,036	85,557	20.46%
Hartford Life Insurance Company	7	0	7	0.00%
John Hancock Life Ins. Co. (U.S.A.)	12,781	100	12,881	3.08%
John Hancock Life & Health Insurance Company	37,620	17,564	55,184	13.20%
Knights of Columbus	1,098	0	1,098	0.26%
Massachusetts Mutual Life Insurance Company	5,616	281	5,897	1.41%
MedAmerica Insurance Company of New York	15,846	7,976	23,822	5.70%
MetLife Insurance Company	17,716	5,354	23,070	5.52%
Metropolitan Life Insurance Company	50,150	6,355	56,505	13.51%
Mutual of Omaha Insurance Company	5,061	82	5,143	1.23%
New York Life Insurance Company	9,982	190	10,172	2.43%
Northwestern Long Term Care Insurance Company	10,414	0	10,414	2.49%
Prudential Insurance Company of America	29,363	121	29,484	7.05%
RiverSource Life Insurance Co. of New York (prev. IDS)	6,277	0	6,277	1.50%
State Farm Mutual Automobile Insurance Company	1,730	0	1,730	0.41%
TIAA-Cref and TIAA of America Life Insurance Company	1,291	45	1,336	0.32%

<b>Insurer</b>	<b>Non-Partnership</b>	<b>Partnership</b>	<b>Total Insureds</b>	<b>% of Market</b>
Thrivent Financial for Lutherans	284	0	284	0.07%
Transamerica Financial Life Insurance Company	1,880	20	1,900	0.45%
Union Security Life Insurance Company of New York (prev. First Fortis)	2,825	1,691	4,516	1.08%
United States Life Insurance Company in the City of New York	395	0	395	0.09%
VOYA Retirement Insurance and Annuity Company (prev. ING)	97	0	97	0.02%
<b>GRAND TOTALS</b>	<b>346,286</b>	<b>71,925</b>	<b>418,211</b>	<b>100.00%</b>

All data provided has been self-reported by the insurers and has not been verified by DFS.

See the chart on page 16 for a listing of insurers offering LTC type coverage to New Yorkers.

**APPENDIX 2**

**Number of Non-Partnership Long Term Care Policies In-Force in New York as of December 31, 2014**

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Aetna Life Insurance Company	GR-700	12/14/1994		X	55	1,770	1,269	989	235	8	0	0	4271
	<b>TOTALS</b>		<b>0</b>	<b>1</b>	<b>55</b>	<b>1,770</b>	<b>1,269</b>	<b>989</b>	<b>235</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>4,271</b>
Allianz Life Insurance Company of New York	10-PS-Q-NY	10/3/2005	X		1,046	16	135	558	274	63	0	0	1,046
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>1,046</b>	<b>16</b>	<b>135</b>	<b>558</b>	<b>274</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>1,046</b>
American Family Life Assurance Company of New York (AFLAC)	NY-20000	3/15/1991	X		2	0	0	1	1	0	0	0	2
	NY-21000	1/21/1992	X		30	0	3	9	16	2	0	0	30
	NY-22000	1/21/1992	X		17	0	0	1	13	3	0	0	17
	NY-27000	9/16/2002	X		113	28	69	44	1	0	0	0	142
	<b>TOTALS</b>		<b>4</b>	<b>0</b>	<b>162</b>	<b>28</b>	<b>72</b>	<b>55</b>	<b>31</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>191</b>
American Independent Network Insurance Company of New York	PF2600NY	10/28/1998	X		398	3	61	161	161	12	0	0	398
	ALP1(NY)	10/12/1999	X		31	0	1	10	16	4	0	0	31
	ALP2(NY)	10/12/1999	X		7	0	2	2	3	0	0	0	7
	ALP1(NY)-TQ	10/21/1999	X		32	0	3	12	15	2	0	0	32
	ALP2(NY)-TQ	10/21/1999	X		15	0	3	6	5	1	0	0	15
	IL4-1(NY)	2/15/2000	X		419	2	24	97	208	88	0	0	419
	IL4-2(NY)	2/15/2000	X		19	1	3	5	8	2	0	0	19
	IL4-1-TQ(NY)	2/25/2000	X		139	0	5	33	63	38	0	0	139
	IL4-2-TQ(NY)	2/25/2000	X		17	0	3	2	6	6	0	0	17
	LTCTP6500NY-AI	10/4/2000	X		120	1	17	41	55	6	0	0	120
	PF3(NY)	7/19/2005	X		2	0	0	2	0	0	0	0	2
	PF3-TQ(NY)	7/19/2005	X		67	1	9	40	16	1	0	0	67
	SR2-1-AI(NY)	6/12/2008	X		3	0	1	0	1	1	0	0	3
	SR2-2-AI(NY)	6/12/2008	X		4	0	1	2	1	0	0	0	4
<b>TOTALS</b>		<b>14</b>	<b>0</b>	<b>1,273</b>	<b>8</b>	<b>133</b>	<b>413</b>	<b>558</b>	<b>161</b>	<b>0</b>	<b>0</b>	<b>1,273</b>	
American Progressive	ANH-86	6/8/1995	X		12	0	1	3	7	1	0	0	12
	HHC-800	3/1/1995	X		222	0	4	54	127	37	0	0	222

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Life and Health Insurance Company of New York	NHHH-700	7/1/1996	X		48	0	6	23	15	4	0	0	48
	NHO-700	7/1/1996	X		25	0	0	7	15	3	0	0	25
	CERT-HHC	7/1/1997	X		21	0	0	3	12	6	0	0	21
	CERT-NHHH	7/1/1997	X		3	0	1	1	0	1	0	0	3
	CERT-NHO	7/1/1997	X		3	0	0	2	0	1	0	0	3
	QC-HHC	7/1/1997	X		13	0	0	2	10	1	0	0	13
	QI-HHC	7/1/1997	X		134	0	3	31	78	22	0	0	134
	QI-NHHH	7/1/1997	X		29	0	3	8	16	2	0	0	29
	QI-NHO	7/1/1997	X		29	0	0	8	19	2	0	0	29
	HHC 1/98	1/1/1998	X		682	1	17	106	391	167	0	0	682
	APRLTNQ (3/99) NY	6/30/1999	X		44	2	6	19	14	3	0	0	44
	APRLTCQ (3/99) NY	6/30/1999	X		90	9	18	21	39	3	0	0	90
	PR-NHO	10/1/2000	X		31	0	0	15	15	1	0	0	31
	PR-NHOQ	10/1/2000	X		66	0	12	34	17	3	0	0	66
<b>TOTALS</b>			<b>16</b>	<b>0</b>	<b>1,452</b>	<b>12</b>	<b>71</b>	<b>337</b>	<b>775</b>	<b>257</b>	<b>0</b>	<b>0</b>	<b>1,452</b>
Athene Life Insurance Company of New York	NY-5762-P	2/27/1995	X		106	5	27	49	24	1	0	0	106
	NY-5762-P(Q)	2/27/1995	X		20	1	9	7	3	0	0	0	20
	<b>TOTALS</b>			<b>2</b>	<b>0</b>	<b>126</b>	<b>6</b>	<b>36</b>	<b>56</b>	<b>27</b>	<b>1</b>	<b>0</b>	<b>0</b>
Bankers Conesco Life Insurance Company	ATIC-LTC-10-NY	10/8/1996	X		17	0	1	6	10	1	0	0	18
	ATIC-LTC-6-NY	1/13/1997	X		273	3	23	148	150	10	0	0	334
	ATIC-LTC-6B-NY	5/31/1997	X		86	0	6	43	49	0	0	0	98
	ATIC-FQ-LTC-NY	3/4/1998	X		991	8	202	508	489	73	0	0	1,280
	BLNY-GR-N520	4/28/2006	X		22	0	1	10	16	3	0	0	30
	BLNY-GR-N540	4/28/2006	X		1	0	0	1	0	0	0	0	1
	BLNY-GR-N550	4/28/2008	X		166	12	24	77	89	6	0	0	208
	BLNY-GR-N500	9/12/2007	X		790	1	21	251	515	119	129	83	907
	BLNY-GR-N620	5/18/2011	X		26	0	2	12	10	2	11	11	26
	BLNY-GR-N640	5/18/2011	X		8	0	0	0	7	1	4	0	8
	BLNT-GR-N650	5/18/2011	X		133	17	26	39	47	4	70	46	133
<b>TOTALS</b>			<b>11</b>	<b>0</b>	<b>2,513</b>	<b>41</b>	<b>306</b>	<b>1,095</b>	<b>1,382</b>	<b>219</b>	<b>214</b>	<b>140</b>	<b>3,043</b>
Berkshire Life	BGO1P(06/04)-NY	3/30/2004	X		1,118	179	725	747	124	6	0	0	1,781

