



**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, 2024)**

**Kaitlin Asrow**

**ACTING SUPERINTENDENT**



KATHY HOCHUL  
Governor

KAITLIN ASROW  
Acting Superintendent

To Governor Kathy Hochul 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, 2024.

Respectfully submitted,

Kaitlin Asrow  
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, 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, 2024.

### **General Background**

The predecessor agency to 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 fifteen to twenty years, reflecting a national trend, the number of insurers offering LTC coverage in New York State (NYS) has declined. As of the end of the reporting period, five insurers wrote individual LTC policies and there were no insurers that wrote group LTC policies in NYS. As of December 31, 2024, there were 53,721 persons enrolled in NYS Partnership for LTC (Partnership, described below) policies and 336,000 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 from other states' Partnership programs that were 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 16 years.
- In 1996, the federal government enacted the Health Insurance Portability and Accountability Act (HIPAA) (Pub. L. No. 104-191, 110 Stat. 1936 (1996)) that, 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 2020, additional legislation was passed capping the tax credit for LTC insurance premiums at \$1,500 and making the tax credit only applicable to tax returns wherein adjusted gross income is below \$250,000 for taxable years beginning in 2020.
- 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, 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 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) that set forth the minimum daily benefit amounts for the five Partnership plan designs from January 1, 2014, through December 31, 2023.
- In 2023, Governor Hochul and the New York Legislature took action to protect New Yorkers with long term care policies. The 2023 enacted state budget included the

establishment of a Health Guaranty Fund. The Fund provides protection to consumers by providing coverage for claims in the event that their insurer becomes insolvent. For more information, visit [The Life & Health Insurance Company Guaranty Corporation](#) of New York.

- In 2023, Governor Hochul and the New York Legislature also enacted legislation that added additional disclosure requirements for LTC insurers and transparency on LTC insurance premium rate adjustments. For LTC premium rate submissions received by DFS on or after January 1, 2024, DFS posts an Application Summary of the pending rate adjustment to the DFS website. Consumers are able to submit comments to DFS, and DFS posts a summary of the final action taken by DFS on the premium rate adjustment. For more information on the posting of LTC premium rate adjustment submissions, including currently pending LTC rate adjustment requests, please visit the [DFS Portal](#).
- In 2023, DFS promulgated the Fifth Amendment to Insurance Regulation 144 (11 NYCRR 39) that set forth the minimum daily benefit amounts for the five Partnership plan designs from January 1, 2024, through December 31, 2033.
- In 2024, in furtherance of increased transparency, [DFS posted its Actuarial Methodology for the Review and Analysis of LTC Rate Applications](#).
- In 2024, DFS promulgated the 66<sup>th</sup> Amendment to Insurance Regulation 62 (11 NYCRR 62) that set forth additional and enhanced disclosure requirements for Disclosure Statements given to insureds at the time the LTC policy is purchased.

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

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

- 1) consumer awareness;
- 2) high cost of policies and premium rate instability; and
- 3) innovative new products.

### **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, 2024.

### **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) that established minimum standards and set forth disclosure requirements for LTC insurance. The regulations took effect on January 1, 1992.

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 that 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 (1) a participating nursing home (one that has contracted with an insurer to provide services to its policyholders) at no less than 75% of the negotiated rate and (2) a non-participating nursing home at no less than 50% of the reasonable charge or \$55 per day, whichever is less. Coverage of home care by (1) a participating home care provider at no less than 75% of the negotiated rate and (2) a non-participating home care provider at 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, five insurers wrote individual LTC insurance policies and there were no insurers that wrote group LTC insurance policies in NYS. (See the chart below for details.)

### **Authorized Long Term Care Insurers**

The following chart identifies the insurers currently offering LTC type coverage to New Yorkers as of the end of the reporting period<sup>1</sup>:

Insurer	Individual
	NP
Bankers Consec Life Insurance Company	X
Knights of Columbus	X
Mutual of Omaha Insurance Company	X
New York Life Insurance Company	X
Northwestern Long Term Care Insurance Company	X
NP = Non-Partnership coverage	

### **Legislation and Programs to Encourage the Purchase of Long Term Care Insurance**

#### Tax Incentives – Federal

In 1996, the federal government enacted the Health Insurance Portability and Accountability Act (HIPAA) that, 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 2025, benefits received under “qualified” policies that pay on an indemnity basis are excludable from income so long as the benefit payments do not exceed \$420 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.

<sup>1</sup> Data regarding closed blocks of business can be found in Appendices.

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 2025 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	\$480
41 to 50	\$900
51 to 60	\$1,800
61 to 70	\$4,810
71 & over	\$6,020

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, does 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 that 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. Additional legislation was passed in 2020 capping the tax credit for long term care insurance premiums at \$1,500 and making the tax credit only applicable to tax returns wherein adjusted gross income is below \$250,000 for taxable years beginning in 2020.

Thus, a NYS resident who pays \$3,000 in premiums for a tax qualified LTC insurance policy in tax year 2025 would receive a NYS tax credit in the amount of \$600 on their 2025 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

Continuing care retirement communities (CCRCs) are residential alternatives for adults that offer, under one contract, an independent living unit, residential amenities, and access to a continuum of LTC services. 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 CCRC the flexibility to offer more cost-conscious contract options, such as a Type B contract. In addition to establishing a process for approval of CCRCs, the Public Health Law also provides 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 their 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 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 CCRCs 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, 11 CCRCs have received a Certificate of Authority from the CCRC Council and are operating under Article 46 of the Public Health Law:

<u>Name</u>	<u>County</u>	<u>Living Facilities</u>
Canterbury Woods 705 Renaissance Dr. Williamsville, New York 14221 716-929-5817 <a href="http://www.canterburywoods.org">www.canterburywoods.org</a>	Erie	Independent living units, assisted living units, memory care, nursing home beds
Fountaingate Gardens 32 Hauppauge Road Commack, NY (631) 715-2693 <a href="http://www.fountaingateli.org">www.fountaingateli.org</a>	Suffolk	Independent living units, assisted living units, memory care, 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, assisted living units, memory care, nursing home beds
Glen Arden, Inc. 214 Harriman Drive Goshen, NY 10924 845-360-1400 <a href="http://www.glenardenny.com">www.glenardenny.com</a>	Orange	Independent living units, assisted living units, nursing home beds

<u>Name</u>	<u>County</u>	<u>Living Facilities</u>
Jefferson's Ferry 1 Jefferson Ferry Drive S. Setauket, NY 11720-9800 631-353-7549 <a href="http://www.jeffersonsferry.org">www.jeffersonsferry.org</a>	Suffolk	Independent living units, assisted living units, memory care, 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, assisted living units, memory care, nursing home beds
Kendal at Ithaca 2230 N. Triphammer Road Ithaca, NY 14850 607-266-5300 <a href="http://www.kai.kendal.org">www.kai.kendal.org</a>	Tompkins	Independent living units, assisted living 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, assisted living units, memory care, nursing home beds
Summit at Brighton 2000 Summit Circle Drive Rochester, NY 14618 585-442-4500 <a href="http://www.jewishhomeroc.org">www.jewishhomeroc.org</a>	Monroe	Independent living units, assisted living units, memory care, nursing home beds
The Knolls 55 Grasslands Road Valhalla, New York 10595 914-461-4500 <a href="http://www.theknolls.org">www.theknolls.org</a>	Westchester	Independent living units, assisted living units, nursing home beds
Woodland Pond at New Paltz 100 Woodland Pond Circle New Paltz, NY 12561 877-505-9800 <a href="http://www.woodlandpondnp.org">www.woodlandpondnp.org</a>	Ulster	Independent living units, assisted living units, memory care, 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) that 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 \$401 per day for 2025 and increasing by at least 3.5% (with an option for insureds 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 (\$187 per day in 2023) and is payable when services are provided in the insured's home, in a group setting such as an adult day care center, or when human assistance is needed to aid the insured in necessary travel, such as to a physician's office; or
  - ii. Nursing home benefit of either 2 or 4 years providing at least \$401 per day for 2025 and increasing by at least 3.5% (with an option for insureds 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 was comprised of non-Partnership policies and 16% was 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 that 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 so 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 the end of the reporting period, the NYPERL was not 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 continuously communicates with consumers, insurers, and the National Association of Insurance Commissioners about LTC insurance and the LTC insurance market. The following three factors affect the development of and enrollment in LTC insurance coverage in NYS: (1) consumer awareness, (2) high cost of policies and premium rate instability; and (3) innovative new products. These are described in more detail below.

### **1) Consumer Awareness**

Consumers' lack of awareness of the need for LTC insurance and the misperception that medical insurance, Medicare, and/or Medicaid will cover these services are a large impediment to LTC insurance sales. There should 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 that affects the successful marketing of LTC insurance is that LTC is a subject that makes many people uncomfortable. People often refuse to believe that 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 both LTC insurance and CCRCs. DFS also periodically updates the consumer guide entitled, "A Consumer's Guide to Long Term Care Insurance," that, 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](#).

Publications are also issued by entities other than the 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 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](#). The NAIC also has available "[A Shopper's Guide to Long-Term Care Insurance](#)" that provides guidance on LTC insurance as well as worksheets to assist consumers in obtaining information about the availability and cost of LTC services.

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"<sup>2</sup> 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.

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.

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

Medicaid estate planning is also a substantial impediment to the development of LTC insurance in NYS. Generally, assets of a Medicaid applicant and their 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) High cost of Policies and Premium Rate Instability

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, these 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.

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.

The stability of the long term care insurance market is a nationwide issue. A 2023 report issued by DFS, Long Term Care Insurance: Looking Back and Thinking Ahead, showed that long term care insurers are struggling nationwide to remain solvent. The market nationwide is in crisis due to historical mispricing that has led to ever-increasing premium rates and insurers leaving the market.

