
State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
Product Name:	UNUM CT Partnership		
Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Filing at a Glance

Company:	Unum Life Insurance Company of America
Product Name:	UNUM CT Partnership
State:	Connecticut
TOI:	LTC03G Group Long Term Care
Sub-TOI:	LTC03G.004 Partnership
Filing Type:	Rate
Date Submitted:	06/24/2019
SERFF Tr Num:	MEAM-131987416
SERFF Status:	Closed-Reduced - Approved
State Tr Num:	201903780
State Status:	
Co Tr Num:	UNUM 2019 RATE FILING
Implementation	On Approval
Date Requested:	
Author(s):	Lisa Culhane, Christine Leavenworth, John Bischoff, John Patrick Kinney
Reviewer(s):	Paul Lombardo (primary), Tricia Dave
Disposition Date:	10/21/2019
Disposition Status:	Reduced - Approved
Implementation Date:	
State Filing Description:	

State: Connecticut **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.004 Partnership
Product Name: UNUM CT Partnership
Project Name/Number: 2019 Rate Filing/Unum 2019 Rate Filing

General Information

Project Name: 2019 Rate Filing Status of Filing in Domicile: Not Filed
Project Number: Unum 2019 Rate Filing Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: CT partnership filing is applicable in CT only
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Other Explanation for Other Group Market Type: State of CT Group
Overall Rate Impact: 56.1% Filing Status Changed: 10/21/2019
State Status Changed:
Deemer Date: Created By: John Patrick Kinney
Submitted By: John Patrick Kinney Corresponding Filing Tracking Number:

Filing Description:

These are existing Connecticut Partnership policy form(s), and related non-partnership-eligible certificates issued to enrollees in other states, that provide long-term care coverage on a group basis. Unum issued certificates to eligible group members of the State of Connecticut between May 1997 and October 2004. Coverage is no longer marketed in any jurisdiction.

MedAmerica Insurance Company (MedAmerica) acquired this long-term care block of business via a reinsurance agreement with Employers Reinsurance Corporation, which had previously reinsured this block. MedAmerica has 100% of the risk on these forms, and it administers and manages the entire block.

MedAmerica is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than previously expected. Although a substantially larger increase would be needed to return this policy form to its expected loss ratio, the company is limiting its premium rate increase to 299%.

There have been no prior rate increases on the above-referenced form(s). The company is seeking this rate increase request to help alleviate the adverse performance on this block of business.

Company and Contact

Filing Contact Information

John Patrick Kinney, MANAGING ACTUARY - LTC PRICING Patrick.Kinney@medamericaltc.com
165 Court Street 585-238-4379 [Phone]
Rochester, NY 14534

Filing Company Information

Unum Life Insurance Company of America CoCode: 62235 State of Domicile: Maine
165 Court Street Group Code: Company Type:
Rochester, NY 14647 Group Name: State ID Number:
(800) 544-0327 ext. [Phone] FEIN Number: 01-0278678

Filing Fees

State: Connecticut **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.004 Partnership
Product Name: UNUM CT Partnership
Project Name/Number: 2019 Rate Filing/Unum 2019 Rate Filing

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? Yes
Fee Explanation: Maine filing fee
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Unum Life Insurance Company of America	\$20.00	06/24/2019	161717006

State Specific

Individual, Small group and non-employer group health filings require rates to be filed. Does this filing comply with the requirements of item 17 of the general instructions?: N/A

A number of long standing Department positions have been reviewed and modified. As a result, some checklists have been amended, for your convenience we have summarized all of these modifications under General Instructions entitled "Amended Department Positions", have you reviewed this attachment at the bottom of the General Instructions?: N/A

State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
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Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Reduced - Approved	Tricia Dave	10/21/2019	10/21/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Requesting Additional Information	Tricia Dave	10/11/2019	10/11/2019

Response Letters

Responded By	Created On	Date Submitted
John Patrick Kinney	10/17/2019	10/21/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to 10/11 Objection	Note To Reviewer	John Patrick Kinney	10/21/2019	10/21/2019

State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
Product Name:	UNUM CT Partnership		
Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Disposition

Disposition Date: 10/21/2019

Implementation Date:

Status: Reduced - Approved

Comment: See attached file.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Unum Life Insurance Company of America	56.100%	56.100%	\$635,194	1,285	\$1,132,253	299.000%	299.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Supplement to Actuarial Memorandum		Yes
Supporting Document	Cover Letter 20190624		Yes
Supporting Document	Letter of Authorization		Yes
Supporting Document	CT_UNUM_Response 20191017_Objection 20191011		Yes



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

UNUM Life Insurance Company 2019 Group LTC Rate Filing

Finding of Facts

1. Connecticut specific experience: (Group LTC3G-CT Partnership)

Calendar <u>Year</u>	Earned <u>Premium</u>	Incurred <u>Claims</u>	Actual <u>Loss Ratio</u>	Expected <u>Loss Ratio</u>	Actual/ <u>Expected</u>
1997-2015	22,946,161	8,244,450	35.93%	14.98%	2.40
2016	1,186,362	550,336	46.39%	60.62%	0.77
<u>2017</u>	<u>1,142,011</u>	<u>729,932</u>	<u>63.92%</u>	<u>72.23%</u>	<u>0.88</u>
Total	25,274,534	9,524,718	37.69%	19.20%	1.96

2. Nationwide experience:

Calendar <u>Year</u>	Earned <u>Premium</u>	Incurred <u>Claims</u>	Actual <u>Loss Ratio</u>	Expected <u>Loss Ratio</u>	Actual/ <u>Expected</u>
1997-2015	23,459,520	9,013,647	38.42%	15.30%	2.51
2016	1,206,167	550,336	45.63%	61.83%	0.74
<u>2017</u>	<u>1,159,691</u>	<u>735,387</u>	<u>63.41%</u>	<u>73.53%</u>	<u>0.86</u>
Total	25,825,378	10,299,370	39.88%	19.20%	2.08

3. UNUM Life Insurance Company is requesting a rate increase of 299% on the Group policy form GMB96/CT (Connecticut Partnership).
4. There have been no prior rate increases on these forms.
5. This represents a closed block of business in Connecticut. Certificates were issued between May 1997 and October 2004.
6. As of 12/31/2017, there were 1,268 insureds in Connecticut and 1,285 nationwide.

7. MedAmerica Insurance Company acquired this block of business through a reinsurance agreement with the Employers Reinsurance Corporation (ERC). MedAmerica has 100% of the risk and it administers and manages the entire block.
8. The nationwide lifetime loss ratio with and without the rate increase request is projected at 87% and 141% respectively and for Connecticut it is 86% with the increase and 140% without the increase.
9. The early experience is estimated due to incomplete data prior to MedAmerica's acquisition and administration of the business. Premium, claims, and lives prior to 2004 are estimated by using the current assumptions described in the filed actuarial memorandum.
10. No public comments were received.

Department Summary

The inception-to-date loss ratios in Connecticut and on a nationwide basis are 37.69% and 39.88% respectively, while the expected loss ratio in Connecticut and nationwide is 19.20%. Connecticut insurance law requires a minimum 65% loss ratio over the lifetime of the policy forms.

Connecticut experience has been worse than originally expected, with an actual-to-expected ratio of 1.96. Nationwide experience of the above policy forms is also worse than expected with an actual-to-expected ratio of 2.08. There are currently 1,268 insureds impacted in Connecticut and this policy form is no longer sold in Connecticut. The Connecticut policies were issued from 1997-2004 in Connecticut.

Department Disposition


Based upon the finding of fact, and the summary information described above, the rate increase request of 299% is disapproved as submitted, but limited to a 50% increase.

While Connecticut and nationwide experience has been worse than expected, a significant amount of the early experience is estimated and the minimum lifetime loss ratio still needs to be met.

Pursuant to Connecticut General Statute 38a-501(b)(2)(A), any approved increase greater than or equal to 20% must be spread over a minimum of three years. The increase shall be periodic and actuarially equivalent to the approved 50% increase and a current interest rate for the period chosen. The periodic increase is 16.0% per year for three years.

The revised rates are neither excessive, nor inadequate nor unfairly discriminatory.

Dated October 21, 2019.



Tricia Davé, FSA, MAAA
Insurance Actuary
Connecticut Insurance Department

State: Connecticut **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.004 Partnership
Product Name: UNUM CT Partnership
Project Name/Number: 2019 Rate Filing/Unum 2019 Rate Filing

Objection Letter

Objection Letter Status	Requesting Additional Information
Objection Letter Date	10/11/2019
Submitted Date	10/11/2019
Respond By Date	10/25/2019

Dear John Patrick Kinney,

Introduction:

The Department will be approving the 50% increase for this filing. A full explanation will be provided in the final disposition. Since the Department is approving an increase of 20% or more, UNUM must follow the following statutory requirement:

Section 38a-501(b)(2)(A) Any insurance company, fraternal benefit society, health service corporation, medical service corporation or health care center that files a rate filing for an increase in premium rates for a long-term care policy that is for twenty per cent or more shall spread the increase over a period of not less than three years. Such company, society, corporation or center shall use a periodic rate increase that is actuarially equivalent to a single rate increase and a current interest rate for the period chosen.

Please provide an equal annual increase, for at least three years, that is actuarially equivalent to the 50%.

Thank you in advance for your cooperation, we look forward to your response no later than 10/25/2019.

Tricia Davé, FSA, MAAA

Conclusion:

Sincerely,
Tricia Dave

State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
Product Name:	UNUM CT Partnership		
Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/17/2019
Submitted Date	10/21/2019

Dear Paul Lombardo,

Introduction:

Response 1

Comments:

See response letter and supporting documents attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	CT_UNUM_Response 20191017_Objection 20191011
Comments:	
Attachment(s):	CT_UNUM_Response 20191017_Objection 20191011.pdf CT Seriatim List UNUM 20191017.pdf 2018 Experience Exhibit Unum After increase 50.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

John Patrick Kinney

State: Connecticut **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.004 Partnership
Product Name: UNUM CT Partnership
Project Name/Number: 2019 Rate Filing/Unum 2019 Rate Filing

Note To Reviewer

Created By:

John Patrick Kinney on 10/21/2019 09:12 AM

Last Edited By:

John Patrick Kinney

Submitted On:

10/21/2019 09:12 AM

Subject:

Response to 10/11 Objection

Comments:

I thought I had submitted the response dated 10/17 along with the post-submission update last week, but apparently I had messed something up. I have submitted it just now. Sorry for the oversight.

State: Connecticut **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.004 Partnership
Product Name: UNUM CT Partnership
Project Name/Number: 2019 Rate Filing/Unum 2019 Rate Filing

Post Submission Update Request Processed On 10/21/2019

Status: Allowed
Created By: John Patrick Kinney
Processed By: Tricia Dave
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	56.1	299

Company Rate Information:

Company Name:Unum Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	56.100%	299.000%
Overall % Rate Impact	56.100%	299.000%
Written Premium Change for this Program	\$635194	\$3385436

State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
Product Name:	UNUM CT Partnership		
Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	
SERFF Tracking Number of Last Filing:	Paper NAIC Filing Number 416-62235

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Unum Life Insurance Company of America	56.100%	56.100%	\$635,194	1,285	\$1,132,253	299.000%	299.000%

State:	Connecticut	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.004 Partnership		
Product Name:	UNUM CT Partnership		
Project Name/Number:	2019 Rate Filing/Unum 2019 Rate Filing		

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CT_ActMemo_UNUM_LR_20190624 with Appendix.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Supplement to Actuarial Memorandum
Comments:	
Attachment(s):	Supplement to the Actuarial Memorandum_CT_UNUM_0624.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter 20190624
Comments:	
Attachment(s):	CT_Cover Letter_Unum_LR_ 20190624.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	Unum Letter of Authorization 20180212.pdf
Item Status:	
Status Date:	

Satisfied - Item:	CT_UNUM_Response 20191017_Objection 20191011
Comments:	
Attachment(s):	CT_UNUM_Response 20191017_Objection 20191011.pdf CT Seriatim List UNUM 20191017.pdf 2018 Experience Exhibit Unum After increase 50.pdf
Item Status:	
Status Date:	

Actuarial Memorandum

June 24, 2019

<u>Product</u>	<u>Number</u>
Connecticut Partnership Policy Form	GMB96\CT
Connecticut Partnership Certificate Forms	STOCT
	STOCT_REV_0101
Non-Partnership Certificates Issued out of State	NRCT Rev 01/01
	RFL97

The company is requesting a rate increase on the above-listed long-term care policy form(s). The company issued Partnership certificates to eligible group members of the State of Connecticut between May 1997 and October 2004. A small number of similar, non-Partnership-eligible, certificates were issued in other states. The company is no longer marketing these forms in any jurisdiction.

As described in the cover letter, MedAmerica Insurance Company (MedAmerica) acquired this long-term care block of business via a reinsurance agreement with Employers Reinsurance Corporation, which had previously reinsured this block. MedAmerica has 100% of the risk on these forms, and it administers and manages the entire block.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable (pre-rate stabilization) sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). It may not be suitable for other purposes. The enclosed Supplement to the Actuarial Memorandum includes other commonly requested information for this jurisdiction.

2. Requested Rate Increase

The company is requesting a premium rate increase of 299% on the above-listed form(s), including all associated riders. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

While the company does not currently anticipate additional rate increases, it will continue to monitor the business and reserves the right to request additional rate increases in the future.

The company understands that under Connecticut Insurance Regulation section 38a-528(b)(2)(A) any increase greater than 20% must be spread over a period of not less than three years. Upon reaching agreement with the Department on an approved rate increase schedule, the company will provide the actuarially equivalent rate increases and rate schedules. Please note that the actual rates implemented may vary slightly from those provided due to implementation rounding algorithms. The company will notify certificateholders of the series of rate increases and cumulative rate increase at the time of implementation of the first year's rate increase.

3. Description of Benefits

This product provides long-term care coverage on a group basis. The product has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. A Maximum Daily Benefit, Maximum Benefit, and elimination period were selected at issue.

This product includes an Automatic Inflation Protection feature that provides for benefit levels that increase on each anniversary date by 5% compound annually for the life of the insured. The policyholder had the option of waiving this protection on the maximum benefit if the policyholder was age 65 or older at issue. If this waiver was elected, all other dollar benefit maximums continue to increase automatically. This automatic inflation protection option applies even when the insured is in claim status.

Actuarial Memorandum

June 24, 2019

The available choices for maximum benefit, inflation option and elimination period are shown in Section 21.

At issue the insured may have had the option of selecting additional riders and benefits that provide the following types of coverage: 100% Home Health Care coverage, restoration of benefits, nonforfeiture, and return of premium death benefit. Premiums are waived whenever an insured is certified as chronically ill.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase as discussed in the enclosed cover letter.

4. Renewability

Coverage is guaranteed renewable for life.

5. Applicability

This rate increase applies to all certificates issued under the above-listed policy form(s) in this jurisdiction, or where the certificate specifies approval of premium rate increases by the Connecticut Department of Insurance. The rate changes will apply to the premium of the base certificate and all applicable options and riders associated with the base certificate.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

- a. Morbidity reflects claim costs developed using the 2014 Milliman *Long-Term Care Guidelines (Guidelines)* with adjustments for underwriting selection, an all-lives exposure basis, and three years of retrospective improvement to bring the *Guidelines* forward to 2017. The claim costs were further adjusted based on historical claim experience by attained age, duration, payment type, and coverage type, to the extent credible. These adjustment factors can be found in Exhibit A-4a of Appendix A to this memorandum.
- b. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static gender-distinct table with retrospective improvement applied to bring this table forward to 2017. These mortality rates are further adjusted based on historical mortality experience by issue age band and duration as shown in the following table.

UNUM Life Insurance Company
Address: 2211 Congress Street, Portland, ME 04122

Actuarial Memorandum

June 24, 2019

Duration*	Mortality Durational Adjustment Factors											
	Issue Age											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
1	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	40%
2	70	70	70	70	70	70	70	70	70	70	70	60
3	80	80	80	80	80	80	80	80	80	80	80	90
4	86	86	86	86	86	86	86	86	88	90	90	100
5	92	92	92	92	92	92	92	92	96	100	100	105
6	83	83	83	83	83	83	83	83	88	94	94	102
7	83	83	83	83	83	83	83	83	90	96	96	104
8	83	83	83	83	83	83	83	83	90	98	98	105
9	81	81	81	81	81	81	81	81	88	98	99	105
10	79	79	79	79	79	79	79	79	86	98	101	105
11	77	77	77	77	77	77	77	77	83	98	102	105
12	74	74	74	74	74	74	74	74	81	97	102	105
13	72	72	72	72	72	72	72	72	78	96	102	105
14	74	74	74	74	74	74	74	74	82	98	105	105
15	76	76	76	76	76	76	76	76	86	99	105	105
16	77	77	77	77	77	77	77	77	90	101	105	105
17	79	79	79	79	79	79	79	79	94	102	105	105
18	81	81	81	81	81	81	81	81	98	104	105	105
23	77	77	77	77	77	77	77	94	99	105	105	105
28	74	74	74	74	74	74	89	95	105	105	105	105
33	70	70	70	70	70	85	90	100	105	105	105	105
38	70	70	70	70	85	90	100	105	105	105	105	105
43	70	70	70	85	90	100	105	105	105	105	105	105
48	70	70	85	90	100	105	105	105	105	105	105	105
53	70	85	90	100	105	105	105	105	105	105	105	105
58	85	90	100	105	105	105	105	105	105	105	105	105
63	90	100	105	105	105	105	105	105	105	105	105	105
68	100	105	105	105	105	105	105	105	105	105	105	105
73+	105	105	105	105	105	105	105	105	105	105	105	105

* The assumption varies by duration for 18+, but is shown every five years for display purposes.

- c. Voluntary Lapse Rates: Due to the age of this block of business, all policies are using the ultimate lapse rate of 1.25%.

The voluntary lapse rates were adjusted for the limited-pay options:

- For the ten-pay option, a reduction of 65% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% lapse thereafter;
- For the twenty-pay option, a reduction of 50% of the above lapse rates is assumed for durations one through eight, a reduction of 75% of the above lapse rates is assumed for durations nine through fifteen, and 0% lapse thereafter.

- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the *Guidelines* with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age as shown in the following table.

Actuarial Memorandum

June 24, 2019

Gender	Benefit Period in Years	Attained Age*										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	<1.5	0.0%	0.1%	0.1%	0.3%	0.7%	2.5%	6.1%	10.7%	13.4%	16.7%	33.0%
	1.5 – 2.5	0.0	0.0	0.1	0.2	0.5	1.6	4.5	8.7	11.7	16.3	33.0
	2.5 – 3.5	0.0	0.0	0.1	0.1	0.4	1.2	3.4	6.9	9.7	15.0	33.0
	3.5 – 4.5	0.0	0.0	0.0	0.1	0.3	1.0	2.5	5.0	7.8	13.2	33.0
	4.5 – 6.0	0.0	0.0	0.0	0.1	0.2	0.7	1.7	3.8	6.3	11.2	33.0
	6.0 – 8.5	0.0	0.0	0.0	0.0	0.1	0.3	0.9	2.5	4.3	6.9	33.0
	8.5 – 12	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.8	1.7	2.8	33.0
	12+	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Male	<1.5	0.0	0.0	0.1	0.2	0.5	1.5	3.9	6.3	7.8	9.4	33.0
	1.5 – 2.5	0.0	0.0	0.1	0.1	0.3	1.0	2.5	4.3	5.4	7.3	33.0
	2.5 – 3.5	0.0	0.0	0.1	0.1	0.2	0.7	1.7	3.0	4.0	5.8	33.0
	3.5 – 4.5	0.0	0.0	0.0	0.1	0.1	0.4	1.1	2.0	2.8	4.6	33.0
	4.5 – 6.0	0.0	0.0	0.0	0.0	0.1	0.3	0.8	1.5	2.3	3.6	33.0
	6.0 – 8.5	0.0	0.0	0.0	0.0	0.0	0.1	0.3	1.0	1.7	2.1	33.0
	8.5 – 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.5	0.7	33.0
	12+	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

* The assumption varies by attained age, but is shown every five years for display purposes.

- e. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit options (RBO). An increase in morbidity for adverse selection due to the rate increase based on the percentage of policies that elect CBUL and RBO is assumed.

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates, reduction to premiums and benefits due to the impact of RBO elections, and increase in morbidity based on the requested rate increase level.

Policyholder Behavior Assumptions

CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO	Morbidity Increase for Adverse Selection
12%	25%	21%	6.5%

- f. Interest Rate consistent with the maximum valuation interest rate applicable to the years of issue (4.5%) is used to demonstrate compliance with the minimum loss ratio requirements.
- g. Annual Improvement in the mortality and morbidity assumptions is assumed for 15 years starting in 2018. Annual mortality improvement factors vary by attained age based on the G2 improvement scale from the 2012 Individual Annuity Mortality table. Annual morbidity improvement is assumed to be 1.0%.
- h. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. MedAmerica's current expense assumptions are assumed to be appropriate. Commissions will not be paid on any increase in premium.

The above assumptions are based on the experience of the above-listed policy form(s) and similar forms issued by the company and, where appropriate, other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial

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judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered "most likely" (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy form(s) were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing. Appendix A was prepared by Milliman to describe the development and justification of current assumptions adopted by MedAmerica for this and other rate increase filings.

7. Marketing Method

The company issued certificates to eligible Connecticut state employees and their eligible family members.

8. Underwriting Description

Group products were issued to eligible active employees and retirees of employer groups and eligible members of association groups. In addition, coverage was offered to spouses, parents and parents-in-law, and other family members of active employees in these groups. Coverage to active employees may have been issued on a modified guaranteed issue or a guaranteed issue basis. All others eligible were fully underwritten with a selective use of underwriting tools, which may have included the application, medical records, an attending physician's statement, cognitive screening, telephone interview and/or face-to-face assessment based on MedAmerica's underwriting for its other products during a similar era.

9. Premiums

Premiums are unisex and payable for life. The premiums may vary by policy form, issue age, elimination period, maximum benefit, initial daily benefit, premium payment option, and the selection of any riders or extra benefits.

The policy form contained options for a single lump sum premium, a level 10-year premium, or a level 20-year premium. All remaining premium-paying policies have premiums payable for life.

10. Issue Age Range

Issue ages are from 20 to 75 based on inforce certificates as of December 31, 2017. The policy form was originally priced for issue ages 18 and above.

11. Area Factors

No changes are being made to any area factors that may have been used in original pricing.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	19%
Semi-Annual	0.52*AP	7
Quarterly	0.27*AP	60
Monthly	0.09*AP	14

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13. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in the experience exhibits for this rate increase analysis. Claim reserves as of December 31, 2017 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2017 has been allocated to the 2017 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses nationwide experience of the above-listed policy form(s). Exhibit I provides actual and projected experience using current assumptions. Historical experience was estimated on a seriatim basis from inception to December 31, 2003. Actual experience is provided from 2004 through 2017. Future projected experience is on a seriatim basis from January 1, 2018 through 2075 using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect no prior rate increases. The after increase projected experience reflects the requested rate increase discussed in Section 2.

Values in Exhibit I are shown (a) before and (b) after the requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, annual loss ratios, and cumulative loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

Exhibit II shows similar experience and projections for Connecticut Partnership certificates only, representing over 98% of the inforce business.

The following table demonstrates that the lifetime loss ratios exceed the minimum loss ratio required by pre-rate stability regulation.

Lifetime Loss Ratios at the Maximum Valuation Interest Rate

	Before Increase	After Increase
Nationwide	156%	94%
Connecticut	155%	93%

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16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected experience using current assumptions to that expected. Values in the following table are shown (a) before and (b) after the requested rate increase.

