



A REPORT BY THE SUPERINTENDENT OF FINANCIAL SERVICES
TO
THE GOVERNOR AND THE LEGISLATURE
ON
LONG TERM CARE HEALTH INSURANCE PLANS
(REPORT FOR THE TWO-YEAR PERIOD ENDING DECEMBER 31, 2018)

Linda A. Lacewell
SUPERINTENDENT



ANDREW M. CUOMO
Governor

Department of Financial Services

LINDA A. LACEWELL
Superintendent

To Governor Andrew M. Cuomo and the Legislature:

I am pleased to submit this report of the Department of Financial Services on the implementation of Chapter 245 of the Laws of 1986 permitting approval of certain long term care health insurance plans in accordance with the provisions of such act. The current report is for the two-year period ending December 31, 2018.

Respectfully submitted,

A handwritten signature in blue ink that reads "Linda A. Lacewell".

Linda A. Lacewell
Superintendent of Financial Services

TABLE OF CONTENTS

Page

Executive Summary	2
Purpose of Report	5
General Background	5
Authorized LTC Insurers	6
Legislation and Programs to Encourage the Purchase of Coverage for LTC.....	7
The New York State Partnership for LTC Insurance	11
Factors Contributing to or Impeding the Development of LTC Plans	12
General Recommendations	15
Appendices	
1 - LTC Policies with Market Share as of 12/31/2018	17
2 - Non-Partnership LTC Policies as of 12/31/2018	19
3 - Partnership LTC Policies as of 12/31/2018.....	32
4 - Partnership AND Non-Partnership LTC Policies as of 12/31/2018	36

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, 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, 2018.

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 two decades, the number of insurers offering such coverage remained steady. However, over the last five to ten years, reflecting an apparent national trend, the number of insurers offering LTC coverage in New York State (NYS) has declined. As of the end of the reporting period, eight insurers write individual LTC policies and one insurer writes group LTC policies in NYS. As of December 31, 2018, there were 66,448 persons enrolled in NYS Partnership for LTC (Partnership, described below) policies and 349,245 persons enrolled in non-Partnership policies.

Legislation and Programs to Encourage the Purchase of Coverage for Long Term Care

- In 1989, to encourage more New Yorkers to purchase LTC insurance, NYS established the Partnership program pursuant to Chapter 454 of the Laws of 1989. Under the Partnership program, NYS residents who purchase qualified LTC insurance policies will, upon exhaustion of the policy benefits, protect all or part of their assets in qualifying for Medicaid assistance. The NYS Partnership program is different than 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.
- In 1996, the federal government enacted the Health Insurance Portability and Accountability Act (HIPAA) (Pub. L. No. 104-191, 110 Stat. 1936 (1996)) 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, pursuant to Chapter 659 of the Laws of 1997, NYS began providing favorable state income tax treatment for those persons purchasing LTC policies that qualify for the federal income tax deduction. Chapter 659 of the Laws of 1997 also promoted the development of a broader and more integrated continuum of LTC coverage, financed by a range of private, public and public/private options, including the development of continuing care retirement communities (CCRCs).

- In 1998, pursuant to Chapter 585 of the Laws of 1998 and to further encourage the purchase of LTC insurance, NYS enacted the New York Public Employee and Retiree Long Term Care Insurance Plan (NYPERL). The NYPERL offered 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 were also allowed to participate in the NYPERL if the employer was eligible for the NYS's health insurance program and the governing body elected to participate. The NYPERL is not currently offering LTC coverage to new applicants as the existing insurer, MedAmerica Insurance Company of New York, elected not to renew its contract with NYS in 2016. A Request for Proposal released by the NYS Department of Civil Service in 2016 failed to attract a new insurer to the NYPERL. Coverage remains in effect for existing insureds under the NYPERL.
- In 2000, NYS increased the tax deduction caps by allowing businesses and individuals to take a state tax credit equal to 10% of their LTC insurance premiums (NY Tax Law Section 606(aa)). 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.
- In 2005, the Insurance Department promulgated the Second Amendment to Insurance Regulation 144 (11 NYCRR 39). The amendment provided for three new LTC insurance product designs for the Partnership program in addition to the original product design. With this regulatory amendment, 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, 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.
- In 2012, in accordance with the findings of Governor Andrew M. Cuomo's Medicaid Re-Design Team, DFS promulgated the Third Amendment to Insurance Regulation 144 (11 NYCRR 39). The amendment made 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. The amendment also made the Partnership more marketable by requiring consumer protections for NYS Partnership insureds who moved from NYS and subsequently became eligible for asset protection under another state's Medicaid program.
- In 2013, DFS promulgated the Fourth Amendment to Insurance Regulation 144 (11 NYCRR 39) which set 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

Key factors directly affecting the development of the enrollment in LTC insurance policies in NYS include:

- 1) consumer awareness;
- 2) underwriting;
- 3) new products; and
- 4) the high cost of LTC policies.

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, 2018.

General Background

The predecessor agency to 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 the offering of the following additional benefits:

- **An inflation protection benefit.** An insurer must offer an insured one of the following three options:
 - 1) Five percent compound inflation (lower percentages are also permitted);
 - 2) Increased benefit levels in proportion to the increase in the Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics, compounded annually; or
 - 3) Guaranteed purchase option (insurer periodically offers increased benefit levels without providing evidence of insurability or health status so long as the insured has not declined the option three consecutive times).
- **A nonforfeiture benefit.** An insurer must offer an insured the option to purchase a rider that provides a reduced benefit upon policy lapse, without the insured having to pay any additional premium.

As of the end of the reporting period, eight insurers write individual LTC insurance policies and one insurer writes group LTC insurance policies in NYS. (See the chart below for details)

Authorized Long Term Care Insurers

Insurers continue to offer a variety of benefit packages in connection with the four types of LTC coverage described above. The following chart identifies the insurers currently offering LTC type coverage to New Yorkers as of the end of the reporting period¹:

Insurer	Individual		Group	
	NP	P	NP	P
Bankers Conseco Life Insurance Company	X			
Genworth Life Insurance Company of New York	X	X	X	
Knights of Columbus	X			
Massachusetts Mutual Life Insurance Company	X	X		
Mutual of Omaha Insurance Company	X			
New York Life Insurance Company	X			
Northwestern Long Term Care Insurance Company	X			
Transamerica Financial Life Insurance Company	X			
P = Partnership coverage NP = Non-partnership coverage				

¹ Data regarding closed blocks of business (coverage not currently offered) can be found in Appendices.

Legislation and Programs to Encourage the Purchase of Coverage for Long Term Care

Tax Incentives – Federal

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 2019, benefits received under "qualified" policies that pay on an indemnity basis are excludable from income as long as the benefit payments do not exceed \$370 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.

Individuals who itemize on their tax returns should be aware that, under HIPAA, premiums for "qualified" LTC insurance policies are treated as medical expenses for purposes of itemized deductions (medical expenses must be more than 10% of adjusted gross income to qualify for the deduction). The maximum amounts deductible in 2019 are set forth in the table below.

In the case of an individual with an attained age before the close of the taxable year of:	The annual maximum deductible amount is:
40 or less	\$420
41 to 50	\$790
51 to 60	\$1,580
61 to 70	\$4,220
71 & Over	\$5,270

Under HIPAA, for a LTC insurance policy to be qualified 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 issued, will be treated as federally "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.

Tax Incentives – State

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. In 1997, pursuant to Chapter 659 of the Laws of 1997, 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, a NYS resident's premium payment had to be for the purchase of a LTC insurance policy, approved in NYS by the Superintendent of Insurance, in order to deduct or receive the tax credit. In 2004, legislation was enacted increasing the tax credit for LTC insurance premiums from 10% to 20% for tax years beginning in 2004.

Thus, a NYS resident who pays \$2,000 in premiums for a tax qualified LTC insurance policy in tax year 2019 would receive a NYS tax credit in the amount of \$400 on his/her 2019 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 amended the Public Health Law in 1997 to allow a continuing care retirement community (CCRC) 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 Public Health Law 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.

Four different types of CCRC contracts are authorized for sale in NYS. Type A is all-inclusive, Type B provides modified services, Type C requires fee for service, and Type D provides care at home.

- 1) **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.
- 2) **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.
- 3) **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.
- 4) **Type D** contracts allow CCRCs to offer individuals an additional care option. This type of contract provides the traditional services and benefits of CCRCs while allowing individuals to remain in their own homes and receive home care prior to moving to the CCRC campus. Type D contracts are not currently offered by a CCRC in NYS, but a few CCRCs have indicated an interest in offering this contract type in the future.

