



# 2000-2023 Long-Term Care Experience Study Data Request

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# 2000 -2023 Long Term Care Experience Study Data Request

## Request for Data Contributions

The Society of Actuaries (SOA) Research Institute's Long Term Care Experience Committee (LTCEC) and LIMRA are soliciting claim incidence, termination, and utilization experience for stand-alone Long Term Care Insurance (LTCI) policies for contract years 2000 through 2023.

This document describes the purpose and scope of the study and the procedures for submitting data for the study.

## Purpose and Scope of the Study

The SOA Research Institute and LIMRA are partnering to complete insurance industry experience studies. Under this partnership, the SOA Research Institute's LTCEC and LIMRA plan to complete an update to the Long Term Care Insurance Experience Study completed in 2020 that covered experience for contract years 2000 through 2016.

The scope of this experience study is for stand-alone long term care insurance products including both group and individual coverage. This study **does not** include hybrid, acceleration, or combination products, which may be the subject of a separate study.

The goals of this update are to:

- Analyze policy persistency and claim incidence, termination, and utilization trends across the LTC industry.
- The Study will include sufficient detail to enable companies to understand how their experience from 2000 through 2023 has compared against the industry. The Study may also augment each company's own experience analysis, improve communication of results to senior management and better inform LTC block management decisions.
- The results of the Study will also provide the industry with information to understand the actuarial risk of LTCI policies.
- Regulators of the LTC industry have expressed a strong interest in the completion of an updated study of LTC experience. The LTC industry is also interested in such a study, especially if it can provide more experience for attained ages above 89. This study will use the latest technology to provide as much LTC experience data as possible, while still protecting company confidentiality and adhering to the strict HIPAAA privacy laws.

## Form of Data Contributions

A description of the data request documents can be found in Appendices A and B. In addition, an Excel spreadsheet provides further detail regarding the data layouts and options for each field requested.

- Data can be submitted in delimited text files (comma separated values (CSV), tab delimited or other), which must use the ASCII character set.
- For formats that do not match the enclosed format specifications, column headings, a data dictionary and/or attached mapping instructions are required.

## Important Dates

We request that you indicate your intent to participate in the study and your interest in receiving the Standard Data Package release. Please select one response for each question 1 and 2 below and send your responses to [StudyPro@soa.org](mailto:StudyPro@soa.org) by **May 27, 2025**.

1. Participation
  - a. Yes – We will participate by supplying data for this study update.
  - b. No – We will not be supplying any data for this study update.
2. Purchase of Standard Data Package
  - a. Yes – We are subscribers to the Experience Studies Pro Program and understand that this study will be included as part of the 2027 subscription.
  - b. Yes - We are not subscribers to the Experience Studies Pro Program but intend to purchase the Standard Data Package for the Study.
  - c. No - We cannot commit to purchasing the Standard Data Package for the Study at this time.

Your timely data submission is a valuable contribution to this Study. If you have indicated that you intend to participate in the study by submitting data, we request that we receive your data, as described in the following section, no later than **September 15, 2025**. If you would like to contribute, but find that this timing is challenging, please contact [StudyPro@soa.org](mailto:StudyPro@soa.org) to discuss options.

## Data Transmission Instructions

The SOA Research Institute and LIMRA have partnered to validate, compile, and aggregate the data for this effort. When you are ready to submit your data, please send an email to [SOADataTransmissions@limra.com](mailto:SOADataTransmissions@limra.com) and LIMRA will work with you to securely facilitate the data transmission. Please also complete the Questionnaire included with the data call documents.

## Study Outputs

A basic report with a high level summary of the results of the study will be made publicly available.

To ensure these important industry studies can be funded on a sustainable basis, the SOA Research Institute and LIMRA are now offering the detailed outputs of this work in a Standard Data Package, which will be available for purchase.

The following may be included in the Standard Data Package made available for purchase:

- Detailed experience study report with analysis and commentary.
- A set of data visualization dashboards with the ability to filter on and drill down into the detail of the results of the study.
- Dataset(s) containing the aggregated experience collected for the purpose of this study. The datasets may be made available in excel files, text files or downloads from the data visualization tool.
- Models or other tools developed to support the analyses completed in the study; and
- Other outputs as determined by the SOA Research Institute and LIMRA.