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Insurance Company of America	BGO2P(06/04)-NY	3/30/2004	X		6	0	1	6	0	0	0	0	7
	BGO3P(06/04)-NY	3/30/2004	X		348	136	193	222	25	1	0	0	577
	BGO5P(06/04)-NY	3/30/2004	X		43	43	21	14	3	0	0	0	81
	BGO6P(06/04)-NY	3/30/2004	X		1	1	0	0	0	0	0	0	1
	BGO1P(01/09)-NY	4/15/2010	X		345	51	164	275	36	4	0	0	530
	BGO3P(01/09)-NY	4/15/2010	X		62	28	31	30	3	0	0	0	92
	BGO4P(01/09)-NY	4/15/2010	X		2	2	0	0	0	0	0	0	2
	BGO5P(01/09)-NY	4/15/2010	X		5	1	4	3	0	0	0	0	8
	<b>TOTALS</b>			<b>9</b>	<b>0</b>	<b>1,930</b>	<b>441</b>	<b>1,139</b>	<b>1,297</b>	<b>191</b>	<b>11</b>	<b>0</b>	<b>0</b>
CIGNA Life Ins Co of NY (prev. Ct Gen)	TL-001445	4/20/1990		X	1	0	22	54	51	1	0	0	128
	<b>TOTALS</b>			<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>22</b>	<b>54</b>	<b>51</b>	<b>1</b>	<b>0</b>	<b>0</b>
Combined Life Ins Co of NY	44515	9/8/1998	X		94	5	17	45	22	5	0	0	94
	<b>TOTALS</b>			<b>1</b>	<b>0</b>	<b>94</b>	<b>5</b>	<b>17</b>	<b>45</b>	<b>22</b>	<b>5</b>	<b>0</b>	<b>0</b>
Continental Casualty Company (CNA)	P1-59806-A31	11/23/1988	X		225	0	51	122	52	0	0	0	225
	P1-15203-A31	12/13/1991	X		782	7	219	371	181	4	0	0	782
	P1-16356-A31	12/13/1991	X		41	0	20	21	0	0	0	0	41
	P1-18876-A31	5/4/1995	X		157	3	30	64	55	5	0	0	157
	P1-18878-A31	5/4/1995	X		4	0	1	2	1	0	0	0	4
	P1-21295-A31	5/19/1995	X		319	6	50	159	94	10	0	0	319
	P1-21300-A31	5/19/1995	X		667	18	156	329	158	6	0	0	667
	P1-21305-A31	5/19/1995	X		9	1	0	5	3	0	0	0	9
	P1-N0022-A31	2/28/1997	X		844	8	118	396	285	37	0	0	844
	P1-N0023-A31	2/28/1997	X		1	0	0	0	1	0	0	0	1
	P1-N0026-A31	2/28/1997	X		1,945	37	387	974	511	36	0	0	1,945
	P1-N0027-A31	2/28/1997	X		10	1	5	3	1	0	0	0	10
	P1-N0030-A31	2/28/1997	X		22	0	5	9	7	1	0	0	22
	P1-N0034-A31	2/11/1997	X		70	1	5	36	23	5	0	0	70
	P1-N0075-A31	5/27/1999	X		2	0	0	1	1	0	0	0	2
	P1-N0080-A31	5/27/1999	X		11	2	0	5	4	0	0	0	11
	P1-N0081-A31	5/27/1999	X		1	0	0	1	0	0	0	0	1
P1-N0085-A31	5/27/1999	X		89	2	13	43	28	3	0	0	89	

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	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	P1-N0086-A31	5/27/1999	X		1	0	0	0	1	0	0	0	1
	P1-N0090-A31	5/27/1999	X		27	0	3	12	12	0	0	0	27
	P1-N0091-A31	5/27/1999	X		1	0	0	1	0	0	0	0	1
	P1-N0095-A31	5/27/1999	X		452	2	78	232	110	30	0	0	452
	P1-N0100-A31	5/27/1999	X		3,736	108	1,028	1,917	640	43	0	0	3,736
	P1-N0101-A31	5/27/1999	X		6	0	3	3	0	0	0	0	6
	SR-LTCP-31	9/16/1992		X	48	2,791	3,205	1,924	343	21	962	114	8,284
	GLTC-3-P-NY-01	3/5/2003		X	6	511	895	870	132	7	215	757	2,415
	<b>TOTALS</b>		<b>24</b>	<b>2</b>	<b>9,476</b>	<b>3,498</b>	<b>6,272</b>	<b>7,500</b>	<b>2,643</b>	<b>208</b>	<b>1,177</b>	<b>871</b>	<b>20,121</b>
First United American Life Insurance Company	NYNH2	1/31/1989	X		5	0	1	3	1	0	0	0	5
	NYNH3	1/31/1989	X		37	0	2	17	17	1	0	0	37
	<b>TOTALS</b>		<b>2</b>	<b>0</b>	<b>42</b>	<b>0</b>	<b>3</b>	<b>20</b>	<b>18</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>42</b>
First Unum Life Insurance Company	LTC5092	1/29/1993	X		2	0	0	2	0	0	0	0	2
	LTC5292	1/29/1993	X		4	2	2	0	0	0	0	0	4
	LTC5492	1/29/1993	X		2	0	2	0	0	0	0	0	2
	LTC5592	1/29/1993	X		12	5	0	4	3	0	0	0	12
	NH94	12/30/1994	X		935	43	215	421	234	22	0	0	935
	NH94FQ	10/23/1997	X		2,916	553	1,051	1,006	268	38	0	0	2,916
	NH94Q	10/23/1997	X		15,105	762	4,219	7,332	2,491	301	0	0	15,105
	LTCP03	10/21/2003	X		510	29	139	268	66	8	3	4	510
	LTCP03F	10/21/2003	X		306	117	107	72	10	0	0	0	306
	LTCT03	10/21/2003	X		88	18	33	27	8	2	0	0	88
	LTCT03F	10/21/2003	X		109	37	36	28	8	0	1	0	109
	RLTCP03	10/21/2003	X		516	11	157	284	57	7	0	0	516
	RLTCP03F	10/21/2003	X		136	18	62	47	8	1	0	0	136
	B.LTC	8/2/1990		X	112	6,236	3,120	1,648	197	15	595	676	11,216
	GLTC04	2/28/2005		X	230	3,999	2,682	1,626	277	25	577	722	8,609
	<b>TOTALS</b>		<b>13</b>	<b>2</b>	<b>20,983</b>	<b>11,830</b>	<b>11,825</b>	<b>12,765</b>	<b>3,627</b>	<b>419</b>	<b>1,176</b>	<b>1,402</b>	<b>40,466</b>
Genworth Life Insurance Company of New York	50100	1/31/1996	X		647	0	48	370	224	5	0	0	647
	50000	1/31/1996	X		46	0	2	29	15	0	0	0	46
	50107	1/31/1996	X		1,312	14	148	588	531	31	0	0	1,312