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 www.theamsterdamatharborside.com	Nassau	Independent living units, enriched housing units, nursing home beds

<u>Name</u>	<u>County</u>	<u>Living Facilities</u>
Canterbury Woods 705 Renaissance Dr. Williamsville, New York 14221 716-929-5817 www.canterburywoods.org/home.html	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 www.foxrunorchardpark.com	Erie	Independent living units, enriched housing units, nursing home beds
Glen Arden, Inc. 214 Harriman Drive Goshen, NY 10924 800-914-4051 www.glenardenny.com	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 www.jeffersonsferry.org	Suffolk	Independent living units, enriched housing units, nursing home beds
Kendal on Hudson 1010 Kendal Way Sleepy Hollow, NY 10591 914-922-1000 www.kohud.kendal.org	Westchester	Independent living units, enriched housing units, nursing home beds
Kendal at Ithaca 2230 N. Triphammer Road Ithaca, NY 14850 800-253-6325 www.kai.kendal.org	Tompkins	Independent living units, enriched housing units, nursing home beds
Peconic Landing at Southold, Inc. 1500 Brecknock Road Greenport, NY 11944 888-273-2664 www.peconiclanding.org	Suffolk	Independent living units, enriched housing units, nursing home beds
Summit at Brighton 2000 Summit Circle Drive Rochester, NY 14618 585-442-4500 www.summitbrighton.org	Monroe	Independent living units, enriched housing units, nursing home beds
The Knolls 55 Grasslands Road Valhalla, New York 10595 914-461-4517 www.theknolls.org	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 www.wpatnp.org	Ulster	Independent living units, enriched housing units, nursing home beds

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) pursuant to Chapter 454 of the Laws of 1989. The Partnership became operational in March 1993. The Partnership provides that NYS residents who purchase a qualified policy or certificate providing LTC insurance will become eligible for Medicaid assistance without spending down their assets once the benefits from the policy or certificate are exhausted. 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.

To be approved under the Partnership, LTC insurance policies must contain the following minimum benefits:

- A lifetime maximum.
 - i. Nursing home benefit of at least 1½ or 2 years providing at least \$315 per day for 2018, and increasing by at least 3.5% (with an insured option to choose 5%) compounded annually. Home care coverage must be provided in an amount that is 50% of the minimum required nursing home care benefit (\$157 per day in 2018) 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; or
 - ii. Either 2 or 4 years providing at least \$315 per day for 2018, and increasing by at least 3.5% (with an insured option to choose 5%) compounded annually. 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.
- Bed reservation benefits, respite care, hospice care, care management and alternate care. Waiting periods for the 1½ or 2-year plans cannot exceed 60 days, and waiting periods for the 2 or 4-year plans cannot exceed 100 days.

Total asset protection is 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).

As of the end of the reporting period, 84% of the total market for long term care insurance is comprised of non-Partnership policies and 16% is comprised of Partnership policies.

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

In 1998, pursuant to Chapter 585 of the Laws of 1998 and to further encourage the purchase of LTC insurance, NYS enacted the New York Public Employee and Retiree Long Term Care Insurance Plan (NYPERL). The NYPERL offered 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 was at the option of the employee. All State employees and retirees who were eligible or became eligible for participation in the New York State Health Insurance Plan were also eligible to participate in the NYPERL. Local governments and other public and quasi-public employers were able to participate in the NYPERL if the employer was eligible for the State's health insurance program and the governing body elected 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, 2018, the NYPERL had 4,056 enrollees, of which 2,989 selected the non-Partnership policy and 1,067 selected the Partnership policy.

As of the end of the reporting period, the NYPERL is not currently offering LTC coverage to new applicants as the existing insurer, MedAmerica Insurance Company of New York, elected not to renew its contract with NYS in 2016. A Request for Proposal released by the NYS Department of Civil Service in 2016 failed to attract a new insurer to the NYPERL. Coverage remains in effect for existing insureds under the NYPERL.

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

In order for DFS to better understand the factors affecting the development of the LTC insurance market, DFS previously distributed a questionnaire to several LTC insurers. The questionnaire asked general questions about LTC insurance and the LTC insurance market, and invited insurers to elaborate on their responses so DFS could gather more information about innovations that could rejuvenate the LTC insurance market. Insurers most often cited the following four factors affecting the development of and enrollment in LTC insurance coverage in NYS: (1) Consumer awareness, (2) Underwriting, (3) New products, and (4) High cost of LTC insurance coverage.

These are described in more detail below. However, responses from insurers did not provide extensive information or ideas on innovations that could rejuvenate the market.

1) 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. One insurer stressed that there needs to be a regular program of consumer outreach, sponsored by NYS and/or the federal government, regarding the need to plan for LTC. Many individuals will voluntarily seek out information regarding LTC planning when there is an event within their own family but waiting for that moment to happen and hoping that the individual is still insurable or has the financial means to plan is not a reasonable way to create more awareness and demand for solutions. Another issue mentioned by insurers as affecting 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.

A great deal of information is available to consumers about LTC insurance plans if they seek it out. DFS's website offers information on LTC insurance and CCRCs. 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 the "New York State Partnership for Long Term Care Brochure" and 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 Partnership Office at the NYS Department of Health. The Partnership Office at the NYS Department of Health can be found here: <https://nyspltc.health.ny.gov/>

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. This guide is updated periodically and is available on the DFS website at:

https://www.dfs.ny.gov/consumers/health_insurance/information_for_medicare_beneficiaries.

The NAIC also has available "A Shopper's Guide to Long-Term Care Insurance," which provides guidance on LTC insurance, as well as worksheets to assist consumers in obtaining information about the availability and cost of LTC services. This guide is also updated periodically and is available on the DFS website

at https://www.dfs.ny.gov/consumers/health_insurance/long_term_care_insurance. In addition to efforts by government agencies and the NAIC, it is also incumbent for insurers to be proactive. Insurers must engage consumers about the importance and need for LTC insurance.

As noted, 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. Additionally, numerous insurers reported that they would like to

see the federal and NYS tax incentives increased. Many insurers believe that more robust tax incentive programs would lead to a greater number of individuals covered by LTC insurance policies.

For individuals, the federal deduction allows LTC insurance premiums to be deducted if the insured's medical expenses exceed 10% of their adjusted gross income. If an "above-the-line"² deduction was 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 also have a major impact on encouraging sales of LTC insurance.

Most insurers also indicated to 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.

Insurers also indicated that 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 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. As of the end of the reporting period, the asset test for Medicaid eligibility included a five-year look-back period. Many consumers see the use of Medicaid estate planning as a viable alternative to purchasing LTC insurance for their LTC needs.

2) Underwriting

LTC insurance coverage relies heavily upon various actuarial assumptions, including lapse rate, morbidity (need for benefits), and mortality (lifespan). Many insurers overestimated lapse rates and underestimated morbidity and mortality when initially pricing LTC coverage in the 1980s. In addition, the cost of care has risen significantly. As a result, and in retrospect, most LTC coverage was underpriced when it was first sold. Today, LTC insurers can price LTC coverage more accurately because of the more credible data. Consequently, initial premium rates have increased substantially and priced many individuals out of the market.

3) New Products

Due to the numerous issues with traditional stand-alone LTC insurance, insurers and DFS have recognized the need for innovation. 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

² An "above-the-line" deduction allows an individual to deduct certain expenses without itemizing. These deductions can be claimed whether an individual itemizes or takes the standard deduction.

have become more necessary. 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 an 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, multiple insurers offered 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. 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, one insurer offered a combination annuity/LTC insurance product.

4) High Cost of LTC Coverage

In recent years, many insurers have raised premium rates on LTC policies. Premium rate increases have been implemented nationally and in NYS. While DFS understands consumers' frustration and the financial difficulties caused by recent LTC premium rate increases, certain rate increases were necessary and actuarially justified. At the time that sales of LTC insurance began, it was a new insurance product with no claims experience to draw from in establishing premium rates. Unfortunately, many of the initial assumptions used by insurers later proved to be incorrect. The lack of credible experience and flawed assumptions, coupled with rising healthcare costs and increased life expectancy, led to insufficient premiums. As a result, insurers have demonstrated the actuarial need for premium rate increases.

DFS seeks to minimize the impact of LTC premium rate increases on consumers, and reminds insurers that they should be providing insureds the ability to change certain benefits, such as lowering their daily benefit amount, increasing their elimination period, or reducing their lifetime benefit maximum at any time. All these options give insureds the ability to mitigate LTC premium rate increases and have an LTC policy that meets their needs.

General Recommendations

LTC insurance is an alternative to Medicaid for consumers seeking to finance LTC services. To further encourage the development and purchase of such policies, DFS makes the following recommendations:

- The LTC insurance industry should be encouraged to take the following action:
 - Emphasize the marketing and sale of basic LTC type coverage to a younger demographic that would also be affordable for more middle-class New Yorkers; and
 - Offer innovative LTC products, such as combination life insurance/LTC riders, designed to keep premiums affordable while still providing meaningful LTC benefits for New Yorkers.