Study participants will also receive the benefits noted in the Benefits to Data Contributors section below.

Any output of the study, whether publicly available or available for purchase, will not contain any private information or any confidential contributor level information.

## Benefits to Data Contributors

Data contributors will be acknowledged in the study output. Their experience data will be part of a broad industry study that will benefit the long term care insurance industry.

Data contributors whose data is retained for inclusion in the study and who either only purchase the Standard Data Package for the LTC study or receive the Standard Data Package as part of their Experience Studies Pro 2027 subscription, will also receive the following benefits:

- The cost of the Standard Data Package will be deeply discounted for data contributors relative to the cost for non-data contributors.
  - For 2027 Experience Studies Pro Program subscribers, there is no cost beyond the 2027 subscription fee.
  - For Experience Studies Pro non-subscribers who provide data for the study, the cost will be \$25,000.
  - For Experience Studies Pro non-subscribers who do not provide data to the study, the cost will be \$100,000 (\$50,000 for LIMRA member companies and/or significant supporters of the SOA)
- The ability to see their own experience results compared to the industry results in any non-public, data visualization dashboards or Excel pivot tables.
- The option to choose a group of no fewer than five (5) peer companies from the companies who provided data to the study and receive a comparison of the aggregated results of these peer companies to their own company results:
  - If your company is chosen to be in another company's peer group, your company's confidentiality will be protected in any peer group analysis in the following ways:
    - A peer group must contain at least five (5) companies.
    - If needed, any company with data that dominates the rest of the group (i.e., represents more than 25% of the exposure for the group) will be scaled back to 25%.
  - If you submit data for more than one company, please contact [StudyPro@soa.org](mailto:StudyPro@soa.org) if you prefer the data for all the companies to be combined as one 'company group' or kept as separate individual companies in your peer group analysis.
  - By being a data contributor, you acknowledge and agree that your company's data may be part of another company's peer group analysis. If you want to exclude your company's

data from another company's peer group analysis, please notify [StudyPro@soa.org](mailto:StudyPro@soa.org). In this case, your company will not have the option to receive a peer group analysis.

- The opportunity to meet with the SOA Research Institute and LIMRA researchers who performed the analyses for the Study. At this meeting, the contributor will be able to quickly gain deeper insights into the results and ask questions in specific areas of interest.

## Data Access, Ownership and Retention

The SOA Research Institute and LIMRA have partnered to collect and process experience data for this effort. The data collected under this partnership will be processed and housed within LIMRA's existing study data infrastructure. The agreement between the SOA Research Institute and LIMRA includes provisions to ensure the data is kept secure and confidential. Only SOA Research Institute and LIMRA staff directly involved with the project will have access to the original data. SOA Research Institute volunteers working on the experience analysis and table development will not have access to original data. For more information on LIMRA's information security program, please see the LLG (LIMRA) Governing Information Security Policy in the Appendix D.

The SOA Research Institute and LIMRA will create aggregated datasets from the original data contributions for the purpose of completing this effort. These aggregated datasets will not contain any personally identifiable information (PII) or Protected Health Information (PHI). All aggregated datasets compiled by the SOA Research Institute and LIMRA from the original data contributions will be the property of the SOA Research Institute and LIMRA. Only SOA Research Institute staff, LIMRA staff, or contracted independent consultants will have access to contributor-level data. The aggregated datasets may be used for future research, education or other purposes and offerings, as deemed appropriate by the SOA Research Institute or LIMRA.

## APPENDIX A – Data Request Description

Data submissions for this study will include the following types of information for stand-alone LTC insurance:

1. Underwriting Cohort Data
2. Inforce Covered Person Data
3. Claim Summary Data
4. Claim Payment Data

### **Underwriting Cohort Data**

The underwriting cohort file will contain the underwriting guidelines your company has used to underwrite insureds under each stand-alone LTC policy form that was inforce between 2000 and 2023. It will be an electronic file with one record for each underwriting cohort. An underwriting cohort describes general underwriting practices performed for a given set of policies. The practices are to be described in the fields within the table (e.g., type of underwriting, cognitive test used, MIB used, attending physician statement, interviews or face-to-face assessments, and Rx data). The given set of policies to which the underwriting applied can vary by characteristics within the fields of the table. The intent is to capture overall underwriting practices applicable to the experience data and how these practices evolved over time. This file is not at a specific covered person level but rather at the cohort level. The cohorts and tools may vary by factors such as plan code, time horizon, issue age, and benefit. Each policy in the Inforce Covered Person Data should be mapped to an underwriting cohort listed in the Underwriting Cohort Data.