## 3) Innovative 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 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.

LTC insurance coverage with the addition of cost-sharing, such as, a deductible and/or coinsurance is a recent innovative LTC product to the market. This type of LTC insurance coverage could lower premium rates to make coverage more affordable, while still providing for a robust benefit should the need arise. The first LTC insurance policy with cost-sharing was approved for sale in 2022.

### **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 actions:
  - 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 additional combination life insurance/LTC riders, LTC insurance with various options of coinsurance, and other original products 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 that 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 NYS tax credit for LTC insurance premiums is capped at \$1,500 and the tax credit is only applicable to tax returns wherein adjusted gross income is below \$250,000 for taxable years beginning in 2020.

- The federal government should be encouraged to take the following actions:
  - 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 actions:

- Continue to review and reform premium rate approval methodologies, establish affordability measures to help consumers manage rate increases, and promote the adoption of innovative LTC products;
- 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 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 revitalizing the Partnership Program;
- Continue to provide information and assistance to senior citizens regarding LTC insurance and other coverage available, such as Medicare supplement insurance; and
- Continue to ensure that insureds are provided the ability offset premium rate increases with mitigation options and encouraging the phase-in of significant LTC premium rate increases.

**Appendix I**  
**Total In-Force Long-Term Care Policies with Market Share as of December 31, 2024**

Insurer	Total Non-Partnership	Total Partnership	Total Insureds	% of Market
Aetna Life Insurance Company	2,948		2,948	0.76%
Allianz Life Insurance Company of New York	869		869	0.22%
York (AFLAC)	110	1	111	0.03%
American Progressive Life and Health Insurance Company of New York	504	35	539	0.14%
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)	83	208	291	0.07%
Bankers Consec Life Insurance Company (previously Consec)	5,037	369	5,406	1.39%
Berkshire Life Insurance Company of America	2,832		2,832	0.73%
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)	8,830	2,504	11,334	2.91%
Combined Life Insurance Company of New York	56		56	0.01%
Continental Casualty Company (CNA)	13,237	2,581	15,818	4.06%
Excellus Health Plan, Inc. (previously Blue Cross Blue Shield)	1		1	0.00%
First Unum Life Insurance Company	35,887		35,887	9.21%
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Company of New York)	48,153	22,754	70,907	18.20%

**Appendix I**  
**Total In-Force Long-Term Care Policies with Market Share as of December 31, 2024**

Globe Life Insurance Company of New York (previously First United American Life Insurance Company)	4		4	0.00%
Insurance Company of North America (including Connecticut General and CIGNA)	47		47	0.01%
John Hancock Life and Health Insurance Company	27,999	12,887	40,886	10.50%
John Hancock Life Insurance Company (USA)	18,739	72	18,811	4.83%
Knights of Columbus	1,249		1,249	0.32%
Massachusetts Mutual Life Insurance Company	14,143	324	14,467	3.71%
MedAmerica Insurance Company of New York	12,063	5,729	17,792	4.57%
Metropolitan Life Insurance Company	54,571	4,884	59,455	15.26%
Mutual of Omaha	12,636	36	12,672	3.25%
New York Life Insurance Annuity Corporation	1,455		1,455	0.37%
New York Life Insurance Company	13,133	163	13,296	3.41%
Northwestern Long Term Care Insurance Company	14,309		14,309	3.67%
Northwestern Mutual Life Insurance Company (67091)	5,397		5,397	1.39%
Principal Life Insurance Company	32		32	0.01%
Provident Life and Casualty Insurance Company	73		73	0.02%

**Appendix I**  
**Total In-Force Long-Term Care Policies with Market Share as of December 31, 2024**

Prudential Insurance Company of America	18,974	85	19,059	4.89%
River Source Life Insurance Co. of NY	6,217		6,217	1.60%
State Farm Mutual Automobile Insurance Company	1,402		1,402	0.36%
Talcott Resolution Life Insurance Company (previously Hartford Life Insurance Company)	5		5	0.00%
TIAA (Teachers Insurance and Annuity	562	14	576	0.15%
TIAA-Cref Life Insurance Company	336		336	0.09%
Thrivent Financial for Lutherans (previously Aid Association for Lutherans)	190		190	0.05%
Transamerica Financial Life Insurance Company (including AUSA)	11,578	14	11,592	2.98%
Union Security Life Insurance Company (previously First Fortis)	1,919	1,061	2,980	0.77%
The United States Life Insurance Company In The City Of New York (American International Life Assurance Company of New York)	213		213	0.05%
VOYA Retirement Insurance and Annuity Company	22		22	0.01%
<b>TOTAL</b>	<b>335,815</b>	<b>53,721</b>	<b>389,536</b>	<b>100.00%</b>

**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
Aetna Life Insurance Company	60054	GR-700	12/14/1994		X	55	1190	1072	631	54	1	0	X		2948
		<b>TOTALS</b>		0	1	55	1190	1072	631	54	1	0	1	0	<b>2948</b>
Allianz Life Insurance Company of New York	64190	10-P-Q-NY	10/3/2005	X		869	13	125	493	209	29	0	X		869
		GSC-1880-PL-1.0	5/8/1992		X		0	0	0	0	0	0	X		0
		<b>TOTALS</b>		1	1	869	13	125	493	209	29	0	2	0	<b>869</b>
American Family Life Assurance of New York (AFLAC)	60526	NY-20000	3/15/1991	X		0	0	0	0	0	0	0	X		0
		NY-21000	1/21/1992	X		9	0	3	4	2	0	0	X		9
		NY-22000	1/21/1992	X		0	0	0	0	0	0	0	X		0
		NY-26000	6/14/1995	X		0	0	0	0	0	0	0	X		0
		NY-27000	9/16/2002	X		82	20	50	30	1	0	0	X		101
		<b>TOTALS</b>		5	0	91	20	53	34	3	0	0	5	0	<b>110</b>
American Progressive Life and Health Insurance Company of New York	80624	APRLTNQ (3/99) NY	6/30/1999	X		23	4	2	14	3	0	0	X		23
		APRLTCQ (3/99) NY	6/30/1999	X		56	7	18	14	17	0	0	X		56
		CERT-HHC	Jul-97		X	1	0	0	0	1	0	0	X		1
		CERT-NHHH	Jul-97		X	2	0	1	1	0	0	0	X		2
		CERT-NHO	Jul-97		X	1	0	0	1	0	0	0	X		1
		HHC 1/98	Jan-98	X		176	0	9	57	101	9	0	X		176
		HHC-800	Mar-95	X		41	0	3	21	15	2	0	X		41
		NHHH-700	Jul-96	X		13	0	4	8	1	0	0	X		13
		NHO-700	Jul-96	X		8	0	0	3	5	0	0	X		8
		PR-NHO	Oct-00	X		44	0	8	28	8	0	0	X		44
		PR-NHOQ	Oct-00	X		74	0	28	38	8	0	0	X		74
		QC-HHC	Jul-97	X		4	0	0	1	3	0	0	X		4
		QI-HHC	Jul-97	X		40	0	3	15	22	0	0	X		40
		QI-NHHH	Jul-97	X		12	0	3	4	5	0	0	X		12
		QI-NHO	Jul-97	X		9	0	0	3	6	0	0	X		9
<b>TOTALS</b>		12	3	504	11	79	208	195	11	0	15	0	<b>504</b>		
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)	63932	NY-5762-P	2/17/1995	X		67	5	27	30	5	0	0	X		67
		NY-5762-P(Q)	2/17/1995	X		16	1	9	5	1	0	0	X		16
		<b>TOTALS</b>		2	0	83	6	36	35	6	0	0	2	0	<b>83</b>
Bankers Conseco Life Insurance Company (previously Conseco)	68560	ATIC-FQ-LTC-NY	3/4/1998	X		532	4	111	278	137	2	0	X		532
		ATIC-LTC-6-NY	1/13/1997	X		127	2	14	73	38	0	0	X		127
		ATIC-LTC-6B-NY	5/31/1997	X		29	0	4	16	9	0	0	X		29
		ATIC-LTC-10-NY	10/8/1996	X		3	0	0	1	2	0	0	X		3