- DFS, the NYS Department of Health, and the NYS Office for the Aging should continue efforts to encourage the purchase of LTC policies, including those qualifying under the Partnership.
- NYS should increase its efforts to educate the public about the benefits of LTC insurance, including the existence of NYS’s tax credit for LTC premiums provides a substantial tax benefit. Essentially, NYS will support and encourage its taxpayers to plan for future LTC expenses by paying 20% of the bill for LTC insurance premiums. This credit is available to any NYS taxpayer paying LTC insurance premiums, including adult children who pay for coverage on behalf of their parents.
- The federal government should be encouraged to take the following action:
 - Allow an above-the-line deduction or tax credit for LTC insurance premiums;
 - Permit 401(k) or Individual Retirement Account holders to take a distribution from their retirement account to fund the purchase of LTC without an early withdrawal penalty;
 - Allow LTC Savings Accounts similar to Health Savings Accounts;
 - Provide funding for a federal education campaign around retirement security/planning for LTC needs;
 - 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; and
 - Extend the Medicaid five-year look-back period (e.g. to ten years).

Further, DFS will take the following action:

- 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 insurers’ development of innovative LTC products designed to keep premiums affordable while still providing meaningful LTC benefits for New Yorkers;
- Continue to 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, such as Medicare supplement insurance;
- Continue to encourage insurers’ development of combination products which combine life insurance or annuities with a rider that provides LTC type services; and
- Continue to require that insurers provide their insureds the ability to offset significant LTC premium rate increases using “landing spots” and other mitigating options.

APPENDIX 1

Total In-Force Long Term Care Policies with Market Share as of December 31, 2018

Insurer	Non-Partnership	Partnership	Total Insureds	% of Market
Aetna Life Insurance Company	3,660	0	3,660	0.8805%
Allianz Life Insurance Company of New York	981	0	981	0.2360%
American Family Life Assurance of New York (AFLAC)	149	1	150	0.0361%
American Independent Network Insurance Company of New York	947	0	947	0.2278%
American Progressive Life and Health Insurance Company of New York	928	60	988	0.2377%
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)	105	270	375	0.0902%
Bankers Consec Life Insurance Company (previously Consec)	3,809	759	4,568	1.0989%
Berkshire Life Insurance Company of America	2,973	0	2,973	0.7152%
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)	14,120	4,258	18,378	4.4211%
Combined Life Insurance Company of New York	79	0	79	0.0190%
Continental Casualty Company (CNA)	17,489	4,747	22,236	5.3491%
Excellus Health Plan, Inc. (previously Blue Cross Blue Shield)	1	0	1	0.0002%
First Unum Life Insurance Company	38,781	0	38,781	9.3292%
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Company of New York)	55,823	25,381	81,204	19.5346%
Globe Life Insurance Company of New York (previously First United American Life Insurance Company)	21	0	21	0.0051%
Insurance Company of North America (including Connecticut General and CIGNA)	92	0	92	0.0221%
John Hancock Life and Health Insurance Company	34,070	15,875	49,945	12.0149%
John Hancock Life Insurance Company (USA)	11,969	86	12,055	2.9000%
Knights of Columbus	1,252	0	1,252	0.3012%
Massachusetts Mutual Life Insurance Company	6,443	338	6,781	1.6313%
MedAmerica Insurance Company of New York	14,415	7,178	21,593	5.1945%
Metropolitan Life Insurance Company	68,009	5,654	73,663	17.7205%
Mutual of Omaha	8,093	46	8,139	1.9579%
New York Life Insurance Company	10,988	181	11,169	3.1143%
Northwestern Long Term Care Insurance Company	12,946	0	12,946	3.1143%

Insurer	Non-Partnership	Partnership	Total Insureds	% of Market
Principal Life Insurance Company	44	0	44	0.0106%
Provident Life and Casualty Insurance Company	111	0	111	0.0267%
Prudential Insurance Company of America	26,373	105	26,478	6.3696%
River Source Life Insurance Co. of NY	5,242	0	5,242	1.2610%
State Farm Mutual Automobile Insurance Company	1,598	0	1,598	0.3844%
Talcott Resolution Life Insurance Company (previously Hartford Life Insurance Company)	6	0	6	0.0014%
Teachers Insurance and Annuity Association of America	852	34	886	0.2131%
Thrivent Financial for Lutherans (previously Aid Association for Lutherans)	251	0	251	0.0604%
TIAA-Cref Life Insurance Company	455	0	455	0.1095%
Transamerica Financial Life Insurance Company (including AUSA)	3,275	20	3,295	0.7927%
Union Security Life Insurance Company (previously First Fortis)	2,511	1,455	3,966	0.9541%
The United States Life Insurance Company in The City Of New York (previously American International Life Assurance Company of New York)	331	0	331	0.0796%
VOYA Retirement Insurance and Annuity Company	53	0	53	0.0127%
TOTALS	349,245	66,448	415,693	100%

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

APPENDIX 2

Number of Non-Partnership LTC Policies In-Force in New York as of December 31, 2018

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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	60054	GR-700	12/14/1994		X	55	1,425	1,209	872	151	3	0	0	3,660
		TOTALS		0	1	55	1,425	1,209	872	151	3	0	0	3,660
Allianz Life Insurance Company of New York	64190	10-P-Q-NY	10/3/2005	X		978	16	131	528	251	52	0	0	978
		GSC-1880-PL-1.0	5/8/1992		X	1	0	0	1	2	0	0	0	3
		TOTALS		1	1	979	16	131	529	253	52	0	0	981
American Family Life Assurance of New York (AFLAC)	60526	NY-20000	3/15/1991	X		1	0	0	0	1	0	0	0	1
		NY-21000	1/21/1992	X		19	0	3	8	8	0	0	0	19
		NY-22000	1/21/1992	X		6	0	0	0	6	0	0	0	6
		NY-26000	6/14/1995	X		0	0	0	0	0	0	0	0	0
		NY-27000	9/16/2002	X		98	25	58	39	1	0	0	0	123
		TOTALS		5	0	124	25	61	47	16	0	0	0	149
American Independent Network Insurance Company of New York	60243	PF2600(NY)	10/28/1998	X		308	3	54	139	105	7	0	0	308
		LTCTP-6500(NY)-AI	10/4/2000	X		94	0	13	39	41	1	0	0	94
		ALP1(NY)	10/12/1999	X		23	0	1	7	12	3	0	0	23
		ALP2(NY)	10/12/1999	X		6	0	2	2	2	0	0	0	6
		ALP1(NY)-TQ	10/21/1999	X		19	0	3	9	7	0	0	0	19
		ALP2(NY)-TQ	10/21/1999	X		12	0	2	5	4	1	0	0	12
		IL4-1(NY)	2/15/2000	X		300	2	20	82	157	39	0	0	300
		IL4-2(NY)	2/15/2000	X		13	1	3	3	6	0	0	0	13
		IL4-1-TQ(NY)	2/25/2000	X		91	0	4	29	41	17	0	0	91
		IL4-2-TQ(NY)	2/25/2000	X		12	0	3	2	5	2	0	0	12
		PF3(NY)	7/19/2005	X		2	0	0	2	0	0	0	0	2
		PF3-TQ(NY)	7/19/2005	X		63	1	8	35	17	2	0	0	63
		SR1-1-AI(NY)	6/12/2008	X		1	0	1	0	0	0	0	0	1
		SR2-1-AI(NY)	6/12/2008	X		3	0	0	2	1	0	0	0	3
TOTALS		14	0	947	7	114	356	398	72	0	0	947		
American Progressive Life	80624	APRLTNQ (3/99) NY	6/30/1999	X		34	4	3	17	10	0	0	0	34
		APRLTCQ (3/99) NY	6/30/1999	X		75	8	18	20	28	1	0	0	75