### **Inforce Covered Person Data**

The Inforce Covered Person Data will be an electronic file with data for each covered person inforce between 2000 and 2023. This file will be used for active exposure and policyholder behavior calculations. The file will contain data elements that vary by the covered person and their LTC policy such as coverage dates, demographic and benefit information and policy termination dates and reasons.

The LTCI industry has experienced significant rate increase activity, which in many cases has caused policyholders to alter benefits during a policy exposure period. To capture these historical benefit changes two options are available for companies to provide Inforce Covered Person Data.

Option A – One record for each covered person inforce between 2000 and 2023. This file format will include two sets of benefits: 1) benefits at issue, and 2) benefits at the earlier of policy termination or the study end date. The Option A file format will also request information about the most recent benefit change due to a rate increase (i.e. month and year of change and type of benefit change) and the most recent benefit change not related to a rate increase.

Option B – One record for each exposure period of benefit coverage inforce between 2000 and 2023. A new record is included each time a covered person actively chooses to change benefits. Annual inflation option increases should not generate a new record. However, if a covered person exercises a Guaranteed Purchase Option, a new record should be generated.

### **Claim Summary Data**

The Claim Summary Data will be an electronic file with data for each stand-alone LTC claim incurred between January 1, 2000, and December 31, 2023. The Claim Summary file contains data elements that vary by each incurred claim but exclude data elements that vary by each claim payment.

**Claim Payment Data**

The Claim Payment Data will be used to study utilization rates and is an electronic file with data for each stand-alone LTC claim payment made prior to the date the data is pulled, for claims incurred between January 1, 2000, and December 31, 2023.

Please refer to the “Data Request Layout” in Appendix B when assembling your company’s data.



## APPENDIX B – Data Request Layout

If any data item is not available, leave the field blank; do not code missing items as zero. For dollar amounts, do not include dollar signs, commas, decimal points, or cents – round to the nearest dollar. Express percentages as percents not as decimals (e.g., 7.5 not 0.075 for 7.5%).

Underwriting Cohort Data Layout		
Field No.	Data Element	Example
<b>Identifiers to Link Data Files</b>		
1)	Underwriting Cohort I.D.	1
<b>Underwriting Cohort Details</b>		
2)	Policy plan code(s)	LTC01
3)	Low end of Issue Age range	56
4)	High end of Issue Age range	85
5)	Low end of Benefit period range	0
6)	High end of Benefit period range	99
7)	Low end of daily benefit amount range	0
8)	High end of daily benefit amount range	500
9)	Start Issue Date (or certificate effective date for group)	199501
10)	End Issue Date	200012
11)	Type of Underwriting	1
12)	Cognitive Test Indicator	1
13)	MIB	0
14)	Attending Physician Statement Secured	1
15)	Telephone Interview	1
16)	Face to Face Assessment Secured	1
17)	Prescription Drugs Check Indicator	1
18)	Underwriting Self-Assessment	0

Inforce Data Layout – Option A		
Field No.	Data Element	Example
<b>Identifiers to Link Data Files</b>		
1)	Policy Identifier	1234954
2)	Underwriting Cohort I.D.	1
3)	Covered Person Identifier	1

<b>Demographics and Eligibility</b>		
4)	Policy plan code	LTC01
5)	Covered Person's Issue Age	62
6)	Covered Person's Date of Birth	193607
7)	Issue Age Basis	1
8)	Covered Person's Sex	1
9)	Policy Issue Type	1
10)	Tax qualification of policy	1
11)	Producer who sold the policy	1
12)	Policy effective date	199808
13)	Acquisition / Exposure Validity Indicator	0
14)	Policy Acquisition Type	3
15)	Acquisition or Exposure Validity Date	
16)	Insured's resident state at issue	WI
17)	Insured's resident state currently	WI
18)	Zip Code of Insured's Residence Address at Issue	53066
19)	Zip Code of Insured's Residence Address Currently	53066
20)	Marital Status at Issue	1