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
Bankers Conseco Life Insurance Company (previously Conseco)	68560	BLNY - GR-N500	9/12/2007	X		574	0	34	208	365	50	0	X		657
		BLNY - GR-N520	4/28/2006	X		14	0	0	5	13	0	0	X		18
		BLNY - GR-N540	4/28/2006	X		1	0	0	1	0	0	0	X		1
		BLNY - GR-N550	4/28/2006	X		118	4	17	65	58	3	0	X		147
		BLNY - GR-N620	5/18/2011	X		32	2	1	15	13	1	0			32
		BLNY - GR-N640	5/18/2011	X		14	0	2	12	0	0	0			14
		BLNY - GR-N650	5/18/2011	X		168	17	29	63	57	2	2			168
		BLNY - GR-N660	11/12/2015	X		56	0	2	20	26	8	7			56
		BLNY - GR-N665	11/12/2015	X		3244	0	165	1330	1565	193	640			3253
<b>TOTALS</b>				<b>13</b>	<b>0</b>	<b>4912</b>	<b>29</b>	<b>379</b>	<b>2087</b>	<b>2283</b>	<b>259</b>	<b>649</b>	<b>8</b>	<b>0</b>	<b>5037</b>
Berkshire Life Insurance Company of America	71714	BG01P(06/04)-NY	3/30/2004	X		1038	162	682	688	96	3	0	X		1631
		BG02P(06/04)-NY	3/30/2004	X		3	0	0	4	0	0	0	X		4
		BG03P(06/04)-NY	3/30/2004	X		335	135	188	209	22	0	0	X		554
		BG05P(06/04)-NY	3/30/2004	X		42	41	21	13	2	0	0	X		77
		BG06P(06/04)-NY	3/30/2004	X		1	1	0	0	0	0	0	X		1
		BG01P(01/09)-NY	4/15/2004	X		311	47	154	246	26	1	0	X		474
		BG03P(01/09)-NY	4/15/2004	X		57	27	29	26	3	0	0	X		85
		BG05P(01/09)-NY	4/15/2004	X		3	0	4	2	0	0	0	X		6
<b>TOTALS</b>				<b>8</b>	<b>0</b>	<b>1790</b>	<b>413</b>	<b>1078</b>	<b>1188</b>	<b>149</b>	<b>4</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>2832</b>
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)	87726	LTC1	5/6/1989	X		1	0	0	1	0	0	0	X		1
		LTC2	3/18/1991	X		5396	148	1379	2991	872	6	0	X		5396
		LTC4	12/30/1997	X		3433	88	851	1980	510	4	0	X		3433
		<b>TOTALS</b>				<b>3</b>	<b>0</b>	<b>8830</b>	<b>236</b>	<b>2230</b>	<b>4972</b>	<b>1382</b>	<b>10</b>	<b>0</b>	<b>3</b>
Combined Life Insurance Company of New York	78697	D44533 et al	9/8/1998	X		56	5	13	29	8	1	0	X		56
		<b>TOTALS</b>				<b>1</b>	<b>0</b>	<b>56</b>	<b>5</b>	<b>13</b>	<b>29</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>1</b>
Continental Casualty Company (CNA)	20443	P1-15203-A31	12/13/1991	X		377	5	174	176	22	0	0			377
		P1-16356-A31	12/13/1991	X		19	0	14	5	0	0	0			19
		P1-18876-A31	5/4/1995	X		71	3	23	34	11	0	0			71
		P1-18878-A31	5/4/1995	X		2	0	1	1	0	0	0			2
		P1-21295-A31	5/19/1995	X		150	6	44	87	13	0	0			150
		P1-21300-A31	5/19/1995	X		402	17	132	215	38	0	0			402
		P1-21305-A31	5/19/1995	X		3	1	0	2	0	0	0			3
		P1-59806-A31	11/23/1988	X		76	0	33	42	1	0	0			76
		P1-N0022-A31	2/28/1997	X		430	7	99	258	66	0	0			430
		P1-N0023-A31	2/28/1997	X		1	0	0	0	1	0	0			1
		P1-N0026-A31	2/28/1997	X		1159	29	342	653	133	2	0			1159
		P1-N0027-A31	2/28/1997	X		7	1	5	1	0	0	0			7
P1-N0030-A31	2/28/1997	X		10	0	3	5	2	0	0			10		

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
Continental Casualty Company (CNA)	20443	P1-N0034-A31	2/11/1997	X		24	1	3	17	3	0	0			24
		P1-N0075-A31	5/27/1999	X		0	0	0	0	0	0	0			0
		P1-N0080-A31	5/27/1999	X		6	2	0	3	1	0	0			6
		P1-N0081-A31	5/27/1999	X		0	0	0	0	0	0	0			0
		P1-N0085-A31	5/27/1999	X		52	1	13	32	6	0	0			52
		P1-N0086-A31	5/27/1999	X		0	0	0	0	0	0	0			0
		P1-N0090-A31	5/27/1999	X		17	0	3	11	3	0	0			17
		P1-N0091-A31	5/27/1999	X		1	0	0	1	0	0	0			1
		P1-N0095-A31	5/27/1999	X		290	2	71	179	38	0	0			290
		P1-N0100-A31	5/27/1999	X		2784	102	933	1501	246	2	0			2784
		P1-N0101-A31	5/27/1999	X		4	0	3	1	0	0	0			4
		SR-LTCP-31	9/16/1992		X	48	1982	2310	1191	108	1	0			5592
GLTC-3-P-NY-01	3/5/2003		X	7	325	668	680	87	0	0			1760		
<b>TOTALS</b>				<b>24</b>	<b>2</b>	<b>5940</b>	<b>2484</b>	<b>4874</b>	<b>5095</b>	<b>779</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>13237</b>	
Excellus Health Plan, Inc. (previously Blue Cross Blue Shield)	55107	LTC-CD10-NY	4/15/1997	X		1	0	0	1	0	0	0	X		1
		<b>TOTALS</b>				<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>
First Unum Life Insurance Company	565-64297	B.LTC	8/2/1990		X	60	7417	3039	1455	137	3	421	X		12051
		GLTC04	2/25/2005		X	107	3614	2390	1601	261	17	348	X		7883
		LTC5092	1/29/1993	X		1	0	0	1	0	0	0	X		1
		LTC5292	1/29/1993	X		3	2	1	0	0	0	0	X		3
		LTC5492	1/29/1993	X		2	0	2	0	0	0	0	X		2
		LTC5592	1/29/1993	X		9	4	0	4	1	0	0	X		9
		LTCP03	10/21/2003	X		493	23	127	264	77	2	7	X		493
		LTCP03F	10/21/2003	X		234	82	86	57	9	0	0	X		234
		LTCT03	10/21/2003	X		83	15	30	25	12	1	0	X		83
		LTCT03F	10/21/2003	X		84	25	32	22	5	0	0	X		84
		NH94	10/30/1994	X		541	41	186	269	45	0	0	X		541
		NH94FQ	6/16/1997	X		2395	480	954	831	127	3	0	X		2395
		NH94Q	6/16/1997	X		11568	716	3889	5894	1045	24	0	X		11568
		NH94Q2	6/16/1997	X		1	0	0	1	0	0	0	X		1
		PHCQ	6/16/1997	X		0	0	0	0	0	0	0	X		0
		RLTCP03	10/21/2003	X		427	11	141	238	35	2	0	X		427
		RLTCP03F	10/21/2003	X		112	16	52	39	4	1	0	X		112
<b>TOTALS</b>				<b>15</b>	<b>2</b>	<b>16120</b>	<b>12446</b>	<b>10929</b>	<b>10701</b>	<b>1758</b>	<b>53</b>	<b>776</b>	<b>17</b>	<b>0</b>	<b>35887</b>

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Company of New York)	72990	6667 CRT	4/1/1989		X	12	0	1	9	2	0	0	X		12
		50100	(estimated) 1/1/1996	X		122	0	30	78	14	0	0	X		122
		50107	(estimated) 1/1/1996	X		429	9	106	249	64	1	0	X		429
		50110	(estimated) 1/1/1996	X		161	2	32	96	31	0	0	X		161
		51000	(estimated) 1/1/1996	X		41	2	3	29	7	0	0	X		41
		51002	(estimated) 1/1/1996	X		1391	16	203	826	342	4	0	X		1391
		51005	11/25/1998	X		5092	93	1113	3560	1117	29	0	X		5912
		51006	12/15/1998	X		128	0	15	70	41	2	0	X		128
		51007	9/28/1998	X		51	0	8	33	9	1	0	X		51
		51010	2/12/2001	X		12501	426	4245	7584	1644	66	0	X		13965
		51012	9/9/2004	X		2230	52	539	1361	459	26	0	X		2437
		51012REV	9/21/2007	X		1635	35	287	1031	418	21	0	X		1792
		51014	9/9/2004	X		3966	158	1319	2657	489	14	0	X		4637
		51014REV	9/21/2007	X		2622	72	855	1840	418	8	0	X		3193
		7048NY	5/25/2007	X		15	0	0	12	3	0	0	X		15
		7052NY	10/6/2011	X		3975	129	1008	2156	681	19	0	X		3993
		8000NY	10/3/2013	X		2489	61	578	1410	436	5	0	X		2490
		7050POL-NY	5/21/2009		X	237	47	75	104	11	2	0	X		239
		51009	7/12/2009		X	1	1760	898	645	276	15	0	X		3594
		7046POL-NY	12/6/2008		X	7	203	255	204	40	1	0	X		703
		7052 NYF	10/6/2011	X		86	4	28	50	6	0	0	X		88
7053POL NY	3/13/2012		X	18	191	473	518	78	2	0	X		1262		
8000R1NY	11/3/2015	X		682	20	151	397	114	0	0	X		682		
ULPTLCIPGLI NY with ABR only	11/1/2015	X		816								X		0	
both ABR & EOB				415	3	74	182	133	23	0	X	X		415	
<b>TOTALS</b>				19	5	39523	3283	12368	25283	6961	258	0	25	3	<b>48153</b>
Globe Life Insurance Company of New York (previously First United American Life Insurance Company)	74101	NYNH3	1/31/1989	X		4	0	1	3	0	0	0	X		4
		<b>TOTALS</b>				1	0	4	0	1	3	0	0	1	0
Insurance Company of North America (including Connecticut General and CIGNA)	22713	TL - 001445	4/20/1990		X	1	0	12	28	7	0				47
		<b>TOTALS</b>				0	1	1	0	12	28	7	0	0	0