Actual and Expected Loss Ratios					
	Lifetime Loss Ratio			Actual-to-Expected	
	Before Increase	After Increase	Expected	Before Increase	After Increase
Nationwide	141%	87%	64%	2.20	1.36
Connecticut	140%	86%	64%	2.19	1.34

Actual and projected experience in the above table is identical to that described in Exhibit I, except uses the current most-likely interest rate assumption of 5.00%. This rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2017 cash flow testing.

Expected experience uses the same policies at inception as in Exhibit I and projects from issue on a seriatim basis using the expected pricing assumptions for each form or, if not available, the expected pricing assumptions from another policy form that was priced during a similar era.

Exhibit III provides a comparison of the current and expected assumptions that underlie the actual and expected experience described above.

17. History of Previous Rate Revisions

There have been no prior increases on the above-listed policy form(s) in this jurisdiction and nationwide since MedAmerica acquired the business.

In March 1999, prior to MedAmerica's acquisition, the company revised the above-listed policy form to keep the group policy in compliance with new regulations taking effect in April of that year. This revision included a reduction in premium rates and commissions. Information in this filing is based on MedAmerica's premium records.

18. Analysis Performed to Consider a Rate Increase

The experience table in Section 16 above demonstrates that experience has been more adverse from that expected as the A:E loss ratios exceed 1.0. The adverse experience is due to a combination of higher persistency and lower interest.

19. Average Annual Premium in Connecticut (Based on December 31, 2017 In-Force)

The number of insureds and the corresponding average annual premium that may be affected by this rate increase filing are shown in the table below. These figures exclude paid-up policies that will not be affected by the requested rate increase.

	Number of Insureds	Before Increase Premium	After Increase Premium
Nationwide	1,285	\$881	\$3,515
Connecticut	1,268	\$879	\$3,507

20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following being filed for use by the department of insurance.

UNUM Life Insurance Company
Address: 2211 Congress Street, Portland, ME 04122

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21. Distribution of Business as of December 31, 2017

Issue Ages	Percent Distribution	
	Connecticut	Nationwide
<40	10%	10%
40-44	13	13
45-49	22	22
50-54	29	29
55-59	17	17
60-64	5	5
65-69	2	3
70-74	1	1
75+	<1	<1

Elimination Period	Percent Distribution	
	Connecticut	Nationwide
20-Day	1%	1%
30-Day	6	6
60-Day	25	24
90-Day	65	65
100-Day	4	4

Maximum Benefit	Percent Distribution	
	Connecticut	Nationwide
\$60,000	23%	23%
\$100,000	39	39
\$150,000	24	24
\$200,000	6	6
\$300,000	2	2
\$500,000	6	6

Inflation Protection	Percent Distribution	
	Connecticut	Nationwide
5% Compound	>99%	>99%
Waiver on Maximum Benefit	<1	<1

22. Number of Insureds and Annualized Premium (Based on December 31, 2017 In-Force)

The number of insureds and annualized premium that may be affected by this rate increase filing are:

	Number of Insureds	Annualized Premium
Nationwide	1,285	1,132,253
Connecticut	1,268	1,114,573

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23. Actuarial Certification

I, J. Patrick Kinney III, am the Managing Actuary, LTC Pricing for MedAmerica. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

I have relied on data and information available to MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



J. Patrick Kinney, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company

Date: June 24, 2019

Exhibit I-a
UNUM
Experience by Calendar Year
Combined Nationwide Experience Before Requested Rate Increase
Policy Form: GMB96/CT

		Actual or Projected Experience				
	Calendar Year	A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with Max. Val. Interest
Historical Experience	1997*	76,630	9,502	12%	207	12%
	1998*	339,597	51,286	15%	429	15%
	1999*	502,069	76,965	15%	554	15%
	2000*	909,101	121,161	13%	1,301	14%
	2001*	1,532,398	181,486	12%	1,846	13%
	2002*	1,691,744	188,065	11%	1,818	13%
	2003*	1,646,191	179,492	11%	1,764	12%
	2004	1,566,148	440,908	28%	1,695	15%
	2005	1,519,393	357,211	24%	1,663	16%
	2006	1,490,433	73,821	5%	1,638	15%
	2007	1,459,800	257,605	18%	1,607	15%
	2008	1,437,313	359,467	25%	1,580	16%
	2009	1,407,899	288,375	20%	1,542	16%
	2010	1,378,138	621,840	45%	1,524	18%
	2011	1,354,182	606,127	45%	1,498	20%
	2012	1,335,155	1,983,939	149%	1,478	26%
	2013	1,304,654	277,769	21%	1,452	26%
Projected Future Experience	2014	1,268,109	1,780,449	140%	1,423	31%
	2015	1,240,566	1,262,678	102%	1,395	33%
	2016	1,206,167	553,988	46%	1,365	34%
	2017	1,159,691	736,472	64%	1,287	34%
	2018	1,091,401	1,040,647	95%	1,250	36%
	2019	1,050,519	1,169,081	111%	1,212	38%
	2020	1,009,637	1,308,878	130%	1,174	40%
	2021	968,740	1,457,849	150%	1,136	42%
	2022	927,873	1,620,295	175%	1,097	44%
	2023	887,046	1,812,920	204%	1,059	46%
	2024	846,239	2,007,903	237%	1,019	49%
	2025	805,492	2,218,267	275%	980	52%
	2026	764,856	2,440,610	319%	939	55%
	2027	724,366	2,701,569	373%	899	58%
	2028	684,014	2,974,813	435%	858	61%
	2029	643,828	3,296,538	512%	817	65%
	2030	603,960	3,642,446	603%	775	69%
	2031	564,364	4,006,282	710%	733	73%
	2032	524,933	4,387,830	836%	691	77%
	2033	485,544	4,775,774	984%	648	81%
	2034	446,456	5,191,821	1,163%	605	86%
	2035	407,891	5,555,984	1,362%	562	91%
	2036	370,126	5,892,701	1,592%	519	96%
	2037	333,471	6,156,937	1,846%	476	101%
	2038	298,275	6,381,483	2,139%	435	105%
	2039	264,860	6,523,756	2,463%	394	110%
	2040	233,441	6,567,094	2,813%	355	115%
	2041	204,198	6,519,344	3,193%	318	119%
	2042	177,274	6,402,098	3,611%	283	123%
	2043	152,794	6,209,148	4,064%	250	127%
	2044	130,791	5,965,240	4,561%	220	131%
	2045	111,198	5,671,766	5,101%	192	134%
	2046	93,903	5,348,744	5,696%	166	137%
	2047	78,786	5,033,249	6,389%	144	139%
	2048	65,697	4,709,626	7,169%	123	142%
	2049	54,471	4,374,300	8,031%	105	144%
	2050	44,909	4,032,739	8,980%	89	146%
	2051	36,807	3,719,614	10,106%	74	147%
	2052	29,990	3,398,378	11,332%	62	149%
	2053	24,284	3,101,446	12,772%	52	150%
	2054	19,549	2,807,659	14,362%	42	151%
	2055	15,631	2,505,146	16,027%	35	152%
	2056	12,408	2,194,879	17,689%	28	153%
	2057	9,770	1,892,103	19,366%	22	153%
	2058	7,636	1,613,839	21,135%	18	154%
	2059	5,921	1,357,936	22,935%	14	154%
	2060	4,553	1,125,402	24,718%	11	155%
	2061	3,470	919,023	26,486%	9	155%
	2062	2,620	740,035	28,245%	7	155%
	2063	1,963	585,572	29,833%	5	155%
	2064	1,460	463,218	31,736%	4	155%
	2065	1,079	362,428	33,602%	3	155%
	2066	790	280,956	35,564%	2	155%
	2067	576	217,911	37,864%	2	156%
	2068	416	167,825	40,330%	1	156%
	2069	299	127,860	42,731%	1	156%
	2070	214	97,197	45,484%	1	156%
	2071	151	72,729	48,017%	0	156%
	2072	107	54,025	50,669%	0	156%
	2073	75	39,989	53,440%	0	156%
	2074	52	29,068	56,127%	0	156%
	2075	35	20,983	59,154%	0	156%
History		25,825,378	10,408,605	40%	29,066	34%
Future		16,231,313	165,355,906	1,019%	20,917	608%
Lifetime		42,056,691	175,764,511	418%	49,983	156%

*Estimated as described in Section 15 of the actuarial memorandum

Exhibit I-b
UNUM
Experience by Calendar Year
Combined Nationwide Experience After Requested Rate Increase
Policy Form: GMB96/CT

		Actual or Projected Experience				
	Calendar Year	A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with Max. Val. Interest
Historical Experience	1997*	76,630	9,502	12%	207	12%
	1998*	339,597	51,286	15%	429	15%
	1999*	502,069	76,965	15%	554	15%
	2000*	909,101	121,161	13%	1,301	14%
	2001*	1,532,398	181,486	12%	1,846	13%
	2002*	1,691,744	188,065	11%	1,818	13%
	2003*	1,646,191	179,492	11%	1,764	12%
	2004	1,566,148	440,908	28%	1,695	15%
	2005	1,519,393	357,211	24%	1,663	16%
	2006	1,490,433	73,821	5%	1,638	15%
	2007	1,459,800	257,605	18%	1,607	15%
	2008	1,437,313	359,467	25%	1,580	16%
	2009	1,407,899	288,375	20%	1,542	16%
	2010	1,378,138	621,840	45%	1,524	18%
	2011	1,354,182	606,127	45%	1,498	20%
	2012	1,335,155	1,983,939	149%	1,478	26%
	2013	1,304,654	277,769	21%	1,452	26%
Projected Future Experience	2014	1,268,109	1,780,449	140%	1,423	31%
	2015	1,240,566	1,262,678	102%	1,395	33%
	2016	1,206,167	553,988	46%	1,365	34%
	2017	1,159,691	736,472	64%	1,287	34%
	2018	1,091,401	1,040,647	95%	1,250	36%
	2019	2,061,505	888,897	43%	1,067	36%
	2020	2,871,479	995,099	35%	1,033	36%
	2021	2,755,166	1,108,254	40%	1,000	36%
	2022	2,638,938	1,231,640	47%	966	37%
	2023	2,522,824	1,377,952	55%	932	37%
	2024	2,406,764	1,526,043	63%	897	38%
	2025	2,290,878	1,685,811	74%	862	39%
	2026	2,175,304	1,854,666	85%	827	41%
	2027	2,060,149	2,052,855	100%	791	42%
	2028	1,945,386	2,260,359	116%	755	43%
	2029	1,831,093	2,504,687	137%	719	45%
	2030	1,717,706	2,767,370	161%	682	47%
	2031	1,605,092	3,043,651	190%	645	49%
	2032	1,492,946	3,333,369	223%	608	51%
	2033	1,380,923	3,627,926	263%	571	53%
	2034	1,269,753	3,943,788	311%	533	56%
	2035	1,160,071	4,220,218	364%	495	58%
	2036	1,052,664	4,475,790	425%	457	61%
	2037	948,417	4,676,300	493%	419	64%
	2038	848,316	4,846,662	571%	382	66%
	2039	753,281	4,954,541	658%	347	69%
	2040	663,923	4,987,290	751%	312	71%
	2041	580,753	4,950,873	852%	280	74%
	2042	504,179	4,861,694	964%	249	76%
	2043	434,558	4,715,042	1,085%	220	78%
	2044	371,980	4,529,711	1,218%	193	80%
	2045	316,254	4,306,759	1,362%	169	82%
	2046	267,068	4,061,387	1,521%	146	83%
	2047	224,073	3,821,748	1,706%	126	85%
	2048	186,848	3,575,952	1,914%	108	86%
	2049	154,919	3,321,287	2,144%	92	87%
	2050	127,724	3,061,901	2,397%	78	88%
	2051	104,681	2,824,117	2,698%	66	89%
	2052	85,294	2,580,185	3,025%	55	90%
	2053	69,065	2,354,716	3,409%	45	91%
	2054	55,598	2,131,642	3,834%	37	91%
	2055	44,455	1,901,950	4,278%	30	92%
	2056	35,289	1,666,376	4,722%	25	92%
	2057	27,788	1,436,495	5,170%	20	93%
	2058	21,717	1,225,227	5,642%	16	93%
	2059	16,839	1,030,940	6,122%	12	93%
	2060	12,949	854,396	6,598%	10	93%
	2061	9,869	697,711	7,070%	8	93%
	2062	7,452	561,823	7,540%	6	94%
	2063	5,582	444,555	7,963%	4	94%
	2064	4,151	351,665	8,471%	3	94%
	2065	3,068	275,147	8,969%	3	94%
	2066	2,247	213,294	9,493%	2	94%
	2067	1,637	165,432	10,107%	1	94%
	2068	1,184	127,407	10,765%	1	94%
	2069	851	97,067	11,406%	1	94%
	2070	608	73,788	12,141%	1	94%
	2071	431	55,213	12,817%	0	94%
	2072	303	41,013	13,525%	0	94%
	2073	213	30,358	14,265%	0	94%
	2074	147	22,067	14,982%	0	94%
	2075	101	15,930	15,790%	0	94%
History		25,825,378	10,408,605	40%	29,066	34%
Future		43,224,154	125,836,473	291%	18,557	180%
Lifetime		69,049,532	136,245,078	197%	47,623	94%

*Estimated as described in Section 15 of the actuarial memorandum

Exhibit II-a
UNUM
Experience by Calendar Year
Connecticut-Specific Experience Before Requested Rate Increase
Policy Form: GMB96/CT

		Actual or Projected Experience				
	Calendar Year	A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with Max. Val. Interest
Historical Experience	1997*	74,611	9,332	13%	203	13%
	1998*	328,077	49,673	15%	412	15%
	1999*	479,727	72,570	15%	536	15%
	2000*	881,641	115,667	13%	1,274	14%
	2001*	1,497,392	174,835	12%	1,817	13%
	2002*	1,656,410	181,322	11%	1,788	12%
	2003*	1,609,871	171,835	11%	1,735	12%
	2004	1,532,154	440,908	29%	1,667	15%
	2005	1,486,029	162,664	11%	1,635	14%
	2006	1,457,179	73,821	5%	1,611	13%
	2007	1,428,897	257,605	18%	1,581	14%
	2008	1,408,145	192,804	14%	1,555	14%
	2009	1,379,988	288,375	21%	1,518	14%
	2010	1,350,377	621,840	46%	1,500	16%
	2011	1,326,421	606,127	46%	1,474	18%
	2012	1,308,060	1,794,748	137%	1,456	24%
	2013	1,278,639	277,769	22%	1,431	24%
Projected Future Experience	2014	1,244,158	1,779,226	143%	1,402	29%
	2015	1,218,385	1,071,204	88%	1,376	31%
	2016	1,186,362	553,988	47%	1,348	31%
	2017	1,142,011	731,017	64%	1,270	32%
	2018	1,074,947	1,005,748	94%	1,234	34%
	2019	1,035,281	1,131,725	109%	1,197	36%
	2020	995,589	1,269,027	127%	1,160	38%
	2021	955,857	1,415,345	148%	1,123	40%
	2022	916,120	1,574,666	172%	1,085	42%
	2023	876,379	1,764,997	201%	1,047	44%
	2024	836,607	1,960,149	234%	1,009	47%
	2025	796,839	2,170,503	272%	970	50%
	2026	757,116	2,393,650	316%	931	53%
	2027	717,470	2,656,642	370%	891	56%
	2028	677,887	2,931,813	432%	851	59%
	2029	638,394	3,255,812	510%	810	63%
	2030	599,151	3,604,276	602%	769	67%
	2031	560,106	3,969,732	709%	728	71%
	2032	521,157	4,352,756	835%	686	75%
	2033	482,191	4,741,328	983%	643	80%
	2034	443,472	5,157,869	1,163%	601	85%
	2035	405,234	5,522,193	1,363%	558	89%
	2036	367,757	5,859,005	1,593%	515	94%
	2037	331,360	6,123,625	1,848%	473	99%
	2038	296,393	6,347,413	2,142%	431	104%
	2039	263,186	6,489,126	2,466%	391	109%
	2040	231,955	6,531,954	2,816%	352	114%
	2041	202,884	6,483,377	3,196%	315	118%
	2042	176,117	6,366,867	3,615%	281	122%
	2043	151,781	6,175,939	4,069%	248	126%
	2044	129,908	5,933,749	4,568%	218	130%
	2045	110,432	5,641,483	5,109%	190	133%
	2046	93,243	5,319,833	5,705%	165	136%
	2047	78,219	5,004,914	6,399%	142	139%
	2048	65,214	4,682,358	7,180%	122	141%
	2049	54,061	4,348,470	8,044%	104	143%
	2050	44,563	4,008,413	8,995%	88	145%
	2051	36,517	3,696,125	10,122%	74	147%
	2052	29,749	3,375,962	11,348%	62	148%
	2053	24,085	3,081,069	12,793%	51	149%
	2054	19,386	2,789,337	14,388%	42	150%
	2055	15,499	2,489,045	16,059%	34	151%
	2056	12,303	2,180,711	17,725%	28	152%
	2057	9,688	1,879,926	19,405%	22	153%
	2058	7,572	1,603,557	21,179%	18	153%
	2059	5,872	1,349,670	22,986%	14	154%
	2060	4,516	1,118,820	24,773%	11	154%
	2061	3,443	913,951	26,546%	9	154%
	2062	2,601	736,128	28,307%	7	155%
	2063	1,949	582,672	29,896%	5	155%
	2064	1,450	461,105	31,800%	4	155%
	2065	1,072	360,888	33,662%	3	155%
	2066	786	279,849	35,621%	2	155%
	2067	573	217,144	37,918%	2	155%
	2068	414	167,313	40,382%	1	155%
	2069	298	127,529	42,779%	1	155%
	2070	213	96,989	45,527%	1	155%
	2071	151	72,604	48,055%	0	155%
	2072	106	53,950	50,701%	0	155%
	2073	75	39,945	53,467%	0	155%
	2074	52	29,043	56,148%	0	155%
	2075	35	20,983	59,154%	0	155%
History		25,274,536	9,627,330	38%	28,590	32%
Future		16,065,381	163,982,020	1,021%	20,718	609%
Lifetime		41,339,917	173,609,350	420%	49,308	155%

*Estimated as described in Section 15 of the actuarial memorandum

Exhibit II-b
UNUM
Experience by Calendar Year
CT-Specific Experience After Requested Rate Increase
Policy Form: GMB96/CT

		Actual or Projected Experience				
	Calendar Year	A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with Max. Val. Interest
Historical Experience	1997*	74,611	9,332	13%	203	13%
	1998*	328,077	49,673	15%	412	15%
	1999*	479,727	72,570	15%	536	15%
	2000*	881,641	115,667	13%	1,274	14%
	2001*	1,497,392	174,835	12%	1,817	13%
	2002*	1,656,410	181,322	11%	1,788	12%
	2003*	1,609,871	171,835	11%	1,735	12%
	2004	1,532,154	440,908	29%	1,667	15%
	2005	1,486,029	162,664	11%	1,635	14%
	2006	1,457,179	73,821	5%	1,611	13%
	2007	1,428,897	257,605	18%	1,581	14%
	2008	1,408,145	192,804	14%	1,555	14%
	2009	1,379,988	288,375	21%	1,518	14%
	2010	1,350,377	621,840	46%	1,500	16%
	2011	1,326,421	606,127	46%	1,474	18%
	2012	1,308,060	1,794,748	137%	1,456	24%
	2013	1,278,639	277,769	22%	1,431	24%
	2014	1,244,158	1,779,226	143%	1,402	29%
	2015	1,218,385	1,071,204	88%	1,376	31%
	2016	1,186,362	553,988	47%	1,348	31%
	2017	1,142,011	731,017	64%	1,270	32%
Projected Future Experience	2018	1,074,947	1,005,748	94%	1,234	34%
	2019	2,031,602	860,488	42%	1,053	34%
	2020	2,831,528	964,793	34%	1,021	34%
	2021	2,718,525	1,075,933	40%	988	35%
	2022	2,605,511	1,196,943	46%	955	35%
	2023	2,492,485	1,341,514	54%	922	36%
	2024	2,379,371	1,489,737	63%	888	37%
	2025	2,266,268	1,649,501	73%	854	38%
	2026	2,153,293	1,818,969	84%	819	39%
	2027	2,040,537	2,018,706	99%	784	40%
	2028	1,927,958	2,227,678	116%	748	42%
	2029	1,815,639	2,473,737	136%	713	44%
	2030	1,704,028	2,738,365	161%	677	45%
	2031	1,592,982	3,015,880	189%	640	48%
	2032	1,482,207	3,306,722	223%	604	50%
	2033	1,371,386	3,601,758	263%	566	52%
	2034	1,261,267	3,917,997	311%	529	55%
	2035	1,152,513	4,194,552	364%	491	57%
	2036	1,045,929	4,450,198	425%	453	60%
	2037	942,410	4,651,001	494%	416	62%
	2038	842,964	4,820,788	572%	380	65%
	2039	748,519	4,928,243	658%	344	68%
	2040	659,697	4,960,606	752%	310	70%
	2041	577,017	4,923,561	853%	278	73%
	2042	500,889	4,834,942	965%	247	75%
	2043	431,675	4,689,826	1,086%	218	77%
	2044	369,468	4,505,800	1,220%	192	79%
	2045	314,076	4,283,765	1,364%	167	81%
	2046	265,190	4,039,436	1,523%	145	82%
	2047	222,461	3,800,234	1,708%	125	84%
	2048	185,473	3,555,249	1,917%	107	85%
	2049	153,753	3,301,676	2,147%	91	86%
	2050	126,741	3,043,431	2,401%	77	87%
	2051	103,858	2,806,283	2,702%	65	88%
	2052	84,608	2,563,166	3,029%	54	89%
	2053	68,498	2,339,245	3,415%	45	90%
	2054	55,135	2,117,732	3,841%	37	90%
	2055	44,082	1,889,725	4,287%	30	91%
	2056	34,991	1,655,620	4,732%	24	91%
	2057	27,553	1,427,250	5,180%	20	92%
	2058	21,534	1,217,421	5,653%	16	92%
	2059	16,700	1,024,664	6,136%	12	92%
	2060	12,845	849,399	6,613%	10	92%
	2061	9,792	693,861	7,086%	7	93%
	2062	7,396	558,857	7,556%	6	93%
	2063	5,543	442,354	7,980%	4	93%
	2064	4,124	350,061	8,488%	3	93%
	2065	3,049	273,977	8,986%	3	93%
	2066	2,234	212,453	9,508%	2	93%
	2067	1,629	164,849	10,122%	1	93%
	2068	1,178	127,018	10,779%	1	93%
	2069	848	96,815	11,419%	1	93%
	2070	606	73,631	12,153%	1	93%
	2071	430	55,118	12,827%	0	93%
	2072	303	40,956	13,534%	0	93%
	2073	212	30,325	14,272%	0	93%
	2074	147	22,048	14,987%	0	93%
	2075	101	15,930	15,790%	0	93%
History		25,274,536	9,627,330	38%	28,590	32%
Future		42,796,009	124,784,324	292%	18,380	180%
Lifetime		68,070,545	134,411,654	197%	46,970	93%

*Estimated as described in Section 15 of the actuarial memorandum

Exhibit III
UNUM Life Insurance Company
Comparison of Current and Expected Assumptions