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
and Health Insurance Company of New York		ANH-86	1/1/1986	X		2	0	0	2	0	0	0	0	2
		CERT-HHC	7/1/1997	X		11	0	0	1	9	1	0	0	11
		CERT-NHHH	7/1/1997	X		3	0	1	1	0	1	0	0	3
		CERT-NHO	7/1/1997	X		1	0	0	1	0	0	0	0	1
		HHC 1/98	1/1/1998	X		420	1	12	84	255	68	0	0	420
		HHC-800	3/1/1995	X		114	0	3	36	70	5	0	0	114
		NHHH-700	7/1/1996	X		35	0	6	21	7	1	0	0	35
		NHO-700	7/1/1996	X		17	0	0	6	9	2	0	0	17
		PR-NHO	10/1/2000	X		26	0	0	14	11	1	0	0	26
		PR-NHOQ	10/1/2000	X		51	0	11	26	13	1	0	0	51
		QC-HHC	7/1/1997	X		10	0	0	2	8	0	0	0	10
		QI-HHC	7/1/1997	X		90	0	3	25	51	11	0	0	90
		QI-NHHH	7/1/1997	X		19	0	3	6	10	0	0	0	19
		QI-NHO	7/1/1997	X		20	0	0	5	14	1	0	0	20
		TOTALS				16	0	928	13	60	267	495	93	0
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)	63932	NY- 5762-P	2/17/1995	X		86	5	27	41	13	0	0	86	
		NY- 5762-P (Q)	2/27/1995	X		19	1	9	7	2	0	0	19	
		TOTALS				2	0	105	6	36	48	15	0	0
Bankers Consec Life Insurance Company (previously Consec)	68560	ATIC-FQ-LTC-NY	3/4/1998	X		781	8	186	442	322	24	0	0	982
		ATIC-LTC-6-NY	1/13/1997	X		209	3	19	129	96	4	0	0	251
		ATIC-LTC-6B-NY	5/31/1997	X		60	0	5	30	32	0	0	0	67
		ATIC-LTC-10-NY	10/8/1996	X		10	0	1	4	5	1	0	0	11
		BLNY - GR-N500	9/12/2007	X		805	0	35	259	521	111	20	20	926
		BLNY - GR-N520	4/28/2006	X		18	0	0	7	14	3	0	0	24
		BLNY - GR-N540	4/28/2006	X		1	0	0	1	0	0	0	0	1
		BLNY - GR-N550	4/28/2006	X		148	7	21	74	76	6	0	0	184
		BLNY - GR-N620	5/18/2011	X		34	2	1	17	14	0	3	0	34
		BLNY - GR-N640	5/18/2011	X		16	0	0	2	13	1	0	0	16
		BLNY - GR-N650	5/18/2011	X		178	18	35	63	58	4	10	6	178
		BLNY - GR-N660	11/12/2015	X		43	0	1	10	24	8	15	13	43
BLNY - GR-N665	11/12/2015	X		1,092	0	11	341	658	82	458	442	1,092		

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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				
															TOTALS
Berkshire Life Insurance Company of America	71714	BG01P(06/04)-NY	3/30/2004	X		1,079	166	704	722	115	3	0	0	1,710	
		BG02P(06/04)-NY	3/30/2004	X		4	0	1	4	0	0	0	0	5	
		BG03P(06/04)-NY	3/30/2004	X		345	136	191	217	24	1	0	0	569	
		BG04P(06/04)-NY	3/30/2004	X		0	0	0	0	0	0	0	0	0	
		BG05P(06/04)-NY	3/30/2004	X		42	41	21	14	2	0	0	0	78	
		BG06P(06/04)-NY	3/30/2004	X		1	1	0	0	0	0	0	0	1	
		BG01P(01/09)-NY	4/15/2004	X		335	49	161	265	31	4	0	0	510	
		BG02P(01/09)-NY	4/15/2004	X		0	0	0	0	0	0	0	0	0	
		BG03P(01/09)-NY	4/15/2004	X		60	27	31	29	3	0	0	0	90	
		BG04P(01/09)-NY	4/15/2004	X		2	2	0	0	0	0	0	0	2	
		BG05P(01/09)-NY	4/15/2004	X		5	1	4	3	0	0	0	0	8	
		BG06P(01/09)-NY	4/15/2004	X		0	0	0	0	0	0	0	0	0	
		TOTALS			12	0	1,873	423	1,113	1,254	175	8	0	0	2,973
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)	87726	LTC1	5/6/1989	X		4	0	1	2	1	0	0	0	4	
		LTC2	3/18/1991	X		9,308	161	1,586	4,592	2,868	101	0	0	9,308	
		LTC4	12/30/1997	X		4,808	94	930	2,559	1,166	59	0	0	4,808	
		TOTALS			3		14,120	255	2,517	7,153	4,035	160	0	0	14,120
Combined Life Insurance Company of New York	78697	D44533 et al	9/8/1998	X		79	5	16	37	17	4	0	0	79	
		TOTALS			1	0	79	5	16	37	17	4	0	0	79
Continental Casualty Company (CNA)	20443	P1-15203-A31	12/13/1991	X		597	5	202	292	96	2	0	0	597	
		P1-16356-A31	12/13/1991	X		30	0	17	13	0	0	0	0	30	
		P1-18876-A31	5/4/1995	X		114	3	27	53	29	2	0	0	114	
		P1-18878-A31	5/4/1995	X		4	0	1	2	1	0	0	0	4	
		P1-21295-A31	5/19/1995	X		252	6	47	138	57	4	0	0	252	
		P1-21300-A31	5/19/1995	X		560	18	147	296	98	1	0	0	560	
		P1-21305-A31	5/19/1995	X		6	1	0	2	3	0	0	0	6	
		P1-59806-A31	11/23/1988	X		144	0	44	81	19	0	0	0	144	
		P1-N0022-A31	2/28/1997	X		703	8	115	360	210	10	0	0	703	
		P1-N0023-A31	2/28/1997	X		1	0	0	0	1	0	0	0	1	
		P1-N0026-A31	2/28/1997	X		1,661	35	373	871	370	12	0	0	1,661	
P1-N0027-A31	2/28/1997	X		9	1	5	2	1	0	0	0	9			

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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					
		P1-N0030-A31	2/28/1997	X		19	0	5	8	6	0	0	0	19		
		P1-N0034-A31	2/11/1997	X		47	1	4	27	14	1	0	0	47		
		P1-N0075-A31	5/27/1999	X		1	0	0	1	0	0	0	0	1		
		P1-N0080-A31	5/27/1999	X		9	2	0	5	2	0	0	0	9		
		P1-N0081-A31	5/27/1999	X		1	0	0	1	0	0	0	0	1		
		P1-N0085-A31	5/27/1999	X		84	1	13	42	26	2	0	0	84		
		P1-N0086-A31	5/27/1999	X		1	0	0	0	1	0	0	0	1		
		P1-N0090-A31	5/27/1999	X		24	0	3	12	9	0	0	0	24		
		P1-N0091-A31	5/27/1999	X		1	0	0	1	0	0	0	0	1		
		P1-N0095-A31	5/27/1999	X		381	2	75	219	75	10	0	0	381		
		P1-N0100-A31	5/27/1999	X		3,425	103	999	1,802	500	21	0	0	3,425		
		P1-N0101-A31	5/27/1999	X		6	0	3	3	0	0	0	0	6		
		SR-LTCP-31	9/16/1992		X	49	2,397	2,895	1,685	228	11	0	0	7,216		
		GLTC-3-P-NY-01	3/5/2003		X	7	437	814	812	124	6	0	0	2,193		
		TOTALS				24	2	8,136	3,020	5,789	6,728	1,870	82	0	0	17,489
Excellus Health Plan, Inc. (previously Blue Cross Blue Shield)	55107	LTC-CD10-NY	4/15/1997	X		1	0	0	1	0	0	0	0	1		
		TOTALS				1	0	1	0	0	1	0	0	0	1	
First Unum Life Insurance Company	64297	B.LTC	8/2/1990		X	11,038	6,301	3,000	1,555	174	8	637	642	11,038		
		GLTC04	2/28/2005		X	8,673	4,077	2,661	1,645	272	18	637	723	8,673		
		LTC5092	1/29/1993	X		1	0	0	1	0	0	0	0	1		
		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		
		LTCP03	10/23/1997	X		527	26	132	277	87	5	14	15	527		
		LTCP03F	10/23/1997	X		271	92	100	68	11	0	0	0	271		
		LTCT03	10/21/2003	X		88	15	31	26	14	2	0	0	88		
		LTCT03F	10/21/2003	X		93	28	32	26	7	0	0	0	93		
		NH94	10/22/2003	X		787	42	209	375	158	3	0	0	787		
		NH94FQ	10/23/2003	X		2,733	522	1,012	951	226	22	0	0	2,733		
		NH94Q	12/30/1994	X		13,936	743	4,108	6,943	1,997	145	0	0	13,936		
		NH94Q2	10/23/1997	X		1	0	0	1	0	0	0	0	1		