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**APPENDIX II**  
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Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
John Hancock Life and Health Insurance Company	96310	BSC-02 NY	4/19/2002	X		249	4	45	154	44	2	0	X		249
		BSC-03 NY	11/14/2003	X		246	5	47	146	45	3	0	X		246
		LTC-02 NY	4/19/2002	X		5093	176	1425	2806	668	18	0	X		5093
		LTC-03 NY	11/26/2003	X		4546	128	1096	2523	775	24	0	X		4546
		LTC-03 NY (2007)	8/2/2007	X		704	19	156	381	142	6	0	X		704
		LTC-03 NY (2008)	5/22/2008	X		1845	73	422	1015	319	16	0	X		1845
		LTC-03 NY (2010)	5/24/2010	X		472	23	114	248	82	5	0	X		472
		LTC-06 NY	7/10/2006	X		382	20	121	198	43	0	0	X		382
		LTC-11 NY	7/15/2011	X		289	19	62	156	48	4	0	X		289
		LTC-11 NY 7/12	12/11/2012	X		986	38	238	507	195	8	0	X		986
		LTC-87	7/30/1987	X		10	5	2	3	0	0	0	X		10
		LTC-88A NY	4/15/1988	X		2	0	0	2	0	0	0	X		2
		LTC-88B NY	4/15/1988	X		210	28	93	84	5	0	0	X		210
		LTC-90 NY	9/7/1990	X		55	14	25	15	1	0	0	X		55
		LTC-94 NY	2/24/1994	X		1004	37	335	512	120	0	0	X		1004
		LTC-96 NY 5/01	7/5/2001	X		462	19	82	259	98	4	0	X		462
		LTC-96 NY 9/96	1/16/1997	X		5532	121	1125	3177	1088	21	0	X		5532
		LTC-96CL NY 9/96	1/16/1997	X		3	0	0	3	0	0	0	X		3
		LTC-NY-91	12/31/1991	X		392	22	140	200	30	0	0	X		392
		NH-94 NY	2/24/1994	X		8	1	2	5	0	0	0	X		8
		NH-NY-91	12/31/1991	X		3	0	0	2	1	0	0	X		3
		SG-02 NY	4/19/2002	X		1953	82	494	1114	257	6	0	X		1953
		SG-03 NY	11/26/2003	X		1390	58	371	748	206	7	0	X		1390
		SG-03 NY (2007)	8/2/2007	X		241	18	59	122	41	1	0	X		241
		SG-03 NY (2008)	5/22/2008	X		695	46	176	356	115	2	0	X		695
		SG-03 NY (2010)	5/24/2010	X		198	5	46	106	40	1	0	X		198
		SG-06 NY	7/10/2006	X		242	20	66	125	30	1	0	X		242
		SG-11 NY	7/15/2011	X		80	5	31	33	10	1	0	X		80
SG-11 NY 7/12	10/25/2012	X		162	12	37	73	40	0	0	X		162		
SGB-02 NY	4/19/2002	X		63	3	7	43	9	1	0	X		63		
SGB-03 NY	11/14/2003	X		125	1	27	65	26	6	0	X		125		
P-FACE(2009)	10/21/2008		X	357	92	123	127	15	0	0	X		357		
		<b>TOTALS</b>		31	1	27999	1094	6967	15308	4493	137	0	32	0	27999
John Hancock Life Insurance Company (USA)	65838	BSC-03 NY	11/14/2003	X		3	1	0	2	0	0	0	X		3
		LTC-02 NY	4/19/2002	X		43	4	11	22	6	0	0	X		43
		LTC-03 NY	11/26/2003	X		35	2	6	21	6	0	0	X		35
		LTC-03 NY (2007)	8/2/2007	X		5	0	1	1	3	0	0	X		5
		LTC-03 NY (2008)	5/22/2008	X		8	0	2	5	1	0	0	X		8
LTC-06 NY	7/10/2006	X		2	0	1	1	0	0	0	X		2		

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**APPENDIX II**  
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Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons	
							Under 45	45-54	55-64	65-74	75 and Over					
		Policy Form Number	Date of NYS DFS Approval	Individual	Group											
John Hancock Life Insurance Company (USA)	65838	LTC-88B NY	4/15/1988	X		1	0	0	1	0	0	0	X		1	
		LTC-90 NY	9/7/1990	X		1	1	0	0	0	0	0	X		1	
		LTC-94 NY	2/24/1994	X		5	0	2	3	0	0	0	X		5	
		LTC-96 NY 5/01	7/5/2001	X		6	1	0	3	2	0	0	X		6	
		LTC-96 NY 9/96	1/16/1997	X		36	1	9	23	3	0	0	X		36	
		LTC-NY-91	12/31/1991	X		2	0	1	1	0	0	0	X		2	
		SG-02 NY	4/19/2002	X		14	1	6	7	0	0	0	X		14	
		SG-03 NY	11/26/2003	X		10	0	6	4	0	0	0	X		10	
		SG-03 NY (2008)	5/22/2008	X		4	0	2	1	1	0	0	X		4	
		SG-06 NY	7/10/2006	X		4	0	0	2	2	0	0	X		4	
		SGB-02 NY	4/19/2002	X		1	0	0	0	1	0	0	X		1	
		P-FACE(2004)	10/19/1989				X	737	266	266	193	12	0	X		737
		GPB-COV-0002	12/24/1996				X	2708	1195	1064	424	24	1	X		2708
		GCB-COV-0001	7/30/1990				X	579	168	226	154	31	0	X		579
		GDB-CRT-0001.16	6/28/1996				X	174	112	46	15	1	0	X		174
		GPB-COV-0002.01	10/17/2002				X	4020	1346	1565	984	124	1	X		4020
		P-FACE(2002-2)	2/15/2006				X	4633	1166	1841	1456	169	1	X		4633
		AIUL15	12/14/2015			X		11	4	7	0	0	0	X	X	11
		AIUL17	3/2/2017			X		25	6	9	9	1	0	X	X	25
		AIUL19	10/11/2019			X		5	1	1	2	1	0	X	X	5
		AIUL20	10/21/2020			X		2	1	0	1	0	0	X	X	2
		AIUL21	4/29/2021			X		11	4	2	4	0	1	X	X	11
		AIUL21 REP	9/3/2021			X		70	13	16	30	10	1	X	X	70
		AIUL23	12/20/2023			X		31	7	3	12	9	0	X	X	31
		AIUL24	9/27/2024			X		5	0	2	1	2	0	X	X	5
		AUL06	2/27/2006			X		3	0	3	0	0	0	X	X	3
		AUL09	12/8/2008			X		42	8	15	11	8	0	X	X	42
		AVUL	2/22/2006			X		47	16	17	14	0	0	X	X	47
		AVUL09	10/27/2008			X		92	32	38	18	4	0	X	X	92
		AVUL14	4/30/2014			X		84	38	30	12	4	0	X	X	84
		AVUL19	10/29/2019			X		72	18	21	27	6	0	X	X	72
		CUL20	6/4/2023			X		1	1	0	0	0	0	X	X	1
		INDEXED UL11	8/11/2011			X		53	14	19	16	4	0	X	X	53
		MAIUL21	4/29/2021			X		2	0	1	1	0	0	X	X	2
		MAVUL19	3/19/2020			X		2	0	2	0	0	0	X	X	2
MPIUL16	8/30/2017			X		3	0	0	3	0	0	X	X	3		
MPVUL	5/18/2006			X		4	0	2	2	0	0	X	X	4		
MVULX	10/30/2008			X		5	0	0	5	0	0	X	X	5		
PIUL13	12/3/2013			X		10	1	3	6	0	0	X	X	10		
PIUL15	6/17/2015			X		127	20	54	41	12	0	X	X	127		
PIUL18	2/26/2020			X		35	10	10	13	2	0	X	X	35		

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							Policy Form Number	Date of NYS DFS Approval	Individual	Group	Under 45					45-54	55-64
John Hancock Life Insurance Company (USA)	65838	PIUL20	2/26/2020	X		49	7	15	20	7	0	0	X	X	49		
		PRL11	9/15/2011	X		21	10	8	3	0	0	0	X	X	21		
		PUL06	8/23/2006	X		5	2	2	1	0	0	0	X	X	5		
		PUL08	8/23/2006	X		1	0	1	0	0	0	0	X	X	1		
		PUL09	4/13/2009	X		6	0	1	4	1	0	0	X	X	6		
		PUL10	5/6/2010	X		67	11	18	27	11	0	0	X	X	67		
		PUL12	3/8/2012	X		271	14	62	125	64	6	0	X	X	271		
		PUL13	5/7/2013	X		503	44	112	254	93	0	0	X	X	503		
		PUL15	3/17/2015	X		288	33	61	144	50	0	0	X	X	288		
		PUL16	3/17/2015	X		1875	189	451	826	400	9	0	X	X	1875		
		PVUL	8/25/2005	X		80	20	31	23	6	0	0	X	X	80		
		PVUL09	4/14/2009	X		138	30	49	45	14	0	0	X	X	138		
		PVUL12	8/23/2012	X		834	149	228	343	113	1	0	X	X	834		
		ULG05	6/29/2005	X		8	3	2	0	2	1	0	X	X	8		
		ULG06	2/14/2006	X		65	7	11	27	15	5	0	X	X	65		
		ULG07	2/14/2006	X		48	0	10	23	11	4	0	X	X	48		
		ULG08	9/8/2008	X		34	4	10	15	5	0	0	X	X	34		
		ULG09	2/27/2009	X		87	5	28	39	15	0	0	X	X	87		
		ULG10	2/11/2010	X		125	9	40	56	19	1	0	X	X	125		
		ULG11	2/11/2010	X		144	13	38	64	26	3	0	X	X	144		
		ULG7R	2/14/2006	X		111	7	31	53	17	3	0	X	X	111		
		ULG9R	2/27/2009	X		110	8	31	54	16	1	0	X	X	110		
		W1008	1/17/2007	X		2	2	0	0	0	0	0	X	X	2		
		W1508	1/17/2007	X		4	2	0	2	0	0	0	X	X	4		
		W2008	1/17/2007	X		3	0	2	1	0	0	0	X	X	3		
		WFP08	1/17/2007	X		52	6	24	15	7	0	0	X	X	52		
WFP11	12/6/2010	X		14	1	6	7	0	0	0	X	X	14				
WLC09	8/13/2009	X		3	0	0	1	2	0	0	X	X	3				
WLC10	8/13/2009	X		11	0	3	4	4	0	0	X	X	11				
WLP08	1/17/2007	X		5	5	0	0	0	0	0	X	X	5				
WLP11	12/6/2010	X		2	2	0	0	0	0	0	X	X	2				
		<b>TOTALS</b>				72	6	18739	5041	6585	5727	1347	39	36	78	55	<b>18739</b>
Knights of Columbus	58033	LTC01-NY 6-99		X		884	67	253	443	118	3	0	X		884		
		NHC01-NY 6-99		X		171	10	49	93	18	1	0	X		171		
		LTC2 NY 7-14	10/3/2004	X		167	11	57	76	23	0	10			167		
		NHC2 NY 7-14	10/3/2004	X		27	2	10	10	5	0	1			27		
		<b>TOTALS</b>				4	0	1249	90	369	622	164	4	11	2	0	<b>1249</b>

