

**Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company**

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
--------------	--------------------------------------

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Unum Life Insurance Company of America
Long Term Care
Premium Rate Increase History

Unum Life Insurance Company of America has sold long term care insurance since 1988 and has raised rates on the following policy form in the last ten years. Rate increase amounts and timing of increases vary by state.

Policy Forms	Years Available for Sale	Years of Rate Increase	Percentage Rate Increase
LTC94, LTC94Q	1994-2002	2006-2007	0-30%
LTC5092, LTC5192, LTC5292, LTC5392, LTC5492, LTC5592	1992-1996	2010-2011	0-25%
LTC94, LTC94Q	1994-2002	2010-2011	0-25%
LTC99Q	1997-2002	2010-2011	0-25%
LTC5092, LTC5192, LTC5292, LTC5392, LTC5492, LTC5592	1992-1996	2010-2011	0-129%
LTC94, LTC94Q	1994-2002	2010-2011	0-129%
LTC99Q	1997-2002	2010-2011	0-129%
B.LTC	1990-2005	2013-present	0-90%
GLTC95	1997-2008	2013-present	0-90%

Below is a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

We know this news may be disconcerting, especially in light of increases implemented in prior years; however, it is necessary to ensure policies are appropriately priced to meet our commitments to our policyholders. Premium increases are necessary to support higher claims associated with insureds living longer, filing more claims, and staying on claim longer, which are expected to be higher than initially anticipated and for which the policy was priced. If these

trends continue in the same direction, additional premium increases may be necessary. This rate adjustment was based the Company's long term care claims and longevity experience and expectations of future experience. This rate adjustment will result in your coverage's price being more closely aligned with current products being sold in the market today.