Current Assumptions		Expected Pricing Assumptions																																																																	
Mortality																																																																			
1994 Group Annuitant Mortality (GAM) Static gender-distinct table with retrospective improvement applied to bring this table forward to 2017. These mortality rates are further adjusted based on historical mortality experience by individual/group, issue age band, and duration. Tables providing these adjustment factors are provided in Section 6 of the actuarial memorandum.		1983 Group Annuitant Mortality Table																																																																	
Lapse Rates																																																																			
Due to the age of this block of business, all policies are using the ultimate lapse rate of 1.25%.		Lapse rates vary by policy duration and issue age.																																																																	
		<table><tr><th colspan="5">Voluntary Lapse Rates</th></tr><tr><th rowspan="2">Policy Year</th><th colspan="4">Issue Age</th></tr><tr><th><65</th><th>65-75</th><th>75-85</th><th>>85</th></tr><tr><td>1</td><td>11.2%</td><td>7.1%</td><td>7.5</td><td>7.7</td></tr><tr><td>2</td><td>9.2</td><td>5.2</td><td>5.4</td><td>5.6</td></tr><tr><td>3</td><td>7.3</td><td>4.0</td><td>4.2</td><td>4.2</td></tr><tr><td>4</td><td>6.0</td><td>3.1</td><td>3.2</td><td>3.2</td></tr><tr><td>5</td><td>5.3</td><td>2.7</td><td>2.8</td><td>2.8</td></tr><tr><td>6</td><td>4.9</td><td>2.4</td><td>2.5</td><td>2.5</td></tr><tr><td>7</td><td>3.5</td><td>2.2</td><td>2.3</td><td>2.3</td></tr><tr><td>8</td><td>2.8</td><td>2.1</td><td>2.2</td><td>2.2</td></tr><tr><td>9</td><td>2.3</td><td>2.0</td><td>2.1</td><td>2.1</td></tr><tr><td>10+</td><td>2.0</td><td>2.0</td><td>2.0</td><td>2.0</td></tr></table>		Voluntary Lapse Rates					Policy Year	Issue Age				<65	65-75	75-85	>85	1	11.2%	7.1%	7.5	7.7	2	9.2	5.2	5.4	5.6	3	7.3	4.0	4.2	4.2	4	6.0	3.1	3.2	3.2	5	5.3	2.7	2.8	2.8	6	4.9	2.4	2.5	2.5	7	3.5	2.2	2.3	2.3	8	2.8	2.1	2.2	2.2	9	2.3	2.0	2.1	2.1	10+	2.0	2.0	2.0	2.0
Voluntary Lapse Rates																																																																			
Policy Year	Issue Age																																																																		
	<65	65-75	75-85	>85																																																															
1	11.2%	7.1%	7.5	7.7																																																															
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3	7.3	4.0	4.2	4.2																																																															
4	6.0	3.1	3.2	3.2																																																															
5	5.3	2.7	2.8	2.8																																																															
6	4.9	2.4	2.5	2.5																																																															
7	3.5	2.2	2.3	2.3																																																															
8	2.8	2.1	2.2	2.2																																																															
9	2.3	2.0	2.1	2.1																																																															
10+	2.0	2.0	2.0	2.0																																																															
Morbidity																																																																			
Claim costs are developed using the 2014 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for individual vs. group underwriting selection, an all-lives exposure basis, and three years of retrospective improvement to bring the Guidelines forward to 2017. The claim costs were further adjusted based on historical claim experience by attained age, duration, individual vs. group, payment type, and coverage type, to the extent credible.		Claim costs were derived from expected pricing proxy claim cost, with adjustments as needed to replicate group policy forms priced during a similar era.																																																																	
Interest Rate																																																																			
5.00% earnings rate		7.00% earnings rate																																																																	
Benefit Expiry Rates																																																																			
Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 6 of the actuarial memorandum.		Benefit expiry was not separated from the lapse assumption.																																																																	
Improvement																																																																			
Annual improvement in the mortality and morbidity assumptions is assumed for 15 years starting in 2018. Annual mortality improvement factors vary by attained age based on the G2 improvement scale from the 2012 Individual Annuity Mortality table. Annual morbidity improvement is assumed to be 1.0%.		No mortality or morbidity improvement was assumed.																																																																	

Appendix A

Development and Justification of Current Assumptions

Milliman developed the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience. Where actual experience had low credibility or did not exist, industry experience and actuarial judgement was also used. The experience used to develop these assumptions includes historical experience of 23 separate blocks of business that were reinsured by Employers Reinsurance Corporation (ERC), which MedAmerica Insurance Company (MedAmerica) acquired and are collectively referred to as the block of business “acquired from ERC”. Additionally, MedAmerica and its affinity partners’ experience is used where appropriate to develop and supplement experience. For persistency, policy termination experience through December 31, 2015 was used. For morbidity, claim experience through June 30, 2016 was used with six months of runout.

Improvement (mortality and morbidity) was developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgement where experience had low credibility or did not exist.

Predictive analytics was used in the development of the morbidity assumption. The persistency assumption utilized traditional techniques and credibility measures.

The rest of this appendix provides details on the development and justification of the current assumptions.

Persistency

The assumptions for mortality and lifetime-pay voluntary lapse were developed based on detailed historical experience through December 31, 2015 for MedAmerica’s organic (including affinity partners) and acquired business. For the acquired business, experience prior to acquisition was excluded as it predates MedAmerica’s administration of the block. The assumptions for limited-pay voluntary lapse were developed based on experience through March 31, 2015.

The benefit expiry assumption was developed using the 2014 Milliman *Long-Term Care Guidelines (Guidelines)* with adjustments based on MedAmerica’s actual benefit expiry experience through December 31, 2015 on its organic business.

Mortality Durational Factors for Individual Policies

Exhibit A-1a supports the individual business mortality assumption and provides the following information for all companies and products (both individual and group) combined, but separately for issue age bands (i) 75 and older, (ii) 70 to 74, (iii) 65 to 69, and (iv) 60 to 64:

- Exposure that reflects a full year of exposure for each death and the length of time a covered life is exposed to the risk of death during the year for each life that does not die.
- Mortality rates for actual, expected, and an additional standard table for comparison. All of these rates were brought forward to 2015 for consistency with the basis of the expected table by applying mortality improvement factors that reflect annual improvement of 0.5% for females and 1.0% for males.

Actual mortality rates equal the number of deaths divided by exposure. The number of deaths includes a scalar to capture improvement between the year of death and 2015. For example, if 10 males died in 2010, then the number of deaths (10) would be multiplied by 5 years of improvement (0.951).

2015GAM mortality rates equal 94GAM with 21 years of improvement, which results in scalars of 90% for females and 81% for males. These are the expected mortality rates to which the factors in Section 6 of the actuarial memorandum are applied.

2015IAM is equal to 2012 Individual Annuity Mortality (2012IAM) Period standard table mortality rates with 3 years of improvement (scalars of 98.5% for females and 97% for males).

- Ratios of actual and standard table mortality rates to the 2015GAM expected (A:E) mortality rates.

Appendix A

Development and Justification of Current Assumptions

- Credibility percentage based on the number of deaths (with improvement scalars described above) and the credibility measure described at the end of this appendix.
- A:E ratio that is credibility weighted with the two standard table options for a complement.
- Smoothed durational factors that correspond to that shown in Section 6 of the actuarial memorandum.

We developed the smoothed factors by issue age band and duration. We started with the older issue ages to develop an ultimate factor and then worked backward to younger issue age bands, making experience adjustments for the first 20 durations. In developing these experience adjustments, we considered the A:E ratios, level of credibility, whether in the select or ultimate period, and A:E credibility-weighted ratios.

An ultimate level of 105% of 2015GAM was assumed based on the combined experience of issue ages 70 and older for attained ages older than 95 to the extent credible. For the first 20 durations, the factors were pegged for the mid-point of a quinquennial durational band and then interpolated in between to develop smoothed factors. The smoothed factors were determined such that the bands of quinquennial durations reproduced the actual experience, to the extent credible.

Theoretical adjustments are made, following the diagonal, according to the adjustments made for older issue age bands to maintain mortality relationships across attained ages. For example, we assume an 85% factor for attained age 80, which appears in duration 18 for issue age 62 and duration 23 for issue age 57 as shown in Section 6 of the actuarial memorandum; following along this diagonal the assumption is consistent.

Exhibit A-1b provides similar information as Exhibit A-1a for individual business only with issue ages under 60. For development of the mortality assumption for issue ages under 60, the experience was split between individual and group because there is a material amount of group experience under 60. Mortality can differ between individual and group business because of adverse selection associated with group underwriting.

For projection purposes, two years of additional improvement was applied to the 2015GAM mortality rates to bring them forward to 2017 using the G2 improvement scale from the 2012IAM table. The G2 scale is discussed further in the Improvement section below.

Mortality Durational Factors for Group Certificates

Exhibit A-1c supports the group business mortality assumption and provides exposure, actual and expected mortality rates, mortality A:E ratios, credibility percent, and smoothed scalars. The expected mortality rates include the individual durational mortality factors described above. The smoothed scalars were developed based on group products for issue ages under 60 only because it captures most of the group experience. We did not analyze group experience for other issue ages. These scalars are applied to the individual mortality durational factors, but capped at 105%, to produce the group mortality durational factors shown in Section 6 of the actuarial memorandum.

Lifetime-Pay Voluntary Lapse Rates

Exhibit A-2 provides total exposure, composite termination rates, expected mortality rates, derived voluntary lapse rates, credibility percent, and smoothed voluntary lapse rates by duration for lifetime-pay policies of the block acquired from ERC.

In general, the smoothed voluntary lapse rates were set in such a way that the combined duration smoothed rates were close to the derived voluntary lapse rates (see the rows at the bottom of the exhibits). The smoothed voluntary lapse rates in the early durations were chosen to reproduce actual history, to the extent possible, so that the transition from historical to projected policy persistency was smooth. In developing the ultimate voluntary lapse rate, the level of credibility of the actual voluntary lapse experience and the experience of other forms were considered, as applicable. The degree of closeness of the smoothed voluntary lapse rate compared to actual experience depends on the level of credibility.

Appendix A

Development and Justification of Current Assumptions

The actual composite (mortality and voluntary lapse) termination rates were calculated by duration as follows:

$$\text{Annualized Composite Termination Rate} = \frac{\text{Number of Deaths and Voluntary Lapses during the Year}}{\text{Number of Lives Exposed during the Year}}.$$

A death or voluntary lapse (excluding benefit expiry) was assigned to the duration in which it occurred, or the preceding duration, if the termination was on the anniversary date. Each death or voluntary lapse contributes 1.0 to the numerator and a full year to the denominator. For lives whose benefits expire or do not terminate, the number of lives exposed to termination is based on the length of time a covered life is exposed to the risk of termination due to death or voluntary lapse during the year. This calculation logic is consistent with that used in the LTC Insurance Persistency Experience reports sponsored by LIMRA International and the SOA LTC Experience Committee.

The expected mortality rate assumes the gender-distinct 2015GAM table with the durational factors shown in Section 6 of the actuarial memorandum applied by duration.

The derived voluntary lapse rate is then calculated according to the following formula:

$$\text{Derived Voluntary Lapse Rate} = 1 - \frac{1 - \text{Composite Termination Rate}}{1 - \text{Expected Mortality Rate}}.$$

Limited-Pay Voluntary Lapse Rates

The algorithm for the limited-pay options is similar to that expected to have been used in pricing. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. Less than 1% of the in-force policies on these blocks of business have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial.

For the limited payment options, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the limited-pay option's derived lapse rates based on MedAmerica and its affinity partners' experience on all products combined. The relationships derived from this analysis were used to develop the smoothed lapse assumptions as shown in Section 6 of the actuarial memorandum.

Benefit Expiry

Benefit expiry rates reflect assumed policy lapses due to exhaustion of benefits based on the 2014 *Guidelines* with adjustments for historical benefit expiry experience and vary by attained age, gender, and benefit period. Policies with lifetime benefits do not have an expiry assumption (i.e., rate of 0%).

We compared MedAmerica's actual benefit expiry experience through December 31, 2015 to that expected by the 2014 *Guidelines*. We developed adjustment factors by attained age based on the experience of a subset of MedAmerica's organic business. Factors were developed by quinquennial attained age band and then interpolated to produce scalars for each attained age. These scalars were then applied to the benefit expiry rates developed by the 2014 *Guidelines* in order to produce the final benefit expiry assumptions shown in Section 6 of the actuarial memorandum.

Exhibit A-3 provides exposure, actual and expected benefit expiry rates, A:E ratios, credibility percent, credibility-weighted A:E ratios, and smoothed adjustment factors. The exposure used reflects a full year of exposure for each benefit expiry and the length of time a covered life is exposed to the risk of benefit expiry during the year for each life that does not expire benefits.

Morbidity

The claim costs were developed using the 2014 *Guidelines* with experience-adjustment factors based on all products of MedAmerica, its affinity partners, and any acquired business from January 1, 2004 through June 30, 2016, with runout through December 31, 2016. The experience-adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

This appendix was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this appendix. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product. In developing this appendix, we have relied on data and other information provided to us by MedAmerica. If the underlying data or information is inaccurate or incomplete, the results of this appendix may likewise be inaccurate or incomplete. Missy Gordon, the professional responsible for this appendix, is a Principal and Consulting Actuary for Milliman, Inc. She is a member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Appendix A

Development and Justification of Current Assumptions

- Exhibit A-4a – provides the adjustment factors that are to be applied to the 2014 *Guidelines* claim costs for the block acquired from ERC.
- Exhibit A-4b – provides a summary of A:E experience for the block acquired from ERC.
 - Exposure [A] reflects the length of time a covered life is in force (i.e., an exact exposure basis).
 - Actual incurred claim counts [B] and dollars [C] are based on historical claim experience from inception through June 30, 2016, with runout through December 31, 2016. Actual incurred claim dollars were valued as paid claims plus claim reserves. Paid claims and claim reserves were discounted to the year of incurral.
 - 2014 *Guidelines* expected incurred claims [D] are valued as the 2014 *Guidelines* claim costs multiplied by actual all-lives exposure. The claim costs vary by gender, attained age, policy duration, benefit period, elimination period, payment type, level of home care coverage, inflation type, and coverage type (comprehensive/facility only/home health care only). Policy design, claims adjudication, and degree of underwriting were considered in developing the claim costs.
 - Adjusted expected incurred claims [E] are calculated by applying each applicable adjustment from Exhibit A-4a to the 2014 *Guidelines* expected incurred claims [D].
 - A:E ratios are calculated as actual incurred claims to the 2014 *Guidelines* expected incurred claims [F] and adjusted expected incurred claims [G]. The adjusted A:E [G] provides an indication of fit. This fit will not be perfect (i.e., ratio deviates from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.
- Exhibit A-4c – provides information similar to Exhibit A-4b, except provides the experience for all products of MedAmerica, its affinity partners, and any acquired business.

Prior to developing the experience-adjustment factors, the 2014 *Guidelines* were adjusted for an assumed level of morbidity improvement. The 2014 *Guidelines* claim costs reflect morbidity improvement such that they are as of calendar year 2014. We assume this improvement has also occurred in the actual historical experience. Therefore, a backward or forward projection of morbidity improvement was applied to the expected claim costs on a serial basis based on the calendar year in which a given policy's duration fell. An annual improvement level of 1.0% was used in the backward or forward projections.

For projection purposes, three years of 1.0% improvement was applied to the 2014 *Guidelines* to bring them forward to 2017.

Improvement

For projected mortality improvement, the G2 improvement scale from the 2012 IAM mortality table was used. The G2 improvement scale varies by attained age and is applied beginning in the first projection year and continues for 15 projection years.

For projected morbidity improvement, a level of 1.0% is assumed for 15 years beginning January 1, 2018. This assumption is set based on the underlying morbidity improvement from the 2014 *Guidelines*. This level is also reasonable based on the Society of Actuaries (SOA) July 2016 study, *Long Term Care Morbidity Improvement Study: Estimates for the Non-Insured U.S. Elderly Population Based on the National Long Term Care Survey 1984-2004*. This study reported population annual morbidity improvement of 2.3% for unisex, 2.5% for males, and 2.1% for females. The SOA July 2016 study uses population data, so it is uncertain how well these findings will translate to an insured population. The SOA June 2011 study, *Global Mortality Improvement Experience and Projection Techniques*, suggests that an annuitant cohort has more mortality improvement over the general population, so it is possible that this could be true for morbidity as well. Based on these studies, a reasonable range for morbidity improvement is between 0.0% to 2.5% for males and 0.0% to 2.1% for females for 10 to 20 years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL and RBO elections. These insured behavior

Appendix A

Development and Justification of Current Assumptions

assumptions are provided in Section 6 of the actuarial memorandum. These assumptions are based on MedAmerica and the block acquired from ERC combined actual CBUL and RBO election rate experience to the extent it exists and is credible, and actuarial judgment, particularly at the higher rate increase magnitudes where little experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the cumulative rate increase. The assumption is applied on a seriatim basis and prorated for the requested increase needed to achieve the cumulative rate increase amounts. No CBUL elections are assumed for limited-pay policies.

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. We assume a RBO election rate based on the cumulative rate increase. The assumption is applied on a seriatim basis and prorated for the requested increase needed to achieve the cumulative rate increase amounts. No RBO elections are assumed for limited-pay policies.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The adverse selection assumption is a function of the CBUL and RBO election rates, such that the relative increase to morbidity due to adverse selection varies by the rate increase's magnitude. The increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, insureds that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool. Similarly, we assume that at the time of the rate increase, insureds that elect an RBO will be selective in that their relative morbidity is 12.5% lower than that of the remaining pool.

$\text{PoolMorb} = \text{AdvSelMorb} \times (1 - \text{CBUL} - \text{RBO}) + [(1 - 25\%) \times \text{AdvSelMorb}] \times \text{CBUL} + [(1 - 12.5\%) \times \text{AdvSelMorb}] \times \text{RBO}$, where

PoolMorb = morbidity of the pool before the rate increase = 1.0
AdvSelMorb = adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL = percentage of policies that elect CBUL
RBO = percentage of policies that elect RBO

Solving the above for the adverse selection component results in the following formula for lifetime-pay policies:

Adverse Selection = $1 / (1 - 25\% \times \text{CBUL} - 12.5\% \times \text{RBO})$

Predictive Analytics

In developing the morbidity experience-adjustment factors, predictive analytics was employed in the form of a penalized generalized linear model (GLM).

A penalized GLM is similar to a traditional GLM. The only difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This

Appendix A

This appendix was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this appendix. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product. In developing this appendix, we have relied on data and other information provided to us by MedAmerica. If the underlying data or information is inaccurate or incomplete, the results of this appendix may likewise be inaccurate or incomplete. Missy Gordon, the professional responsible for this appendix, is a Principal and Consulting Actuary for Milliman, Inc. She is a member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Appendix A

Development and Justification of Current Assumptions

penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's actual experience. A high penalty would give no weight to the data, leaving the benchmark assumption (i.e., the 2014 *Guidelines* for morbidity) unadjusted. No penalty would give full weight to the company's actual data potentially making large adjustments to the benchmark, which could be overfitting the actual experience. When using a penalized GLM it is important to choose a penalty that gives the right amount of weight to the actual data to avoid underfitting or overfitting the experience.

A standard approach for choosing such a penalty is to use a k -fold cross-validation to test a series of penalty values. A k -fold cross-validation splits the data into k subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop the assumption. Through the k -fold cross-validation we evaluated the impact the penalty had on the model's generalizability by testing a range of 100 penalties. We selected the penalty that minimized the k -fold cross-validation prediction error. Using this approach, we were able to determine the amount of weight to give actual experience versus the benchmark assumption through a statistically robust and automated process.

Credibility

The methodology employed to develop the persistency assumptions considers actual historical experience and its associated credibility. Credibility percentage for the persistency assumptions was determined as $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, with events defined as deaths, voluntary lapses, or benefit expiries. A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 7.5% was chosen. Based on these parameters, 481 events is the criterion for full credibility.

Exhibit A-1a
Actual-to-Expected (A:E) Mortality Experience through December 31, 2015
All Products

Duration	Exposure	Mortality Rate			Ratios to 2015GAM		Credibility Percent	A:E Credibility-Weighted with:		Smoothed Durational Factors
		Actual (A)	2015GAM (E)	2015IAM (X)	Actual (A:E)	2015IAM (X:E)		2015GAM (E:E=1.00)	2015IAM (X:E)	
Issue Age 75+										
1-5	24,998	1.8%	4.4%	3.1%	0.40	0.70	95%	0.43	0.41	0.41
6-10	20,553	5.0%	7.0%	5.5%	0.71	0.78	100%	0.71	0.71	0.71
11-15	11,268	10.1%	10.5%	8.8%	0.96	0.84	100%	0.96	0.96	0.96
16-20	3,330	16.3%	16.1%	14.2%	1.02	0.88	100%	1.02	1.02	1.04
21-25	415	25.3%	22.2%	20.6%	1.14	0.93	47%	1.07	1.03	1.05
26+	25	7.8%	32.1%	30.8%	0.24	0.96	6%	0.95	0.91	1.05
21+	440	24.3%	22.8%	21.2%	1.07	0.93	47%	1.03	0.99	1.05
All	60,589	5.4%	7.2%	5.7%	0.75	0.79	100%	0.75	0.75	0.75
Issue Ages 70 - 74										
1-5	39,706	0.9%	2.2%	1.4%	0.41	0.64	87%	0.49	0.45	0.40
6-10	38,186	2.4%	3.7%	2.5%	0.66	0.67	100%	0.66	0.66	0.65
11-15	27,286	4.9%	6.0%	4.4%	0.83	0.74	100%	0.83	0.83	0.84
16-20	10,157	9.1%	9.4%	7.7%	0.98	0.82	100%	0.98	0.98	0.98
21-25	2,029	14.6%	14.3%	12.3%	1.02	0.86	78%	1.02	0.99	1.04
26+	138	25.8%	20.4%	18.6%	1.27	0.91	27%	1.07	1.01	1.05
21+	2,167	15.3%	14.7%	12.7%	1.04	0.87	83%	1.03	1.01	1.04
All	117,501	3.3%	4.4%	3.2%	0.75	0.73	100%	0.75	0.75	0.75
Issue Ages 65 - 69										
1-5	67,094	0.6%	1.4%	0.9%	0.42	0.65	90%	0.48	0.44	0.40
6-10	65,409	1.4%	2.2%	1.4%	0.64	0.64	100%	0.64	0.64	0.65
11-15	50,103	2.9%	3.7%	2.4%	0.78	0.66	100%	0.78	0.78	0.79
16-20	23,101	5.3%	5.9%	4.3%	0.90	0.74	100%	0.90	0.90	0.90
21-25	6,829	9.5%	9.3%	7.6%	1.03	0.82	100%	1.03	1.03	0.99
26+	533	13.8%	13.6%	11.6%	1.01	0.86	39%	1.01	0.92	1.04
21+	7,362	9.8%	9.6%	7.9%	1.03	0.82	100%	1.03	1.03	0.99
All	213,069	2.2%	3.0%	2.0%	0.75	0.69	100%	0.75	0.75	0.74
Issue Ages 60 - 64										
1-5	93,335	0.3%	0.9%	0.6%	0.41	0.72	82%	0.51	0.46	0.39
6-10	85,284	0.8%	1.4%	0.9%	0.57	0.65	100%	0.57	0.57	0.59
11-15	58,636	1.5%	2.3%	1.5%	0.68	0.65	100%	0.68	0.68	0.67
16-20	27,386	3.2%	3.8%	2.5%	0.85	0.67	100%	0.85	0.85	0.83
21-25	9,435	5.5%	6.1%	4.5%	0.90	0.75	100%	0.90	0.90	0.90
26+	782	9.5%	9.1%	7.5%	1.05	0.82	39%	1.02	0.91	0.97
21+	10,217	5.8%	6.3%	4.8%	0.92	0.76	100%	0.92	0.92	0.91
All	274,857	1.2%	1.8%	1.2%	0.68	0.68	100%	0.68	0.68	0.67

Exhibit A-1b
Actual-to-Expected (A:E) Mortality Experience through December 31, 2015
Individual Products

Duration	Exposure	Mortality Rate			Ratios to 2015GAM		Credibility Percent	A:E Credibility-Weighted with:		Smoothed Durational Factors
		Actual (A)	2015GAM (E)	2015IAM (X)	Actual (A:E)	2015IAM (X:E)		2015GAM (E:E=1.00)	2015IAM (X:E)	
Issue Age <60										
1-5	213,822	0.1%	0.3%	0.2%	0.39	0.86	66%	0.59	0.55	0.38
6-10	134,800	0.3%	0.5%	0.4%	0.54	0.77	88%	0.59	0.56	0.54
11-15	57,646	0.6%	0.9%	0.7%	0.61	0.69	83%	0.67	0.62	0.60
16-20	24,577	1.1%	1.5%	1.0%	0.70	0.67	74%	0.78	0.69	0.70
21-25	9,193	1.7%	2.4%	1.6%	0.70	0.67	57%	0.83	0.68	0.79
26+	759	2.9%	4.4%	3.1%	0.65	0.72	21%	0.93	0.70	0.87
21+	9,952	1.8%	2.6%	1.7%	0.69	0.68	61%	0.81	0.68	0.80
All	440,797	0.3%	0.6%	0.4%	0.56	0.75	100%	0.56	0.56	0.57

Exhibit A-1c
Actual-to-Expected (A:E) Mortality Experience through December 31, 2015
Group Products

Duration	Exposure	Actual Mortality Rate	Expected Mortality Rate ^[1]	Mortality A:E	Credibility Percent	Smoothed Scalars
Issue Age <60						
1-5	120,598	0.2%	0.1%	2.00	65%	2.00
6-10	109,681	0.3%	0.2%	1.48	85%	1.50
11-15	71,689	0.5%	0.4%	1.20	83%	1.20
16-20	25,556	0.7%	0.6%	1.15	59%	1.15
21-25	11,926	0.8%	0.9%	0.93	45%	1.10
26-30	305	1.3%	1.2%	1.06	9%	1.05
31+	0	N/A	N/A	N/A	0%	1.00

[1] Includes the durational adjustment factors developed for individual business.