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Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons	
							Under 45	45-54	55-64	65-74	75 and Over					
		Policy Form Number	Date of NYS DFS Approval	Individual	Group											
Massachusetts Mutual Life Insurance Company	65935	MM-200-P-NY	7/28/2002	X		332	13	156	256	38	0	0	X		463	
		MM-201-P-NY	7/28/2002	X		3	0	2	2	0	0	0	X		4	
		MM-203-P-NY	7/28/2002	X		81	19	54	50	7	0	0	0	X		130
		MM-204-P-NY	7/28/2002	X		1	0	0	1	0	0	0	0	X		1
		MM-300-P-NY	3/13/2003	X		549	71	318	378	41	0	0	0	X		808
		MM-301-P-NY	3/13/2003	X		4	0	1	3	0	0	0	0	X		4
		MM-303-P-NY	3/13/2003	X		291	93	211	142	13	0	0	0	X		459
		MM-304-P-NY	3/13/2003	X		1	1	0	0	0	0	0	0	X		1
		MM-400-P-NY	4/8/2005	X		359	29	186	283	36	1	0	0	X		535
		MM-401-P-NY	4/8/2005	X		2	1	1	2	0	0	0	0	X		4
		MM-402-P-NY	4/8/2005	X		199	42	139	133	10	0	0	0	X		324
		MM-403-P-NY	4/8/2005	X		1	0	0	1	0	0	0	0	X		1
		MM-500-P-NY	3/19/2008	X		1155	58	354	612	126	5	0	0	X		1155
		MM-501-P-NY	3/19/2008	X		11	0	2	8	1	0	0	0	X		11
		MM-502-P-NY	3/19/2008	X		349	59	125	142	23	0	0	0	X		349
		MM-503-P-NY	3/19/2008	X		5	4	0	1	0	0	0	0	X		5
		MM-504-P-NY	3/19/2008	X		10	2	4	4	0	0	0	0	X		10
		MM-500-P-1-NY	1/30/2012	X		247	12	79	122	34	0	0	0	X		247
		MM-501-P-1-NY	1/30/2012	X		4	0	0	3	1	0	0	0	X		4
		MM-502-P-1-NY	1/30/2012	X		64	11	22	30	1	0	0	0	X		64
		MM-503-P-1-NY	1/30/2012	X		1	0	0	1	0	0	0	0	X		1
		MM-504-P-1-NY	1/30/2012	X		2	1	1	0	0	0	0	0	X		2
		MM-500-P-2-NY	10/22/2012	X		1760	75	556	894	233	2	0	0	X		1760
		MM-501-P-2-NY	10/22/2012	X		8	0	0	8	0	0	0	0	X		8
MM-502-P-2-NY	10/22/2012	X		220	18	79	105	18	0	0	0	X		220		
MM-504-P-2-NY	10/22/2012	X		7	0	4	2	1	0	0	0	X		7		
MM-505-P-2-NY	10/22/2012	X		1	0	1	0	0	0	0	0	X		1		
ALTCR-NY-2011	12/20/2012	X		6885	3710	1861	1075	234	5	541			X	6885		
LTCRSPWL2-NY-2013	9/8/2016	X		680	11	124	373	172	0	20			X	680		
LTCR2-MMCCWL-NY-2019	6/1/2021	X		0	0	0	0	0	0	0			X	0		
<b>TOTALS</b>				<b>30</b>	<b>0</b>	<b>13232</b>	<b>4230</b>	<b>4280</b>	<b>4631</b>	<b>989</b>	<b>13</b>	<b>561</b>	<b>27</b>	<b>3</b>	<b>14143</b>	
MedAmerica Insurance Company of New York	83437	FC-336-NY-et al	5/1/2012	X		480	60	124	214	77	5	0	X		480	
		HTQ11-338-NY-998	3/23/2000	X		238	1	20	113	95	9	0	0	X		238
		LT-1-3	10/1/1987	X		0	0	0	0	0	0	0	0	X		0
		LTC89-CD1	4/18/1987	X		7	0	0	7	0	0	0	0	X		7
		LTC89-CD2	1/1/1989	X		31	12	9	9	1	0	0	0	X		31
		LTC89-CD3	4/18/1989	X		2	0	0	2	0	0	0	0	X		2
		LTC91-CD4-NY (10/91)	7/1/1991	X		354	12	70	237	35	0	0	0	X		354
		LTC-CD10-NY	4/15/1997	X		537	33	132	283	87	2	0	0	X		537
LTC-CD6-NY	3/30/1993	X		33	0	5	24	4	0	0	0	X		33		

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
MedAmerica Insurance Company of New York	83437	LTC-CD6TQ-NY	6/24/1997	X		72	0	14	45	13	0	0	X		72
		LTC-CD8-NY	7/31/1995	X		72	2	13	44	12	1	0	X		72
		LTC-CD8TQ-NY	1/29/1997	X		40	3	7	24	6	0	0	X		40
		LTC-LBP10-NY	4/15/1997	X		22	1	1	7	12	1	0	X		22
		LTC-LBP8-NY	7/31/1995	X		37	0	4	23	10	0	0	X		37
		LTC-LBP8TQ-NY	1/29/1997	X		13	0	1	8	4	0	0	X		13
		LTC-LBP-NY	9/23/1994	X		111	3	30	53	25	0	0	X		111
		LQ11-336-NY-998	3/22/2000	X		738	71	211	353	99	4	0	X		738
		NTQ11-337-NY-998	3/23/2000	X		24	0	1	9	11	3	0	X		24
		PRT11-336-NY-998	2/20/2001	X		279	18	64	139	56	2	0	X		279
		SPL2-336-NY-et al	3/14/2007	X		2210	295	720	927	260	8	0	X		2210
		SPL-336-NY-et al	2/24/2002	X		2413	358	861	997	193	4	0	X		2413
		TRL-336-NY	11/2/2012	X		15	0	1	8	5	1	0	X		15
		CG-336-NY-et al	7/9/2015	X		9	1	7	1	0	0	0	X		9
		PRT11-336-NY-305	9/1/2006	X		196	7	67	96	26	0	0	X		196
		LTC89-CD1	4/18/1987		X	12	0	1	10	1	0	0	X		12
		LTC89-CD2	1/1/1989		X	263	94	101	62	6	0	0	X		263
		LTC89-CD3	4/18/1989		X	0	0	0	0	0	0	0	X		0
		GRP11342NY999	3/24/2000		X	772	279	314	169	9	1	0	X		772
		GRPSPL-342-NY	6/23/2005		X	167	63	64	37	3	0	0	X		167
PGR11-342-NY-900	3/13/2001		X	1	1	0	0	0	0	0	X		1		
NYG11-342-NY-0612	11/28/2012		X	141	26	45	56	14	0	0	X		141		
NYG11-342-NY-200	6/1/2001		X	2657	502	1128	903	120	4	0	X		2657		
NYP11-342-NY-200	6/1/2001		X	117	10	44	54	9	0	0	X		117		
<b>TOTALS</b>				<b>24</b>	<b>9</b>	<b>12063</b>	<b>1852</b>	<b>4059</b>	<b>4914</b>	<b>1193</b>	<b>45</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>12063</b>
Metropolitan Life Insurance Company	65978	G.24113	6/27/1991		X	1	20	11	1	0	0	0	X		32
		G.24194	4/18/1995		X	1	11	5	1	0	0	0	X		17
		G.LTC1597	7/10/1997		X	2	3	1	1	0	0	0	X		5
		G.LTC1697	5/29/1998		X	6	5	1089	2489	942	27	0	X		4552
		G.LTC197	11/8/2002		X	9	7393	6118	4557	686	22	0	X		18776
		G.LTC2095	6/28/1996		X	1	260	297	151	24	2	0	X		734
		GPNP99-LTC	1/1/2001		X	23	4724	6376	4950	1044	90	0	X		17184
		LTC.2500	1/1/1996		X	1	255	376	230	29	0	0	X		890
		1LTC-97-NY (00)	5/25/1999	X		1399	80	535	637	143	4	0	X		1399
		2LTC-97-NY (00)	5/25/1999	X		19	0	5	7	7	0	0	X		19
		LTC.02	12/23/1991	X		247	12	48	135	51	1	0	X		247
		LTC.03(NY)	3/31/1999	X		611	7	88	364	147	5	0	X		611
		LTC2007-NY	3/3/2009	X		466	39	152	210	63	2	0	X		466
LTC2-FAC-NY	8/9/2002	X		20	2	6	3	8	1	0	X		20		
LTC2-IDEAL-NY	11/25/2002	X		1655	96	459	908	179	13	0	X		1655		