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	51000	1/31/1996	X		124	2	3	47	60	12	0	0	124
	50110	1/31/1996	X		476	2	45	190	219	20	0	0	476
	51002	1/31/1996	X		3,605	17	252	1,414	1,667	255	0	0	3,605
	51005	11/25/1998	X		9,313	102	1,252	4,616	2,889	454	0	0	9,313
	51006	12/15/1998	X		340	0	17	104	156	63	0	0	340
	51007	9/28/1998	X		101	0	10	43	34	14	0	0	101
	51010	2/12/2001	X		17,539	457	4,566	8,859	3,124	533	0	0	17,539
	51012	9/9/2004	X		2,909	61	586	1,518	660	84	0	0	2,909
	51014	9/9/2004	X		5,085	175	1,378	2,859	640	33	0	0	5,085
	7048NY	5/25/2007	X		16	0	0	12	4	0	0	0	16
	51012-REV	9/21/2007	X		2,909	61	586	1,518	660	84	0	0	2,909
	51014-REV	9/21/2007	X		5,085	175	1,378	2,859	640	33	0	0	5,085
	51009	7/12/199		X	1	1,796	958	793	763	154	13	0	4,464
	7046 POL-NY	12/6/2006		X	7	237	268	224	58	1	76	68	788
	7050 POL-NY	5/21/2009		X	34	99	112	126	29	4	91	17	370
	7052NY	10/6/2011	X		4,551	164	1,153	2,417	789	28	1,953	1,101	4,551
	7053 POL-NY	3/13/2012		X	6	125	312	345	58	1	739	98	841
	<b>TOTALS</b>		<b>16</b>	<b>3</b>	<b>54,106</b>	<b>3,487</b>	<b>13,074</b>	<b>28,931</b>	<b>13,220</b>	<b>1,809</b>	<b>2,872</b>	<b>1,284</b>	<b>60,521</b>
Hartford Life Insurance Company	SRP-1353	1/28/1999		X	7	0	0	5	2	0	0	0	7
	<b>TOTALS</b>		<b>0</b>	<b>1</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>
John Hancock Life Insurance Company (USA)	BSC-03 NY	11/14/2003	X		3	1	0	2	0	0	0	0	3
	LTC-02 NY	4/19/2002	X		61	4	11	28	15	3	0	0	61
	LTC-03 NY	11/14/2003	X		72	3	16	33	19	1	0	0	72
	LTC-06 NY	7/10/2006	X		2	0	1	1	0	0	0	0	2
	LTC-88A NY	4/15/1988	X		1	0	0	1	0	0	0	0	1
	LTC-88B NY	4/15/1988	X		6	0	0	4	2	0	0	0	6
	LTC-90-NY	9/7/1990	X		1	1	0	0	0	0	0	0	1
	LTC-94 NY	2/24/1994	X		11	0	2	3	3	3	0	0	11
	LTC-96 NY 5/01	7/5/2001	X		8	1	0	4	2	1	0	0	8
	LTC-96 NY 9/96	1/16/1997	X		67	1	9	36	19	2	0	0	67
	LTC-NY-91	12/31/1991	X		6	0	1	4	1	0	0	0	6



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	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	NH-NY-91	12/31/1991	X		1	0	0	1	0	0	0	0	1
	SG-02 NY	4/19/2002	X		16	1	6	9	0	0	0	0	16
	SG-03 NY	11/14/2003	X		19	0	7	4	5	3	0	0	19
	SG-06 NY	7/10/2006	X		5	1	0	2	2	0	0	0	5
	SGB-02 NY	4/19/2002	X		1	0	0	0	1	0	0	0	1
	SGB-03 NY	11/14/2003	X		1	0	0	0	0	1	0	0	1
	GCB-COV-0001	10/19/1989		X	1	135	230	245	93	1	0	0	704
	GPB-COV-002	7/30/1990		X	1	1,146	1,306	784	129	1	0	0	3,366
	GPB-COV0002.01	6/28/1996		X	28	1,290	1,380	869	174	6	0	0	3,719
	GPB-CRT-0001.16	12/24/1996		X	1	52	32	11	1	0	0	0	96
	P-FACE(2002-2)	10/17/2002		X	48	963	1,336	1,299	238	4	0	0	3,840
	P-FACE(2004)	2/15/2006		X	18	291	271	200	13	0	0	0	775
	<b>TOTALS</b>		<b>17</b>	<b>6</b>	<b>378</b>	<b>3,890</b>	<b>4,608</b>	<b>3,540</b>	<b>717</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>12,781</b>
John Hancock Life & Health Insurance Company	BSC-02 NY	4/19/2002	X		381	4	46	198	107	26	0	0	381
	BSC-03 NY	11/14/2003	X		335	5	51	180	81	18	0	0	335
	LTC-02 NY	4/19/2002	X		6,597	194	1,558	3,433	1,268	144	0	0	6,597
	LTC-03 NY	11/14/2003	X		8,669	105	1,886	4,608	1,866	204	0	0	8,669
	LTC-06 NY	7/10/2006	X		451	25	137	224	60	5	0	0	451
	LTC-11 NY	7/15/2011	X		967	30	101	570	245	21	567	545	967
	LTC-87A	7/30/1987	X		33	5	4	17	7	0	0	0	33
	LTC-88A NY	4/15/1988	X		15	0	2	7	6	0	0	0	15
	LTC-88B NY	4/15/1988	X		636	34	162	346	94	0	0	0	636
	LTC-90-NY	9/7/1990	X		140	16	37	64	23	0	0	0	140
	LTC-94 NY	2/24/1994	X		2,192	38	412	996	701	45	0	0	2,192
	LTC-96 NY 5/01	7/5/2001	X		719	19	91	337	238	34	0	0	719
	LTC-96 NY 9/96	1/16/1997	X		10,061	129	1,265	4,670	3,615	382	0	0	10,061
	LTC-96CL NY 9/96	1/16/1997	X		9	0	0	5	4	0	0	0	9
	LTC-NY-91	12/31/1991	X		989	24	182	478	295	10	0	0	989
	NH-94 NY	2/24/1994	X		24	1	3	9	8	3	0	0	24
NH-NY-91	12/31/1991	X		9	0	0	5	4	0	0	0	9	
SG-02 NY	4/19/2002	X		2,435	88	531	1,310	457	49	0	0	2,435	