Exhibit A-2
Derived Lifetime-Pay Voluntary Lapse Experience through December 31, 2015
Business Acquired from ERC
Lifetime-Pay Policies

Duration	Exposure	Composite Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Credibility Percent	Smoothed Lapse Rates
7	5,530	3.2%	0.9%	2.2%	48%	2.50%
8	5,768	2.9%	1.1%	1.7%	48%	2.00%
9	6,227	3.0%	1.2%	1.7%	46%	1.75%
10	6,225	3.1%	1.4%	1.6%	48%	1.50%
11	6,100	2.9%	1.6%	1.2%	40%	1.25%
12	5,891	3.2%	1.9%	1.2%	41%	1.25%
13	5,639	3.0%	2.3%	0.6%	29%	1.25%
14	5,330	2.8%	2.8%	-0.1%	29%	1.25%
15	5,329	4.7%	3.4%	1.1%	36%	1.25%
16	5,390	5.1%	4.0%	1.0%	42%	1.25%
17	5,170	6.1%	4.5%	1.5%	43%	1.25%
18	4,521	6.0%	4.9%	0.9%	31%	1.25%
19	3,823	7.6%	5.3%	2.1%	34%	1.25%
20	3,166	7.0%	5.7%	1.2%	30%	1.25%
21	2,692	7.7%	6.0%	1.5%	31%	1.25%
22	2,080	9.8%	6.7%	3.0%	28%	1.25%
23	1,702	8.9%	7.1%	1.7%	28%	1.25%
24	1,409	9.5%	7.7%	1.8%	22%	1.25%
25	1,112	10.6%	8.2%	2.4%	19%	1.25%
26	781	10.4%	9.0%	1.4%	16%	1.25%
27	520	9.8%	9.9%	-0.2%	8%	1.25%
28	259	12.7%	11.1%	1.8%	8%	1.25%
29	78	5.1%	12.0%	-7.8%	5%	1.25%
30	8	24.0%	13.6%	12.0%	5%	1.25%
31	1	0.0%	19.1%	-23.7%	0%	1.25%
32	1	100.0%	20.8%	99.4%	0%	1.25%
7-9	17,526	3.0%	1.1%	1.8%	82%	2.07%
7+	84,753	4.7%	3.3%	1.3%	100%	1.44%
8+	79,223	4.8%	3.5%	1.3%	100%	1.36%
9+	73,454	5.0%	3.6%	1.3%	100%	1.31%
10+	67,227	5.2%	3.9%	1.2%	100%	1.27%

Exhibit A-3
Actual-to-Expected (A:E) Benefit Expiration Experience through December 31, 2015
Subset of MedAmerica Organic Business

Attained Age Band	Exposure	Actual Expiry Rate	Expected Expiry Rate	Expiry A:E	Credibility Percent	Credibility-Weighted A:E	Smoothed Adjustment Factors
<80	528,089	0.03%	0.04%	0.70	56%	0.83	0.85
80-84	50,683	0.52%	0.41%	1.27	74%	1.20	1.25
85-89	22,568	1.52%	1.04%	1.46	85%	1.39	1.45
90+	6,638	4.43%	2.47%	1.79	78%	1.62	1.65
All	607,979	0.17%	0.14%	1.28	100%	1.28	1.28

Exhibit A-4a
MedAmerica and Acquired Business
Morbidity Adjustment Factors
Business Acquired from ERC

Duration	Tax Status Adjustment Factors	
	Non-Tax- Qualified (NTQ)	Tax- Qualified (TQ)
1	1.00	0.95
2	1.00	0.89
3	1.00	0.83
4	0.98	0.78
5	0.96	0.78
6	0.91	0.79
7	0.85	0.84
8	0.79	0.89
9	0.76	0.99
10	0.75	0.97
11	0.78	1.00
12	0.80	1.00
13	0.85	1.01
14	0.90	0.97
15	0.99	0.99
16	0.99	0.99
17	1.04	1.00
18	1.05	0.99
19	1.05	1.00
20+	0.99	1.00

Attained Age	Tax Status Adjustment Factors	
	NTQ	TQ
<55	0.99	1.06
55	0.99	1.06
56	0.99	1.06
57	1.00	1.15
58	1.01	1.21
59	1.02	1.27
60	1.05	1.23
61	1.04	1.23
62	1.01	1.10
63	0.98	1.01
64	0.96	0.94
65	0.95	0.88
66	0.97	0.86
67	1.01	0.87
68	1.07	0.89
69	1.14	0.92
70	1.14	0.93
71	1.13	0.92
72	1.05	0.93
73	0.97	0.94
74	0.87	0.97
75	0.87	1.02
76	0.86	1.05
77	0.88	1.04
78	0.92	1.00
79	0.96	0.94
80	0.95	0.88
81	0.94	0.84
82	0.97	0.84
83	0.93	0.85
84	0.93	0.88
85	0.90	0.91
86	0.89	0.94
87	0.85	0.97
88	0.86	0.97
89	0.85	0.97
90	0.80	0.99
91	0.81	0.98
92	0.84	0.99
93	0.85	1.00
94	0.86	1.02
95	0.90	1.01
96	0.93	1.01
97	0.94	1.01
98	0.94	1.01
99	0.96	1.01
100	0.96	1.00
101+	0.95	1.00

Attained Age	Tax Status Adjustment Factors		
	Individual		Group
	NTQ	TQ	All
<55	0.99	0.94	1.07
55	0.99	0.94	1.07
56	0.99	0.94	1.07
57	0.94	0.92	1.12
58	0.88	0.92	1.11
59	0.90	0.88	1.11
60	0.91	0.91	1.04
61	0.91	0.90	1.02
62	0.96	0.87	0.92
63	1.05	0.81	0.90
64	0.96	0.81	0.90
65	0.89	0.85	0.91
66	0.89	0.82	0.93
67	0.90	0.87	1.01
68	0.83	0.95	1.07
69	0.88	1.01	1.04
70	0.94	0.99	1.01
71	0.98	1.03	0.99
72	1.00	1.05	0.96
73	1.06	1.05	0.96
74	1.11	1.04	0.97
75	1.14	1.04	0.93
76	1.10	1.08	0.93
77	1.08	1.07	0.88
78	1.07	1.09	0.82
79	1.06	1.12	0.77
80	1.03	1.19	0.79
81	1.06	1.15	0.78
82	1.08	1.14	0.82
83	1.14	1.14	0.87
84	1.08	1.10	0.94
85	1.10	1.07	0.95
86	1.09	1.09	0.98
87	1.10	1.17	0.98
88	1.06	1.18	0.97
89	1.09	1.22	0.97
90	1.06	1.24	0.96
91	1.04	1.24	0.97
92	1.02	1.15	0.98
93	1.02	1.11	0.99
94	1.01	1.06	0.99
95	1.03	1.04	0.99
96	1.02	1.01	0.98
97	1.03	1.01	0.98
98	1.00	1.01	0.97
99	1.00	1.01	0.97
100	1.00	1.02	0.98
101+	1.00	1.02	0.98

Attained Age	Adjustment Factors	
	Individual	Group
<55	0.93	1.01
55	0.93	1.01
56	0.93	1.01
57	0.89	1.06
58	0.86	1.09
59	0.83	1.09
60	0.85	1.06
61	0.83	1.01
62	0.82	0.92
63	0.83	0.83
64	0.84	0.80
65	0.84	0.80
66	0.81	0.83
67	0.81	0.88
68	0.78	0.96
69	0.77	0.99
70	0.80	1.01
71	0.93	1.02
72	0.98	0.99
73	1.08	1.00
74	1.14	0.99
75	1.13	0.97
76	1.02	0.98
77	1.06	1.01
78	1.05	0.97
79	1.07	0.93
80	1.10	0.92
81	1.14	0.87
82	1.08	0.86
83	1.09	0.88
84	1.05	0.94
85	1.07	0.96
86	1.08	1.01
87	1.14	1.03
88	1.17	1.04
89	1.17	1.04
90	1.16	1.03
91	1.16	1.02
92	1.10	1.01
93	1.08	1.02
94	1.09	1.01
95	1.10	1.00
96	1.09	0.99
97	1.09	0.99
98	1.07	0.98
99	1.05	0.98
100	1.03	0.98
101+	1.02	0.99

Coverage Type	Adjustment Factor
Comprehensive	0.90
Nursing Home Only	1.03
Home Care Only	1.10

Exhibit A-4b
MedAmerica and Acquired Business
Actual-to-Expected (A:E) Morbidity Experience through June 30, 2016 with Claim Runout
Business Acquired from ERC

Policy or Policyowner Characteristic	Exposure [A]	Actual Incurred Claims		Expected Incurred Claims		A:E Incurred Claims	
		Count [B]	Dollars [C]	2014 <i>Guidelines</i> [D]	New [E]	2014 <i>Guidelines</i> [F] = [C] / [D]	New [G] = [C] / [E]
Group / Individual							
Individual	74,701	1,836	100,554,123	112,027,310	108,284,569	0.90	0.93
Group	44,656	180	16,867,667	18,397,760	13,860,601	0.92	1.22
Payment-Type / Tax Status (TQ = Tax-Qualified, NTQ = Non-Tax-Qualified)							
Cash / TQ	-	-	-	-	-	-	-
Reimbursement / NTQ	48,718	1,625	83,105,602	91,206,762	86,274,022	0.91	0.96
Reimbursement / TQ	70,639	391	34,316,188	39,218,308	35,871,149	0.88	0.96
Coverage Type							
Comprehensive	95,676	1,401	86,686,914	96,239,971	85,649,308	0.90	1.01
Nursing Home Only	23,670	614	30,707,126	34,181,720	36,491,982	0.90	0.84
Home Care Only	12	1	27,750	3,379	3,880	8.21	7.15
Attained Age							
< 60	28,992	24	3,135,199	2,744,953	2,644,674	1.14	1.19
60 - 69	30,349	59	5,210,038	8,389,296	5,679,377	0.62	0.92
70 - 79	30,879	349	26,856,347	29,713,733	27,036,380	0.90	0.99
80 - 89	24,812	1,128	65,382,231	69,745,547	68,458,567	0.94	0.96
90 +	4,326	456	16,837,976	19,831,542	18,326,174	0.85	0.92
Policy Duration							
< 7	23,303	42	2,547,810	5,124,207	3,833,438	0.50	0.66
7 - 10	27,908	121	9,829,141	14,683,779	12,308,504	0.67	0.80
11 - 15	34,080	434	30,923,950	34,082,601	31,167,276	0.91	0.99
16 - 20	23,060	818	45,707,104	44,004,951	44,094,675	1.04	1.04
21 +	11,007	601	28,413,786	32,529,532	30,741,278	0.87	0.92
Total	119,358	2,016	117,421,790	130,425,070	122,145,171	0.90	0.96

Exhibit A-4c
MedAmerica, Affinity Partners, and Acquired Business
Actual-to-Expected (A:E) Morbidity Experience through June 30, 2016 with Claim Runout
All Products

Policy or Policyowner Characteristic	Exposure [A]	Actual Incurred Claims		Expected Incurred Claims		A:E Incurred Claims	
		Count [B]	Dollars [C]	2014 <i>Guidelines</i> [D]	New [E]	2014 <i>Guidelines</i> [F] = [C] / [D]	New [G] = [C] / [E]
Group / Individual							
Individual	912,916	9,926	800,367,697	733,049,215	794,361,129	1.09	1.01
Group	346,699	1,374	130,339,904	156,675,596	133,888,114	0.83	0.97
Payment-Type / Tax Status (TQ = Tax-Qualified, NTQ = Non-Tax-Qualified)							
Cash / TQ	343,731	558	62,039,510	57,638,053	59,620,193	1.08	1.04
Reimbursement / NTQ	300,053	6,653	510,365,552	479,343,318	507,745,230	1.06	1.01
Reimbursement / TQ	615,831	4,089	358,302,538	352,743,439	360,883,820	1.02	0.99
Coverage Type							
Comprehensive	1,136,716	8,789	756,597,258	749,849,298	758,592,612	1.01	1.00
Nursing Home Only	106,185	2,145	154,205,174	127,829,789	153,061,713	1.21	1.01
Home Care Only	16,715	366	19,905,169	12,045,724	16,594,918	1.65	1.20
Attained Age							
< 60	453,624	244	33,805,437	30,149,268	30,328,735	1.12	1.11
60 - 69	360,462	666	78,589,161	88,054,403	75,788,341	0.89	1.04
70 - 79	291,092	2,748	262,147,876	268,144,812	267,494,038	0.98	0.98
80 - 89	138,826	5,979	465,876,836	417,634,186	464,847,833	1.12	1.00
90 +	15,611	1,663	90,288,290	85,742,142	89,790,297	1.05	1.01
Policy Duration							
< 7	497,039	823	75,787,355	82,648,988	79,201,077	0.92	0.96
7 - 10	307,411	1,867	174,015,180	164,578,241	170,058,801	1.06	1.02
11 - 15	278,526	3,765	317,411,016	297,015,693	316,181,994	1.07	1.00
16 - 20	129,643	3,188	245,115,546	230,142,856	242,291,028	1.07	1.01
21 +	46,996	1,657	118,378,503	115,339,033	120,516,343	1.03	0.98
Total	1,259,615	11,300	930,707,601	889,724,811	928,249,243	1.05	1.00

UNUM Life Insurance Company
Address: 2211 Congress Street, Portland, ME 04122

Supplement to the Actuarial Memorandum

June 24, 2019

Product

Number

Connecticut Partnership Policy Form

GMB96\CT

Connecticut Partnership Certificate Forms

**STOCT
STOCT_REV_0101
NRCT Rev 01/01
RFL97**

Non-Partnership Certificates Issued out of State

This Supplement contains additional items generally requested by the Department when reviewing long-term care rate increase requests. The remainder of this supplement provides information regarding the request on the above listed policy form(s) as listed in the enclosed Actuarial Memorandum. It may not be appropriate for other purposes.

The above-listed form(s) were acquired by MedAmerica Insurance Company (MedAmerica) through a reinsurance agreement with the Employers Reinsurance Corporation (ERC), which had previously reinsured this block of long-term care business. MedAmerica has 100% of the risk on these forms, and it administers and manages the entire block.

Separate Nationwide and Connecticut-Specific Actual-to-Expected Experience

Attachment 1 to this supplement provides a nationwide comparison of actual and projected experience using current assumptions to that expected using expected pricing assumptions. Values in Attachment 1 are shown (a) before and (b) after the requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected loss ratios.

Attachment 2 to this supplement provides similar information as Attachment 1, except uses Connecticut-specific experience. Almost all of the nationwide experience is from certificates issued in Connecticut.

Exhibit III of the Actuarial Memorandum provides a comparison of the current and expected assumptions that underlie the actual and expected experience for the above listed form(s). Expected experience in Attachments 1 and 2 uses the same policies at inception as in Exhibit I and projects from issue on a seriatim basis using the expected pricing assumptions for each form or, if not available, the expected pricing assumptions from another policy form that was priced during a similar era.

Description of Attachments

Attachment 1: Nationwide Actual-to-Expected Experience

Attachment 2: Connecticut-Specific Actual-to-Expected Experience

Attachment 1-a

UNUM

Actual and Projected Experience by Calendar Year
Nationwide Experience Before Requested Rate Increase

	Calendar Year	Actual or Projected Experience Using Current Assumptions				Expected Experience Using Pricing Assumptions				Cumulative Loss Ratio With Interest		
		A Earned Premium	B Incurred Claims	C=B/A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G=F/E Incurred Loss Ratio	H End of Year Lives	I Actual Column C with Current Interest	J Expected Column G with Pricing Interest	K=I/J Actual-to-Expected Ratio
Historical Experience	1997*	76,630	9,502	12%	207	77,428	990	1%	208	12%	1%	9.70
	1998*	339,597	51,286	15%	429	324,052	6,478	2%	421	15%	2%	7.87
	1999*	502,069	76,965	15%	554	462,545	13,152	3%	526	15%	2%	6.34
	2000*	909,101	121,161	13%	1,301	857,300	21,678	3%	1,263	14%	2%	5.81
	2001*	1,532,398	181,486	12%	1,846	1,425,307	34,176	2%	1,753	13%	2%	5.44
	2002*	1,691,744	188,065	11%	1,818	1,493,125	47,903	3%	1,630	13%	3%	4.72
	2003*	1,646,191	179,492	11%	1,764	1,388,495	62,316	4%	1,502	12%	3%	4.02
	2004	1,566,148	429,791	27%	1,695	1,295,743	78,090	6%	1,405	15%	3%	4.24
	2005	1,519,393	352,767	23%	1,663	1,220,067	96,132	8%	1,324	16%	4%	3.98
	2006	1,490,433	73,219	5%	1,638	1,153,262	115,901	10%	1,255	15%	5%	3.22
	2007	1,458,800	254,674	17%	1,607	1,097,066	136,732	12%	1,199	15%	5%	2.89
	2008	1,437,313	355,003	25%	1,580	1,050,032	159,034	15%	1,154	16%	6%	2.71
	2009	1,407,899	284,938	20%	1,542	1,008,253	183,404	18%	1,114	16%	6%	2.48
	2010	1,378,138	613,452	45%	1,524	969,555	210,551	22%	1,078	18%	7%	2.48
	2011	1,354,182	598,420	44%	1,498	932,097	241,557	26%	1,043	19%	8%	2.42
	2012	1,335,155	1,955,963	146%	1,478	894,937	276,955	31%	1,008	25%	9%	2.91
	2013	1,304,654	275,391	21%	1,452	858,017	316,706	37%	974	25%	10%	2.63
Projected Future Experience	2014	1,268,109	1,757,643	139%	1,423	821,367	360,492	44%	939	30%	11%	2.82
	2015	1,240,566	1,254,429	101%	1,395	785,015	408,825	52%	905	32%	11%	2.80
	2016	1,206,167	550,336	46%	1,365	748,994	463,118	62%	870	33%	12%	2.61
	2017	1,159,691	735,387	63%	1,287	713,123	524,367	74%	836	33%	14%	2.47
	2018	1,091,401	1,040,647	95%	1,250	677,078	593,864	88%	802	35%	15%	2.38
	2019	1,050,519	1,169,081	111%	1,212	642,265	670,978	104%	768	37%	16%	2.30
	2020	1,009,637	1,308,878	130%	1,174	607,929	758,420	125%	734	38%	17%	2.24
	2021	968,740	1,457,849	150%	1,136	574,110	856,104	149%	700	40%	19%	2.18
	2022	927,873	1,620,295	175%	1,097	540,855	963,641	178%	666	43%	20%	2.13
	2023	887,046	1,812,920	204%	1,059	508,214	1,083,288	213%	633	45%	21%	2.09
	2024	846,239	2,007,903	237%	1,019	476,244	1,216,714	255%	600	47%	23%	2.05
	2025	805,492	2,218,267	275%	980	445,003	1,368,407	308%	567	50%	25%	2.01
	2026	764,856	2,440,610	319%	939	414,550	1,535,983	371%	535	53%	27%	1.98
	2027	724,366	2,701,569	373%	899	384,949	1,717,171	446%	503	56%	28%	1.96
	2028	684,014	2,974,813	435%	858	356,263	1,914,545	537%	472	59%	30%	1.93
	2029	643,828	3,296,538	512%	817	328,553	2,123,073	646%	441	62%	32%	1.92
	2030	603,960	3,642,446	603%	775	301,880	2,343,979	776%	411	65%	34%	1.90
	2031	564,364	4,006,282	710%	733	276,297	2,552,934	924%	381	69%	37%	1.89
	2032	524,933	4,387,830	836%	691	251,857	2,726,703	1,083%	353	73%	39%	1.89
	2033	485,544	4,775,774	984%	648	228,603	2,892,129	1,265%	325	77%	41%	1.89
	2034	446,456	5,191,821	1,163%	605	206,574	3,052,383	1,478%	299	81%	43%	1.89
	2035	407,891	5,555,984	1,362%	562	185,799	3,207,588	1,726%	273	85%	45%	1.90
	2036	370,126	5,892,701	1,592%	519	166,298	3,331,746	2,003%	249	90%	47%	1.91
	2037	333,471	6,156,937	1,846%	476	148,085	3,400,994	2,297%	225	94%	49%	1.93
	2038	298,275	6,381,483	2,139%	435	131,164	3,448,658	2,629%	204	98%	51%	1.94
	2039	264,860	6,523,756	2,463%	394	115,536	3,472,466	3,006%	183	102%	52%	1.96
	2040	233,441	6,567,094	2,813%	355	101,187	3,473,208	3,432%	163	106%	54%	1.97
	2041	204,198	6,519,344	3,193%	318	88,097	3,416,796	3,878%	145	110%	55%	1.99
	2042	177,274	6,402,098	3,611%	283	76,235	3,282,212	4,305%	129	114%	57%	2.01
	2043	152,794	6,209,148	4,064%	250	65,563	3,118,559	4,757%	113	117%	58%	2.02
	2044	130,791	5,965,240	4,561%	220	56,033	2,937,009	5,242%	99	120%	59%	2.04
	2045	111,198	5,671,766	5,101%	192	47,589	2,743,054	5,764%	86	123%	60%	2.05
	2046	93,903	5,348,744	5,696%	166	40,166	2,525,019	6,286%	75	125%	61%	2.07
	2047	78,786	5,033,249	6,389%	144	33,692	2,282,724	6,775%	64	127%	61%	2.08
	2048	65,697	4,709,626	7,169%	123	28,091	2,044,482	7,278%	55	129%	62%	2.09
	2049	54,471	4,374,300	8,031%	105	23,283	1,817,271	7,805%	47	131%	62%	2.11
	2050	44,909	4,032,739	8,980%	89	19,188	1,603,030	8,355%	40	133%	63%	2.12
	2051	36,807	3,719,614	10,106%	74	15,724	1,400,785	8,909%	34	134%	63%	2.13
	2052	29,990	3,398,378	11,332%	62	12,814	1,211,597	9,455%	28	135%	63%	2.14
	2053	24,284	3,101,446	12,772%	52	10,387	1,039,369	10,006%	23	136%	63%	2.15
	2054	19,549	2,807,659	14,362%	42	8,374	882,285	10,536%	19	137%	63%	2.16
	2055	15,631	2,505,146	16,027%	35	6,715	740,314	11,025%	16	138%	64%	2.17
	2056	12,408	2,194,879	17,689%	28	5,354	609,725	11,389%	13	138%	64%	2.17
	2057	9,770	1,892,103	19,366%	22	4,244	489,497	11,535%	11	139%	64%	2.18
	2058	7,636	1,613,839	21,135%	18	3,343	382,905	11,453%	9	139%	64%	2.18
	2059	5,921	1,357,936	22,935%	14	2,617	292,559	11,179%	7	140%	64%	2.19
	2060	4,553	1,125,402	24,718%	11	2,035	214,365	10,536%	5	140%	64%	2.19
	2061	3,470	919,023	26,486%	9	1,571	150,943	9,611%	4	140%	64%	2.19
	2062	2,620	740,035	28,245%	7	1,203	116,726	9,703%	3	140%	64%	2.19
	2063	1,963	585,572	29,833%	5	914	61,903	6,773%	3	140%	64%	2.20
	2064	1,460	463,218	31,736%	4	688	11,490	1,669%	2	140%	64%	2.20
	2065	1,079	362,428	33,602%	3	514	408	80%	1	140%	64%	2.20
	2066	790	280,956	35,564%	2	379	0	0%	1	141%	64%	2.20
	2067	576	217,911	37,864%	2	277	0	0%	1	141%	64%	2.20
	2068	416	167,825	40,330%	1	200	0	0%	1	141%	64%	2.20
	2069	299	127,860	42,731%	1	143	0	0%	0	141%	64%	2.20
	2070	214	97,197	45,484%	1	101	0	0%	0	141%	64%	2.20
	2071	151	72,729	48,017%	0	70	0	0%	0	141%	64%	2.20
	2072	107	54,025	50,669%	0	48	0	0%	0	141%	64%	2.20
	2073	75	39,989	53,440%	0	33	0	0%	0	141%	64%	2.20
	2074	52	29,068	56,127%	0	22	0	0%	0	141%	64%	2.20
	2075	35	20,983	59,154%	0	14	0	0%	0	141%	64%	2.20