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Policy Form Number	Date of NYS DFS Approval	Individual	Group	Under 45				
Metropolitan Life Insurance Company	65978	LTC2-PREM-NY	8/28/2002	X		299	34	109	132	22	2	0	X		299
		LTC2-VAL-NY	8/9/2002	X		2245	166	634	1153	268	24	0	X		2245
		LTC-FAC-NY	7/20/2005	X		36	4	6	24	1	1	0	X		36
		LTC-IDEAL-NY	7/20/2005	X		2652	181	939	1353	175	4	0	X		2652
		LTC-PREM-NY	7/20/2005	X		233	41	98	85	9	0	0	X		233
		LTC-VAL-NY	7/20/2005	X		1685	115	546	846	169	9	2	X		1685
		TCL-LTC.04 (NY)	3/21/2000	X		814	24	164	481	142	3	0	X		814
<b>TOTALS</b>				<b>14</b>	<b>8</b>	<b>12425</b>	<b>13472</b>	<b>18062</b>	<b>18718</b>	<b>4109</b>	<b>210</b>	<b>2</b>	<b>22</b>	<b>0</b>	<b>54571</b>
Mutual of Omaha	71412	LTC04I	1/27/2005	X		402	8	87	223	79	5	0	X		402
		HCA	6/22/2000	X		15	1	3	4	6	1	0	X		15
		HCAQ	6/22/2000	X		38	2	8	17	11	0	0	X		38
		LT50	5/12/1998	X		121	10	38	52	21	0	0	X		121
		LTA	6/22/2000	X		14	0	4	9	1	0	0	X		14
		LTAQ	6/22/2000	X		134	7	44	68	15	0	0	X		134
		LTC12	4/28/1993	X		34	1	5	22	6	0	0	X		34
		LTC17	4/28/1993	X		22	4	7	7	4	0	0	X		22
		LTM12	4/28/1993	X		2	1	0	1	0	0	0	X		2
		NH11	1/28/1988	X		2	0	2	0	0	0	0	X		2
		NH27	2/3/1989	X		14	5	6	2	1	0	0	X		14
		NH28	2/3/1989	X		3	1	1	1	0	0	0	X		3
		NH3	12/10/1984	X		0	0	0	0	0	0	0	X		0
		NH50	4/17/1998	X		5	0	1	4	0	0	0	X		5
		NHA	6/22/2000	X		35	2	7	21	5	0	0	X		35
		NHAQ	6/22/2000	X		199	7	62	110	18	2	0	X		199
		LTC09M	2/1/2010	X		3813	81	589	2200	898	45	0	X		3813
LTC13	7/8/2015	X		7723	258	1304	4002	2081	78	609			7723		
LTC17W	11/29/2018	X		60	7	27	23	3	0	0	X		60		
<b>TOTALS</b>				<b>19</b>	<b>0</b>	<b>12636</b>	<b>395</b>	<b>2195</b>	<b>6766</b>	<b>3149</b>	<b>131</b>	<b>609</b>	<b>18</b>	<b>0</b>	<b>12636</b>
New York Life Insurance Company	66915	G-9065	12/16/1998		X	1	4	7	7	0	0	0	X		18
		21073(NY)	5/15/1995	X		19	0	0	15	4	0	0	X		19
		21084(NY)	5/15/1995	X		1	0	0	1	0	0	0	X		1
		ILTC-4300(NY)(0197)	2/11/1998	X		2419	429	1020	787	182	1	0	X		2419
		INH-4300(NY)(0197)	2/11/1998	X		11	1	3	5	2	0	0	X		11
		ILTC-5000(NY)(1001)	11/20/2002	X		5441	855	1934	2132	504	16	0	X		5441
		INH-5000(NY)(1001)	11/20/2002	X		52	5	21	20	6	0	0	X		52
FLTC-5000(NY)(0503)	5/18/2004	X		1247	327	434	407	72	7	0	X		1247		
New York Life Insurance Company	66915	FNH-5000(NY)(0503)	5/18/2004	X		6	1	1	2	2	0	0	X		6
		LTC6 (NY)	1/7/2016	X		3766	576	962	1563	633	32	774		3766	
		FLTC6-U (NY)	9/23/2016	X		89	22	23	30	13	1	23		89	
		LTCD PLCY (NY) (0218)	12/21/2021	X		64	16	13	17	12	6	27		64	
<b>TOTALS</b>				<b>11</b>	<b>1</b>	<b>13116</b>	<b>2236</b>	<b>4418</b>	<b>4986</b>	<b>1430</b>	<b>63</b>	<b>824</b>	<b>9</b>	<b>0</b>	<b>13133</b>

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
New York Life Insurance Annuity Corporation	91596	# 898-60.13, File No. 0512005	12/9/2005	X		121	0	28	48	37	8	0	X	X	121
		# 313-60.13, File No. 1311084	11/19/2013	X		200	2	38	76	70	14	0	X	X	200
		# 318-60.13, File No. 1901201	9/3/2019	X		55	5	13	15	16	6	0	X	X	55
		# 898-285.13, File No. 0512005	12/9/2005	X		702	20	126	292	221	43	0	X	X	702
		AF-SLTC-NY, File No. 2110105	2/16/2022	X		1	0	0	1	0	0	0			1
		AF-MLTC-NY, File No. 2110105	2/16/2022	X		3	0	0	1	2	0	0			3
		AF-SEOB-NY, File No. 2021110005	4/29/2022	X		108	5	22	50	30	1	57			108
		AF-MEOB-NY, File No. 2021110005	4/29/2022	X		265	48	69	109	39	0	117			265
		<b>TOTALS</b>		<b>8</b>	<b>0</b>	<b>1455</b>	<b>80</b>	<b>296</b>	<b>592</b>	<b>415</b>	<b>72</b>	<b>174</b>	<b>4</b>	<b>4</b>	<b>1455</b>
Northwestern Long Term Care Insurance Company	860-69000	RS.LTC.(0708)	6/16/2008	X		2448	254	936	1040	191	4	0	X		2425
		RS.LTC.ML.(0708)	6/16/2008	X		381	108	111	131	24	1	0	X		375
		RS.LTC.(1101)	10/29/2001	X		1190	138	397	480	109	4	0	X		1128
		RS.LTC.ML.(1101)	8/22/2002	X		182	50	39	52	12	1	0	X		154
		TT.LTC.(1010)	6/16/2010	X		5281	818	1889	2003	410	22	0	X		5142
		TT.LTC.ML.(1010)	6/16/2010	X		739	274	229	168	33	0	0	X		704
		UU.LTC.(1014)	7/8/2015	X		4276	564	1117	1926	562	24	328			4193
		UU.LTC.ML.(1014)	7/8/2015	X		193	58	40	66	16	0	11			180
		<b>TOTALS</b>		<b>9</b>	<b>0</b>	<b>14698</b>	<b>2268</b>	<b>4760</b>	<b>5868</b>	<b>1357</b>	<b>56</b>	<b>339</b>	<b>6</b>	<b>0</b>	<b>14309</b>
Northwestern Mutual Life Insurance Company	860-67091	UU.ACB.(0119)	4/6/2020	X		5483	3557	1152	649	39	0	1336		X	5397
		<b>TOTALS</b>		<b>1</b>	<b>0</b>	<b>5483</b>	<b>3557</b>	<b>1152</b>	<b>649</b>	<b>39</b>	<b>0</b>	<b>1336</b>	<b>0</b>	<b>1</b>	<b>5397</b>
Principal Life Insurance Company	61271	FR 601	1/1/1992		X	32	17	11	4	0	0	0	X		32
		<b>TOTALS</b>		<b>0</b>	<b>1</b>	<b>32</b>	<b>17</b>	<b>11</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>32</b>
Provident Life and Casualty Insurance Company	565-68209	2600	N/A		X	1	16	33	18	5	1	0	X		73
		<b>TOTALS</b>		<b>0</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>33</b>	<b>18</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>73</b>
Prudential Insurance Company of America	68241	83500 LTCR 8002, et al (AICPA GLTC-1)	6/30/1993		X	1	810	261	57	2	0	0	X		1130
		83500 GR1045 et al (GLTC-2)	6/30/1998		X	18	357	353	155	14	1	0	X		880
		83500 LTCR 200, LTC U 2001	10/4/1995		X	0	0	0	0	0	0	0	X		0
		83500 COV 1004	7/6/1999		X	0	0	0	0	0	0	0	X		0
		83500 COV 1004	12/1/2000		X	0	0	0	0	0	0	0	X		0
Prudential Insurance Company of America	68241	83500 BFW 5005, et al (GLTC-3/3.5)	5/29/2002		X	47	2287	2998	2244	280	8	0	X		7817
		83500 COV 5022, et al (GLTC-4)	10/28/2008		X	17	613	1066	784	99	4	0	X		2566
		GRP 99210 (ILTC-1 SIMPLE)	6/10/1999	X		433	32	105	216	78	2	0	X		433
		GRP 99211 (ILTC-1 COMPOUND)	6/10/1999	X		1028	150	450	386	42	0	0	X		1028
		GRP 99212 (ILTC-1 PERIODIC)	6/10/1999	X		296	17	78	141	56	4	0	X		296