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	SG-03 NY	11/14/2003	X		1,981	90	458	1,005	392	36	0	0	1,981
	SG-06 NY	7/10/2006	X		270	22	70	140	36	2	0	0	270
	SGB-02 NY	4/19/2002	X		88	3	7	54	18	6	0	0	88
	SGB-03 NY	11/14/2003	X		166	1	29	78	45	13	0	0	166
	P-FACE(2009)	10/21/2008		X	8	148	147	140	18	0	0	0	453
	<b>TOTALS</b>		<b>22</b>	<b>1</b>	<b>37,175</b>	<b>981</b>	<b>7,179</b>	<b>18,874</b>	<b>9,588</b>	<b>998</b>	<b>567</b>	<b>545</b>	<b>37,620</b>
Knights of Columbus	LTC01-NY 6-99	10/18/2000	X		916	67	252	437	155	5	69	96	916
	NHC01-NY 6-99	10/18/2000	X		182	11	42	93	35	1	21	12	182
	<b>TOTALS</b>		<b>2</b>	<b>0</b>	<b>1,098</b>	<b>78</b>	<b>294</b>	<b>530</b>	<b>190</b>	<b>6</b>	<b>90</b>	<b>108</b>	<b>1,098</b>
Massachusetts Mutual Life Insurance Company	MM-200-P-NY	7/28/2002	X		368	9	144	298	84	6	0	0	541
	MM-201-P-NY	7/28/2002	X		4	0	2	3	1	0	0	0	6
	MM-203-P-NY	7/28/2002	X		117	22	74	81	15	0	0	0	192
	MM-204-P-NY	7/28/2002	X		1	0	0	1	0	0	0	0	1
	MM-300-P-NY	3/13/2003	X		609	65	321	449	69	4	0	0	908
	MM-301-P-NY	3/13/2003	X		6	0	1	3	1	1	0	0	6
	MM-303-P-NY	3/13/2003	X		313	88	214	176	24	4	0	0	506
	MM-304-P-NY	3/13/2003	X		1	1	0	0	0	0	0	0	1
	MM-400-P-NY	4/8/2005	X		385	23	187	316	50	3	0	0	579
	MM-401-P-NY	4/8/2005	X		2	1	1	2	0	0	0	0	4
	MM-402-P-NY	4/8/2005	X		211	43	140	161	14	0	0	0	358
	MM-403-P-NY	4/8/2005	X		1	0	0	1	0	0	0	0	1
	MM500-P-NY	3/19/2008	X		1,280	66	343	677	182	12	0	0	1,280
	MM501-P-NY	3/19/2008	X		12	1	2	8	1	0	0	0	12
	MM502-P-NY	3/19/2008	X		939	63	140	158	31	1	0	0	393
	MM503-P-NY	3/19/2008	X		4	3	0	1	0	0	0	0	4
	MM504-P-NY	3/19/2008	X		9	4	2	3	0	0	0	0	9
	MM-500-P-1-NY	1/30/2012	X		293	14	86	144	48	1	70	0	293
	MM-501-P-1-NY	1/30/2012	X		5	1	0	3	1	0	2	0	5
	MM-502-P-1-NY	1/30/2012	X		71	11	24	35	1	0	28	0	71
MM-503-P-1-NY	1/30/2012	X		1	0	0	1	0	0	0	0	1	
MM-504-P-1-NY	1/30/2012	X		2	1	1	0	0	0	0	0	2	

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	MM-500-P-2-NY	10/22/2012	X		371	19	105	190	56	1	169	229	371
	MM-501-P-2-NY	10/22/2012	X		2	0	1	0	1	0	1	2	2
	MM-502-P-2-NY	10/22/2012	X		67	13	21	25	7	1	28	46	67
	MM-503-P-2-NY	10/22/2012	X		1	0	0	1	0	0	0	1	1
	MM-504-P-2-NY	10/22/2012	X		2	0	2	0	0	0	0	3	2
	<b>TOTALS</b>		<b>27</b>	<b>0</b>	<b>5,077</b>	<b>448</b>	<b>1,811</b>	<b>2,737</b>	<b>586</b>	<b>34</b>	<b>298</b>	<b>281</b>	<b>5,616</b>
MedAmerica Insurance Company of New York	LT-1-3	10/1/1987	X		2	0	0	1	1	0	0	0	2
	LTC89-CD1	4/18/1987	X		27	0	1	22	4	0	0	0	27
	LTC89-CD2	1/1/1989	X		73	14	15	30	14	0	0	0	73
	LTC89-CD3	4/18/1989	X		6	0	0	5	1	0	0	0	6
	LTC91-CD4-NY (1991)	7/1/1991	X		1,118	15	88	580	419	16	0	0	1,118
	LTC-CD6-NY	3/30/1993	X		9	0	0	3	6	0	0	0	9
	LTC-LBP-NY	9/23/1994	X		377	4	37	152	176	8	0	0	377
	LTC-CD8-NY	7/31/1995	X		179	2	14	81	68	14	0	0	179
	LTC-LBP8-NY	7/31/1995	X		133	0	5	49	69	10	0	0	133
	LTC-CD8TQ-NY	1/29/1997	X		102	3	7	62	27	3	0	0	102
	LTC-LBP8TQ-NY	1/29/1997	X		39	0	2	13	23	1	0	0	39
	LTC-CD10-NY	4/15/1997	X		1,044	34	153	436	367	54	0	0	1,044
	LTC-CD6TQ-NY	6/24/1997	X		26	0	1	10	14	1	0	0	26
	LTC-LBP10-NY	4/15/1997	X		111	1	1	19	71	19	0	0	111
	LTC-CD11-NY-998	3/22/2000	X		1,039	83	240	455	219	42	0	0	1,039
	HTQ11-338-NY-998	3/23/2000	X		458	1	24	152	211	70	0	0	458
	NTQ11-337-NY-998	3/23/2000	X		54	0	1	10	28	15	0	0	54
	PRT11-336-NY-998	2/20/2001	X		85	5	9	35	32	4	0	0	85
	SPL-336-NY-et al	2/24/2002	X		2,854	412	956	1,160	305	21	0	0	2,854
	SPL2-336-NY-et al	3/14/2007	X		2,906	398	980	1,181	320	27	843	138	2,906
	FC-336-NY-et al	5/1/2012	X		329	46	79	148	49	7	47	274	329
TRL-336-NY	11/2/2012	X		13	0	1	6	6	0	9	4	13	
LTC89-CD1	4/18/1987		X	2	0	1	19	2	0	0	0	22	
LTC89-CD2	1/1/1989		X	13	105	117	101	24	2	0	0	349	
LTC89-CD3	4/18/1989		X	2	0	0	2	1	0	0	0	3	