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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				
		PHCQ	10/23/1997	X		1	0	0	1	0	0	0	0	1	
		RLTCP03	10/21/2003	X		485	11	152	267	51	4	0	0	485	
		RLTCP03F	10/21/2003	X		129	17	60	44	7	1	0	0	129	
		TOTALS		15	2	38,781	11,881	11,501	12,184	3,007	208	1,288	1,380	38,781	
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Company of New York)	72990	50000	1/1/1996	X		29	0	2	21	6	0	0	0	29	
		50100	1/1/1996	X		351	0	42	218	91	0	0	0	351	
		50107	1/1/1996	X		896	11	135	464	277	9	0	0	896	
		50110	1/1/1996	X		340	2	43	163	127	5	0	0	340	
		51000	1/1/1996	X		87	2	3	40	36	6	0	0	87	
		51002	1/1/1996	X		2,613	16	237	1,212	1,071	77	0	0	2,613	
		51005	11/25/1998	X		8,024	96	1,206	4,267	2,261	194	0	0	8,024	
		51006	12/15/1998	X		240	0	17	96	103	24	0	0	240	
		51007	9/28/1998	X		82	0	10	38	26	8	0	0	82	
		51010	2/12/2001	X		16,304	433	4,427	8,502	2,638	304	0	0	16,304	
		51012	9/9/2004	X		2,749	57	564	1,458	606	64	0	0	2,749	
		51012REV	9/21/2007	X		1,948	38	303	1,081	493	33	0	0	1,948	
		51014	9/9/2004	X		4,897	168	1,347	2,771	586	25	0	0	4,897	
		51014REV	9/21/2007	X		3,294	77	885	1,873	447	12	0	0	3,294	
		7048NY	5/25/2007	X		16	0	0	12	4	0	0	0	0	16
		7052NY	10/6/2011	X		4,276	146	1,076	2,286	740	28	0	0	4,276	
		8000NY	10/3/2013	X		2,653	65	613	1,494	474	7	0	0	2,653	
		7050POL-NY	5/21/2009		X	22	63	87	118	22	2	8	6	292	
		51009	7/12/1999		X	1	1,778	931	746	563	68	0	0	4,086	
		7046POL-NY	12/6/2008		X	7	253	275	231	51	1	6	0	811	
and subsequently 7046	12/22/2008			0	0	0	0	0	0	0	0	0			
7053POL NY	3/13/2012		X	15	199	439	490	80	2	232	70	1,210			
8000R1NY	11/3/2015	X		625	17	145	359	103	1	261	188	625			
		TOTALS		18	4	49,469	3,421	12,787	27,940	10,805	870	507	264	55,823	
Globe Life Insurance Company of New York (previously First United American Life	74101	NYNH2	1/31/1989	X		3	0	0	2	1	0	0	0	3	
		NYNH3	1/31/1989	X		18	0	2	11	5	0	0	0	18	
		TOTALS		2	0	21	0	2	13	6	0	0	0	21	

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		Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
Insurance Company)														
Insurance Company of North America (including Connecticut General and CIGNA)	22713	TL-001445	4/20/1990		X	0	14	45	33	0	0	0	0	92
		TOTALS		0	1	0	14	45	33	0	0	0	0	92
John Hancock Life and Health Insurance Company	96310	BSC-02 NY	4/19/2002	X		342	4	47	193	85	13	0	0	342
		BSC-03 NY	11/14/2003	X		307	5	47	173	71	11	0	0	307
		LTC-02 NY	4/19/2002	X		6,110	182	1,500	3,267	1,071	90	0	0	6,110
		LTC-03 NY	11/14/2003	X		8,243	102	1,810	4,517	1,675	139	0	0	8,243
		LTC-06 NY	7/10/2006	X		428	23	130	214	56	5	0	0	428
		LTC-11 NY	7/15/2011	X		1,295	58	292	656	279	10	57	0	1,295
		LTC-87A	7/30/1987	X		25	5	4	11	5	0	0	0	25
		LTC-88A NY	4/15/1988	X		4	0	0	4	0	0	0	0	4
		LTC-88B NY	4/15/1988	X		322	33	65	164	52	8	0	0	322
		LTC-90-NY	9/7/1990	X		103	16	31	45	11	0	0	0	103
		LTC-94 NY	2/24/1994	X		1,721	37	398	841	433	12	0	0	1,721
		LTC-96 NY 5/01	7/5/2001	X		651	19	90	329	196	17	0	0	651
		LTC-96 NY 9/96	1/16/1997	X		8,305	125	1,219	4,179	2,614	168	0	0	8,305
		LTC-96CL NY 9/96	1/16/1997	X		7	0	0	5	2	0	0	0	7
		LTC-NY-91	12/31/1991	X		734	24	171	382	152	5	0	0	734
		NH-94 NY	2/24/1994	X		18	1	3	9	4	1	0	0	18
		NH-NY-91	12/31/1991	X		5	0	0	4	1	0	0	0	5
		SG-02 NY	4/19/2002	X		2,284	85	517	1,252	401	29	0	0	2,284
		SG-03 NY	11/14/2003	X		2,299	88	448	1,355	376	32	0	0	2,299
		SG-06 NY	7/10/2006	X		261	21	68	136	35	1	0	0	261
		SGB-02 NY	4/19/2002	X		83	3	7	54	15	4	0	0	83
SGB-03 NY	11/14/2003	X		147	1	29	73	36	8	0	0	147		
P-FACE(2009)	10/21/2008		X	8	96	134	129	17	0	0	0	376		
TOTALS		22	1	33,702	928	7,010	17,992	7,587	553	57	0	34,070		
65838	BSC-03 NY	11/14/2003	X		3	1	0	2	0	0	0	0	3	
	LTC-02 NY	4/19/2002	X		56	4	11	26	13	2	0	0	56	

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		Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over			
John Hancock Life Insurance Company (USA)		LTC-03 NY	11/14/2003	X		58	3	15	23	15	2	0	0	58
		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		3	0	0	3	0	0	0	0	3
		LTC-90-NY	9/7/1990	X		1	1	0	0	0	0	0	0	1
		LTC-94 NY	2/24/1994	X		7	0	2	3	2	0	0	0	7
		LTC-96 NY 5/01	7/5/2001	X		7	1	0	4	2	0	0	0	7
		LTC-96 NY 9/96	1/16/1997	X		57	1	9	33	14	0	0	0	57
		LTC-NY-91	12/31/1991	X		3	0	1	2	0	0	0	0	3
		SG-02 NY	4/19/2002	X		15	1	6	8	0	0	0	0	15
		SG-03 NY	11/14/2003	X		14	0	4	4	4	2	0	0	14
		SG-06 NY	7/10/2006	X		4	0	0	2	2	0	0	0	4
		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	213	198	93	1	0	0	640
		GDB-CRT-0001.16	12/24/1996		X	1	52	32	9	1	0	0	0	94
		GPB-COV-0002	7/30/1990		X	1	1,056	1,306	618	62	1	0	0	3,043
		GPB-COV-0002.01	6/28/1996		X	28	1,278	1,179	869	157	2	0	0	3,485
		P-FACE(2002-2)	10/17/2002		X	48	963	1,336	1,222	210	4	0	0	3,735
		P-FACE(2004)	2/15/2006		X	18	268	262	196	13	0	0	0	739
TOTALS				16	6	330	3,764	4,377	3,224	589	15	0	0	11,969
Knights of Columbus	58033	LTC01-NY 6-99	10/18/2000	X		973	71	265	481	152	4	0	0	973
		NHC01-NY 6-99	10/18/2000	X		203	11	53	103	35	1	0	0	203
		LTC2 NY 7-14	1/6/2016	X		57	7	25	19	6	0	25	14	57
		NHC2 NY 7-14	1/6/2016	X		19	2	8	6	3	0	10	3	19
		TOTALS				4	0	1,252	91	351	609	196	5	35
Massachusetts Mutual Life Insurance Company	65935	MM-200-P-NY	7/28/2002	X		347	9	138	280	70	2	0	0	499
		MM-201-P-NY	7/28/2002	X		3	0	2	2	0	0	0	0	4
		MM-203-P-NY	7/28/2002	X		115	22	74	77	12	0	0	0	185
		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		590	64	317	433	65	3	0	0	882
		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		307	88	213	168	20	2	0	0	491

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		Form Number	Date of NYS DFS Approval				Under 45	45-54	55-64	65-74	75 and Over					
				I	G											
		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		375	24	181	307	50	2	0	0	564		
		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		205	42	134	153	14	0	0	0	343		
		MM-403-P-NY	4/8/2005	X		1	0	0	1	0	0	0	0	1		
		MM-500-P-NY	3/19/2008	X		1,214	61	330	654	158	11	0	0	1,214		
		MM-501-P-NY	3/19/2008	X		12	1	2	8	1	0	0	0	12		
		MM-502-P-NY	3/19/2008	X		364	57	133	148	26	0	0	0	364		
		MM-503-P-NY	3/19/2008	X		4	3	0	1	0	0	0	0	4		
		MM-504-P-NY	3/19/2008	X		12	4	4	4	0	0	0	0	12		
		MM-505-P-NY	3/19/2008	X		0	0	0	0	0	0	0	0	0		
		MM-500-P-1-NY	1/30/2012	X		266	11	77	136	41	1	0	0	266		
		MM-501-P-1-NY	1/30/2012	X		4	0	0	3	1	0	0	0	4		
		MM-502-P-1-NY	1/30/2012	X		65	10	23	31	1	0	0	0	65		
		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		
		MM-505-P-1-NY	1/30/2012	X		0	0	0	0	0	0	0	0	0		
		MM-500-P-2-NY	10/22/2012	X		1,273	48	370	654	199	2	243	217	1,273		
		MM-501-P-2-NY	10/22/2012	X		8	0	1	7	0	0	1	1	8		
		MM-502-P-2-NY	10/22/2012	X		229	17	83	106	22	1	42	50	229		
		MM-503-P-2-NY	10/22/2012	X		1	0	0	1	0	0	0	0	1		
		MM-504-P-2-NY	10/22/2012	X		6	0	4	2	0	0	0	0	6		
		MM-505-P-2-NY	10/22/2012	X		1	0	1	0	0	0	0	0	1		
		TOTALS				30	0	5,415	464	2,090	3,183	681	25	286	268	6,443
MedAmerica Insurance Company of New York	83437	FC-336-NY-et al	5/1/2012	X		526	65	137	237	80	7	0	0	526		
		HTQ11-338-NY-998	3/23/2000	X		353	1	23	140	153	36	0	0	353		
		LT-1-3	10/1/1987	X		1	0	0	1	0	0	0	0	1		
		LTC89-CD1	4/18/1987	X		15	0	1	14	0	0	0	0	15		
		LTC89-CD2	1/1/1989	X		54	13	14	22	5	0	0	0	54		
		LTC89-CD3	4/18/1989	X		5	0	0	4	1	0	0	0	5		
		LTC91-CD4-NY (10/91)	7/1/1991	X		792	14	85	451	239	3	0	0	0	792	
		LTC-CD10-NY	4/15/1997	X		830	34	145	392	245	14	0	0	0	830	
		LTC-CD6-NY	3/30/1993	X		37	0	3	28	6	0	0	0	0	37	