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**APPENDIX II**  
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Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Policy Form Number	Date of NYS DFS Approval	Individual	Group	Under 45				
Prudential Insurance Company of America	68241	GRP 112552 (ILTC-2)	9/3/2003	X		1155	78	406	520	146	5	0	X		1155
		GRP 112622 (ILTC-2 Franchise)	9/3/2003	X		262	22	64	137	39	0	0	X		262
		GRP 113141 (ILTC-3)	10/18/2006	X		1730	94	500	846	277	13	0	X		1730
		GRP 113772 (ILTC-3 Franchise)	8/16/2007	X		1604	157	417	811	208	11	0	X		1604
		GRP 114201 (Evolution ILTC4)	10/2/2009	X		25	5	9	8	3	0	0	X		25
		GRP 114202 (EvolutionFranchise)	10/27/2009	X		48	7	14	21	6	0	0	X		48
		<b>TOTALS</b>				<b>9</b>	<b>7</b>	<b>6664</b>	<b>4629</b>	<b>6721</b>	<b>6326</b>	<b>1250</b>	<b>48</b>	<b>0</b>	<b>16</b>
River Source Life Insurance Co. of NY	80594	38240	10/20/1989	X		67	0	19	42	6	0	0	X		67
		38240C	12/31/1991	X		140	0	25	104	11	0	0	X		140
		38225	8/31/1994	X		1875	60	720	975	118	2	0	X		1875
		38260A	11/10/1999	X		1646	49	617	823	154	3	0	X		1646
		39080 D	11/28/2006	X		2	0	0	2	0	0	0	X	X	2
		39061D	1/22/2008	X		58	19	22	14	3	0	0	X	X	58
		139056A with Endorsement(s) 138744	8/15/2008	X		54	5	8	23	17	1	0	X	X	54
		138789	3/28/2012	X		2	0	0	1	0	1	0	X	X	2
		138791	4/26/2012	X		350	50	107	153	35	5	0	X	X	350
		138791-ES	4/26/2012	X		41	6	18	14	3	0	0	X	X	41
		138795	11/5/2012	X		156	56	39	48	13	0	0	X	X	156
		138795-ES	11/5/2012	X		20	10	10	0	0	0	0	X	X	20
		139056A with Endorsement(s) 139557	3/18/2013	X		13	0	4	6	2	1	0	X	X	13
		139056A with Endorsement(s) 139557 & 138821	8/23/2013	X		105	4	13	55	32	1	0	X	X	105
		139573	8/10/2015	X		704	121	212	287	77	7	0	X	X	704
		113578 with Endorsement(s) 112540	2/1/2016	X		77	10	17	26	24	0	0	X	X	77
		138795 with Endorsement(s) 112540, 112678, & 112477	8/5/2016	X		92	26	29	30	7	0	0	X	X	92
		114434	3/6/2019	X		40	0	4	21	14	1	0	X	X	40
		139573 with Endorsement(s) 112540, 112678, 115261 & 115177	6/24/2019	X		76	14	18	37	7	0	0	X	X	76
		139573 with Endorsement(s) 112540, 112678A, 115261 & 115177	12/6/2019	X		29	6	8	10	5	0	0		X	29
113578 with Endorsement(s) 112540 (DB3), & 112678A (CVAT)	12/6/2019	X		29	1	9	8	11	0	2		X	29		
138795 with Endorsement(s) 112540, 112678A, & 112477	12/6/2019	X		641	130	184	227	99	1	193		X	641		
<b>TOTALS</b>				<b>22</b>	<b>0</b>	<b>6217</b>	<b>567</b>	<b>2083</b>	<b>2906</b>	<b>638</b>	<b>23</b>	<b>195</b>	<b>19</b>	<b>18</b>	<b>6217</b>

All data provided has been self-reported by the insurers. The Department of Financial Services is not responsible for the accuracy of the data provided.

**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
State Farm Mutual Automobile Insurance Company	176-25178	97045NY.1	1/1/1998	X		437	100	148	156	31	2	0	X		437
		97045NY.2	5/8/2001	X		71	15	26	25	5	0	0	X		71
		97058NY	12/31/2001	X		399	111	108	154	25	1	0	X		399
		97059NY	9/21/2005	X		495	87	148	212	46	2	0	X		495
		<b>TOTALS</b>				<b>4</b>	<b>0</b>	<b>1402</b>	<b>313</b>	<b>430</b>	<b>547</b>	<b>107</b>	<b>5</b>	<b>0</b>	<b>4</b>
Talcott Resolution Life Insurance Company (previously Hartford Life Insurance Company)	88072	SRP1353	1/28/1999		X	3	0	0	2	1	0	0	X		3
		SRP1366	7/1/1999	X		2	0	0	2	0	0	0	X		2
		<b>TOTALS</b>				<b>1</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0</b>
TIAA Insurance Company	69345	LTC.2500	1/1/1996		X	1	35	68	61	4	0	0	X		168
		LTC.02	12/23/1991	X		109	3	17	62	27	0	0	X		109
		LTC.03(NY)	3/31/1999	X		285	6	47	145	86	1	0	X		285
		<b>TOTALS</b>				<b>2</b>	<b>1</b>	<b>395</b>	<b>44</b>	<b>132</b>	<b>268</b>	<b>117</b>	<b>1</b>	<b>0</b>	<b>3</b>
TIAA-Cref Life Insurance Company	60142	TCL-LTC.04 (NY)	3/21/2000	X		336	12	61	189	73	1	0	X		336
		<b>TOTALS</b>				<b>1</b>	<b>0</b>	<b>336</b>	<b>12</b>	<b>61</b>	<b>189</b>	<b>73</b>	<b>1</b>	<b>0</b>	<b>1</b>
Thrivent Financial for Lutherans (previously Aid Association for Lutherans)	56014	12105 NY	12/28/1998	X		170	5	64	78	23	0	0	X		170
		12106 NY	12/28/1998	X		20	1	2	14	3	0	0	X		20
		<b>TOTALS</b>				<b>2</b>	<b>0</b>	<b>190</b>	<b>6</b>	<b>66</b>	<b>92</b>	<b>26</b>	<b>0</b>	<b>2</b>	<b>0</b>
Transamerica Financial Life Insurance Company (including AUSA)	70688	GCPLUS 2 1290 (NY)	6/28/1996	X		1	0	1	0	0	0	0	X		1
		LTC 304-198-NY	3/30/2001	X		45	2	11	28	4	0	0	X		45
		NLTCP TQ LTC FR (NY) 297	7/27/2000	X		19	0	4	12	3	0	0	X		19
		P-0001 (NY) 4/98	3/30/2001	X		30	0	7	22	1	0	0	X		30
		TFL 1-FP (NY) 402	5/20/2004	X		218	19	53	112	33	1	0	X		218
		TFL 2-P NY 0410	11/7/2011	X		1533	133	362	813	216	9	0	X		1533
		TFL 2-P NYF 0410	11/7/2011	X		1452	277	389	637	148	1	0	X		1452
		LTCR03 NY	1/21/2015	X		8280	6374	1492	375	39	0	1076		X	
<b>TOTALS</b>				<b>8</b>	<b>0</b>	<b>11578</b>	<b>6805</b>	<b>2319</b>	<b>1999</b>	<b>444</b>	<b>11</b>	<b>1076</b>	<b>7</b>	<b>1</b>	<b>11578</b>
Union Security Life Insurance Company (previously First Fortis)	81477	4062-NY	10/8/1998	X		91	1	20	49	21		0	X		91
		4063-NY	10/9/1998	X		1828	16	395	1153	261	3	0	X		1828
		<b>TOTALS</b>				<b>2</b>	<b>0</b>	<b>1919</b>	<b>17</b>	<b>415</b>	<b>1202</b>	<b>282</b>	<b>3</b>	<b>0</b>	<b>2</b>

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**APPENDIX II**  
**Number of Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
							Under 45	45-54	55-64	65-74	75 and Over				
		Policy Form Number	Date of NYS DFS Approval	Individual	Group										
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		90	5	25	65	14	0	0	X		109
		64391-NYTQ	12/17/1997	X		89	0	14	73	17	0	0	X		104
		<b>TOTALS</b>				2	0	179	5	39	138	31	0	0	2
VOYA Retirement Insurance and Annuity Company	86509	NCF	10/19/1987	X		18		6	12			0	X		18
		NHP	5/2/1986	X		4			4			0	X		4
		<b>TOTALS</b>				2	0	22	0	6	16	0	0	0	2
<b>NON-PARTNERSHIP TOTALS</b>				<b>383</b>	<b>51</b>	<b>240,814</b>	<b>66,882</b>	<b>98,708</b>	<b>133,278</b>	<b>35,453</b>	<b>1,494</b>	<b>6,588</b>	<b>382</b>	<b>85</b>	<b>335,815</b>

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**APPENDIX III**  
**Number of Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

Insurer	NAIC #	Policy Information		Type of Coverage		Number of Existing Policies	Number of Insured Persons Issued Coverage (by Age Group at Time of Purchase)					Number of Insured Persons Issued Coverage from 1/1/24 through 12/31/24	"X" if Closed Block of Business	Check Box if Combination Life/LTC Coverage	Total Number of Insured Persons
		Policy Form Number	Date of NYS DFS Approval	Individual	Group		Under 45	45-54	55-64	65-74	75 and Over				
American Family Life Assurance of New York (AFLAC)	60526	NY-23000	12/2/1994	X		1	1	0	0	0	0	0	X		1
		<b>TOTALS</b>		1	0	1	1	0	0	0	0	0	1	0	<b>1</b>
American Progressive Life and Health Insurance Company of New York	80624	APRLTCP (11/99) NY	11/1/1999	X		35	0	7	11	17	0	0	X		35
		<b>TOTALS</b>		1	0	35	0	7	11	17	0	0	1	0	<b>35</b>
Athene Insurance Company of New York (including Aviva Life & Annuity Company of New York)	63932	NY-2500-P	2/18/1994	X		162	8	49	86	19	0	0	X		162
		NY-2500-P(Q)	2/18/1994	X		46	4	16	19	7	0	0	X		46
		<b>TOTALS</b>		1	0	208	12	65	105	26	0	0	2	0	<b>208</b>
Bankers Consec Life Insurance Company (previously Consec)	68560	ATIC-RWJ-NY	10/7/1996	X		369	3	41	252	72	1	0	X		369
		<b>TOTALS</b>		1	0	369	3	41	252	72	1	0	1	0	<b>369</b>
Brighthouse Life Insurance Company (previously Travelers and MetLife USA)	87726	LC3	3/1/1997	X		1421	14	238	883	284	2	0	X		1421
		LC4	3/9/1997	X		1083	12	215	691	164	1	0	X		1083
		<b>TOTALS</b>		2	0	2504	26	453	1574	448	3	0	2	0	<b>2504</b>
Continental Casualty Company (CNA)	20443	P1-18585-A31	3/23/1993	X		24	0	7	14	3	0	0	X		24
		P1-N0041-A31	7/29/1997	X		2166	57	487	1255	364	3	0	X		2166
		P1-N0042-A31	7/29/1997	X		11	0	0	9	2	0	0	X		11
		SR-LTCP-31	1/1/1994		X	4	79	190	97	13	1	0	X		380
		<b>TOTALS</b>		3	1	2205	136	684	1375	382	4	0	4	0	<b>2581</b>
Genworth Life Insurance Company of New York (previously GE Capital Life Assurance Company of New York)	72990	50109	(estimated) 1/1/1996	X		135	1	20	83	31	0	0	X		135
		51001	1/30/1996	X		512	1	72	313	124	2	0	X		512
		51011	8/31/2001	X		5240	135	1535	3058	503	9	0	X		5240
		51013	9/9/2004	X		3352	80	948	2024	297	3	0	X		3352
		51015	12/15/2005	X		1072	19	217	698	135	3	0	X		1072
		51015REV	9/26/2007	X		6977	95	1245	4450	1194	18	0	X		7002
		7052NYP	10/5/2011	X		2668	48	571	1642	404	8	0	X		2673
		8000NYP	10/3/2013	X		2604	45	414	1499	635	12	0	X		2605
		8000R1NYP	11/3/2015	X		163	0	27	102	33	1	0	X		163
<b>TOTALS</b>		9	0	22723	424	5049	13869	3356	56	0	9	0	<b>22754</b>		