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	GRP11-342-NY-999	3/24/2000		X	30	324	351	199	23	1	0	0	898
	NYG11-342-NY-200	6/1/2001		X	1	586	1,300	1,152	214	12	78	1	3,264
	NYP11-342-NY-200	6/1/2001		X	1	3	10	8	3	1	0	0	25
	GRPSPL-342-NY	6/23/2005		X	4	96	80	44	5	0	1	4	225
	NYG11-342-NY-0612	11/28/2012		X	1	23	25	23	5	0	0	76	76
	<b>TOTALS</b>		<b>22</b>	<b>8</b>	<b>11,038</b>	<b>2,155</b>	<b>4,498</b>	<b>6,158</b>	<b>2,707</b>	<b>328</b>	<b>978</b>	<b>497</b>	<b>15,846</b>
MetLife Insurance Company	LCT1	5/6/1989	X		11	0	2	7	2	0	0	0	11
	LCT2	3/18/1991	X		12,116	171	1,670	5,377	4,579	319	0	0	12,116
	LCT4	12/30/1997	X		5,589	97	965	2,804	1,583	140	0	0	5,589
	<b>TOTALS</b>		<b>3</b>	<b>0</b>	<b>17,716</b>	<b>268</b>	<b>2,637</b>	<b>8,188</b>	<b>6,164</b>	<b>459</b>	<b>0</b>	<b>0</b>	<b>17,716</b>
Metropolitan Life Insurance Company	G.LTC197	11/8/2002		X	7	407	1307	3322	5404	4864	0	0	15304
	G.LTC2097	11/8/2002		X	1	14	125	430	559	244	0	0	1372
	G.LTC6997	2/27/2003		X	1	0	0	0	0	0	0	0	0
	GLTC5098	10/5/1998		X	1	0	0	0	1	2	0	0	3
	GPNP99-LTC	1/1/2001		X	15	563	2024	5225	5650	2675	2	0	16137
	LTC2007-NY	3/3/2009	X		465	21	55	150	179	60	0	0	465
	LTC-FAC-NY	8/9/2002	X		43	1	1	13	26	2	0	0	43
	LTC-IDEAL-NY	11/25/2002	X		2938	43	133	755	1505	502	0	0	2938
	LTC-PREM-NY	8/28/2002	X		267	9	30	86	91	51	0	0	267
	LTC-VAL-NY	8/9/2002	X		1809	21	71	411	916	390	0	0	1809
	LTC2-FAC-NY	7/20/2005	X		19	0	2	4	11	2	0	1	19
	LTC2-IDEAL-NY	7/20/2005	X		1434	19	81	389	710	235	1	0	1434
	LTC2-PREM-NY	7/20/2005	X		259	4	14	75	122	44	0	0	259
	LTC2-VAL-NY	7/20/2005	X		1927	25	117	533	950	302	0	0	1927
	LTC2007-ML-NY	6/5/2009	X		99	2	12	39	33	13	0	0	99
	LTC-FAC-ML-NY	11/25/2002	X		3	1	0	0	1	1	0	0	3
	LTC-IDEAL-ML-NY	11/25/2002	X		370	5	25	114	166	60	0	0	370
	LTC-PREM-ML-NY	11/25/2002	X		36	0	3	14	10	9	0	0	36
	LTC-VAL-ML-NY	11/25/2002	X		397	9	31	98	203	56	0	0	397
LTC2-FAC-ML-NY	9/6/2005	X		7	0	3	2	1	1	0	0	7	
LTC2-IDEAL-ML-NY	9/6/2005	X		756	16	46	246	363	85	0	0	756	

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	LTC2-PREM-ML-NY	9/6/2005	X		154	3	13	50	72	16	0	0	154
	LTC2-VAL-ML-NY	9/6/2005	X		1065	42	86	321	491	125	2	0	1065
	1LTC-97-NY (00)	5/25/1999	X		2111	1	14	248	922	926	0	0	2111
	2LTC-97-NY (00)	5/25/1999	X		45	0	1	1	9	34	0	0	45
	LTC.02	12/23/1991	X		636	0	0	14	69	553	0	0	636
	LTC.03	3/31/1999	X		1227	1	0	17	228	981	0	0	1227
	TCL-LTC.04 (NY)	3/21/2000	X		1267	0	7	69	438	753	0	0	1267
	<b>TOTAL</b>		<b>23</b>	<b>5</b>	<b>17,359</b>	<b>1,207</b>	<b>4,201</b>	<b>12,626</b>	<b>19,130</b>	<b>12,986</b>	<b>5</b>	<b>1</b>	<b>50,150</b>
Mutual of Omaha Insurance Company	LTC04	1/27/2005	X		488	10	100	270	100	8	0	0	488
	HCA	6/22/2000	X		25	1	6	6	10	2	0	0	25
	HCAQ	6/22/2000	X		72	2	9	24	31	6	0	0	72
	LT50	5/12/1998	X		224	11	42	87	75	9	0	0	224
	LTA	6/22/2000	X		21	1	4	10	6	0	0	0	21
	LTAQ	6/22/2000	X		173	8	55	87	21	2	0	0	173
	LTC12	4/28/1993	X		89	1	9	47	32	0	0	0	89
	LTC17	4/28/1993	X		42	5	10	22	5	0	0	0	42
	LTI12	4/28/1993	X		1	0	0	1	0	0	0	0	1
	LTM12	4/28/1993	X		8	1	2	3	2	0	0	0	8
	NH11	1/28/1988	X		11	0	2	8	0	1	0	0	11
	NH27	2/3/1989	X		31	6	6	9	10	0	0	0	31
	NH28	2/3/1989	X		14	1	2	6	5	0	0	0	14
	NH3	12/10/1984	X		2	0	0	0	2	0	0	0	2
	NH50	4/17/1998	X		13	0	1	6	6	0	0	0	13
	NHA	6/22/2000	X		53	2	11	24	15	1	0	0	53
	NHAQ	6/22/2000	X		293	10	81	147	46	9	0	0	293
LTC09	2/1/2010	X		3,501	95	621	2,077	659	49	529	669	3,501	
	<b>TOTALS</b>		<b>18</b>	<b>0</b>	<b>5,061</b>	<b>154</b>	<b>961</b>	<b>2,834</b>	<b>1,025</b>	<b>87</b>	<b>529</b>	<b>669</b>	<b>5,061</b>
New York Life Insurance Company	21084(NY)	5/15/1995	X		6	0	0	4	2	0	0	0	6
	21073(NY)	5/15/1995	X		55	0	2	33	15	5	0	0	55
	G-6601	6/14/1996		X	3	2	0	0	1	0	0	0	3
	G-9065	12/16/1998		X	57	4	14	19	20	0	0	0	57

