

V. NONFORFEITURE BENEFITS

A. Respondents Offering Nonforfeiture Benefits

National⁴⁶

As indicated in Exhibit 9, in 2001 a total of 34 respondents offer policyholders some type of non-forfeiture benefit. In the group and individual market, all respondents offer some type of non-forfeiture benefit.

Massachusetts^{47,48}

As indicated in Exhibit 10, in 2001 a total of 34 respondents offer policyholders some type of non-forfeiture benefit. In the group and individual market, all respondents offer some type of non-forfeiture benefit.

⁴⁶ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

⁴⁷ Two carriers are active only in the group market in Massachusetts. Three carriers were unable to provide individual commission information.

⁴⁸ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

EXHIBIT 9

LONG-TERM CARE INSURANCE

RESPONDENTS WHO OFFER A NONFORFEITURE BENEFIT – NATIONAL ⁴⁹

1996

Total		
	# Resp.	Percent
Yes	29	97
No	1	3
Total	30	100

2001

Total		
	# Resp.	Percent
Yes	34	100
No	0	0
Total	34	100

Group		
	# Resp.	Percent
Yes	10	91
No	1	9
Total	11	100

Group		
	# Resp.	Percent
Yes	8	100
No	0	0
Total	8	100

Individual		
	# Resp.	Percent
Yes	19	100
No	0	0
Total	19	100

Individual		
	# Resp.	Percent
Yes	26	100
No	0	0
Total	26	100

⁴⁹ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

EXHIBIT 10

LONG-TERM CARE INSURANCE

RESPONDENTS WHO OFFER A NONFORFEITURE BENEFIT – MASSACHUSETTS ⁵⁰

1996

Total		
	# Resp.	Percent
Yes	21	73
No	8	27
Total	29	100

2001

Total		
	# Resp.	Percent
Yes	34	100
No	0	0
Total	34	100

Group		
	# Resp.	Percent
Yes	9	69
No	4	31
Total	13	100

Group		
	# Resp.	Percent
Yes	8	100
No	0	0
Total	8	100

Individual		
	# Resp.	Percent
Yes	12	75
No	4	25
Total	16	100

Individual		
	# Resp.	Percent
Yes	26	100
No	0	0
Total	26	100

⁵⁰ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.