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		Form Number	Date of NYS DFS Approval	I	G		Under 45	45-54	55-64	65-74	75 and Over				
		LTC-CD6TQ-NY	6/24/1997	X		96	0	8	56	31	1	0	0	96	
		LTC-CD8-NY	7/31/1995	X		132	2	14	69	43	4	0	0	132	
		LTC-CD8TQ-NY	1/29/1997	X		73	3	7	46	15	2	0	0	73	
		LTC-LBP10-NY	4/15/1997	X		75	1	1	15	51	7	0	0	75	
		LTC-LBP8-NY	7/31/1995	X		89	0	4	39	42	4	0	0	89	
		LTC-LBP8TQ-NY	1/29/1997	X		24	0	1	12	11	0	0	0	24	
		LTC-LBP-NY	9/23/1994	X		262	4	36	123	96	3	0	0	262	
		LTQ11-336-NY-998	3/22/2000	X		934	76	227	429	180	22	0	0	934	
		NTQ11-337-NY-998	3/23/2000	X		34	0	1	9	17	7	0	0	34	
		PRT11-336-NY-998	2/20/2001	X		252	17	47	112	65	11	0	0	252	
		SPL2-336-NY-et al	3/14/2007	X		2,378	325	764	978	289	22	0	0	2,378	
		SPL-336-NY-et al	2/24/2002	X		2,689	377	906	1,120	273	13	0	0	2,689	
		TRL-336-NY	11/2/2012	X		16	0	1	8	6	1	0	0	16	
		CG-336-NY-et al	7/9/2015	X		10	1	8	1	0	0	0	0	10	
		PRT11-336-NY-305	9/1/2006	X		144	4	55	64	21	0	0	0	144	
		LTC89-CD1	4/18/1987		X	19	0	1	17	1	0	0	0	19	
		LTC89-CD2	1/1/1989		X	309	96	110	87	15	1	0	0	309	
		LTC89-CD3	4/18/1989		X	2	0	0	2	0	0	0	0	2	
		GRP11342NY999	3/24/2000		X	849	299	335	193	21	1	0	0	849	
		GRPSPL-342-NY	6/23/2005		X	186	69	71	43	3	0	0	0	186	
		PGR11-342-NY-900	3/13/2001		X	1	1	0	0	0	0	0	0	1	
		NYG11-342-NY-0612	11/28/2012		X	154	30	51	58	15	0	0	0	154	
		NYG11-342-NY-200	6/1/2001		X	2,989	524	1,214	1,064	178	9	0	0	2,989	
		NYP11-342-NY-200	6/1/2001		X	85	10	37	31	6	1	0	0	85	
		TOTALS			24	9	14,415	1,966	4,307	5,865	2,108	169	0	0	14,415
Metropolitan Life Insurance Company	65978	G.24113	6/27/1991		X	1	22	12	1	0	0	0	0	35	
		G.24194	4/18/1995		X	1	12	7	1	0	0	0	0	20	
		G.LTC1597	7/10/1997		X	2	5	1	2	0	0	0	0	8	
		G.LTC1697	5/29/1998		X	6	7	1,239	3,442	1,837	117	0	0	6,642	
		G.LTC197	11/8/2002		X	9	8,039	7,156	6,598	1,590	85	0	0	23,468	
		G.LTC2095	6/28/1996		X	1	276	347	212	106	4	0	0	945	
		GPNP99-LTC	1/1/2001		X	23	5,306	7,240	5,989	1,728	331	0	0	20,594	
		LTC.2500	1/1/1996		X	1	275	448	314	66	3	0	0	1,106	

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				I	G											
		1LTC-97-NY (00)	5/25/1999	X		1,838	93	595	825	296	29	0	0	1,838		
		2LTC-97-NY (00)	5/25/1999	X		31	0	5	11	15	0	0	0	31		
		LTC.02	12/23/1991	X		477	13	57	224	170	13	0	0	477		
		LTC.03(NY)	3/31/1999	X		992	7	98	503	352	32	0	0	992		
		LTC2007-NY	3/3/2009	X		524	47	167	233	72	5	0	0	524		
		LTC2-FAC-NY	8/9/2002	X		22	2	6	4	9	1	0	0	22		
		LTC2-IDEAL-NY	11/25/2002	X		1,909	120	511	1,003	247	28	2	1	1,909		
		LTC2-PREM-NY	8/28/2002	X		348	36	129	153	28	2	0	0	348		
		LTC2-VAL-NY	8/9/2002	X		2,630	205	694	1,308	379	44	1	0	2,630		
		LTC-FAC-NY	7/20/2005	X		41	4	8	25	1	3	0	0	41		
		LTC-IDEAL-NY	7/20/2005	X		3,002	192	1,010	1,525	262	13	0	0	3,002		
		LTC-PREM-NY	7/20/2005	X		266	48	104	98	15	1	0	0	266		
		LTC-VAL-NY	7/20/2005	X		1,986	123	589	982	267	25	0	0	1,986		
		TCL-LTC.04 (NY)	3/21/2000	X		1,125	24	179	602	298	22	0	0	1,125		
		TOTALS				14	8	15,235	14,856	20,602	24,055	7,738	758	3	1	68,009
Mutual of Omaha	71412	LTC04	1/27/2005	X		454	9	97	258	83	7	0	0	454		
		HCA	6/22/2000	X		15	1	3	4	5	2	0	0	15		
		HCAQ	6/22/2000	X		41	1	6	17	15	2	0	0	41		
		LT50	5/12/1998	X		147	11	32	65	37	2	0	0	147		
		LTA	6/22/2000	X		12	0	4	7	1	0	0	0	12		
		LTAQ	6/22/2000	X		136	8	40	71	16	1	0	0	136		
		LTC12	4/28/1993	X		50	1	5	26	17	1	0	0	50		
		LTC17	4/28/1993	X		24	4	6	9	5	0	0	0	24		
		LTI12	4/28/1993	X		0	0	0	0	0	0	0	0	0		
		LTM12	4/28/1993	X		4	0	1	2	1	0	0	0	4		
		NH11	1/28/1988	X		6	0	2	4	0	0	0	0	6		
		NH27	2/3/1989	X		17	6	5	3	2	1	0	0	17		
		NH28	2/3/1989	X		7	1	1	2	3	0	0	0	7		
		NH3	12/10/1984	X		1	0	0	0	0	1	0	0	1		
		NH50	4/17/1998	X		8	0	1	5	2	0	0	0	8		
		NHA	6/22/2000	X		34	0	8	17	8	1	0	0	34		
		NHAQ	6/22/2000	X		210	6	67	105	29	3	0	0	210		
LTC09	2/1/2010	X		4,109	106	707	2,412	831	53	0	0	4,109				