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	ILTC-4300(NY)(0197)	2/11/1998	X		3,161	464	1,136	1,047	472	42	0	0	3,161
	INH-4300(NY)(0197)	2/11/1998	X		23	1	3	9	7	3	0	0	23
	INH-5000(NY)(1001)	12/20/2002	X		47	5	16	17	8	1	0	2	47
	ILTC-5000(NY)(1001)	12/20/2002	X		5,512	873	1,889	2,088	612	50	286	369	5,512
	FNH-5000(NY)(0503)	5/18/2004	X		6	1	1	2	1	1	0	3	6
	FLTC-5000(NY)(0503)	5/18/2004	X		1,112	302	386	351	64	9	59	82	1,112
	<b>TOTALS</b>		<b>8</b>	<b>2</b>	<b>9,982</b>	<b>1,652</b>	<b>3,447</b>	<b>3,570</b>	<b>1,202</b>	<b>111</b>	<b>345</b>	<b>456</b>	<b>9,982</b>
Northwestern Long Term Care Insurance Company	RS. LTC.(1101)	10/29/2001	X		2,757	273	985	1,176	297	26	0	0	2,757
	RS.LTC.ML.(1101)	8/22/2002	X		425	114	120	155	34	2	0	0	425
	RS.LTC.(0708)	6/16/2008	X		1,414	165	493	593	154	9	0	0	1,414
	RS.LTC.ML.(0708)	6/16/2008	X		217	71	57	68	20	1	0	0	217
	TT.LTC.(1010)	6/16/2010	X		4,795	784	1,710	1,857	425	19	1,093	934	4,795
	TT.LTC.ML.(1010)	6/16/2010	X		806	343	251	177	35	0	153	123	806
	<b>TOTALS</b>			<b>6</b>	<b>0</b>	<b>10,414</b>	<b>1,750</b>	<b>3,616</b>	<b>4,026</b>	<b>965</b>	<b>57</b>	<b>1,246</b>	<b>1,057</b>
Prudential Insurance Company of America	83500 LTCR 8002, et al (AICPA GLTC-1)	6/30/1993		X	1	1,377	446	170	30	3	0	0	2,026
	83500 GR1045 et al (GLTC-2)	6/30/1998		X	18	477	510	272	34	3	3	0	1,296
	83500 LTCR 200, LTC U 2001	10/4/1995											
	83500 COV 1004	7/6/1999											
	83500 COV 1004	12/1/2000											
	83500 BFW 5005, et al (GLTC-3/3.5)	5/29/2002		X	48	3,750	4,789	3,940	728	38	178	3	13,245
	83500 COV 5022, et al (GLTC-4)	10/28/2008		X	18	1,085	1,798	1,471	228	9	484	6	4,591
	GRP 99210 (ILTC-1 SIMPLE)	6/10/1999	X		600	30	126	275	160	9	0	0	600
	GRP 99211 (ILTC-1 COMPOUND)	6/10/1999	X		1,242	172	492	485	93	0	0	0	1,242
GRP 99212 (ILTC-1 PERIODIC)	6/10/1999	X		516	20	89	207	172	28	0	0	516	

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	GRP 112552 (ILTC-2)	9/3/2003	X		1,506	91	459	671	255	30	0	0	1,506
	GRP 112622 (ILTC-2 Franchise)	9/3/2003	X		328	26	73	167	61	1	0	0	328
	GRP 113141 (ILTC-3)	10/18/2006	X		2,367	143	662	1,105	421	36	0	0	2,367
	GRP 113772 (ILTC-3 Franchise)	8/16/2007	X		1,568	167	374	772	233	22	0	0	1,568
	GRP 114201 (Evolution)	10/2/2009	X		53	7	19	23	4	0	0	0	53
	GRP 114202 (Evolution Franchise)	10/27/2009	X		25	6	4	9	6	0	0	0	25
	<b>TOTALS</b>		<b>9</b>	<b>4</b>	<b>8,290</b>	<b>7,351</b>	<b>9,841</b>	<b>9,567</b>	<b>2,425</b>	<b>179</b>	<b>665</b>	<b>9</b>	<b>29,363</b>
River Source Life Insurance Company of New York (prev. IDS)	38240	10/20/1989	X		353	0	35	229	87	2	0	0	353
	38240C	12/31/1991	X		460	0	35	287	133	5	0	0	460
	38225	8/31/1994	X		3,152	66	868	1,628	559	31	0	0	3,152
	38260A	11/10/1999	X		2,312	57	695	1,100	420	40	0	0	2,312
	<b>TOTALS</b>		<b>4</b>	<b>0</b>	<b>6,277</b>	<b>123</b>	<b>1,633</b>	<b>3,244</b>	<b>1,199</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>6,277</b>
State Farm Mutual Automobile Insurance Company	97045NY.1	1/1/1998	X		595	108	167	228	85	7	0	0	595
	97045NY.2	5/8/2001	X		89	17	28	34	10	0	0	0	89
	97058NY	12/31/2001	X		479	120	118	188	49	4	0	0	479
	97059NY	9/21/2005	X		567	98	172	233	61	3	103	0	567
	<b>TOTALS</b>		<b>4</b>	<b>0</b>	<b>1,730</b>	<b>343</b>	<b>485</b>	<b>683</b>	<b>205</b>	<b>14</b>	<b>103</b>	<b>0</b>	<b>1,730</b>
TIAA-Cref Life Insurance Company and Teachers Insurance Annuity Association of America	LTC.02	12/23/1991	X		261	1	2	0	25	233	0	0	261
	LTC.03 (NY)	3/31/1999	X		534	0	0	12	109	413	0	0	534
	TCL-LTC.04 (NY)	3/21/2000	X		496	0	7	29	171	289	0	0	496
	<b>TOTALS</b>		<b>3</b>	<b>0</b>	<b>1,291</b>	<b>1</b>	<b>9</b>	<b>41</b>	<b>305</b>	<b>935</b>	<b>0</b>	<b>0</b>	<b>1,291</b>
Thrivent Financial for Lutherans (prev. Aid Association for Lutherans)	12106 NY	12/28/1998	X		41	1	2	20	18	0	0	0	41
	12105 NY	12/28/1998	X		243	5	69	109	58	2	0	0	243
	<b>TOTALS</b>		<b>2</b>	<b>0</b>	<b>284</b>	<b>6</b>	<b>71</b>	<b>129</b>	<b>76</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>284</b>
Transamerica Financial Life	NLTCP TQ LTC FR (NY) 297	7/27/2000	X		24	0	4	15	4	1	0	0	24
	P-0001 (NY) 4/98	3/30/2001	X		41	0	7	28	4	2	0	0	41

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Insurance Company	GCPLUS 2 1290 (NY)	6/28/1996	X		2	0	1	1	0	0	0	0	2
	TFL 1-FP (NY) 402	5/20/2004	X		243	16	61	119	45	2	0	0	243
	TFL 2-P NYF 0410	11/7/2011	X		645	60	172	296	115	2	421	119	645
	TFL 2-P NY 0410	11/7/2011	X		869	57	216	447	144	5	599	83	869
	LTC 304-198-NY	3/30/2001	X		56	2	12	30	10	2	0	0	56
	<b>TOTALS</b>			<b>7</b>	<b>0</b>	<b>1,880</b>	<b>135</b>	<b>473</b>	<b>936</b>	<b>322</b>	<b>14</b>	<b>1,020</b>	<b>202</b>
Union Security Life Insurance Company (prev. First Fortis)	4062-NY	10/8/1998	X		158	1	21	65	53	18	0	0	158
	4063-NY	10/8/1998	X		2,667	20	444	1,499	659	45	0	0	2,667
	<b>TOTALS</b>			<b>2</b>	<b>0</b>	<b>2,825</b>	<b>21</b>	<b>465</b>	<b>1,564</b>	<b>712</b>	<b>63</b>	<b>0</b>	<b>0</b>
The United States Life Insurance Company In The City Of New York	64391-NY Non-TQ	7/14/1998	X		203	5	30	94	61	13	0	0	203
	64391-NYTQ	7/14/1998	X		192	2	17	119	45	9	0	0	192
	<b>TOTALS</b>			<b>2</b>	<b>0</b>	<b>395</b>	<b>7</b>	<b>47</b>	<b>213</b>	<b>106</b>	<b>22</b>	<b>0</b>	<b>0</b>
VOYA Retirement Insurance and Annuity Company	NCF	10/19/1987	X		71	0	11	53	7	0	0	0	71
	NHP	5/2/1986	X		26	0	0	16	10	0	0	0	26
	<b>TOTALS</b>			<b>2</b>	<b>0</b>	<b>97</b>	<b>0</b>	<b>11</b>	<b>69</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NON-PARTNERSHIP TOTALS</b>			<b>296</b>	<b>36</b>	<b>231,633</b>	<b>41,712</b>	<b>80,661</b>	<b>133,649</b>	<b>70,697</b>	<b>19,567</b>	<b>11,285</b>	<b>7,522</b>	<b>346,286</b>

All data provided has been self-reported by the insurers and has not been verified by DFS.

