

VIII. MAXIMUM BENEFIT PERIOD

National^{67, 68}

The most common maximum benefit periods purchased in the group market for policies initially issued during 2001 are as follows:

- One carrier reported the two-year benefit period;
- One carrier reported the four-year benefit period;
- Four carriers reported the five-year benefit period; and
- One carrier reported the lifetime benefit period.

The most common maximum benefit periods purchased in the individual market for policies initially issued during 2001 are as follows:

- Three carriers reported the two-year benefit period;
- Twelve carriers reported the three-year benefit period;
- Two carriers reported the four-year benefit period;
- One carrier reported the six-year benefit period; and
- Eight carriers reported the lifetime benefit period.

Massachusetts^{69, 70}

The most common maximum benefit periods purchased in the group market for policies initially issued during 2001 are as follows:

- One carrier reported the two-year benefit period;
- Four carriers reported the five-year benefit period; and
- Two carrier reported the lifetime benefit period.

The most common maximum benefit periods purchased in the individual market for policies initially issued during 2001 are as follows:

- Four carriers reported the three-year benefit period;
- One carrier reported the five-year benefit period;
- Two carrier reported the six-year benefit period; and
- Nineteen carriers reported the lifetime benefit period.

⁶⁷ One group carrier provided insufficient information.

⁶⁸ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

⁶⁹ Two carriers are active only in the group market in Massachusetts. One carrier provided insufficient information.

⁷⁰ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.