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
		LTC13	7/8/2015	X		2,818	65	488	1,484	759	22	927	1,166	2,818
		TOTALS		19	0	8,093	219	1,473	4,491	1,814	96	927	1,166	8,093
New York Life Insurance Company	66915	21084(NY)	5/15/1995	X		5	0	0	3	2	0	0	0	5
		21073(NY)	5/15/1995	X		40	0	1	29	10	0	0	0	40
		G-6601	6/14/1996		X	1	2	0	0	1	0	0	0	3
		G-9065	12/16/1998		X	1	4	12	15	6	0	0	0	37
		ILTC-4300(NY)(0197)	2/11/1998	X		2,865	438	1,082	969	354	22	0	0	2,865
		INH-4300(NY)(0197)	2/11/1998	X		18	1	3	7	5	2	0	0	18
		INH-5000(NY)(1001)	12/20/2002	X		59	5	22	25	7	0	0	0	59
		ILTC-5000(NY)(1001)	12/20/2002	X		5,798	899	1,982	2,250	627	40	0	0	5,798
		FNH-5000(NY)(0503)	5/18/2004	X		7	1	1	2	2	1	0	0	7
		FLTC-5000(NY)(0503)	5/18/2004	X		1,236	336	411	397	83	9	0	0	1,236
		LTC6 (NY)	1/7/2016	X		900	88	248	401	162	1	368	431	900
		FLTC6-U (NY)	9/23/2016	X		20	9	4	5	2	0	8	12	20
		TOTALS		10	2	10,950	1,783	3,766	4,103	1,261	75	376	443	10,988
Northwestern Long Term Care Insurance Company	69000	RS.LTC.(0708)	6/16/2008	X		2,694	262	989	1,157	268	18	0	0	2,694
		RS.LTC.ML.(0708)	6/16/2008	X		413	113	117	148	33	2	0	0	413
		RS.LTC.(1101)	10/29/2001	X		1,258	152	438	531	131	6	0	0	1,258
		RS.LTC.ML.(1101)	8/22/2002	X		191	66	44	62	18	1	0	0	191
		TT.LTC.(1010)	6/16/2010	X		5,567	914	2,021	2,147	462	23	0	0	5,567
		TT.LTC.ML.(1010)	6/16/2010	X		776	316	246	180	34	0	0	0	776
		UU.LTC.(1014)	7/8/2015	X		1,908	215	566	880	236	11	465	463	1,908
		UU.LTC.ML.(1014)	7/8/2015	X		132	48	24	49	11	0	33	23	132
		UU.LTC.ML.SN.(1014)	7/8/2015	X		7	4	2	1	0	0	1	6	7
		TOTALS		9	0	12,946	2,090	4,447	5,155	1,193	61	499	492	12,946
Principal Life Insurance Company	61271	FR 601	1/1/1992		X	44	18	13	12	1	0	0	0	44
		TOTALS		0	1	44	18	13	12	1	0	0	0	44
Provident Life and Casualty Insurance Company	68209	2600	NA		X	111	18	45	32	15	1	0	0	111
		TOTALS		0	1	111	18	45	32	15	1	0	0	111

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
Prudential Insurance Company of America	68241	83500 LTCR 8002, et al (AICPA GLTC-1)	6/30/1993		X	1	1,303	411	131	17	1	0	0	1,863
		83500 GR1045 et al (GLTC-2)	6/30/1998		X	18	462	479	230	19	1	0	0	1,191
		83500 BFW 5005, et al (GLTC-3/3.5)	5/29/2002		X	48	3,355	4,462	3,542	567	24	6	0	11,950
		83500 COV 5022, et al (GLTC-4)	10/28/2008		X	18	835	1,485	1,288	191	6	0	0	3,805
		GRP 99210 (ILTC-1 SIMPLE)	6/10/1999	X		537	32	121	254	126	4	0	0	537
		GRP 99211 (ILTC-1 COMPOUND)	6/10/1999	X		1,163	158	484	446	75	0	0	0	1,163
		GRP 99212 (ILTC-1 PERIODIC)	6/10/1999	X		426	20	82	189	119	16	0	0	426
		GRP 112552 (ILTC-2)	9/3/2003	X		1,375	84	438	614	225	14	0	0	1,375
		GRP 112622 (ILTC-2 Franchise)	9/3/2003	X		302	24	70	153	54	1	0	0	302
		GRP 113141 (ILTC-3)	10/18/2006	X		2,233	133	625	1,053	390	32	0	0	2,233
		GRP 113772 (ILTC-3 Franchise)	8/16/2007	X		1,454	148	342	736	213	15	0	0	1,454
		GRP 114201 (Evolution ILTC4)	10/2/2009	X		53	7	19	23	4	0	0	0	53
GRP 114202 (EvolutionFranchise)	10/27/2009	X		21	6	4	8	3	0	0	0	21		
TOTALS				9	4	7,649	6,567	9,022	8,667	2,003	114	6	0	26,373
River Source Life Insurance Co. of NY	80594	38240	10/20/1989	X		221	0	30	160	29	2	0	0	221
		38240C	12/31/1991	X		296	0	33	205	58	0	0	0	296
		38225	8/31/1994	X		2,643	66	820	1,407	339	11	0	0	2,643
		38260A	11/10/1999	X		2,082	53	670	1,014	329	16	0	0	2,082
		TOTALS				4	0	5,242	119	1,553	2,786	755	29	0
State Farm Mutual Automobile Insurance Company	25178	97045NY.1	1/1/1998	X		539	105	161	206	63	4	0	0	539
		97045NY.2	5/8/2001	X		84	17	27	32	8	0	0	0	84
		97058NY	12/31/2001	X		446	119	115	174	35	3	0	0	446
		97059NY	9/21/2005	X		529	91	157	223	55	3	0	0	529
		TOTALS				4	0	1,598	332	460	635	161	10	0
Talcott Resolution Life Insurance Company (previously Hartford Life Insurance Company)	88072	SRP1353	1/28/1999		X	6	0	0	5	1	0	0	0	6
		TOTALS				0	1	6	0	0	5	1	0	0
Teachers Insurance and	69345	LTC.2500	1/1/1996		X	1	38	81	88	13	1	0	0	221
		LTC.02	12/23/1991	X		199	3	20	99	74	3	0	0	199

Insurer	NAIC #	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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
Annuity Association of America		LTC.03(NY)	3/31/1999	X		432	7	49	192	179	5	0	0	432
		TOTALS		2	1	632	48	150	379	266	9	0	0	852
		12105 NY	12/28/1998	X		220	5	68	94	52	1	0	0	220
Thrivent Financial for Lutherans (previously Aid Association for Lutherans)	56014	12106 NY	12/28/1998	X		31	1	2	20	8	0	0	0	31
		TOTALS		2	0	251	6	70	114	60	1	0	0	251
		TCL-LTC.04 (NY)	3/21/2000	X		455	13	63	243	129	7	0	0	455
TIAA-Cref Life Insurance Company	60142	TOTALS		1	0	455	13	63	243	129	7	0	0	455
Transamerica Financial Life Insurance Company (including AUSA)	70688	GCPLUS 2 1290 (NY)	6/28/1996	X		1	0	1	0	0	0	0	0	1
		LTC 304-198-NY	3/30/2001	X		49	2	11	30	5	1	0	0	49
		NLTCP TQ LTC FR (NY) 297	7/27/2000	X		22	0	5	13	4	0	0	0	22
		P-0001 (NY) 4/98	3/30/2001	X		38	0	7	27	2	2	0	0	38
		TFL 1-FP (NY) 402	5/20/2004	X		231	19	56	116	38	2	0	0	231
		TFL 2-P NY 0410	11/7/2011	X		1,569	144	388	812	216	9	305	46	1,569
		TFL 2-P NYF 0410	11/7/2011	X		1,365	240	374	597	151	3	191	194	1,365
TOTALS		7	0	3,275	405	842	1,595	416	17	496	240	3,275		
Union Security Life Insurance Company (previously First Fortis)	81477	4062 - NY	10/8/1998	X		133	1	20	62	40	10	0	0	133
		4063 - NY	10/8/1998	X		2,378	19	427	1,402	508	22	0	0	2,378
		TOTALS		2	0	2,511	20	447	1,464	548	32	0	0	2,511
The United States Life Insurance Company In The City Of New York (American International Life Assurance Company of New York)	70106	64391-NY	12/17/1997	X		134	5	29	89	36	6	0	0	165
		64391-NYTQ	12/17/1997	X		135	1	15	111	35	4	0	0	166
		TOTALS		2	0	269	6	44	200	71	10	0	0	331
VOYA Retirement Insurance and Annuity Company	86509	24420 (NCF)	10/19/1987	X		42	0	10	31	0	1	0	0	42
		24236 (NHP)	5/2/1986	X		11	0	0	8	2	1	0	0	11
		TOTALS		2	0	53	0	10	39	2	2	0	0	53
NON-PARTNERSHIP TOTALS				310	45	243,447	54,262	96,838	143,689	50,671	3,785	4,986	4,752	349,245