See the chart on page 16 for a listing of insurers offering LTC type coverage to New Yorkers.



**APPENDIX 3**

**Number of Partnership Long Term Care Policies In-Force in New York as of December 31, 2014**

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
American Family Life Assurance of New York	NY-23000	12/2/1994	X		2	1	1	0	0	0	0	0	2
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
American Progressive Life and Health Insurance Company of NY	APRLTCP (11/99) NY	11/1/1999	X		82	0	8	22	44	8	0	0	82
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>82</b>	<b>0</b>	<b>8</b>	<b>22</b>	<b>44</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>82</b>
Athene Life Insurance Company of New York	N-2500-P	2/18/1994	X		255	8	56	127	59	5	0	0	255
	N-2500-P(Q)	2/18/1994	X		68	4	19	31	13	1	0	0	68
	<b>TOTALS</b>		<b>2</b>	<b>0</b>	<b>323</b>	<b>12</b>	<b>75</b>	<b>158</b>	<b>72</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>323</b>
Bankers Conseco Life Insurance Company (prev. Conseco)	ATIC-RWJ-NY	10/7/1996	X		731	5	72	566	299	24	0	0	966
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>731</b>	<b>5</b>	<b>72</b>	<b>566</b>	<b>299</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>966</b>
Continental Casualty Company (CNA)	P1-18584-A31	3/23/1993	X		1,458	15	159	670	579	35	0	0	1,458
	P1-18585-A31	3/23/1993	X		59	0	13	30	16	0	0	0	59
	P1-N0041-A31	7/29/1997	X		3,700	61	557	1,802	1,163	117	0	0	3,700
	P1-N0042-A31	7/29/1997	X		30	0	1	20	9	0	0	0	30
	SR-LTCP-31	1/1/1994		X	4	87	219	144	38	2	0	0	490
<b>TOTALS</b>		<b>4</b>	<b>1</b>	<b>5,251</b>	<b>163</b>	<b>949</b>	<b>2,666</b>	<b>1,805</b>	<b>154</b>	<b>0</b>	<b>0</b>	<b>5,737</b>	
Genworth Life Insurance Company of New York	50109	1/1/1996	X		460	1	27	206	216	10	0	0	460
	51001	1/30/1996	X		1234	1	91	548	526	68	0	0	1,234
	51011	8/31/2001	X		6395	147	1660	3672	856	60	0	0	6,395
	51013	9/9/2004	X		3889	93	1027	2315	437	17	0	0	3,889
	51015	12/15/2005	X		1218	23	223	776	190	6	0	0	1,218
	51015REV	9/26/2007	X		7895	109	1339	4920	1491	36	0	0	7,895
	7052NYP	10/5/2011	X		2980	67	635	1806	461	11	1242	371	2,980
	8000NYP	10/3/2013	X		965	22	143	559	236	5	0	965	965
<b>TOTALS</b>		<b>8</b>	<b>0</b>	<b>25,036</b>	<b>463</b>	<b>5,145</b>	<b>14,802</b>	<b>4,413</b>	<b>213</b>	<b>1,242</b>	<b>1,336</b>	<b>25,036</b>	
John Hancock	LTC-96RWJ2 NY 4/99	7/5/2001	X		7		2	4	1	0	0	7	

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Life Insurance Company (U.S.A.)	LTC-96RWJ2 NY 9/97	3/20/1998	X		57	1	7	34	11	4	0	0	57
	LTC-NY-91-RWJ, LTC-NY-91-RWJ 3/95	3/25/1993	X		8	0	1	4	3	0	0	0	8
	NYP-05	2/9/2006	X		28	0	7	17	4	0	0	0	28
	<b>TOTALS</b>			<b>4</b>	<b>0</b>	<b>100</b>	<b>1</b>	<b>15</b>	<b>57</b>	<b>22</b>	<b>5</b>	<b>0</b>	<b>0</b>
John Hancock Life & Health Insurance Company	LTC-11 NYP	8/18/2011	X		50	1	6	20	22	1	31	18	50
	LTC-96RWJ2 NY 4/99	7/5/2001	X		594	3	63	324	183	21	0	0	594
	LTC-96RWJ2 NY 9/97	3/20/1998	X		8980	54	1090	4874	2632	330	0	0	8,980
	LTC-NY-91-RWJ, LTC-NY-91-RWJ 3/95	3/25/1993	X		1189	8	84	530	543	24	0	0	1,189
	NYP-05	2/9/2006	X		6751	103	1256	4236	1094	62	0	0	6,751
	<b>TOTALS</b>			<b>5</b>	<b>0</b>	<b>17,564</b>	<b>169</b>	<b>2,499</b>	<b>9,984</b>	<b>4,474</b>	<b>438</b>	<b>31</b>	<b>18</b>
Massachusetts Mutual Life Insurance Company	MM-202-P-NYP	7/28/2002	X		40	1	17	29	10	1	0	0	58
	MM-205-P-NYP	7/28/2002	X		4	0	2	3	2	0	0	0	7
	MM-302-P-NYP	3/13/2003	X		5	0	1	6	0	0	0	0	7
	MM-305-P-NYP	3/13/2003	X		0	0	0	0	0	0	0	0	0
	MM-506-P-NYP	1/21/2009	X		129	3	27	79	18	2	0	0	129
	MM-507-P-NYP	1/21/2009	X		4	0	0	2	2	0	0	0	4
	MM-508-P-NYP	1/21/2009	X		39	1	8	29	0	1	0	0	39
	MM-510-P-NYP	1/21/2009	X		3	0	3	0	0	0	0	0	3
	MM-506-P-1-NYP	2/3/2012	X		4	0	2	2	0	0	0	0	4
	MM-507-P-1-NYP	2/3/2012	X		0	0	0	0	0	0	0	0	0
	MM-508-P-1-NYP	2/3/2012	X		6	0	3	3	0	0	2	0	6
	MM-510-P-1-NYP	2/3/2012	X		0	0	0	0	0	0	0	0	0
	MM-506-P-2-NYP	11/30/2012	X		19	0	6	10	3	0	10	10	19
	MM-507-P-2-NYP	11/30/2012	X		1	0	0	0	1	0	1	0	1
	MM-508-P-2-NYP	11/30/2012	X		2	0	0	1	1	0	1	1	2
MM-510-P-2-NYP	11/30/2012	X		2	0	2	0	0	0	2	0	2	
<b>TOTALS</b>			<b>16</b>	<b>0</b>	<b>258</b>	<b>5</b>	<b>71</b>	<b>164</b>	<b>37</b>	<b>4</b>	<b>16</b>	<b>11</b>	<b>281</b>
MedAmerica Insurance Company of New York	LTC-CD6-NY	3/30/1993	X		644	10	43	310	264	17	0	0	644
	LTC-CD6TQ-NY	6/24/1997	X		1188	6	111	586	460	25	0	0	1,188
	PRT11-336-NY-998	2/20/2001	X		2502	88	458	1209	643	104	0	0	2,502

