

V. NONFORFEITURE BENEFITS

A. Companies Offering Nonforfeiture Benefits

National³⁴

According to the companies responding, in the group and individual market, all companies offered some type of nonforfeiture benefit in 2004.

Massachusetts³⁵

According to the companies responding, in the group and individual market, all companies offered some type of nonforfeiture benefit in 2004.

³⁴ Thirty-three companies could respond to this question; the remaining companies either were no longer offering coverage nationally in 2004 or they provided insufficient information and their data were not included in the summary statistic.

³⁵ Twenty-seven companies could respond to this question; the remaining companies either were no longer offering coverage in Massachusetts in 2004 or they provided insufficient information and their data were not included in the summary statistic.

EXHIBIT 9

LONG-TERM CARE INSURANCE

COMPANIES WHO OFFER A NONFORFEITURE BENEFIT – NATIONAL

2001		2004	
	Total Percent		Total Percent
Yes	100%	Yes	100%
No	0%	No	0%
Total	100%	Total	100%

	Group Percent		Group Percent
Yes	100%	Yes	100%
No	0%	No	0%
Total	100%	Total	100%

	Individual Percent		Individual Percent
Yes	100%	Yes	100%
No	0%	No	0%
Total	100%	Total	100%

NOTE: Totals are taken from survey data reported by those long-term care insurers with Massachusetts insureds. Data from companies that do not have Massachusetts insureds are not reflected in totals.

EXHIBIT 10

LONG-TERM CARE INSURANCE

COMPANIES WHO OFFER A NONFORFEITURE BENEFIT – MASSACHUSETTS

2001

Total Percent	
Yes	100%
No	0%
Total	100%

2004

Total Percent	
Yes	100%
No	0%
Total	100%

Group Percent	
Yes	100%
No	0%
Total	100%

Group Percent	
Yes	100%
No	0%
Total	100%

Individual Percent	
Yes	100%
No	0%
Total	100%

Individual Percent	
Yes	100%
No	0%
Total	100%

NOTE: Totals are taken from survey data reported by those long-term care insurers with Massachusetts insureds.