<b>Policy Status and Premium Characteristics</b>		
21)	Inforce Indicator	0
22)	Policy Termination Date	202003
23)	Policy Termination Cause	3
24)	Premium Status as of Earlier of Study End Date or Policy Termination Date	1
25)	Paid-Up Date	
26)	On Claim at the Beginning of the Study	2
27)	Initial Claim Termination Date	
28)	Premium Class	2
29)	Marital Premium Discount	1
30)	Current Premium Payment Frequency	1
31)	Current Payor	1

Inforce Data Layout – Option A		
Field No.	Data Element	Example
32)	Current Periodic Premium Payment Amount (i.e., modal premium)	1200
33)	Billing Type	1
34)	Premium Payment Period	1

Benefits at Issue		
35)	Benefit Payment Type	3
36)	Coverage Type	7
37)	Type of Policy Lifetime Maximum Benefit	1
38)	Shared Benefits Indicator	0
39)	Coinsurance Indicator	1
40)	Coinsurance percentage	80
41)	Form of Lifetime Maximum Benefit for Nursing Home Facility Care	5
42)	Lifetime Maximum Policy Benefit – Nursing Home Facility Care	219000
43)	Type of Nursing Home Facility Care Waiting Period / Elimination Period / Deductible Amount	1
44)	Nursing Home Facility Care Elimination Period / Deductible Amount	20
45)	Type of Maximum Benefit Unit for Nursing Home Facility Care	1
46)	Maximum Per Unit Benefit Amount for Nursing Home Facility Care	100
47)	Form of Lifetime Maximum Benefit for Assisted Living Facility Care	5
48)	Lifetime Maximum Policy Benefit – Assisted Living Facility Care	219000
49)	Type of Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	1
50)	Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	20
51)	Type of Maximum Benefit Unit for Assisted Living Facility Care	1
52)	Maximum Per Unit Benefit Amount for Assisted Living Facility Care	100
53)	Form of Lifetime Maximum Benefit for Home and Home Health Care	5
54)	Lifetime Maximum Policy Benefit – Home and Home Health Care	219000
55)	Type of Home and Home Health Care Elimination Period / Waiting Period/Deductible Amount)	1
56)	Home and Home Health Care Elimination Period/Deductible Amount	20
57)	Type of Maximum Benefit Unit for Home and Home Health Care	1

Inforce Data Layout – Option A		
Field No.	Data Element	Example
58)	Maximum Per Unit Benefit Amount for Home and Home Health Care	100
59)	Form of Lifetime Maximum Benefit for All Other Non-Facility Care or Services	5
60)	Lifetime Maximum Benefit for All Other Non-Facility Care or Services	219000
61)	Type of All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	1
62)	All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	20
63)	Type of Maximum Benefit Unit for All Other Non-Facility Care or Services	1
64)	Maximum Per Unit Benefit Amount for All Other Non-Facility Care or Services	100
65)	Inflation Protection Provision	5
66)	Inflation Protection Percentage	3
67)	Inflation Protection Duration	20
68)	Inflation on Claim	1
69)	Restoration of Benefits	2

Benefits at the Study End Date or the Date of Termination if earlier		
70)	Effective Date of this Coverage	201810
71)	Benefit Payment Type	3
72)	Coverage Type	7
73)	Type of Policy Lifetime Maximum Benefit	1
74)	Shared Benefits Indicator	0
75)	Coinsurance Indicator	1
76)	Coinsurance percentage	80
77)	Form of Lifetime Maximum Benefit for Nursing Home Facility Care	5
78)	Lifetime Maximum Policy Benefit – Nursing Home Facility Care	198195
79)	Type of Nursing Home Facility Care Waiting Period / Elimination Period / Deductible Amount	1
80)	Nursing Home Facility Care Elimination Period / Deductible Amount	20
81)	Type of Maximum Benefit Unit for Nursing Home Facility Care	1
82)	Maximum Per Unit Benefit Amount for Nursing Home Facility Care	181
83)	Form of Lifetime Maximum Benefit for Assisted Living Facility Care	5
84)	Lifetime Maximum Policy Benefit – Assisted Living Facility Care	198195