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	PRT11-336-NY-305	9/1/2006	X		1661	72	427	789	334	39	354	0	1,661
	PRT11-336-NY-0612	2/6/2013	X		724	26	120	424	147	7	221	503	724
	NYP11-342-NY-0612	11/28/2012		X	1	3	8	11	4	0	1	25	26
	PGR11-342-NY-900	3/13/2001		X	3	1	4	7	0	0	0	0	12
	NYP11-342-NY-200	6/1/2001		X	1	143	453	478	131	14	34	0	1,219
	<b>TOTALS</b>		<b>5</b>	<b>3</b>	<b>6,724</b>	<b>349</b>	<b>1,624</b>	<b>3,814</b>	<b>1,983</b>	<b>206</b>	<b>610</b>	<b>528</b>	<b>7,976</b>
MetLife Insurance Company	LC3	3/1/1997	X		3,516	14	283	1,662	1,475	82	0	0	3,516
	LC4	3/9/1997	X		1,838	15	248	1,014	537	24	0	0	1,838
	<b>TOTALS</b>		<b>2</b>	<b>0</b>	<b>5,354</b>	<b>29</b>	<b>531</b>	<b>2,676</b>	<b>2,012</b>	<b>106</b>	<b>0</b>	<b>0</b>	<b>5,354</b>
Metropolitan Life Insurance Company	G.LTC197	11/8/2002		X	1	1	6	46	196	276	0	0	525
	LTC-VAL-NYP	12/16/2002	X		1848	6	48	324	1141	329	0	0	1,848
	LTC2-DD100-NYP	10/31/2005	X		35	0	0	5	27	3	0	0	35
	LTC2-DD50-NYP	10/31/2005	X		46	1	2	10	19	14	0	0	46
	LTC2-TD100-NYP	10/31/2005	X		913	3	39	259	497	115	0	0	913
	LTC2-TD50-NYP	10/31/2005	X		1577	7	41	441	881	207	0	0	1,577
	LTC-VAL-ML-NYP	2/6/2003	X		395	3	23	103	206	60	0	0	395
	LTC2-DD100-NYP	10/31/2005	X		5	0	0	0	5	0	0	0	5
	LTC2-DD50-ML-NYP	9/6/2005	X		16	2	0	4	7	3	0	0	16
	LTC2-TD100-ML-NYP	9/6/2005	X		354	2	28	104	169	51	0	0	354
	LTC2-TD50-ML-NYP	9/6/2005	X		366	1	11	95	188	71	0	0	366
	1LTC-97 NYP	8/31/2001	X		130	0	1	11	65	53	0	0	130
	1LTC-97-NY (00)	5/24/1999	X		14	0	0	3	9	2	0	0	14
	RWJ.01	2/25/1994	X		131	0	0	1	3	127	0	0	131
	<b>TOTALS</b>		<b>13</b>	<b>1</b>	<b>5,831</b>	<b>26</b>	<b>199</b>	<b>1,406</b>	<b>3,413</b>	<b>1,311</b>	<b>0</b>	<b>0</b>	<b>6,355</b>
Mutual of Omaha Insurance Company	LTC20	10/26/1993	X		75	3	13	34	25	0	0	0	75
	LTC23	10/26/1993	X		2	0	0	1	1	0	0	0	2
	LTM20	10/26/1993	X		5	0	2	2	1	0	0	0	5
	<b>TOTALS</b>		<b>3</b>	<b>0</b>	<b>82</b>	<b>3</b>	<b>15</b>	<b>37</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>82</b>
New York Life Insurance Company	21050RWJ	5/15/1995	X		37	1	9	21	6	0	0	0	37
	21050 50TAP (0105)	3/20/2006	X		90	4	27	35	22	2	7	1	90
	21050 100TAP (0105)	3/20/2006	X		58	12	25	18	3	0	0	0	58
	21050 50DDAP (0105)	3/20/2006	X		4	0	0	2	1	1	0	0	4

Insurer	Policy		Type of Coverage (Individual or Group)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
	21050 100DDAP (0105)	3/20/2006	X		1	0	1	0	0	0	0	0	1
	<b>TOTALS</b>		<b>5</b>	<b>0</b>	<b>190</b>	<b>17</b>	<b>62</b>	<b>76</b>	<b>32</b>	<b>3</b>	<b>7</b>	<b>1</b>	<b>190</b>
Prudential Insurance Company of America	83500 PLTC 9001	11/14/1995		X	1	1	0	2	1	0	0	0	4
	83500 LTCR 8003												
	GRP 99865	11/27/2001	X		117	1	22	67	24	3	0	0	117
	<b>TOTALS</b>		<b>1</b>	<b>1</b>	<b>118</b>	<b>2</b>	<b>22</b>	<b>69</b>	<b>25</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>121</b>
TIAA-Cref Life Insurance Company* and Teachers Insurance Annuity Association of America	RWJ.01	2/25/1994	X		45	0	0	1	5	39	0	0	45
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>45</b>
Transamerica Financial Life Insurance Company	LTC 304-198-NYP	3/11/2002	X		20	0	7	8	4	1	0	0	20
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>7</b>	<b>8</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>20</b>
Union Security Life Insurance Company (prev. First Fortis)	4051-NY	9/24/1998	X		1,691	14	178	922	520	57	0	0	1,691
	<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>1,691</b>	<b>14</b>	<b>178</b>	<b>922</b>	<b>520</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>1,691</b>
<b>PARTNERSHIP TOTALS</b>			<b>74</b>	<b>6</b>	<b>69,402</b>	<b>1,259</b>	<b>11,473</b>	<b>37,428</b>	<b>19,187</b>	<b>2,578</b>	<b>1,906</b>	<b>1,894</b>	<b>71,925</b>

All data provided has been self-reported by the insurers and has not been verified by DFS.

See the chart on page 16 for a listing of insurers offering LTC type coverage to New Yorkers.

**APPENDIX 4**

**Number of Partnership AND Non-Partnership Long Term Care Policies In-Force in New York as of December 31, 2014**

	Type of Coverage (Check One)		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/13 through 12/31/13	Number of Insured Persons Issued Coverage from 1/1/14 through 12/31/14	Total Number of Insured Persons
	Individual	Group		Under 45	45-54	55-64	65-74	75 and Over			
NON-PARTNERSHIP TOTALS	296	36	231,633	41,712	80,661	133,649	70,697	19,567	11,285	7,522	346,286
PARTNERSHIP TOTALS	74	6	69,402	1,259	11,473	37,428	19,187	2,578	1,906	1,894	71,925
<b>PARTNERSHIP AND NON-PARTNERSHIP TOTALS</b>	<b>370</b>	<b>42</b>	<b>301,035</b>	<b>42,971</b>	<b>92,134</b>	<b>171,077</b>	<b>89,884</b>	<b>22,145</b>	<b>13,191</b>	<b>9,416</b>	<b>418,211</b>

*All data provided has been self-reported by the insurers and has not been verified by DFS.*

*See the chart on page 16 for a listing of insurers offering LTC type coverage to New Yorkers.*