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**APPENDIX III**  
**Number of Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

John Hancock Life and Health Insurance Company	96310	LTC-11 NYP	8/18/2011	X		60	1	13	26	19	1	0	X	60	
		LTC-96RWJ NY 4/99	7/5/2001	X		401	3	61	240	92	5	0	X	401	
		LTC-96RWJ NY 9/97	3/20/1998	X		6182	51	994	3815	1284	38	0	X	6182	
		LTC-NY-91-RWJ	3/25/1993	X		443	6	64	261	112	0	0	X	443	
		NYP-05	2/9/2006	X		5801	94	1130	3715	838	24	0	X	5801	
		<b>TOTALS</b>				<b>5</b>	<b>0</b>	<b>12887</b>	<b>155</b>	<b>2262</b>	<b>8057</b>	<b>2345</b>	<b>68</b>	<b>0</b>	<b>5</b>
John Hancock Life Insurance Company (USA)	65838	LTC-96RWJ NY 4/99	7/5/2001	X		6	0	0	2	1	0	0	X	3	
		LTC-96RWJ NY 9/97	3/20/1998	X		40	1	6	29	4	0	0	X	40	
		LTC-NY-91-RWJ	3/25/1993	X		3	0	1	1	1	0	0	X	3	
		NYP-05	2/9/2006	X		26	0	6	17	3	0	0	X	26	
		<b>TOTALS</b>				<b>4</b>	<b>0</b>	<b>75</b>	<b>1</b>	<b>13</b>	<b>49</b>	<b>9</b>	<b>0</b>	<b>4</b>	<b>0</b>
Massachusetts Mutual Life Insurance Company	65935	MM-202-P-NY	7/28/2002	X		35	2	15	29	4	0	0	X	50	
		MM-205-P-NY	7/28/2002	X		2	0	2	1	0	0	0	X	3	
		MM-302-P-NY	3/13/2003	X		5	0	2	5	0	0	0	X	7	
		MM-506-P-NYP	1/21/2009	X		119	3	27	73	15	1	0	X	119	
		MM-507-P-NYP	1/21/2009	X		4	0	0	2	2	0	0	X	4	
		MM-508-P-NYP	1/21/2009	X		31	1	7	23	0	0	0	X	31	
		MM-510-P-NYP	1/21/2009	X		3	0	3	0	0	0	0	X	3	
		MM-506-P-1-NYP	2/3/2012	X		4	0	2	2	0	0	0	X	4	
		MM-508-P-1-NYP	2/3/2012	X		5	0	2	3	0	0	0	X	5	
		MM-506-P-2-NYP	11/30/2012	X		87	3	28	42	14	0	0	X	87	
		MM-507-P-2-NYP	11/30/2012	X		4	0	0	2	2	0	0	X	4	
		MM-508-P-2-NYP	11/30/2012	X		5	0	0	3	2	0	0	X	5	
		MM-510-P-2-NYP	11/30/2012	X		2	0	2	0	0	0	0	X	2	
<b>TOTALS</b>				<b>13</b>	<b>0</b>	<b>306</b>	<b>9</b>	<b>90</b>	<b>185</b>	<b>39</b>	<b>1</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>324</b>
MedAmerica Insurance Company of New York	83437	LTC-CD6-NY	3/30/1993	X		223	9	32	134	48	0	0	X	223	
		LTC-CD6TQ-NY	6/24/1997	X		536	5	84	324	123	0	0	X	536	
		PRT11-336-NY-0612	2/6/2013	X		1080	48	198	618	206	10	0	X	1080	
		PRT11-336-NY-305	9/1/2006	X		1274	47	336	628	247	16	0	X	1274	
		PRT11-336-NY-998	2/20/2001	X		1626	66	365	879	297	19	0	X	1626	
		NYP11-342-NY-0612	11/28/2012		X	73	10	23	31	9	0	0	X	73	
		NYP11-342-NY-200	6/1/2001		X	907	114	356	360	73	4	0	X	907	
		PGR11-342-NY-900	3/13/2001		X	10	0	4	6	0	0	0	X	10	
<b>TOTALS</b>				<b>5</b>	<b>3</b>	<b>5729</b>	<b>299</b>	<b>1398</b>	<b>2980</b>	<b>1003</b>	<b>49</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>5729</b>
Metropolitan Life Insurance Company	65978	G.LTC197-NYP	11/8/2002		X	1	26	95	232	43	1	0	X	397	
		1LTC-97 NYP	8/31/2001	X		90	2	19	54	14	1	0	X	90	
		LTC2-DD100-NYP	10/31/2005	X		27	0	1	19	6	1	0	X	27	
		LTC2-DD50-NYP	10/31/2005	X		40	3	6	19	12	0	0	X	40	
		LTC2-TD100-NYP	10/31/2005	X		960	47	274	556	81	2	0	X	960	
		LTC2-TD50-NYP	10/31/2005	X		1557	38	346	969	185	19	0	X	1557	
		LTC-VAL-NYP	12/16/2002	X		1759	64	501	1007	184	3	0	X	1759	
		RWJ.01	2/25/1994	X		54	1	4	29	20	0	0	X	54	
<b>TOTALS</b>				<b>7</b>	<b>1</b>	<b>4488</b>	<b>181</b>	<b>1246</b>	<b>2885</b>	<b>545</b>	<b>27</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>4884</b>
Mutual of Omaha	71412	LTC20	10/26/1993	X		33	3	10	15	5	0	0	X	33	
		LTM20	10/26/1993	X		3	0	2	1	0	0	0	X	3	
		<b>TOTALS</b>				<b>2</b>	<b>0</b>	<b>36</b>	<b>3</b>	<b>12</b>	<b>16</b>	<b>5</b>	<b>0</b>	<b>2</b>	<b>0</b>

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**APPENDIX III**  
**Number of Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

New York Life Insurance Company	66915	21050RWJ	5/15/1995	X		20	1	7	11	1	0	0	X	20			
		21050 100TAP (0105)	3/20/2006	X		52	11	24	14	3	0	0	X	52			
		21050 50DDAP (0105)	3/20/2006	X		6	0	1	2	2	1	0	X	6			
		21050 50TAP (0105)	3/20/2006	X		85	4	26	35	19	1	0	X	85			
		<b>TOTALS</b>			4	0	163	16	58	62	25	2	0	4	0	<b>163</b>	
Prudential Insurance Company of America	68241	83500 PLTC 9001 (83500 LTCR 8003 - AICPA GLTC-1)	11/14/1995		X	1	3	1	0	0	0	0	X	4			
		GRP 99865	11/27/2001	X		81	1	20	51	7	2	0	X	81			
		<b>TOTALS</b>			1	1	82	4	21	51	7	2	0	2	0	<b>85</b>	
TIAA Insurance Company	69345	RWJ.01	2/25/1994	X		14	0	3	9	2	0	0	X	14			
		<b>TOTALS</b>			1	0	14	0	3	9	2	0	0	1	0	<b>14</b>	
Transamerica Financial Life Insurance Company (including AUSA)	70688	LTC 304-198-NYP	3/11/2002	X		14		7	5	2			X	14			
		<b>TOTALS</b>			1	0	14	0	7	5	2	0	0	1	0	<b>14</b>	
Union Security Life Insurance Company (previously First Fortis)	81477	4051-NY	9/24/1998	X		1061	13	161	684	201	2	0	X	1061			
		<b>TOTALS</b>			1	0	1061	13	161	684	201	2	0	1	0	<b>1061</b>	
<b>PARTNERSHIP TOTALS</b>						<b>62</b>	<b>6</b>	<b>52,900</b>	<b>1,283</b>	<b>11,570</b>	<b>32,169</b>	<b>8,484</b>	<b>215</b>	<b>0</b>	<b>69</b>	<b>0</b>	<b>53,721</b>

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**Appendix IV**

**Number of Partnership and Non-Partnership Long-Term Care Policies In-Force in New York as of December 31, 2024**

	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 1/1/24 through 12/31/24	Closed Blocks of Business	Combination Life/LTC Coverage	Total Number of Insured Persons
	Individual	Group		Under 45	45-54	55-64	64-74	75 and Over				
<b>Non-Partnership Totals</b>	383	51	240,814	66,882	98,708	133,278	35,453	1,494	6,588	382	85	335,815
<b>Partnership Totals</b>	62	6	52,900	1,283	11,570	32,169	8,484	215	0	69	0	53,721
<b>Partnership and Non-Partnership Totals</b>	445	57	293,714	68,165	110,278	165,447	43,937	1,709	6,588	451	85	389,536