*Estimated as described in Section 15 of the actuarial memorandum

Without Interest Accum./Disc.		
History	25,825,378	10,299,369 40%
Future	16,231,207	165,292,956 1,018%
Lifetime	42,056,584	175,592,325 418%

Without Interest Accum./Disc.		
History	19,575,779	3,758,558 19%
Future	8,625,014	82,080,003 952%
Lifetime	28,200,793	85,838,561 304%

With Interest Accum./Disc. To 12/31/2017 at Current Interest		
History	42,728,909	14,287,476 33%
Future	10,462,824	60,530,341 579%
Lifetime	53,191,733	74,817,817 141%

With Interest Accum./Disc. To 12/31/2017 at Pricing Interest		
History	10,123,935	1,372,236 14%
Future	1,227,240	5,880,405 479%
Lifetime	11,351,175	7,252,641 64%

Attachment 1-b

UNUM

Actual and Projected Experience by Calendar Year
Nationwide Experience After Requested Rate Increase

	Calendar Year	Actual or Projected Experience Using Current Assumptions				Expected Experience Using Pricing Assumptions				Cumulative Loss Ratio With Interest		
		A	B	C=B/A	D	E	F	G=F/E	H	I	J	K=I/J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual Column C with Current Interest	Expected Column G with Pricing Interest	Actual-to-Expected Ratio
Historical Experience	1997*	76,630	9,502	12%	207	77,428	990	1%	208	12%	1%	9.70
	1998*	339,597	51,286	15%	429	324,052	6,478	2%	421	15%	2%	7.87
	1999*	502,069	76,965	15%	554	462,545	13,152	3%	526	15%	2%	6.34
	2000*	909,101	121,161	13%	1,301	857,300	21,678	3%	1,263	14%	2%	5.81
	2001*	1,532,398	181,486	12%	1,846	1,425,307	34,176	2%	1,753	13%	2%	5.44
	2002*	1,691,744	188,065	11%	1,818	1,493,125	47,903	3%	1,630	13%	3%	4.72
	2003*	1,646,191	179,492	11%	1,764	1,388,495	62,316	4%	1,502	12%	3%	4.02
	2004	1,566,148	429,791	27%	1,695	1,295,743	78,090	6%	1,405	15%	3%	4.24
	2005	1,519,393	352,767	23%	1,663	1,220,067	96,132	8%	1,324	16%	4%	3.98
	2006	1,490,433	73,219	5%	1,638	1,153,262	115,901	10%	1,255	15%	5%	3.22
	2007	1,458,800	254,674	17%	1,607	1,097,066	136,732	12%	1,199	15%	5%	2.89
	2008	1,437,313	355,003	25%	1,580	1,050,032	159,034	15%	1,154	16%	6%	2.71
	2009	1,407,899	284,938	20%	1,542	1,008,253	183,404	18%	1,114	16%	6%	2.48
	2010	1,378,138	613,452	45%	1,524	969,555	210,551	22%	1,078	18%	7%	2.48
	2011	1,354,182	598,420	44%	1,498	932,097	241,557	26%	1,043	19%	8%	2.42
	2012	1,335,155	1,955,963	146%	1,478	894,937	276,955	31%	1,008	25%	9%	2.91
	2013	1,304,654	275,391	21%	1,452	858,017	316,706	37%	974	25%	10%	2.63
	2014	1,268,109	1,757,643	139%	1,423	821,367	360,492	44%	939	30%	11%	2.82
Projected Future Experience	2015	1,240,566	1,254,429	101%	1,395	785,015	408,825	52%	905	32%	11%	2.80
	2016	1,206,167	550,336	46%	1,365	748,994	463,118	62%	870	33%	12%	2.61
	2017	1,159,691	735,387	63%	1,287	713,123	524,367	74%	836	33%	14%	2.47
	2018	1,091,401	1,040,647	95%	1,250	677,078	593,864	88%	802	35%	15%	2.38
	2019	2,061,505	888,897	43%	1,067	642,265	670,978	104%	768	35%	16%	2.22
	2020	2,871,479	995,099	35%	1,033	607,929	758,420	125%	734	35%	17%	2.05
	2021	2,755,166	1,108,254	40%	1,000	574,110	856,104	149%	700	35%	19%	1.91
	2022	2,638,938	1,231,640	47%	966	540,855	963,641	178%	666	36%	20%	1.80
	2023	2,522,824	1,377,952	55%	932	508,214	1,083,288	213%	633	37%	21%	1.70
	2024	2,406,764	1,526,043	63%	897	476,244	1,216,714	255%	600	37%	23%	1.62
	2025	2,290,878	1,685,811	74%	862	445,003	1,368,407	308%	567	38%	25%	1.55
	2026	2,175,304	1,854,666	85%	827	414,550	1,535,983	371%	535	40%	27%	1.49
	2027	2,060,149	2,052,855	100%	791	384,949	1,717,171	446%	503	41%	28%	1.44
	2028	1,945,386	2,260,359	116%	755	356,263	1,914,545	537%	472	42%	30%	1.39
	2029	1,831,093	2,504,687	137%	719	328,553	2,123,073	646%	441	44%	32%	1.36
	2030	1,717,706	2,767,370	161%	682	301,880	2,343,979	776%	411	46%	34%	1.32
	2031	1,605,092	3,043,651	190%	645	276,297	2,552,934	924%	381	47%	37%	1.30
	2032	1,492,946	3,333,369	223%	608	251,857	2,726,703	1,083%	353	49%	39%	1.28
	2033	1,380,923	3,627,926	263%	571	228,603	2,892,129	1,265%	325	51%	41%	1.26
	2034	1,269,753	3,943,788	311%	533	206,574	3,052,383	1,478%	299	54%	43%	1.25
	2035	1,160,071	4,220,218	364%	495	185,799	3,207,588	1,726%	273	56%	45%	1.25
	2036	1,052,664	4,475,790	425%	457	166,298	3,331,746	2,003%	249	58%	47%	1.24
	2037	948,417	4,676,300	493%	419	148,085	3,400,994	2,297%	225	61%	49%	1.24
	2038	848,316	4,846,662	571%	382	131,164	3,448,658	2,629%	204	63%	51%	1.25
	2039	753,281	4,954,541	658%	347	115,536	3,472,466	3,006%	183	65%	52%	1.25
	2040	663,923	4,987,290	751%	312	101,187	3,473,208	3,432%	163	67%	54%	1.25
	2041	580,753	4,950,873	852%	280	88,097	3,416,796	3,878%	145	70%	55%	1.26
	2042	504,179	4,861,694	964%	249	76,235	3,282,212	4,305%	129	72%	57%	1.26
	2043	434,558	4,715,042	1,085%	220	65,563	3,118,559	4,757%	113	73%	58%	1.27
	2044	371,980	4,529,711	1,218%	193	56,033	2,937,009	5,242%	99	75%	59%	1.28
	2045	316,254	4,306,759	1,362%	169	47,589	2,743,054	5,764%	86	77%	60%	1.28
	2046	267,068	4,061,387	1,521%	146	40,166	2,525,019	6,286%	75	78%	61%	1.29
	2047	224,073	3,821,748	1,706%	126	33,692	2,282,724	6,775%	64	79%	62%	1.30
	2048	186,848	3,575,952	1,914%	108	28,091	2,044,482	7,278%	55	80%	63%	1.30
	2049	154,919	3,321,287	2,144%	92	23,283	1,817,271	7,805%	47	81%	62%	1.31
	2050	127,724	3,061,901	2,397%	78	19,188	1,603,030	8,355%	40	82%	63%	1.31
	2051	104,681	2,824,117	2,698%	66	15,724	1,400,785	8,909%	34	83%	63%	1.32
	2052	85,294	2,580,185	3,025%	55	12,814	1,211,597	9,455%	28	84%	63%	1.33
	2053	69,065	2,354,716	3,409%	45	10,387	1,039,369	10,066%	23	84%	63%	1.33
	2054	55,598	2,131,642	3,834%	37	8,374	882,285	10,536%	19	85%	63%	1.34
	2055	44,455	1,901,950	4,278%	30	6,715	740,314	11,025%	16	85%	64%	1.34
	2056	35,289	1,666,376	4,722%	25	5,354	609,725	11,389%	13	86%	64%	1.34
	2057	27,788	1,436,495	5,170%	20	4,244	489,497	11,535%	11	86%	64%	1.35
	2058	21,717	1,225,227	5,642%	16	3,343	382,905	11,453%	9	86%	64%	1.35
	2059	16,839	1,030,940	6,122%	12	2,617	292,559	11,179%	7	86%	64%	1.35
	2060	12,949	854,396	6,598%	10	2,035	214,365	10,536%	5	86%	64%	1.35
	2061	9,869	697,711	7,070%	8	1,571	150,943	9,611%	4	87%	64%	1.35
	2062	7,452	561,823	7,540%	6	1,203	116,726	9,703%	3	87%	64%	1.36
	2063	5,582	444,555	7,963%	4	914	61,903	6,773%	3	87%	64%	1.36
	2064	4,151	351,665	8,471%	3	688	11,490	1,669%	2	87%	64%	1.36
	2065	3,068	275,147	8,969%	3	514	408	80%	1	87%	64%	1.36
	2066	2,247	213,294	9,493%	2	379	0	0%	1	87%	64%	1.36
	2067	1,637	165,432	10,107%	1	277	0	0%	1	87%	64%	1.36
	2068	1,184	127,407	10,765%	1	200	0	0%	1	87%	64%	1.36
	2069	851	97,067	11,406%	1	143	0	0%	0	87%	64%	1.36
	2070	608	73,788	12,141%	1	101	0	0%	0	87%	64%	1.36
	2071	431	55,213	12,817%	0	70	0	0%	0	87%	64%	1.36
	2072	303	41,013	13,525%	0	48	0	0%	0	87%	64%	1.36
	2073	213	30,358	14,265%	0	33	0	0%	0	87%	64%	1.36
	2074	147	22,067	14,982%	0	22	0	0%	0	87%	64%	1.36
	2075	101	15,930	15,790%	0	14	0	0%	0	87%	64%	1.36

*Estimated as described in Section 15 of the actuarial memorandum

History
Future
Lifetime

Without Interest Accum./Disc.		
25,825,378	10,299,369	40%
43,223,851	125,788,684	291%
69,049,229	136,088,053	197%

Without Interest Accum./Disc.		
19,575,779	3,758,558	19%
8,625,014	82,080,003	952%
28,200,793	85,838,561	304%

History
Future
Lifetime

With Interest Accum./Disc. To 12/31/2017 at Current Interest		
42,728,909	14,287,476	33%
26,932,026	46,223,854	172%
69,660,936	60,511,331	87%

With Interest Accum./Disc. To 12/31/2017 at Pricing Interest		
10,123,935	1,372,236	14%
1,227,240	5,880,405	479%
11,351,175	7,252,641	64%

Attachment 2-a
UNUM
Actual and Projected Experience by Calendar Year
Connecticut-Specific Experience Before Requested Rate Increase

	Calendar Year	Actual or Projected Experience Using Current Assumptions				Expected Experience Using Pricing Assumptions				Cumulative Loss Ratio With Interest		
		A Earned Premium	B Incurred Claims	C=B/A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G=F/E Incurred Loss Ratio	H End of Year Lives	I Actual Column C with Current Interest	J Expected Column G with Pricing Interest	K=I/J Actual-to-Expected Ratio
Historical Experience	1997*	74,611	9,332	13%	203	75,361	940	1%	204	13%	1%	10.03
	1998*	328,077	49,673	15%	412	312,955	6,288	2%	405	15%	2%	7.90
	1999*	479,727	72,570	15%	536	441,728	12,734	3%	509	15%	2%	6.26
	2000*	881,641	115,667	13%	1,274	831,881	20,844	3%	1,237	14%	2%	5.76
	2001*	1,497,392	174,835	12%	1,817	1,393,461	32,836	2%	1,727	13%	2%	5.41
	2002*	1,656,410	181,322	11%	1,788	1,461,877	45,980	3%	1,603	12%	3%	4.71
	2003*	1,609,871	171,835	11%	1,735	1,357,166	59,704	4%	1,477	12%	3%	4.01
	2004	1,532,154	429,791	28%	1,667	1,266,337	74,693	6%	1,381	15%	3%	4.30
	2005	1,486,029	159,759	11%	1,635	1,192,360	91,834	8%	1,302	14%	4%	3.61
	2006	1,457,179	73,219	5%	1,611	1,127,124	110,619	10%	1,235	13%	4%	2.94
	2007	1,426,897	254,674	18%	1,581	1,072,382	130,399	12%	1,179	14%	5%	2.68
	2008	1,408,145	190,225	14%	1,555	1,026,735	151,569	15%	1,135	14%	6%	2.39
	2009	1,379,988	284,938	21%	1,518	986,307	174,785	18%	1,096	14%	6%	2.22
	2010	1,350,377	613,452	45%	1,500	948,934	200,750	21%	1,061	16%	7%	2.28
	2011	1,326,421	598,420	45%	1,474	912,785	230,571	25%	1,027	18%	8%	2.27
	2012	1,308,060	1,768,630	135%	1,456	876,919	264,722	30%	993	23%	9%	2.73
	2013	1,278,639	275,391	22%	1,431	841,271	303,171	36%	960	23%	9%	2.48
Projected Future Experience	2014	1,244,158	1,756,423	141%	1,402	805,865	345,685	43%	926	28%	10%	2.71
	2015	1,218,385	1,064,294	87%	1,376	770,723	392,791	51%	892	30%	11%	2.67
	2016	1,186,362	550,336	46%	1,348	735,872	446,050	61%	859	30%	12%	2.49
	2017	1,142,011	729,932	64%	1,270	701,128	506,456	72%	825	31%	13%	2.36
	2018	1,074,947	1,005,748	94%	1,234	666,159	575,093	86%	792	33%	14%	2.28
	2019	1,035,281	1,131,725	109%	1,197	632,369	651,290	103%	759	35%	16%	2.22
	2020	995,589	1,269,027	127%	1,160	598,998	737,784	123%	726	36%	17%	2.16
	2021	955,857	1,415,345	148%	1,123	566,084	834,604	147%	692	38%	18%	2.11
	2022	916,120	1,574,666	172%	1,085	533,672	941,465	176%	659	41%	20%	2.06
	2023	876,379	1,764,997	201%	1,047	501,812	1,060,344	211%	627	43%	21%	2.02
	2024	836,607	1,960,149	234%	1,009	470,562	1,192,923	254%	594	45%	23%	1.99
	2025	796,839	2,170,503	272%	970	439,980	1,343,642	305%	562	48%	24%	1.96
	2026	757,116	2,393,650	316%	931	410,129	1,510,019	368%	530	51%	26%	1.93
	2027	717,470	2,656,642	370%	891	381,074	1,689,867	443%	499	54%	28%	1.91
	2028	677,887	2,931,813	432%	851	352,881	1,885,816	534%	468	57%	30%	1.89
	2029	638,394	3,255,812	510%	810	325,615	2,092,951	643%	437	60%	32%	1.87
	2030	599,151	3,604,276	602%	769	299,337	2,312,268	772%	407	64%	34%	1.86
	2031	560,106	3,969,732	709%	728	274,108	2,519,643	919%	378	67%	36%	1.85
	2032	521,157	4,352,756	835%	686	249,980	2,692,228	1,077%	350	71%	38%	1.85
	2033	482,191	4,741,328	983%	643	227,000	2,856,798	1,259%	323	75%	41%	1.85
	2034	443,472	5,157,869	1,163%	601	205,208	3,016,381	1,470%	297	79%	43%	1.86
	2035	405,234	5,522,193	1,363%	558	184,639	3,170,874	1,717%	271	84%	45%	1.87
	2036	367,757	5,859,005	1,593%	515	165,315	3,294,650	1,993%	247	88%	47%	1.88
	2037	331,360	6,123,625	1,848%	473	147,251	3,364,128	2,285%	224	93%	49%	1.90
	2038	296,393	6,347,413	2,142%	431	130,457	3,412,383	2,616%	202	97%	51%	1.92
	2039	263,186	6,489,126	2,466%	391	114,935	3,436,925	2,990%	182	101%	52%	1.93
	2040	231,955	6,531,954	2,816%	352	100,676	3,438,401	3,415%	162	105%	54%	1.95
	2041	202,884	6,483,377	3,196%	315	87,661	3,383,194	3,859%	145	109%	55%	1.97
	2042	176,117	6,366,867	3,615%	281	75,862	3,250,539	4,285%	128	113%	57%	1.99
	2043	151,781	6,175,939	4,069%	248	65,245	3,089,004	4,734%	113	116%	58%	2.00
	2044	129,908	5,933,749	4,568%	218	55,761	2,909,569	5,218%	99	119%	59%	2.02
	2045	110,432	5,641,483	5,109%	190	47,358	2,717,691	5,739%	86	122%	60%	2.03
	2046	93,243	5,319,833	5,705%	165	39,969	2,501,886	6,260%	74	124%	61%	2.05
	2047	78,219	5,004,914	6,399%	142	33,526	2,262,021	6,747%	64	126%	61%	2.06
	2048	65,214	4,682,358	7,180%	122	27,951	2,026,076	7,249%	55	128%	62%	2.08
	2049	54,061	4,348,470	8,044%	104	23,166	1,800,991	7,774%	47	130%	62%	2.09
	2050	44,563	4,008,413	8,995%	88	19,090	1,588,709	8,322%	40	132%	63%	2.10
	2051	36,517	3,696,125	10,122%	74	15,644	1,388,277	8,874%	33	133%	63%	2.11
	2052	29,749	3,375,962	11,348%	62	12,749	1,200,784	9,419%	28	134%	63%	2.12
	2053	24,085	3,081,069	12,793%	51	10,334	1,030,074	9,968%	23	135%	63%	2.13
	2054	19,386	2,789,337	14,388%	42	8,332	874,356	10,494%	19	136%	64%	2.14
	2055	15,499	2,489,045	16,059%	34	6,682	733,617	10,980%	16	137%	64%	2.15
	2056	12,303	2,180,711	17,725%	28	5,328	604,160	11,340%	13	138%	64%	2.16
	2057	9,688	1,879,926	19,405%	22	4,224	484,994	11,483%	10	138%	64%	2.16
	2058	7,572	1,603,557	21,179%	18	3,328	379,357	11,398%	8	139%	64%	2.17
	2059	5,872	1,349,670	22,986%	14	2,606	289,862	11,123%	7	139%	64%	2.17
	2060	4,516	1,118,820	24,773%	11	2,027	212,418	10,481%	5	139%	64%	2.17
	2061	3,443	913,951	26,546%	9	1,565	149,557	9,557%	4	139%	64%	2.18
	2062	2,601	736,128	28,307%	7	1,199	115,609	9,641%	3	140%	64%	2.18
	2063	1,949	582,672	29,896%	5	911	61,221	6,718%	3	140%	64%	2.18
	2064	1,450	461,105	31,800%	4	687	11,490	1,673%	2	140%	64%	2.18
	2065	1,072	360,888	33,662%	3	512	408	80%	1	140%	64%	2.18
	2066	786	279,849	35,621%	2	379	0	0%	1	140%	64%	2.18
	2067	573	217,144	37,918%	2	277	0	0%	1	140%	64%	2.18
	2068	414	167,313	40,382%	1	200	0	0%	1	140%	64%	2.19
	2069	298	127,529	42,779%	1	143	0	0%	0	140%	64%	2.19
	2070	213	96,989	45,527%	1	101	0	0%	0	140%	64%	2.19
	2071	151	72,604	48,055%	0	70	0	0%	0	140%	64%	2.19
	2072	106	53,950	50,701%	0	48	0	0%	0	140%	64%	2.19
	2073	75	39,945	53,467%	0	33	0	0%	0	140%	64%	2.19
	2074	52	29,043	56,148%	0	22	0	0%	0	140%	64%	2.19
	2075	35	20,983	59,154%	0	14	0	0%	0	140%	64%	2.19

*Estimated as described in Section 15 of the actuarial memorandum

Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	25,274,536	9,524,719	19,139,169	3,603,421	19%
Future	16,065,275	163,919,070	8,531,244	81,096,343	951%
Lifetime	41,339,811	173,443,789	27,670,413	84,699,764	306%

With Interest Accum./Disc. To 12/31/2017 at Current Interest			With Interest Accum./Disc. To 12/31/2017 at Pricing Interest		
History	41,782,302	13,130,380	9,887,132	1,314,602	13%
Future	10,345,899	59,869,250	1,212,098	5,794,707	478%
Lifetime	52,128,201	72,999,629	11,099,231	7,109,309	64%

Attachment 2-b
UNUM
Actual and Projected Experience by Calendar Year
Connecticut-Specific Experience After Requested Rate Increase