Inforce Data Layout – Option A		
Field No.	Data Element	Example
85)	Type of Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	1
86)	Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	20
87)	Type of Maximum Benefit Unit for Assisted Living Facility Care	1
88)	Maximum Per Unit Benefit Amount for Assisted Living Facility Care	181
89)	Form of Lifetime Maximum Benefit for Home and Home Health Care	5
90)	Lifetime Maximum Policy Benefit – Home and Home Health Care	198195
91)	Type of Home and Home Health Care Elimination Period / Waiting Period/Deductible Amount)	1
92)	Home and Home Health Care Elimination Period/Deductible Amount	20
93)	Type of Maximum Benefit Unit for Home and Home Health Care	1
94)	Maximum Per Unit Benefit Amount for Home and Home Health Care	181
95)	Form of Lifetime Maximum Benefit for All Other Non-Facility Care or Services	5
96)	Lifetime Maximum Benefit for All Other Non-Facility Care or Services	198195
97)	Type of All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	1
98)	All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	20
99)	Type of Maximum Benefit Unit for All Other Non-Facility Care or Services	1
100)	Maximum Per Unit Benefit Amount for All Other Non-Facility Care or Services	181
101)	Inflation Protection Provision	1
102)	Inflation Protection Percentage	0
103)	Inflation Protection Duration	0
104)	Inflation on Claim	0
105)	Restoration of Benefits	2

Benefit Provision Change (Excluding Changes due to Rate Increases)		
106)	Benefit Provision Change	2
107)	Benefit Provision Change Date	
108)	Type of Benefit Provision Change	

Rate Increase Information		
109)	Premium Rate Increases	1
110)	Paid up option indicator	1
111)	Benefit Provision Change Due to Rate Increase	1
112)	Benefit Provision Change Due to Rate Increase Date	201810
113)	Type of Benefit Provision Change Due to Rate Increase	3

Inforce Data Layout – Option B		
Field No.	Data Element	Example
<b>Identifiers to Link Data Files</b>		
1)	Policy Identifier	1234954
2)	Underwriting Cohort I.D.	1
3)	Covered Person Identifier	1

<b>Demographics and Eligibility</b>		
4)	Policy plan code	LTC01
5)	Covered Person's Issue Age	62
6)	Covered Person's Date of Birth	193607
7)	Issue Age Basis	1
8)	Covered Person's Sex	1
9)	Policy Issue Type	1
10)	Tax qualification of policy	1
11)	Producer who sold the policy	1
12)	Coverage start date	199808
13)	Acquisition / Exposure Validity Indicator	0
14)	Policy Acquisition Type	3
15)	Acquisition or Exposure Validity Date	
16)	Insured's resident state at issue	WI
17)	Insured's resident state currently	WI
18)	Zip Code of Insured's Residence Address at Issue	53066
19)	Zip Code of Insured's Residence Address Currently	53066
20)	Marital Status at Issue	1

<b>Coverage Status and Premium Characteristics</b>		
21)	Inforce Indicator for this coverage	0
22)	Coverage End Date	202003
23)	Coverage Termination Cause	3
24)	Premium Status as of Earlier of Study End Date or Policy Termination Date	1
25)	Paid-Up Date	
26)	On Claim at the Beginning of the Study	2
27)	Initial Claim Termination Date	
28)	Premium Class	2
29)	Marital Premium Discount	1
30)	Current Premium Payment Frequency	1
31)	Current Payor	1

Inforce Data Layout – Option B		
Field No.	Data Element	Example
32)	Current Periodic Premium Payment Amount (i.e., modal premium)	1200
33)	Billing Type	1
34)	Premium Payment Period	1

Benefits for this coverage		
35)	Benefit Payment Type	3
36)	Coverage Type	7
37)	Type of Policy Lifetime Maximum Benefit	1
38)	Shared Benefits Indicator	0
39)	Coinsurance Indicator	1
40)	Coinsurance percentage	80
41)	Form of Lifetime Maximum Benefit for Nursing Home Facility Care	5
42)	Lifetime Maximum Policy Benefit – Nursing Home Facility Care	219000
43)	Type of Nursing Home Facility Care Waiting Period / Elimination Period / Deductible Amount	1
44)	Nursing Home Facility Care Elimination Period / Deductible Amount	20
45)	Type of Maximum Benefit Unit for Nursing Home Facility Care	1
46)	Maximum Per Unit Benefit Amount for Nursing Home Facility Care	100
47)	Form of Lifetime Maximum Benefit for Assisted Living Facility Care	5
48)	Lifetime Maximum Policy Benefit – Assisted Living Facility Care	219000
49)	Type of Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	1
50)	Assisted Living Facility Care Elimination Period / Waiting Period/Deductible Amount	20
51)	Type of Maximum Benefit Unit for Assisted Living Facility Care	1
52)	Maximum Per Unit Benefit Amount for Assisted Living Facility Care	100
53)	Form of Lifetime Maximum Benefit for Home and Home Health Care	5
54)	Lifetime Maximum Policy Benefit – Home and Home Health Care	219000
55)	Type of Home and Home Health Care Elimination Period / Waiting Period/Deductible Amount)	1
56)	Home and Home Health Care Elimination Period/Deductible Amount	20