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

APPENDIX 3

Number of Partnership LTC Policies In-Force in New York as of December 31, 2018

Insurer	NAIC #	Policy		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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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*	60526	NY-23000	12/2/1994	X		1	1	0	0	0	0	0	0	1
		TOTALS		1	0	1	1	0	0	0	0	0	0	1
American Progressive Life and Health Insurance Company of NY*	80624	APRLTCP (11/99) NY	11/1/1999	X		60	0	8	19	31	2	0	0	60
		TOTALS		1	0	60	0	8	19	31	2	0	0	60
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)*	63932	N-2500-P	2/18/1994	X		213	8	56	111	37	1	0	0	213
		N-2500-P(Q)	2/18/1994	X		57	4	17	27	9	0	0	0	57
		TOTALS		2	0	270	12	73	138	46	1	0	0	270
Bankers Consec Life Insurance Company (previously Consec)*	68560	ATIC-RWJ-NY	10/7/1996	X		594	4	67	466	215	7			759
		TOTALS		1	0	594	4	67	466	215	7	0	0	759
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)*	87726	LC3	3/1/1997	X		2,681	14	271	1,422	949	25	0	0	2,681
		LC4	3/9/1997	X		1,577	14	241	916	394	12	0	0	1,577
		TOTALS		2		4,258	28	512	2,338	1,343	37	0	0	4,258
Continental Casualty Company (CNA)*	20443	P1-18584-A31	3/23/1993	X		1073	14	152	547	352	8	0	0	1,073
		P1-18585-A31	3/23/1993	X		51	0	12	28	11	0	0	0	51
		P1-N0041-A31	7/29/1997	X		3146	58	535	1649	860	44	0	0	3,146
		P1-N0042-A31	7/29/1997	X		22	0	0	15	7	0	0	0	22
		SR-LTCP-31	1/1/1994		X	4	81	213	131	29	1	0	0	455
		TOTALS		4	1	4,296	153	912	2,370	1,259	53	0	0	4,747
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Co. of NY)	72990	50109	1/1/1996	X		314	1	27	161	122	3	0	0	314
		51001	1/30/1996	X		936	1	84	470	361	20	0	0	936
		51011	8/31/2001	X		6,002	139	1,609	3,468	748	38	0	0	6,002
		51013	9/9/2004	X		3,698	83	987	2,225	389	14	0	0	3,698
		51015	12/15/2005	X		1,192	20	227	760	180	5	0	0	1,192
		51015REV	9/26/2007	X		7,500	104	1,290	4,689	1,385	32	0	0	7,500

Insurer	NAIC #	Policy		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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
		7052NYP	10/5/2011	X		2,828	57	601	1,722	439	9	0	0	2,828
		8000NYP	10/3/2013	X		2,742	45	434	1,568	683	12	0	0	2,742
		8000R1NYP	11/3/2015	X		169	1	29	106	32	1	74	36	169
		TOTALS		9	0	25,381	451	5,288	15,169	4,339	134	74	36	25,381
John Hancock Life & Health Insurance Company*	96310	LTC-11 NYP	8/18/2011	X		68	2	13	29	23	1	0	0	68
		LTC-96RWJ2 NY 4/99	7/5/2001	X		535	3	62	304	155	11	0	0	535
		LTC-96RWJ2 NY 9/97	3/20/1998	X		7997	54	1054	4576	2127	186	0	0	7,997
		LTC-NY-91-RWJ, LTC-NY-91-RWJ 3/95	3/25/1993	X		853	8	82	438	322	3	0	0	853
		NYP-05	2/9/2006	X		6422	98	1196	4057	1027	44	0	0	6,422
		TOTALS		5	0	15,875	165	2,407	9,404	3,654	245	0	0	15,875
John Hancock Life Insurance Company (U.S.A.)*	65838	LTC-96RWJ2 NY 4/99	7/5/2001	X		5	0	0	2	2	1	0	0	5
		LTC-96RWJ2 NY 9/97	3/20/1998	X		49	1	6	32	8	2	0	0	49
		LTC-NY-91-RWJ, LTC-NY-91-RWJ 3/95	3/25/1993	X		6	0	1	4	1	0	0	0	6
		NYP-05	2/9/2006	X		26	0	6	16	4	0	0	0	26
		TOTALS		4	0	86	1	13	54	15	3			86
Massachusetts Mutual Life Insurance Company	65935	MM-202-P-NYP	7/28/2002	X		37	1	16	26	10	1	0	0	54
		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		124	3	25	78	17	1	0	0	124
		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		36	1	8	26	0	1	0	0	36
		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		5	0	2	3	0	0	0	0	5
		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		85	2	28	40	15	0	11	13	85
		MM-507-P-2-NYP	11/30/2012	X		2	0	0	2	0	0	0	0	2
		MM-508-P-2-NYP	11/30/2012	X		5	0	0	3	2	0	0	0	5
MM-510-P-2-NYP	11/30/2012	X		2	0	2	0	0	0	0	0	2		
		TOTALS		16	0	316	7	89	191	48	3	11	13	338
	83437	LTC-CD6-NY	3/30/1993	X		454	10	37	243	161	3	0	0	454

Insurer	NAIC #	Policy		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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
MedAmerica Insurance Company of New York*		LTC-CD6TQ-NY	6/24/1997	X		871	6	102	475	281	7	0	0	871
		PRT11-336-NY-0612	2/6/2013	X		1137	51	218	641	214	13	0	0	1,137
		PRT11-336-NY-305	9/1/2006	X		1452	58	360	698	305	31	0	0	1,452
		PRT11-336-NY-998	2/20/2001	X		2110	69	401	1075	508	57	0	0	2,110
		NYP11-342-NY-0612	11/28/2012		X	76	11	23	33	9	0	0	0	76
		NYP11-342-NY-200	6/1/2001		X	1067	122	395	428	116	6	0	0	1,067
		PGR11-342-NY-900	3/13/2001		X	11	0	4	7	0	0	0	0	11
		TOTALS		5	3	7,178	327	1,540	3,600	1,594	117	0	0	7,178
Metropolitan Life Insurance Company*	65978	G.LTC197-NYP	11/8/2002		X	1	28	109	286	88	4	0	0	515
		1LTC-97 NYP	8/31/2001	X		114	4	22	63	21	4	0	0	114
		LTC2-DD100-NYP	10/31/2005	X		33	0	1	25	6	1	0	0	33
		LTC2-DD50-NYP	10/31/2005	X		46	3	7	20	16	0	0	0	46
		LTC2-TD100-NYP	10/31/2005	X		1093	53	303	628	104	5	0	0	1,093
		LTC2-TD50-NYP	10/31/2005	X		1732	43	366	1051	243	29	0	0	1,732
		LTC-VAL-NYP	12/16/2002	X		2027	69	533	1155	260	10	0	0	2,027
		RWJ.01	2/25/1994	X		94	1	4	46	40	3	0	0	94
TOTALS		7	1	5,140	201	1,345	3,274	778	56	0	0	5,654		
Mutual of Omaha Insurance Company*	71412	LTC20	10/26/1993	X		41	3	9	15	14	0	0	41	
		LTC23	10/26/1993	X		1	0	0	1	0	0	0	1	
		LTM20	10/26/1993	X		4		2	2	0	0	0	4	
		TOTALS		3	0	46	3	11	18	14	0	0	0	46
New York Life Insurance Company*	66915	21050RWJ	5/15/1995	X		31	1	9	19	2	0	0	31	
		21050 50TAP (0105)	3/20/2006	X		90	4	27	36	21	2	0	0	90
		21050 100TAP (0105)	3/20/2006	X		54	12	24	15	3	0	0	54	
		21050 50DDAP (0105)	3/20/2006	X		5	0	0	2	2	1	0	0	5
		21050 100DDAP (0105)	3/20/2006	X		1	0	1	0	0	0	0	0	1
		TOTALS		5	0	181	17	61	72	28	3	0	0	181
Prudential Insurance Company of America*	68241	83500 PLTC 9001	11/14/1995		X	1	1	0	2	0	1	0	4	
		GRP 99865	11/27/2001	X		101	1	20	58	19	3	0	101	
		TOTALS		1	1	102	2	20	60	19	4	0	0	105
Teachers Insurance Annuity Association of America*	69345	RWJ.01	2/25/1994	X		34	0	3	13	18	0	0	34	
		TOTALS		1	0	34	0	3	13	18	0	0	0	34

Insurer	NAIC #	Policy		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 1/1/17 through 12/31/17	Number of Insured Persons Issued Coverage from 1/1/18 through 12/31/18	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			
Transamerica Financial Life Insurance Company*	70688	LTC 304-198-NYP	3/11/2002	X		20	0	7	8	4	1			20
		TOTALS		1	0	20	0	7	8	4	1	0	0	20
Union Security Life Insurance Company (previously First Fortis)*	81477	4051 - NY	9/24/1998	X		1455	14	170	845	403	23	0	0	1,455
		TOTALS		1	0	1,455	14	170	845	403	23	0	0	1,455
* Not currently marketing Partnership policies in New York State.														
PARTNERSHIP TOTALS				69	6	65,293	1,386	12,526	38,039	13,808	689	85	49	66,448

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

APPENDIX 4

Number of Partnership AND Non-Partnership LTC Policies In-Force in New York as of December 31, 2018

	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 1/1/15 through 12/31/15	Number of Insured Persons Issued Coverage from 1/1/16 through 12/31/16	Total Number of Insured Persons
	Individual	Group		Under 45	45-54	55-64	65-74	75 and Over			
NON-PARTNERSHIP TOTALS	310	45	243,447	54,262	96,838	143,689	50,671	3,785	4,986	4,752	349,245
PARTNERSHIP TOTALS	69	6	65,293	1,386	12,526	38,039	13,808	689	85	49	66,448
PARTNERSHIP AND NON-PARTNERSHIP TOTALS	379	51	308,740	55,648	109,364	181,728	64,479	4,474	5,071	4,801	415,693

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