	Calendar Year	Actual or Projected Experience Using Current Assumptions				Expected Experience Using Pricing Assumptions				Cumulative Loss Ratio With Interest		
		A Earned Premium	B Incurred Claims	C=B/A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G=F/E Incurred Loss Ratio	H End of Year Lives	I Actual Column C with Current Interest	J Expected Column G with Pricing Interest	K=I/J Actual-to-Expected Ratio
Historical Experience	1997*	74,611	9,332	13%	203	75,361	940	1%	204	13%	1%	10.03
	1998*	328,077	49,673	15%	412	312,955	6,288	2%	405	15%	2%	7.90
	1999*	479,727	72,570	15%	536	441,728	12,734	3%	509	15%	2%	6.26
	2000*	881,641	115,667	13%	1,274	831,881	20,844	3%	1,237	14%	2%	5.76
	2001*	1,497,392	174,835	12%	1,817	1,393,461	32,836	2%	1,727	13%	2%	5.41
	2002*	1,656,410	181,322	11%	1,788	1,461,877	45,980	3%	1,603	12%	3%	4.71
	2003*	1,609,871	171,835	11%	1,735	1,357,166	59,704	4%	1,477	12%	3%	4.01
	2004	1,532,154	429,791	28%	1,667	1,266,337	74,693	6%	1,381	15%	3%	4.30
	2005	1,486,029	159,759	11%	1,635	1,192,360	91,834	8%	1,302	14%	4%	3.61
	2006	1,457,179	73,219	5%	1,611	1,127,124	110,619	10%	1,235	13%	4%	2.94
	2007	1,428,897	254,674	18%	1,581	1,072,382	130,399	12%	1,179	14%	5%	2.68
	2008	1,408,145	190,225	14%	1,555	1,026,735	151,569	15%	1,135	14%	6%	2.39
	2009	1,379,988	284,938	21%	1,518	986,307	174,785	18%	1,096	14%	6%	2.22
	2010	1,350,377	613,452	45%	1,500	948,934	200,750	21%	1,061	16%	7%	2.28
	2011	1,326,421	598,420	45%	1,474	912,785	230,571	25%	1,027	18%	8%	2.27
	2012	1,308,060	1,768,630	135%	1,456	876,919	264,722	30%	993	23%	9%	2.73
Projected Future Experience	2013	1,278,639	275,391	22%	1,431	841,271	303,171	36%	960	23%	9%	2.48
	2014	1,244,158	1,756,423	141%	1,402	805,865	345,685	43%	926	28%	10%	2.71
	2015	1,218,385	1,064,294	87%	1,376	770,723	392,791	51%	892	30%	11%	2.67
	2016	1,186,362	550,336	46%	1,348	735,872	446,050	61%	859	30%	12%	2.49
	2017	1,142,011	729,932	64%	1,270	701,128	506,456	72%	825	31%	13%	2.36
	2018	1,074,947	1,005,748	94%	1,234	666,159	575,093	86%	792	33%	14%	2.28
	2019	2,031,602	860,488	42%	1,053	632,369	651,290	103%	759	33%	16%	2.13
	2020	2,831,528	964,793	34%	1,021	598,998	737,784	123%	726	33%	17%	1.98
	2021	2,718,525	1,075,933	40%	988	566,084	834,604	147%	692	34%	18%	1.84
	2022	2,605,511	1,196,943	46%	955	533,672	941,465	176%	659	34%	20%	1.74
	2023	2,492,485	1,341,514	54%	922	501,812	1,060,344	211%	627	35%	21%	1.64
	2024	2,379,371	1,489,737	63%	888	470,562	1,192,923	254%	594	36%	23%	1.57
	2025	2,266,268	1,649,501	73%	854	439,980	1,343,642	305%	562	37%	24%	1.50
	2026	2,153,293	1,818,969	84%	819	410,129	1,510,019	368%	530	38%	26%	1.44
	2027	2,040,537	2,018,706	99%	784	381,074	1,689,867	443%	499	39%	28%	1.40
	2028	1,927,958	2,227,678	116%	748	352,881	1,885,816	534%	468	41%	30%	1.35
	2029	1,815,639	2,473,737	136%	713	325,615	2,092,951	643%	437	42%	32%	1.32
	2030	1,704,028	2,738,365	161%	677	299,337	2,312,268	772%	407	44%	34%	1.29
	2031	1,592,982	3,015,880	189%	640	274,108	2,519,643	919%	378	46%	36%	1.26
	2032	1,482,207	3,306,722	223%	604	249,980	2,692,228	1,077%	350	48%	38%	1.25
	2033	1,371,386	3,601,758	263%	566	227,000	2,856,798	1,259%	323	50%	41%	1.23
	2034	1,261,267	3,917,997	311%	529	205,208	3,016,381	1,470%	297	52%	43%	1.23
	2035	1,152,513	4,194,552	364%	491	184,639	3,170,874	1,717%	271	55%	45%	1.22
	2036	1,045,929	4,450,198	425%	453	165,315	3,294,650	1,993%	247	57%	47%	1.22
	2037	942,410	4,651,001	494%	416	147,251	3,364,128	2,285%	224	59%	49%	1.22
	2038	842,964	4,820,788	572%	380	130,457	3,412,383	2,616%	202	62%	51%	1.22
	2039	748,519	4,928,243	658%	344	114,935	3,436,925	2,990%	182	64%	52%	1.23
	2040	659,697	4,960,606	752%	310	100,676	3,438,401	3,415%	162	66%	54%	1.23
	2041	577,017	4,923,561	853%	278	87,661	3,383,194	3,859%	145	68%	55%	1.24
	2042	500,889	4,834,942	965%	247	75,862	3,250,539	4,285%	128	70%	57%	1.24
	2043	431,675	4,689,826	1,086%	218	65,245	3,089,004	4,734%	113	72%	58%	1.25
	2044	369,468	4,505,800	1,220%	192	55,761	2,909,569	5,218%	99	74%	59%	1.26
	2045	314,076	4,283,765	1,364%	167	47,358	2,717,691	5,739%	86	76%	60%	1.26
	2046	265,190	4,039,436	1,523%	145	39,969	2,501,886	6,260%	74	77%	61%	1.27
	2047	222,461	3,800,234	1,708%	125	33,526	2,262,021	6,747%	64	78%	61%	1.28
	2048	185,473	3,555,249	1,917%	107	27,951	2,026,076	7,249%	55	79%	62%	1.28
	2049	153,753	3,301,676	2,147%	91	23,166	1,800,991	7,774%	47	80%	62%	1.29
	2050	126,741	3,043,431	2,401%	77	19,090	1,588,709	8,322%	40	81%	63%	1.30
	2051	103,858	2,806,283	2,702%	65	15,644	1,388,277	8,874%	33	82%	63%	1.30
	2052	84,608	2,563,166	3,029%	54	12,749	1,200,784	9,419%	28	83%	63%	1.31
	2053	68,498	2,339,245	3,415%	45	10,334	1,030,074	9,968%	23	83%	63%	1.31
	2054	55,135	2,117,732	3,841%	37	8,332	874,356	10,494%	19	84%	64%	1.32
	2055	44,082	1,889,725	4,287%	30	6,682	733,617	10,980%	16	84%	64%	1.32
	2056	34,991	1,655,620	4,732%	24	5,328	604,160	11,340%	13	85%	64%	1.33
	2057	27,553	1,427,250	5,180%	20	4,224	484,994	11,483%	10	85%	64%	1.33
	2058	21,534	1,217,421	5,653%	16	3,328	379,357	11,398%	8	85%	64%	1.33
	2059	16,700	1,024,664	6,136%	12	2,606	289,862	11,123%	7	85%	64%	1.33
	2060	12,845	849,399	6,613%	10	2,027	212,418	10,481%	5	86%	64%	1.34
	2061	9,792	693,861	7,086%	7	1,565	149,557	9,557%	4	86%	64%	1.34
	2062	7,396	558,857	7,556%	6	1,199	115,609	9,641%	3	86%	64%	1.34
	2063	5,543	442,354	7,980%	4	911	61,221	6,718%	3	86%	64%	1.34
	2064	4,124	350,061	8,488%	3	687	11,490	1,673%	2	86%	64%	1.34
	2065	3,049	273,977	8,986%	3	512	408	80%	1	86%	64%	1.34
	2066	2,234	212,453	9,508%	2	379	0	0%	1	86%	64%	1.34
	2067	1,629	164,849	10,122%	1	277	0	0%	1	86%	64%	1.34
	2068	1,178	127,018	10,779%	1	200	0	0%	1	86%	64%	1.34
	2069	848	96,815	11,419%	1	143	0	0%	0	86%	64%	1.34
	2070	606	73,631	12,153%	1	101	0	0%	0	86%	64%	1.34
	2071	430	55,118	12,827%	0	70	0	0%	0	86%	64%	1.34
	2072	303	40,956	13,534%	0	48	0	0%	0	86%	64%	1.34
	2073	212	30,325	14,272%	0	33	0	0%	0	86%	64%	1.34
	2074	147	22,048	14,987%	0	22	0	0%	0	86%	64%	1.34
	2075	101	15,930	15,790%	0	14	0	0%	0	86%	64%	1.34

*Estimated as described in Section 15 of the actuarial memorandum

Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	25,274,536	9,524,719	19,139,169	3,603,421	19%
Future	42,795,707	124,736,535	8,531,244	81,096,343	951%
Lifetime	68,070,243	134,261,254	27,670,413	84,699,764	306%

With Interest Accum./Disc. To 12/31/2017 at Current Interest			With Interest Accum./Disc. To 12/31/2017 at Pricing Interest		
History	41,782,302	13,130,380	9,887,132	1,314,602	13%
Future	26,641,582	45,713,292	1,212,098	5,794,707	478%
Lifetime	68,423,884	58,843,671	11,099,231	7,109,309	64%



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

June 24, 2019

Honorable Andrew N. Mais
Insurance Commissioner
Connecticut Department of Insurance (Department)

Via SERFF

**Re: Unum Life Insurance Company of America (Unum)
Company NAIC # 62235**

SERFF Tracking # MEAM-131987416

Connecticut Partnership Policy Form

GMB96\CT

Connecticut Partnership Certificate Forms

STOCT

STOCT_REV_0101

Non-Partnership Certificates Issued out of State

NRCT Rev.01/01

RFL97

Dear Commissioner Mais:

On behalf of Unum, we are submitting the referenced rate filing for your review. These are existing Connecticut Partnership policy form(s), and related non-partnership-eligible certificates issued to enrollees in other states, that provide long-term care coverage on a group basis. Unum issued certificates to eligible group members of the State of Connecticut between May 1997 and October 2004. Coverage is no longer marketed in any jurisdiction.

MedAmerica Insurance Company (MedAmerica) acquired this long-term care block of business via a reinsurance agreement with Employers Reinsurance Corporation, which had previously reinsured this block. MedAmerica has 100% of the risk on these forms, and it administers and manages the entire block.

MedAmerica is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than previously expected. Although a substantially larger increase would be needed to return this policy form to its expected loss ratio, the company is limiting its premium rate increase to 299%.

There have been no prior rate increases on the above-referenced form(s). The company is seeking this rate increase request to help alleviate the adverse performance on this block of business.

The company understands that under Connecticut Insurance Regulation section 38a-528(b)(2)(A) any increase greater than 20% must be spread over a period of not less than three years. Upon reaching agreement with the Department on an approved rate increase, the company will provide the actuarially equivalent rate increases and rate schedules. The company will notify policyholders of the series of rate increases and cumulative rate increase at the time of implementation of the first year's rate increase.

The company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. Where MedAmerica does not have complete historical premium information, it will make a consumer-friendly estimate of the historical premiums paid in calculating a contingent benefit upon lapse or nonforfeiture benefit.

The following electronic items are included with this submission:

- Cover letter
- Letter from the company authorizing submission of this filing by MedAmerica on its behalf
- Actuarial Memorandum
- Supplement to Actuarial Memorandum.

The required \$20 filing fee will be paid via Electronic Funds Transfer (EFT).

Thank you for your assistance in reviewing this filing. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, reading "J. Patrick Kinney III". The signature is fluid and cursive, with the last name "Kinney" being the most prominent part.

J. Patrick Kinney, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company

Enclosures



2211 Congress Street
Portland, ME 04122
207 575 2211
unum.com

Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective October 3, 2016, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Name: Ronald Lucas
Title: VP, Closed Block Pricing
Company: Unum

2-12-18
Date



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

October 17, 2019

Ms. Tricia Davé, FSA, MAAA

Connecticut Insurance Department (Department)

Via SERFF

Re: Unum Life Insurance Company of America (Unum)

Company NAIC # 62235

SERFF Tracking # MEAM-131987416

Connecticut Partnership Policy Form

GMB96\CT

Connecticut Partnership Certificate Forms

STOCT

STOCT_REV_0101

Non-Partnership Certificates Issued out of State

NRCT Rev.01/01

RFL97

Dear Ms. Davé:

Thank you for reviewing this filing. This letter is in response to your letter dated October 11, 2019 regarding the above-referenced filing. Your request is restated in italics for reference.

The Department will be approving the 50% increase for this filing. A full explanation will be provided in the final disposition. Since the Department is approving an increase of 20% or more, UNUM must follow the following statutory requirement:

Section 38a-501(b)(2)(A) Any insurance company, fraternal benefit society, health service corporation, medical service corporation or health care center that files a rate filing for an increase in premium rates for a long-term care policy that is for twenty per cent or more shall spread the increase over a period of not less than three years. Such company, society, corporation or center shall use a periodic rate increase that is actuarially equivalent to a single rate increase and a current interest rate for the period chosen.

Please provide an equal annual increase, for at least three years, that is actuarially equivalent to the 50%.

We understand that the Department will be approving a 50% rate increase, to be phased in over a period of not less than three years. We have calculated the equal annual increase, over three years, actuarially equivalent to this amount to be 16% per year. The attached projections, comparing a one-time 50% rate increase to the three consecutive increases of 16%, demonstrate that the lifetime loss ratio after the rate increases is equivalent.

www.MedAmericaLTC.com

165 Court Street • Rochester, NY 14647 • 800.544.0327

On behalf of Unum, as 100% reinsurer and administrator, MedAmerica accepts the Division's offer for the phased-in premium rate increase to be implemented on this block of business. Although the company believes that our full requested rate increase is reasonable, needed, and justified under applicable regulation in Connecticut, it acknowledges that the Department may not be able to approve the full request at this time. We reserve the right to request additional rate increases in Connecticut until the cumulative rate increase approved is actuarially equivalent to our full request.

Enclosed are revised rate tables, in the form of a seriatim listing of Connecticut insureds, reflecting the phased-in increase. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms. Implementation schedules will be designed so that no policyholder receives more than one rate increase in any twelve-month period. Through a SERFF post-submission update, we revised the Rate/Rule Schedule tab to reflect the total 56.1% accepted rate increase. We respectfully request that the Department acknowledge the post-submission update prior to issuing the disposition in order for the disposition to capture this change.

Thank you for your assistance in reviewing this filing. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, appearing to read "J. Patrick Kinney" with a stylized flourish at the end.

J. Patrick Kinney, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company

Enclosures Actuarial equivalence projections
 Rate Tables with approved increases

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
2	STOCT	48	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 365.04	\$423.45	\$491.20	\$569.79	56.1%
3	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
4	STOCT	48	2001	Auto-Inflation	\$ 60,000	60-day	150	\$ 393.72	\$456.72	\$529.79	\$614.56	56.1%
5	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
6	STOCT	49	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 332.00	\$385.12	\$446.74	\$518.22	56.1%
7	STOCT	49	2000	Auto-Inflation	\$ 300,000	90-day	200	\$ 1,360.80	\$1,578.53	\$1,831.09	\$2,124.07	56.1%
8	STOCT	48	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 304.20	\$352.87	\$409.33	\$474.82	56.1%
9	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 716.52	\$831.16	\$964.15	\$1,118.41	56.1%
10	STOCT	44	2000	Auto-Inflation	\$ 200,000	20-day	160	\$ 928.00	\$1,076.48	\$1,248.72	\$1,448.51	56.1%
11	STOCT	47	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.12	\$657.86	\$763.12	\$885.22	56.1%
12	STOCT	40	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 800.00	\$928.00	\$1,076.48	\$1,248.72	56.1%
13	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
14	STOCT	51	2000	Auto-Inflation	\$ 300,000	60-day	210	\$ 1,398.60	\$1,622.38	\$1,881.96	\$2,183.07	56.1%
15	STOCT	39	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 686.40	\$796.22	\$923.62	\$1,071.40	56.1%
16	STOCT_REV_0101	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 923.40	\$1,071.14	\$1,242.53	\$1,441.33	56.1%
17	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%
18	STOCT	48	2001	Auto-Inflation	\$ 200,000	60-day	180	\$ 962.28	\$1,116.24	\$1,294.84	\$1,502.02	56.1%
19	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
20	STOCT	46	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 767.28	\$890.04	\$1,032.45	\$1,197.64	56.1%
21	STOCT	56	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 489.88	\$568.26	\$659.18	\$764.65	56.1%
22	STOCT	53	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
23	STOCT	59	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,885.68	\$2,187.39	\$2,537.37	\$2,943.35	56.1%
24	STOCT	44	1998	Auto-Inflation	\$ 150,000	20-day	180	\$ 890.76	\$1,033.28	\$1,198.61	\$1,390.38	56.1%
25	STOCT	36	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 307.80	\$357.05	\$414.18	\$480.44	56.1%
26	STOCT	49	1999	Auto-Inflation	\$ 300,000	30-day	250	\$ 1,917.00	\$2,223.72	\$2,579.52	\$2,992.24	56.1%
27	STOCT	49	1998	Auto-Inflation	\$ 60,000	30-day	160	\$ 503.64	\$584.22	\$677.70	\$786.13	56.1%
28	STOCT	56	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 589.68	\$684.03	\$793.47	\$920.43	56.1%
29	STOCT	39	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 699.84	\$811.81	\$941.70	\$1,092.38	56.1%
30	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
31	STOCT	43	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 706.44	\$819.47	\$950.59	\$1,102.68	56.1%
32	STOCT	43	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 749.52	\$869.44	\$1,008.55	\$1,169.92	56.1%
33	STOCT	48	2000	Auto-Inflation	\$ 60,000	60-day	140	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
34	STOCT	46	1998	Auto-Inflation	\$ 100,000	30-day	180	\$ 664.84	\$771.21	\$894.61	\$1,037.75	56.1%
35	STOCT	42	2000	Auto-Inflation	\$ 500,000	20-day	160	\$ 892.94	\$1,035.81	\$1,201.54	\$1,393.79	56.1%
36	STOCT	35	2000	Auto-Inflation	\$ 60,000	30-day	120	\$ 192.00	\$222.72	\$258.36	\$299.69	56.1%
37	STOCT	29	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
38	STOCT	59	2000	Auto-Inflation	\$ 60,000	60-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
39	STOCT	54	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.20	\$1,400.35	\$1,624.41	\$1,884.31	56.1%
40	STOCT	49	1998	Auto-Inflation	\$ 200,000	30-day	180	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
41	STOCT	51	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 495.24	\$574.48	\$666.39	\$773.02	56.1%
42	STOCT	55	2000	Auto-Inflation	\$ 200,000	60-day	150	\$ 1,207.44	\$1,400.63	\$1,624.73	\$1,884.69	56.1%
43	STOCT	49	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 342.92	\$397.79	\$461.43	\$535.26	56.1%
44	STOCT	47	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 918.60	\$1,065.58	\$1,236.07	\$1,433.84	56.1%
45	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 546.00	\$633.36	\$734.70	\$852.25	56.1%
46	STOCT	43	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 629.84	\$730.61	\$847.51	\$983.11	56.1%
47	STOCT	56	2001	Auto-Inflation	\$ 200,000	100-day	150	\$ 1,239.32	\$1,437.61	\$1,667.63	\$1,934.45	56.1%
48	STOCT	50	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,049.76	\$1,217.72	\$1,412.56	\$1,638.57	56.1%
49	STOCT	48	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 839.80	\$974.17	\$1,130.03	\$1,310.84	56.1%
50	STOCT	48	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 312.00	\$361.92	\$419.83	\$487.00	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
51	STOCT	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 988.20	\$1,146.31	\$1,329.72	\$1,542.48	56.1%
52	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
53	STOCT	62	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 744.00	\$863.04	\$1,001.13	\$1,161.31	56.1%
54	STOCT	40	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 195.48	\$226.76	\$263.04	\$305.12	56.1%
55	STOCT_REV_0101	65	2001	Auto-Inflation	\$ 100,000	60-day	200	\$ 2,484.00	\$2,881.44	\$3,342.47	\$3,877.27	56.1%
56	STOCT	70	2001	Auto-Inflation	\$ 150,000	100-day	180	\$ 3,868.56	\$4,487.53	\$5,205.53	\$6,038.42	56.1%
57	STOCT	61	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,275.00	\$1,479.00	\$1,715.64	\$1,990.14	56.1%
58	STOCT	53	2000	Auto-Inflation	\$ 200,000	60-day	250	\$ 1,687.50	\$1,957.50	\$2,270.70	\$2,634.01	56.1%
59	STOCT	53	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,312.36	\$1,522.34	\$1,765.91	\$2,048.46	56.1%
60	STOCT	59	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,640.24	\$1,902.68	\$2,207.11	\$2,560.24	56.1%
61	STOCT	54	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.24	\$1,400.40	\$1,624.46	\$1,884.38	56.1%
62	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
63	STOCT	50	1997	Auto-Inflation	\$ 60,000	20-day	200	\$ 774.20	\$898.07	\$1,041.76	\$1,208.45	56.1%
64	STOCT	45	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 720.00	\$835.20	\$968.83	\$1,123.85	56.1%
65	STOCT	34	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 414.00	\$480.24	\$557.08	\$646.21	56.1%
66	STOCT	52	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 396.00	\$459.36	\$532.86	\$618.11	56.1%
67	STOCT	33	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
68	STOCT	66	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,787.12	\$3,233.06	\$3,750.35	\$4,350.40	56.1%
69	STOCT	64	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,501.76	\$1,742.04	\$2,020.77	\$2,344.09	56.1%
70	STOCT	52	2000	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,842.76	\$2,137.60	\$2,479.62	\$2,876.36	56.1%
71	STOCT	51	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 401.76	\$466.04	\$540.61	\$627.11	56.1%
72	STOCT	61	1997	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,441.80	\$1,672.49	\$1,940.09	\$2,250.50	56.1%
73	STOCT	57	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 540.00	\$626.40	\$726.62	\$842.88	56.1%
74	STOCT	56	2001	Auto-Inflation	\$ 200,000	100-day	150	\$ 1,239.32	\$1,437.61	\$1,667.63	\$1,934.45	56.1%
75	STOCT	54	2000	Auto-Inflation	\$ 500,000	90-day	200	\$ 1,730.16	\$2,006.99	\$2,328.10	\$2,700.60	56.1%
76	STOCT	49	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 909.80	\$1,055.37	\$1,224.23	\$1,420.10	56.1%
77	STOCT	46	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 870.72	\$1,010.04	\$1,171.64	\$1,359.10	56.1%
78	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	270	\$ 1,694.16	\$1,965.23	\$2,279.66	\$2,644.41	56.1%
79	STOCT	45	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,187.64	\$1,377.66	\$1,598.09	\$1,853.78	56.1%
80	STOCT	58	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
81	STOCT	53	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,133.40	\$1,314.74	\$1,525.10	\$1,769.12	56.1%
82	STOCT	54	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,516.32	\$1,758.93	\$2,040.36	\$2,366.82	56.1%
83	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
84	STOCT	42	2001	Auto-Inflation	\$ 100,000	60-day	200	\$ 544.32	\$631.41	\$732.44	\$849.63	56.1%
85	STOCT	42	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 246.24	\$285.64	\$331.34	\$384.36	56.1%
86	STOCT	50	2001	Auto-Inflation	\$ 100,000	60-day	220	\$ 1,021.68	\$1,185.15	\$1,374.77	\$1,594.74	56.1%
87	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 585.00	\$678.60	\$787.18	\$913.12	56.1%
88	STOCT	51	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 776.64	\$900.90	\$1,045.05	\$1,212.25	56.1%
89	STOCT	43	2001	Auto-Inflation	\$ 200,000	90-day	210	\$ 836.88	\$970.78	\$1,126.11	\$1,306.28	56.1%
90	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
91	STOCT	40	2000	Auto-Inflation	\$ 100,000	30-day	170	\$ 495.72	\$575.04	\$667.04	\$773.77	56.1%
92	STOCT	53	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,263.60	\$1,465.78	\$1,700.30	\$1,972.35	56.1%
93	STOCT	52	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,067.24	\$1,238.00	\$1,436.08	\$1,665.85	56.1%
94	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 784.24	\$909.72	\$1,055.27	\$1,224.12	56.1%
95	STOCT	35	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
96	STOCT	36	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 196.56	\$228.01	\$264.49	\$306.81	56.1%
97	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
98	STOCT	38	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 356.40	\$413.42	\$479.57	\$556.30	56.1%
99	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 432.00	\$501.12	\$581.30	\$674.31	56.1%
100	STOCT	38	2001	Auto-Inflation	\$ 100,000	30-day	150	\$ 349.92	\$405.91	\$470.85	\$546.19	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
101	STOCT	35	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 163.32	\$189.45	\$219.76	\$254.93	56.1%
102	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
103	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 716.52	\$831.16	\$964.15	\$1,118.41	56.1%
104	STOCT	44	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 486.00	\$563.76	\$653.96	\$758.60	56.1%
105	STOCT	57	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 583.20	\$676.51	\$784.75	\$910.31	56.1%
106	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 855.00	\$991.80	\$1,150.49	\$1,334.57	56.1%
107	STOCT	46	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
108	STOCT	46	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 835.92	\$969.67	\$1,124.81	\$1,304.78	56.1%
109	STOCT	46	1999	Auto-Inflation	\$ 60,000	60-day	120	\$ 324.00	\$375.84	\$435.97	\$505.73	56.1%
110	STOCT	42	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 393.68	\$456.67	\$529.74	\$614.49	56.1%
111	STOCT	45	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 734.88	\$852.46	\$988.85	\$1,147.07	56.1%
112	STOCT	49	1998	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,020.72	\$1,184.04	\$1,373.48	\$1,593.24	56.1%
113	STOCT	40	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 349.92	\$405.91	\$470.85	\$546.19	56.1%
114	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 432.00	\$501.12	\$581.30	\$674.31	56.1%
115	STOCT	55	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 489.88	\$568.26	\$659.18	\$764.65	56.1%
116	STOCT_REV_0101	38	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 524.88	\$608.86	\$706.28	\$819.28	56.1%
117	STOCT	42	1997	Auto-Inflation	\$ 200,000	20-day	220	\$ 1,411.08	\$1,636.85	\$1,898.75	\$2,202.55	56.1%
118	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
119	STOCT	40	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 233.28	\$270.60	\$313.90	\$364.13	56.1%
120	STOCT	29	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 163.28	\$189.40	\$219.71	\$254.86	56.1%
121	STOCT	58	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,097.88	\$1,273.54	\$1,477.31	\$1,713.68	56.1%
122	STOCT	55	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
123	STOCT_REV_0101	60	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,080.00	\$1,252.80	\$1,453.25	\$1,685.77	56.1%
124	STOCT	43	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 224.64	\$260.58	\$302.28	\$350.64	56.1%
125	STOCT	48	2000	Auto-Inflation	\$ 200,000	60-day	180	\$ 891.00	\$1,033.56	\$1,198.93	\$1,390.76	56.1%
126	STOCT	52	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 417.00	\$483.72	\$561.12	\$650.89	56.1%
127	STOCT	49	1999	Auto-Inflation	\$ 500,000	90-day	180	\$ 1,259.16	\$1,460.63	\$1,694.33	\$1,965.42	56.1%
128	STOCT	36	2000	Auto-Inflation	\$ 500,000	60-day	270	\$ 891.00	\$1,033.56	\$1,198.93	\$1,390.76	56.1%
129	STOCT	58	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,050.00	\$1,218.00	\$1,412.88	\$1,638.94	56.1%
130	STOCT	56	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 985.32	\$1,142.97	\$1,325.85	\$1,537.98	56.1%
131	STOCT	55	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
132	STOCT	56	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 511.06	\$592.83	\$687.68	\$797.71	56.1%
133	STOCT_REV_0101	59	2002	Auto-Inflation	\$ 500,000	30-day	220	\$ 2,772.00	\$3,215.52	\$3,730.00	\$4,326.80	56.1%
134	STOCT	37	2000	Auto-Inflation	\$ 500,000	60-day	190	\$ 700.25	\$812.29	\$942.26	\$1,093.02	56.1%
135	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 660.00	\$765.60	\$888.10	\$1,030.19	56.1%
136	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 491.40	\$570.02	\$661.23	\$767.02	56.1%
137	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 461.76	\$535.64	\$621.34	\$720.76	56.1%
138	STOCT	58	1999	Auto-Inflation	\$ 500,000	100-day	180	\$ 1,865.22	\$2,163.66	\$2,509.84	\$2,911.41	56.1%
139	STOCT	58	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,703.52	\$1,976.08	\$2,292.26	\$2,659.02	56.1%
140	STOCT	56	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,279.80	\$1,484.57	\$1,722.10	\$1,997.63	56.1%
141	STOCT	56	1999	Auto-Inflation	\$ 500,000	100-day	180	\$ 1,885.68	\$2,187.39	\$2,537.37	\$2,943.35	56.1%
142	STOCT	68	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 1,015.20	\$1,177.63	\$1,366.05	\$1,584.62	56.1%
143	STOCT	47	2001	Auto-Inflation	\$ 300,000	30-day	200	\$ 1,360.80	\$1,578.53	\$1,831.09	\$2,124.07	56.1%
144	STOCT	60	2001	Auto-Inflation	\$ 200,000	60-day	220	\$ 2,851.20	\$3,307.39	\$3,836.57	\$4,450.43	56.1%
145	STOCT	60	1997	Auto-Inflation	\$ 100,000	90-day	120	\$ 1,036.80	\$1,202.69	\$1,395.12	\$1,618.34	56.1%
146	STOCT	54	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 421.20	\$488.59	\$566.77	\$657.45	56.1%
147	STOCT	59	2000	Auto-Inflation	\$ 100,000	100-day	200	\$ 1,642.84	\$1,905.69	\$2,210.61	\$2,564.30	56.1%
148	STOCT	48	2000	Auto-Inflation	\$ 100,000	60-day	180	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
149	STOCT	55	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 923.40	\$1,071.14	\$1,242.53	\$1,441.33	56.1%
150	STOCT	35	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 402.36	\$466.74	\$541.42	\$628.04	56.1%