Inforce Data Layout – Option B		
Field No.	Data Element	Example
57)	Type of Maximum Benefit Unit for Home and Home Health Care	1
58)	Maximum Per Unit Benefit Amount for Home and Home Health Care	100
59)	Form of Lifetime Maximum Benefit for All Other Non-Facility Care or Services	5
60)	Lifetime Maximum Benefit for All Other Non-Facility Care or Services	219000
61)	Type of All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	1
62)	All Other Non-Facility Care or Services Type of Elimination Period / Waiting Period/Deductible Amount	20
63)	Type of Maximum Benefit Unit for All Other Non-Facility Care or Services	1
64)	Maximum Per Unit Benefit Amount for All Other Non-Facility Care or Services	100
65)	Inflation Protection Provision	5
66)	Inflation Protection Percentage	3
67)	Inflation Protection Duration	20
68)	Inflation on Claim	1
69)	Restoration of Benefits	2

Rate Increase Information		
70)	Premium Rate Increases	1
71)	Paid up option indicator	1

Claim Summary Data Layout		
Field No.	Data Element	Example
<b>Identifiers to Link Data Files</b>		
1)	Policy Identifier	1234954
2)	Covered Person Identifier	1
3)	Claim Identifier	1

Claim Summary Details		
4)	Claim Incurred Date	20190301
5)	Claim Status as of the date the data is pulled	3
6)	Date of Termination	20200331
7)	Marital Status at Time that Claim Incurred	2
8)	Zip Code of Insured's Residence at incurred claim date	53066
9)	Original Level of Care for this claim	1
10)	Original Precipitating ICD-9-CM or ICD10-CM Diagnosis	U07.1
11)	Primary Underlying Condition ICD-9-CM or ICD-10-CM Diagnosis	U07.1
12)	Benefit Eligibility satisfied	1
13)	Cognitive Impairment	2
14)	Number of Failed ADL's	3
15)	Type of Maximum Benefit Unit for Nursing Home Facility Care	1
16)	Maximum Per Unit Benefit Amount for Nursing Home Facility Care	181
17)	Type of Maximum Benefit Unit for Assisted Living Facility Care	1
18)	Maximum Per Unit Benefit Amount for Assisted Living Facility Care	181
19)	Type of Maximum Benefit Unit for Home and Home Health Care	1
20)	Maximum Per Unit Benefit Amount for Home and Home Health Care	181
21)	Type of Maximum Benefit Unit for All Other Non-Facility Care or Services	1
22)	Maximum Per Unit Benefit Amount for All Other Non-Facility Care or Services	181

Claim Payment Data Layout		
Field No.	Data Element	Example
<b>Identifiers to Link Data Files</b>		
1)	Policy Identifier	1234954
2)	Covered Person Identifier	1
3)	Claim Identifier	1
<b>Claim Payment Details</b>		
4)	Claim Payment Sequence Number	5
5)	Claim Payment Date	202006
6)	Service Begin Date	20210101
7)	Service End Date	20210331
8)	Type of Care for this Payment	2
9)	Benefit Days for this Claim Payment	90
10)	Benefit Dollars Paid for this Claim Payment	16290

## APPENDIX C – Confidentiality of Data

The SOA Research Institute and LIMRA have been conducting industry research studies for many years and realize the importance of maintaining the utmost confidentiality of data. All data will be treated with complete confidentiality. Detailed, aggregate results will be compiled in summary reports which will be available to purchasing companies. Some select, high-level results may also be used in public reports and public forums such as conference presentations, press releases and articles in trade publications.

