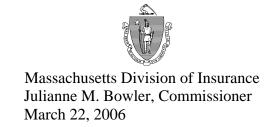
REPORT ON

LONG-TERM CARE INSURANCE

IN MASSACHUSETTS

The Results of a 2005 Survey



Acknowledgement

The enclosed report was prepared by the Health Unit staff of the Massachusetts Division of Insurance ("Division"). Kevin P. Beagan, MPP, MPH, Deputy Commissioner, Director of the State Rating Bureau of the Division and Robert L. McLaughlin, Senior Health Analyst, Bureau of Managed Care in the State Rating Bureau provided analysis and preparation of this report. The report is based on responses certified by insurance company officers reflecting the experience of the company in the long-term care insurance market. The Division has not audited or otherwise verified that the responses are accurate.

Background information was obtained from the Division's information guide "<u>Your Options for Financing Long-Term Care</u>: A Massachusetts Guide."

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