UNUM Life Insurance Company
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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
151	STOCT	43	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 240.00	\$278.40	\$322.94	\$374.62	56.1%
152	STOCT	32	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
153	STOCT	32	1999	Auto-Inflation	\$ 150,000	30-day	200	\$ 572.84	\$664.49	\$770.81	\$894.14	56.1%
154	STOCT	61	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 2,860.00	\$3,317.60	\$3,848.42	\$4,464.16	56.1%
155	STOCT	56	2000	Auto-Inflation	\$ 500,000	90-day	200	\$ 1,963.44	\$2,277.59	\$2,642.00	\$3,064.73	56.1%
156	STOCT	52	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 634.50	\$736.02	\$853.78	\$990.39	56.1%
157	STOCT	42	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 221.64	\$257.10	\$298.24	\$345.96	56.1%
158	STOCT	54	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 519.48	\$602.60	\$699.01	\$810.85	56.1%
159	STOCT	34	1998	Auto-Inflation	\$ 100,000	20-day	180	\$ 440.72	\$511.24	\$593.03	\$687.92	56.1%
160	STOCT_REV_0101	47	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 351.00	\$407.16	\$472.31	\$547.87	56.1%
161	STOCT	44	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 272.16	\$315.71	\$366.22	\$424.81	56.1%
162	STOCT	43	2000	Auto-Inflation	\$ 200,000	90-day	180	\$ 797.04	\$924.57	\$1,072.50	\$1,244.10	56.1%
163	STOCT	31	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 402.36	\$466.74	\$541.42	\$628.04	56.1%
164	STOCT	46	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 266.12	\$308.70	\$358.09	\$415.39	56.1%
165	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
166	STOCT	32	2000	Auto-Inflation	\$ 100,000	60-day	180	\$ 332.44	\$385.63	\$447.33	\$518.90	56.1%
167	STOCT	50	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 627.00	\$727.32	\$843.69	\$978.68	56.1%
168	STOCT	37	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 380.16	\$440.99	\$511.54	\$593.39	56.1%
169	STOCT	47	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 315.92	\$366.47	\$425.10	\$493.12	56.1%
170	STOCT	40	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 542.36	\$629.14	\$729.80	\$846.57	56.1%
171	STOCT	38	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 330.40	\$383.26	\$444.59	\$515.72	56.1%
172	STOCT	41	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 227.44	\$263.83	\$306.04	\$355.01	56.1%
173	STOCT	34	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 478.88	\$555.50	\$644.38	\$747.48	56.1%
174	STOCT	49	2000	Auto-Inflation	\$ 150,000	20-day	210	\$ 1,548.25	\$1,795.97	\$2,083.33	\$2,416.66	56.1%
175	STOCT	44	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 500.60	\$580.70	\$673.61	\$781.38	56.1%
176	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%
177	STOCT	50	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
178	STOCT	58	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,134.00	\$1,315.44	\$1,525.91	\$1,770.06	56.1%
179	STOCT	55	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,347.20	\$1,562.75	\$1,812.79	\$2,102.84	56.1%
180	STOCT	47	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,065.36	\$1,235.82	\$1,433.55	\$1,662.92	56.1%
181	STOCT	38	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 345.60	\$400.90	\$465.04	\$539.45	56.1%
182	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
183	STOCT	47	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
184	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
185	STOCT	44	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 486.00	\$563.76	\$653.96	\$758.60	56.1%
186	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 375.00	\$435.00	\$504.60	\$585.34	56.1%
187	STOCT	43	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 719.28	\$834.36	\$967.86	\$1,122.72	56.1%
188	STOCT	37	1998	Auto-Inflation	\$ 100,000	60-day	150	\$ 340.20	\$394.63	\$457.77	\$531.02	56.1%
189	STOCT	47	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,010.88	\$1,172.62	\$1,360.24	\$1,577.88	56.1%
190	STOCT	44	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 500.60	\$580.70	\$673.61	\$781.38	56.1%
191	STOCT	39	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 215.04	\$249.45	\$289.36	\$335.66	56.1%
192	STOCT	52	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 384.92	\$446.51	\$517.95	\$600.82	56.1%
193	STOCT	44	2001	Auto-Inflation	\$ 500,000	60-day	220	\$ 1,252.82	\$1,453.27	\$1,685.79	\$1,955.52	56.1%
194	STOCT	45	2001	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,158.30	\$1,343.63	\$1,558.61	\$1,807.99	56.1%
195	STOCT	50	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 693.59	\$804.56	\$933.29	\$1,082.62	56.1%
196	STOCT	44	2000	Auto-Inflation	\$ 500,000	60-day	210	\$ 982.80	\$1,140.05	\$1,322.46	\$1,534.05	56.1%
197	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 634.50	\$736.02	\$853.78	\$990.39	56.1%
198	STOCT	54	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 899.80	\$1,043.77	\$1,210.77	\$1,404.49	56.1%
199	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 923.40	\$1,071.14	\$1,242.53	\$1,441.33	56.1%
200	STOCT	48	2000	Auto-Inflation	\$ 500,000	60-day	250	\$ 1,555.20	\$1,804.03	\$2,092.68	\$2,427.51	56.1%

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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
201	STOCT	50	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.88	\$1,096.06	\$1,271.43	\$1,474.86	56.1%
202	STOCT	51	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 391.72	\$454.40	\$527.10	\$611.43	56.1%
203	STOCT	54	1999	Auto-Inflation	\$ 100,000	60-day	150	\$ 907.20	\$1,052.35	\$1,220.73	\$1,416.04	56.1%
204	STOCT_REV_0101	40	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 221.00	\$256.36	\$297.38	\$344.96	56.1%
205	STOCT	44	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 294.84	\$342.01	\$396.74	\$460.21	56.1%
206	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.92	\$826.99	\$959.31	\$1,112.79	56.1%
207	STOCT	36	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 296.40	\$343.82	\$398.84	\$462.65	56.1%
208	STOCT	57	1998	Auto-Inflation	\$ 60,000	100-day	160	\$ 657.31	\$762.48	\$884.48	\$1,025.99	56.1%
209	STOCT	59	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,215.00	\$1,409.40	\$1,634.90	\$1,896.49	56.1%
210	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 479.52	\$556.24	\$645.24	\$748.48	56.1%
211	STOCT	53	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 442.28	\$513.04	\$595.13	\$690.35	56.1%
212	STOCT	52	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,533.60	\$1,778.98	\$2,063.61	\$2,393.79	56.1%
213	STOCT	52	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,094.94	\$1,270.13	\$1,473.35	\$1,709.09	56.1%
214	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.46	\$1,095.57	\$1,270.87	\$1,474.20	56.1%
215	STOCT	60	2000	Auto-Inflation	\$ 500,000	60-day	120	\$ 2,024.16	\$2,348.03	\$2,723.71	\$3,159.50	56.1%
216	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 685.32	\$794.97	\$922.17	\$1,069.71	56.1%
217	STOCT	56	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,382.20	\$1,603.35	\$1,859.89	\$2,157.47	56.1%
218	STOCT	53	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 442.28	\$513.04	\$595.13	\$690.35	56.1%
219	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,438.56	\$1,668.73	\$1,935.73	\$2,245.44	56.1%
220	STOCT	55	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 499.20	\$579.07	\$671.72	\$779.20	56.1%
221	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
222	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
223	STOCT	57	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,425.60	\$1,653.70	\$1,918.29	\$2,225.21	56.1%
224	STOCT	50	1997	Auto-Inflation	\$ 500,000	100-day	200	\$ 1,194.48	\$1,385.60	\$1,607.29	\$1,864.46	56.1%
225	STOCT	57	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,377.00	\$1,597.32	\$1,852.89	\$2,149.35	56.1%
226	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 617.40	\$716.18	\$830.77	\$963.70	56.1%
227	STOCT	53	1997	Auto-Inflation	\$ 100,000	90-day	120	\$ 540.00	\$626.40	\$726.62	\$842.88	56.1%
228	STOCT_REV_0101	56	2002	Auto-Inflation	\$ 60,000	60-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
229	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
230	STOCT_REV_0101	43	2002	Auto-Inflation	\$ 150,000	60-day	180	\$ 719.28	\$834.36	\$967.86	\$1,122.72	56.1%
231	STOCT	63	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 849.72	\$985.68	\$1,143.38	\$1,326.32	56.1%
232	STOCT	50	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 626.96	\$727.27	\$843.64	\$978.62	56.1%
233	STOCT	52	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 761.40	\$883.22	\$1,024.54	\$1,188.47	56.1%
234	STOCT	49	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 972.00	\$1,127.52	\$1,307.92	\$1,517.19	56.1%
235	STOCT	57	2001	Auto-Inflation	\$ 60,000	30-day	130	\$ 795.32	\$922.57	\$1,070.18	\$1,241.41	56.1%
236	STOCT	48	2000	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,058.40	\$1,227.74	\$1,424.18	\$1,652.05	56.1%
237	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
238	STOCT	45	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 538.44	\$624.59	\$724.52	\$840.45	56.1%
239	STOCT	54	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 467.52	\$542.32	\$629.09	\$729.75	56.1%
240	STOCT	43	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
241	STOCT	49	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 553.50	\$642.06	\$744.79	\$863.96	56.1%
242	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 393.68	\$456.67	\$529.74	\$614.49	56.1%
243	STOCT_REV_0101	54	2001	Auto-Inflation	\$ 500,000	60-day	250	\$ 2,511.00	\$2,912.76	\$3,378.80	\$3,919.41	56.1%
244	STOCT	32	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
245	STOCT	55	1999	Auto-Inflation	\$ 100,000	90-day	200	\$ 1,228.80	\$1,425.41	\$1,653.47	\$1,918.03	56.1%
246	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
247	STOCT	46	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 514.80	\$597.17	\$692.71	\$803.55	56.1%
248	STOCT	46	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 835.92	\$969.67	\$1,124.81	\$1,304.78	56.1%
249	STOCT	43	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 706.44	\$819.47	\$950.59	\$1,102.68	56.1%
250	STOCT	45	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
251	STOCT	39	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 388.80	\$451.01	\$523.17	\$606.88	56.1%
252	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
253	STOCT_REV_0101	51	2001	Auto-Inflation	\$ 100,000	30-day	150	\$ 743.60	\$862.58	\$1,000.59	\$1,160.68	56.1%
254	STOCT	42	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 660.96	\$766.71	\$889.39	\$1,031.69	56.1%
255	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 338.24	\$392.36	\$455.14	\$527.96	56.1%
256	STOCT	34	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 196.56	\$228.01	\$264.49	\$306.81	56.1%
257	STOCT	56	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,036.80	\$1,202.69	\$1,395.12	\$1,618.34	56.1%
258	STOCT	46	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 710.53	\$824.21	\$956.09	\$1,109.06	56.1%
259	STOCT	40	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 349.92	\$405.91	\$470.85	\$546.19	56.1%
260	STOCT	50	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 401.76	\$466.04	\$540.61	\$627.11	56.1%
261	STOCT	58	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 622.20	\$721.75	\$837.23	\$971.19	56.1%
262	STOCT_REV_0101	33	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
263	STOCT	48	2000	Auto-Inflation	\$ 500,000	60-day	150	\$ 1,086.16	\$1,259.95	\$1,461.54	\$1,695.38	56.1%
264	STOCT	46	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 999.08	\$1,158.93	\$1,344.36	\$1,559.46	56.1%
265	STOCT	45	1998	Auto-Inflation	\$ 100,000	90-day	180	\$ 559.88	\$649.46	\$753.37	\$873.91	56.1%
266	STOCT	55	1998	Auto-Inflation	\$ 60,000	60-day	120	\$ 544.32	\$631.41	\$732.44	\$849.63	56.1%
267	STOCT	40	2001	Auto-Inflation	\$ 200,000	90-day	210	\$ 694.00	\$805.04	\$933.85	\$1,083.26	56.1%
268	STOCT	53	2001	Auto-Inflation	\$ 500,000	100-day	150	\$ 1,359.52	\$1,577.04	\$1,829.37	\$2,122.07	56.1%
269	STOCT	37	2000	Auto-Inflation	\$ 200,000	60-day	220	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
270	STOCT	45	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 832.80	\$966.05	\$1,120.62	\$1,299.91	56.1%
271	STOCT	58	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 561.60	\$651.46	\$755.69	\$876.60	56.1%
272	STOCT	53	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 900.12	\$1,044.14	\$1,211.20	\$1,404.99	56.1%
273	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
274	STOCT	49	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 375.84	\$435.97	\$505.73	\$586.65	56.1%
275	STOCT	69	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 2,274.48	\$2,638.40	\$3,060.54	\$3,550.23	56.1%
276	STOCT	57	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 947.72	\$1,099.36	\$1,275.25	\$1,479.29	56.1%
277	STOCT	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 889.40	\$1,031.70	\$1,196.78	\$1,388.26	56.1%
278	STOCT	52	1997	Auto-Inflation	\$ 60,000	60-day	180	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%
279	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
280	STOCT	48	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 328.52	\$381.08	\$442.06	\$512.79	56.1%
281	STOCT	44	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 495.72	\$575.04	\$667.04	\$773.77	56.1%
282	STOCT	51	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 435.24	\$504.88	\$585.66	\$679.36	56.1%
283	STOCT	42	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 237.12	\$275.06	\$319.07	\$370.12	56.1%
284	STOCT	50	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,101.12	\$1,277.30	\$1,481.67	\$1,718.73	56.1%
285	STOCT	55	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 1,166.40	\$1,353.02	\$1,569.51	\$1,820.63	56.1%
286	STOCT	45	1998	Auto-Inflation	\$ 200,000	30-day	180	\$ 883.80	\$1,025.21	\$1,189.24	\$1,379.52	56.1%
287	STOCT	57	1997	Auto-Inflation	\$ 200,000	30-day	180	\$ 1,714.93	\$1,989.32	\$2,307.61	\$2,676.83	56.1%
288	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,438.56	\$1,668.73	\$1,935.73	\$2,245.44	56.1%
289	STOCT	51	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,326.96	\$1,539.27	\$1,785.56	\$2,071.25	56.1%
290	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 750.00	\$870.00	\$1,009.20	\$1,170.67	56.1%
291	STOCT	36	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 440.82	\$511.35	\$593.17	\$688.07	56.1%
292	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 597.08	\$692.61	\$803.43	\$931.98	56.1%
293	STOCT_REV_0101	59	2002	Auto-Inflation	\$ 500,000	90-day	200	\$ 2,730.64	\$3,167.54	\$3,674.35	\$4,262.25	56.1%
294	STOCT	64	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,501.76	\$1,742.04	\$2,020.77	\$2,344.09	56.1%
295	STOCT	58	1999	Auto-Inflation	\$ 300,000	90-day	180	\$ 2,326.90	\$2,699.20	\$3,131.08	\$3,632.05	56.1%
296	STOCT	58	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 559.88	\$649.46	\$753.37	\$873.91	56.1%
297	STOCT	53	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,252.55	\$1,452.96	\$1,685.43	\$1,955.10	56.1%
298	STOCT_REV_0101	60	2002	Auto-Inflation	\$ 60,000	90-day	130	\$ 695.00	\$806.20	\$935.19	\$1,084.82	56.1%
299	STOCT	49	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 338.24	\$392.36	\$455.14	\$527.96	56.1%
300	STOCT	50	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 677.52	\$785.92	\$911.67	\$1,057.54	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
301	STOCT	53	2001	Auto-Inflation	\$ 60,000	60-day	130	\$ 467.52	\$542.32	\$629.09	\$729.75	56.1%
302	STOCT	42	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 228.00	\$264.48	\$306.80	\$355.88	56.1%
303	STOCT	55	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 923.52	\$1,071.28	\$1,242.69	\$1,441.52	56.1%
304	STOCT	50	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 726.72	\$843.00	\$977.87	\$1,134.33	56.1%
305	STOCT	37	2000	Auto-Inflation	\$ 60,000	30-day	120	\$ 257.76	\$299.00	\$346.84	\$402.34	56.1%
306	STOCT	52	1998	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,228.80	\$1,425.41	\$1,653.47	\$1,918.03	56.1%
307	STOCT	59	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,093.52	\$1,268.48	\$1,471.44	\$1,706.87	56.1%
308	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	200	\$ 861.36	\$999.18	\$1,159.05	\$1,344.49	56.1%
309	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 322.92	\$374.59	\$434.52	\$504.04	56.1%
310	STOCT	53	2000	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,512.72	\$1,754.76	\$2,035.52	\$2,361.20	56.1%
311	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 900.12	\$1,044.14	\$1,211.20	\$1,404.99	56.1%
312	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 338.28	\$392.40	\$455.19	\$528.02	56.1%
313	STOCT	54	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 481.20	\$558.19	\$647.50	\$751.10	56.1%
314	STOCT	36	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
315	STOCT	38	2000	Auto-Inflation	\$ 150,000	60-day	200	\$ 560.00	\$649.60	\$753.54	\$874.10	56.1%
316	STOCT_REV_0101	54	2002	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
317	STOCT	43	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 635.76	\$737.48	\$855.48	\$992.36	56.1%
318	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,050.24	\$1,218.28	\$1,413.20	\$1,639.32	56.1%
319	STOCT	37	2001	Auto-Inflation	\$ 100,000	60-day	200	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
320	STOCT	43	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
321	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
322	STOCT	41	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 252.72	\$293.16	\$340.06	\$394.47	56.1%
323	STOCT	52	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,134.00	\$1,315.44	\$1,525.91	\$1,770.06	56.1%
324	STOCT	39	1999	Auto-Inflation	\$ 100,000	30-day	180	\$ 602.88	\$699.34	\$811.24	\$941.03	56.1%
325	STOCT	50	1997	Auto-Inflation	\$ 60,000	60-day	150	\$ 524.32	\$608.21	\$705.52	\$818.41	56.1%
326	STOCT	53	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
327	STOCT	43	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 259.20	\$300.67	\$348.78	\$404.58	56.1%
328	STOCT	58	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
329	STOCT	44	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 830.28	\$963.12	\$1,117.22	\$1,295.98	56.1%
330	STOCT	42	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 305.96	\$354.91	\$411.70	\$477.57	56.1%
331	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 375.44	\$435.51	\$505.19	\$586.02	56.1%
332	STOCT	56	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 988.20	\$1,146.31	\$1,329.72	\$1,542.48	56.1%
333	STOCT	48	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 303.28	\$351.80	\$408.09	\$473.39	56.1%
334	STOCT	49	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 362.88	\$420.94	\$488.29	\$566.42	56.1%
335	STOCT	44	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 738.72	\$856.92	\$994.02	\$1,153.07	56.1%
336	STOCT	33	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
337	STOCT	53	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,302.48	\$1,510.88	\$1,752.62	\$2,033.04	56.1%
338	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
339	STOCT	48	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 898.56	\$1,042.33	\$1,209.10	\$1,402.56	56.1%
340	STOCT	56	1997	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,905.48	\$2,210.36	\$2,564.01	\$2,974.26	56.1%
341	STOCT_REV_0101	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 889.40	\$1,031.70	\$1,196.78	\$1,388.26	56.1%
342	STOCT_REV_0101	58	2002	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
343	STOCT_REV_0101	53	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
344	STOCT	58	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,474.20	\$1,710.07	\$1,983.68	\$2,301.07	56.1%
345	STOCT_REV_0101	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.24	\$1,400.40	\$1,624.46	\$1,884.38	56.1%
346	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
347	STOCT	49	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 631.80	\$732.89	\$850.15	\$986.17	56.1%
348	STOCT	58	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 622.08	\$721.61	\$837.07	\$971.00	56.1%
349	STOCT	49	2000	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,158.84	\$1,344.25	\$1,559.34	\$1,808.83	56.1%
350	STOCT	44	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 265.36	\$307.82	\$357.07	\$414.20	56.1%