No information from individual participating companies will be identified, nor will the data be shown in a fashion whereby individual company results can be identified in either the summary report or the public forums listed above. The SOA Research Institute and LIMRA reserves the right to release confidential information under a valid order created by a court or government agency. A list of all participating companies will be included in the report.

## APPENDIX D - LLG Governing Information Security Policy

LLG Information Technology has created and maintains a comprehensive information security program called Governing Information Security Policy for LLG. This program covers information security, risk assessment, and privacy for all LLG IT activities. The program ensures that LLG has in place adequate technical, administrative, and physical safeguards to protect sensitive information. LLG's Chief Information Security Officer is the owner of the program document, and reviews and updates it annually.

### 1. Zero Trust Architecture Model

LLG's security model is centered on the belief that devices are not to be automatically trusted inside or outside our perimeters. All connections must verify and continually be verified they meet a defined set of requirements before being granted access as well as ongoing access.

### 2. Physical Security

LLG has industry best practice physical controls to protect staff, information, and guard against intrusion theft, damage, and unauthorized access. A badge reader system controls access to LLG's facilities, computer rooms, and areas where sensitive information is stored. Employees, contractors, and consultants have photo ID badges, that must be prominently displayed. Visitors and third parties must be provided with badges that are prominently displayed at all times during their use of LLG's buildings. LLG IT maintains procedures to ensure that computer and communications rooms are secured and protected from fire.

### 3. Data Storage

The physical storage location of data is Windsor, CT. The core physical infrastructure that includes physical hardware asset management, security, data protection, and networking services is managed by LLG staff. All systems are managed, monitored, and operated by LLG.

### 4. End-Point Protection

LLG Information Technology department develops, maintains, and revises as needed, a manual of procedures that govern the following:

Use of software to protect the computing environment from viruses and other malicious tools

Updating the computing environment with "patches" for known vulnerabilities

Restricting the ability of unprotected systems to access the environment

Installed and running on all LLG connected computers is an industry approved end-point protection software program that is updated regularly. Definitions are set to update daily.

### 5. Firewalls

LLG utilizes next-generation firewalls to inspect all traffic including applications, threats, and content. The next-generation firewalls provide LL Global the ability to:

Securely enable applications, users, and content by classifying all traffic.

Apply security policies to block known vulnerability exploits, viruses, ransomware, spyware, botnets, and other unknown malware, such as advanced persistent threats.

Protect our network by segmenting data and applications and enforcing the Zero Trust principle.

Provide centralized visibility and streamline network security, making data actionable to prevent successful cyberattacks.

URL filtering for outbound connections to prevent access to inappropriate websites.

Malware analysis and reporting via a cloud-based analysis service that provides detailed analysis and reporting on malware that passes through the firewall.

## **6. Network Zoning**

LLG isolates critical network segments. Virtual machines are one network segment, databases are another, etc.

## **7. Access Controls**

LLG has a comprehensive Access Control Policy that governs access control standards within processing systems and LLG networks, for user registration and privilege management, and for password use and management. This policy also contains requirements and safeguards associated with mobile technologies.

To access LLG computer network and business applications, all users must authenticate with a single unique user ID and a personal secret password managed through Active Directory. Each computer and communication system user ID uniquely identifies only one user. Shared or group user IDs are not created or used. User passwords have strength Requirements and must be changed every 90 days for LLG systems.

## **8. Least Privilege**

LLG adheres to the principle of least privilege. The computer and communications system privileges of all users, systems, and programs are restricted based on the need to know. Special system privileges, such as the ability to examine the files of other users, are restricted to those directly responsible for system management and/or systems security. The number of privileged user IDs is strictly limited to people who absolutely need such privileges for authorized business purposes.

System administrators who manage computer systems with more than one user will have at least two user IDs, one that provides privileged access and is logged, and the other that provides the privileges of a normal user for day-to-day work.

## **9. Default System Configuration**

LLG disables and does not use default or vendor accounts.

## **10. Recertification of Access**

LLG recertifies users access accounts on a quarterly basis.

## **11. Connection to LLG Network**

LLG network does not permit anyone to physically connect a personal computer or device to the network. All computers and devices that physically connect to the LLG network are owned, configured, and maintained by LLG. LLG does have a smartphone Bring Your Own Device policy, but devices covered under this policy, are configured only for e-mail access and do not connect to the LLG network.

## About The Society of Actuaries

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