UNUM Life Insurance Company
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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
351	STOCT	55	2001	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,122.68	\$1,302.31	\$1,510.68	\$1,752.39	56.1%
352	STOCT	43	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 259.20	\$300.67	\$348.78	\$404.58	56.1%
353	STOCT	41	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 611.02	\$708.78	\$822.19	\$953.74	56.1%
354	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 450.48	\$522.56	\$606.17	\$703.15	56.1%
355	STOCT	51	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 995.04	\$1,154.25	\$1,338.93	\$1,553.15	56.1%
356	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
357	STOCT	52	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,098.00	\$1,273.68	\$1,477.47	\$1,713.86	56.1%
358	STOCT	56	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 471.74	\$547.22	\$634.77	\$736.34	56.1%
359	STOCT_REV_0101	58	2002	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
360	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 539.48	\$625.80	\$725.92	\$842.07	56.1%
361	STOCT	44	2000	Auto-Inflation	\$ 100,000	60-day	180	\$ 652.86	\$757.32	\$878.49	\$1,019.05	56.1%
362	STOCT	53	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
363	STOCT	40	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 375.00	\$435.00	\$504.60	\$585.34	56.1%
364	STOCT	57	1997	Auto-Inflation	\$ 500,000	60-day	200	\$ 2,034.00	\$2,359.44	\$2,736.95	\$3,174.86	56.1%
365	STOCT	53	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
366	STOCT	44	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 720.00	\$835.20	\$968.83	\$1,123.85	56.1%
367	STOCT	59	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,746.00	\$2,025.36	\$2,349.42	\$2,725.32	56.1%
368	STOCT	54	1998	Auto-Inflation	\$ 500,000	100-day	200	\$ 1,535.76	\$1,781.48	\$2,066.52	\$2,397.16	56.1%
369	STOCT	54	1997	Auto-Inflation	\$ 60,000	60-day	120	\$ 486.72	\$564.60	\$654.93	\$759.72	56.1%
370	STOCT	62	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,326.84	\$1,539.13	\$1,785.40	\$2,071.06	56.1%
371	STOCT	57	1999	Auto-Inflation	\$ 100,000	30-day	140	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
372	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 750.00	\$870.00	\$1,009.20	\$1,170.67	56.1%
373	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
374	STOCT	42	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 437.04	\$506.97	\$588.08	\$682.17	56.1%
375	STOCT	51	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,298.16	\$1,505.87	\$1,746.80	\$2,026.29	56.1%
376	STOCT	43	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 629.84	\$730.61	\$847.51	\$983.11	56.1%
377	STOCT	34	1998	Auto-Inflation	\$ 300,000	60-day	200	\$ 648.00	\$751.68	\$871.95	\$1,011.46	56.1%
378	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
379	STOCT	45	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
380	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
381	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%
382	STOCT	46	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
383	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
384	STOCT_REV_0101	57	2002	Auto-Inflation	\$ 500,000	30-day	280	\$ 3,347.56	\$3,883.17	\$4,504.48	\$5,225.19	56.1%
385	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
386	STOCT	46	2001	Auto-Inflation	\$ 60,000	60-day	130	\$ 315.92	\$366.47	\$425.10	\$493.12	56.1%
387	STOCT	48	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 839.80	\$974.17	\$1,130.03	\$1,310.84	56.1%
388	STOCT	37	1998	Auto-Inflation	\$ 500,000	30-day	180	\$ 819.24	\$950.32	\$1,102.37	\$1,278.75	56.1%
389	STOCT	39	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 372.60	\$432.22	\$501.37	\$581.59	56.1%
390	STOCT_REV_0101	43	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 467.16	\$541.91	\$628.61	\$729.19	56.1%
391	STOCT	37	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 468.00	\$542.88	\$629.74	\$730.50	56.1%
392	STOCT	50	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,044.12	\$1,211.18	\$1,404.97	\$1,629.76	56.1%
393	STOCT	54	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,707.15	\$1,980.29	\$2,297.14	\$2,664.68	56.1%
394	STOCT	63	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,555.20	\$1,804.03	\$2,092.68	\$2,427.51	56.1%
395	STOCT	47	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 472.56	\$548.17	\$635.88	\$737.62	56.1%
396	STOCT	43	1999	Auto-Inflation	\$ 150,000	30-day	260	\$ 1,086.84	\$1,260.73	\$1,462.45	\$1,696.44	56.1%
397	STOCT	38	2000	Auto-Inflation	\$ 500,000	30-day	200	\$ 748.80	\$868.61	\$1,007.59	\$1,168.80	56.1%
398	STOCT	47	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,010.88	\$1,172.62	\$1,360.24	\$1,577.88	56.1%
399	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 761.40	\$883.22	\$1,024.54	\$1,188.47	56.1%
400	STOCT	51	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 1,665.84	\$1,932.37	\$2,241.55	\$2,600.20	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
401	STOCT	48	2001	Auto-Inflation	\$ 500,000	90-day	200	\$ 1,443.36	\$1,674.30	\$1,942.19	\$2,252.93	56.1%
402	STOCT	53	2000	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,447.20	\$1,678.75	\$1,947.35	\$2,258.93	56.1%
403	STOCT	48	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 735.40	\$853.06	\$989.55	\$1,147.88	56.1%
404	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 324.00	\$375.84	\$435.97	\$505.73	56.1%
405	STOCT	44	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 303.52	\$352.08	\$408.42	\$473.76	56.1%
406	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
407	STOCT	33	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 181.44	\$210.47	\$244.15	\$283.21	56.1%
408	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 716.52	\$831.16	\$964.15	\$1,118.41	56.1%
409	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
410	STOCT	46	1999	Auto-Inflation	\$ 100,000	30-day	150	\$ 689.28	\$799.56	\$927.50	\$1,075.89	56.1%
411	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
412	STOCT	32	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
413	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 335.36	\$389.02	\$451.26	\$523.46	56.1%
414	STOCT	53	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
415	STOCT	53	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,172.28	\$1,359.84	\$1,577.42	\$1,829.81	56.1%
416	STOCT	50	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 435.96	\$505.71	\$586.63	\$680.49	56.1%
417	STOCT	61	2000	Auto-Inflation	\$ 60,000	30-day	120	\$ 840.00	\$974.40	\$1,130.30	\$1,311.15	56.1%
418	STOCT	44	1998	Auto-Inflation	\$ 500,000	20-day	250	\$ 1,501.00	\$1,741.16	\$2,019.75	\$2,342.90	56.1%
419	STOCT	49	2001	Auto-Inflation	\$ 60,000	90-day	150	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
420	STOCT	69	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 723.16	\$838.87	\$973.08	\$1,128.78	56.1%
421	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 422.84	\$490.49	\$568.97	\$660.01	56.1%
422	STOCT	52	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 761.40	\$883.22	\$1,024.54	\$1,188.47	56.1%
423	STOCT	51	2000	Auto-Inflation	\$ 200,000	90-day	180	\$ 1,296.68	\$1,504.15	\$1,744.81	\$2,023.98	56.1%
424	STOCT	55	1999	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,504.92	\$1,745.71	\$2,025.02	\$2,349.02	56.1%
425	STOCT	55	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 559.72	\$649.28	\$753.16	\$873.66	56.1%
426	STOCT	52	1997	Auto-Inflation	\$ 100,000	60-day	120	\$ 529.20	\$613.87	\$712.09	\$826.03	56.1%
427	STOCT_REV_0101	55	2002	Auto-Inflation	\$ 500,000	60-day	220	\$ 1,960.20	\$2,273.83	\$2,637.65	\$3,059.67	56.1%
428	STOCT	40	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 405.00	\$469.80	\$544.97	\$632.16	56.1%
429	STOCT	51	1999	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,166.96	\$1,353.67	\$1,570.26	\$1,821.50	56.1%
430	STOCT	51	2001	Auto-Inflation	\$ 500,000	60-day	220	\$ 1,836.10	\$2,129.88	\$2,470.66	\$2,865.96	56.1%
431	STOCT	50	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 361.60	\$419.46	\$486.57	\$564.42	56.1%
432	STOCT	55	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
433	STOCT	54	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
434	STOCT	58	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
435	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
436	STOCT	34	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 606.52	\$703.56	\$816.13	\$946.71	56.1%
437	STOCT	62	1997	Auto-Inflation	\$ 60,000	100-day	120	\$ 604.80	\$701.57	\$813.82	\$944.03	56.1%
438	STOCT	72	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 2,219.40	\$2,574.50	\$2,986.42	\$3,464.25	56.1%
439	STOCT	60	1997	Auto-Inflation	\$ 300,000	60-day	200	\$ 2,894.40	\$3,357.50	\$3,894.70	\$4,517.86	56.1%
440	STOCT	29	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 402.40	\$466.78	\$541.47	\$628.10	56.1%
441	STOCT	47	2000	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,536.32	\$1,782.13	\$2,067.27	\$2,398.04	56.1%
442	STOCT	50	2000	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,820.28	\$2,111.52	\$2,449.37	\$2,841.27	56.1%
443	STOCT	46	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 648.68	\$752.47	\$872.86	\$1,012.52	56.1%
444	STOCT	36	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 432.00	\$501.12	\$581.30	\$674.31	56.1%
445	STOCT	41	1999	Auto-Inflation	\$ 150,000	30-day	260	\$ 909.84	\$1,055.41	\$1,224.28	\$1,420.17	56.1%
446	STOCT_REV_0101	55	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 505.44	\$586.31	\$680.12	\$788.94	56.1%
447	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
448	STOCT	46	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 336.96	\$390.87	\$453.41	\$525.96	56.1%
449	STOCT	53	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,137.24	\$1,319.20	\$1,530.27	\$1,775.11	56.1%
450	STOCT	52	2000	Auto-Inflation	\$ 200,000	30-day	200	\$ 1,641.60	\$1,904.26	\$2,208.94	\$2,562.37	56.1%

UNUM Life Insurance Company
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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
451	STOCT	56	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,987.20	\$2,305.15	\$2,673.98	\$3,101.81	56.1%
452	STOCT	39	2001	Auto-Inflation	\$ 500,000	60-day	200	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
453	STOCT	54	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,399.68	\$1,623.63	\$1,883.41	\$2,184.75	56.1%
454	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 539.48	\$625.80	\$725.92	\$842.07	56.1%
455	STOCT	46	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 537.48	\$623.48	\$723.23	\$838.95	56.1%
456	STOCT	50	1998	Auto-Inflation	\$ 60,000	30-day	160	\$ 540.60	\$627.10	\$727.43	\$843.82	56.1%
457	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 285.12	\$330.74	\$383.66	\$445.04	56.1%
458	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,067.24	\$1,238.00	\$1,436.08	\$1,665.85	56.1%
459	STOCT	62	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,326.80	\$1,539.09	\$1,785.34	\$2,071.00	56.1%
460	STOCT	50	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 696.60	\$808.06	\$937.34	\$1,087.32	56.1%
461	STOCT_REV_0101	49	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
462	STOCT	60	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,302.56	\$2,670.97	\$3,098.32	\$3,594.06	56.1%
463	STOCT	42	1998	Auto-Inflation	\$ 60,000	30-day	160	\$ 395.76	\$459.08	\$532.53	\$617.74	56.1%
464	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
465	STOCT	50	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.76	\$1,095.92	\$1,271.27	\$1,474.67	56.1%
466	STOCT	43	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
467	STOCT	53	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
468	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
469	STOCT	62	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,911.44	\$2,217.27	\$2,572.03	\$2,983.56	56.1%
470	STOCT	51	1999	Auto-Inflation	\$ 100,000	60-day	150	\$ 670.68	\$777.99	\$902.47	\$1,046.86	56.1%
471	STOCT	55	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.08	\$964.05	\$1,118.30	\$1,297.23	56.1%
472	STOCT	57	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,014.00	\$1,176.24	\$1,364.44	\$1,582.75	56.1%
473	STOCT_REV_0101	49	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 585.00	\$678.60	\$787.18	\$913.12	56.1%
474	STOCT	53	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 455.00	\$527.80	\$612.25	\$710.21	56.1%
475	STOCT	34	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 456.12	\$529.10	\$613.76	\$711.96	56.1%
476	STOCT	64	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,501.76	\$1,742.04	\$2,020.77	\$2,344.09	56.1%
477	STOCT	56	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 985.44	\$1,143.11	\$1,326.01	\$1,538.17	56.1%
478	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 437.40	\$507.38	\$588.57	\$682.74	56.1%
479	STOCT	59	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,215.00	\$1,409.40	\$1,634.90	\$1,896.49	56.1%
480	STOCT	42	2001	Auto-Inflation	\$ 150,000	30-day	200	\$ 960.32	\$1,113.97	\$1,292.21	\$1,498.96	56.1%
481	STOCT	44	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 664.84	\$771.21	\$894.61	\$1,037.75	56.1%
482	STOCT	48	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 526.50	\$610.74	\$708.46	\$821.81	56.1%
483	STOCT	36	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 168.00	\$194.88	\$226.06	\$262.23	56.1%
484	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 936.00	\$1,085.76	\$1,259.48	\$1,461.00	56.1%
485	STOCT	46	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 279.92	\$324.71	\$376.66	\$436.93	56.1%
486	STOCT	54	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 816.48	\$947.12	\$1,098.66	\$1,274.44	56.1%
487	STOCT	55	2000	Auto-Inflation	\$ 500,000	60-day	150	\$ 1,598.46	\$1,854.21	\$2,150.89	\$2,495.03	56.1%
488	STOCT	42	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 213.40	\$247.54	\$287.15	\$333.10	56.1%
489	STOCT	43	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 435.00	\$504.60	\$585.34	\$678.99	56.1%
490	STOCT	55	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 471.74	\$547.22	\$634.77	\$736.34	56.1%
491	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 867.68	\$1,006.51	\$1,167.55	\$1,354.36	56.1%
492	STOCT	57	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 583.20	\$676.51	\$784.75	\$910.31	56.1%
493	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 750.00	\$870.00	\$1,009.20	\$1,170.67	56.1%
494	STOCT	53	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 399.60	\$463.54	\$537.70	\$623.73	56.1%
495	STOCT	48	1999	Auto-Inflation	\$ 300,000	60-day	230	\$ 1,792.68	\$2,079.51	\$2,412.23	\$2,798.19	56.1%
496	STOCT	63	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 855.36	\$992.22	\$1,150.97	\$1,335.13	56.1%
497	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
498	STOCT	51	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,106.82	\$1,283.91	\$1,489.34	\$1,727.63	56.1%
499	STOCT	53	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 399.60	\$463.54	\$537.70	\$623.73	56.1%
500	STOCT	59	1997	Auto-Inflation	\$ 200,000	30-day	180	\$ 1,958.09	\$2,271.38	\$2,634.81	\$3,056.37	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
501	STOCT	62	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 696.38	\$807.80	\$937.05	\$1,086.98	56.1%
502	STOCT	57	2000	Auto-Inflation	\$ 60,000	60-day	150	\$ 742.61	\$861.43	\$999.26	\$1,159.14	56.1%
503	STOCT	50	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.80	\$1,095.97	\$1,271.32	\$1,474.73	56.1%
504	STOCT	65	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 972.00	\$1,127.52	\$1,307.92	\$1,517.19	56.1%
505	STOCT	55	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 499.20	\$579.07	\$671.72	\$779.20	56.1%
506	STOCT	36	1997	Auto-Inflation	\$ 500,000	100-day	150	\$ 473.85	\$549.67	\$637.61	\$739.63	56.1%
507	STOCT	54	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
508	STOCT	52	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 917.64	\$1,064.46	\$1,234.78	\$1,432.34	56.1%
509	STOCT_REV_0101	64	2002	Auto-Inflation	\$ 60,000	60-day	130	\$ 935.08	\$1,084.69	\$1,258.24	\$1,459.56	56.1%
510	STOCT	62	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 803.52	\$932.08	\$1,081.22	\$1,254.21	56.1%
511	STOCT	35	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 260.30	\$301.95	\$350.26	\$406.30	56.1%
512	STOCT	57	1998	Auto-Inflation	\$ 500,000	100-day	150	\$ 1,397.12	\$1,620.66	\$1,879.96	\$2,180.76	56.1%
513	STOCT_REV_0101	61	2002	Auto-Inflation	\$ 500,000	90-day	200	\$ 3,097.20	\$3,592.75	\$4,167.59	\$4,834.41	56.1%
514	STOCT	57	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,053.00	\$1,221.48	\$1,416.92	\$1,643.62	56.1%
515	STOCT	49	1999	Auto-Inflation	\$ 500,000	60-day	170	\$ 1,370.00	\$1,589.20	\$1,843.47	\$2,138.43	56.1%
516	STOCT	49	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 639.60	\$741.94	\$860.65	\$998.35	56.1%
517	STOCT	41	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 696.00	\$807.36	\$936.54	\$1,086.38	56.1%
518	STOCT	62	1997	Auto-Inflation	\$ 60,000	100-day	110	\$ 576.58	\$668.83	\$775.85	\$899.98	56.1%
519	STOCT	58	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
520	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 399.60	\$463.54	\$537.70	\$623.73	56.1%
521	STOCT	53	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,053.00	\$1,221.48	\$1,416.92	\$1,643.62	56.1%
522	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 285.60	\$331.30	\$384.30	\$445.79	56.1%
523	STOCT	60	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,166.40	\$1,353.02	\$1,569.51	\$1,820.63	56.1%
524	STOCT	51	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,485.76	\$1,723.48	\$1,999.24	\$2,319.12	56.1%
525	STOCT	37	1998	Auto-Inflation	\$ 150,000	30-day	180	\$ 563.76	\$653.96	\$758.60	\$879.97	56.1%
526	STOCT	58	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 622.08	\$721.61	\$837.07	\$971.00	56.1%
527	STOCT	52	2000	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,380.24	\$1,601.08	\$1,857.25	\$2,154.41	56.1%
528	STOCT	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 889.40	\$1,031.70	\$1,196.78	\$1,388.26	56.1%
529	STOCT	39	2001	Auto-Inflation	\$ 500,000	60-day	200	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
530	STOCT	49	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 597.84	\$693.49	\$804.45	\$933.17	56.1%
531	STOCT	40	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 602.64	\$699.06	\$810.91	\$940.66	56.1%
532	STOCT	33	2000	Auto-Inflation	\$ 500,000	60-day	250	\$ 988.32	\$1,146.45	\$1,329.88	\$1,542.66	56.1%
533	STOCT	50	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,210.32	\$1,403.97	\$1,628.61	\$1,889.18	56.1%
534	STOCT	53	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,263.60	\$1,465.78	\$1,700.30	\$1,972.35	56.1%
535	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 640.92	\$743.47	\$862.42	\$1,000.41	56.1%
536	STOCT	46	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 266.12	\$308.70	\$358.09	\$415.39	56.1%
537	STOCT	46	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 295.70	\$343.01	\$397.89	\$461.56	56.1%
538	STOCT	35	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 156.48	\$181.52	\$210.56	\$244.25	56.1%
539	STOCT	44	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,000.76	\$1,160.88	\$1,346.62	\$1,562.08	56.1%
540	STOCT	47	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 979.68	\$1,136.43	\$1,318.26	\$1,529.18	56.1%
541	STOCT	54	2000	Auto-Inflation	\$ 500,000	60-day	270	\$ 3,160.56	\$3,666.25	\$4,252.85	\$4,933.31	56.1%
542	STOCT	54	2000	Auto-Inflation	\$ 150,000	90-day	150	\$ 1,158.96	\$1,344.39	\$1,559.50	\$1,809.02	56.1%
543	STOCT	48	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 499.56	\$579.49	\$672.21	\$779.76	56.1%
544	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 393.68	\$456.67	\$529.74	\$614.49	56.1%
545	STOCT	50	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.80	\$1,095.97	\$1,271.32	\$1,474.73	56.1%
546	STOCT	34	2001	Auto-Inflation	\$ 100,000	20-day	150	\$ 386.10	\$447.88	\$519.54	\$602.66	56.1%
547	STOCT	51	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,026.00	\$1,190.16	\$1,380.59	\$1,601.48	56.1%
548	STOCT	43	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 751.21	\$871.40	\$1,010.83	\$1,172.56	56.1%
549	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.24	\$1,400.40	\$1,624.46	\$1,884.38	56.1%
550	STOCT	46	2000	Auto-Inflation	\$ 100,000	60-day	180	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
551	STOCT_REV_0101	42	2002	Auto-Inflation	\$ 200,000	60-day	200	\$ 777.60	\$902.02	\$1,046.34	\$1,213.75	56.1%
552	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 645.12	\$748.34	\$868.07	\$1,006.97	56.1%
553	STOCT	53	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 503.48	\$584.04	\$677.48	\$785.88	56.1%
554	STOCT	31	1998	Auto-Inflation	\$ 100,000	20-day	180	\$ 440.72	\$511.24	\$593.03	\$687.92	56.1%
555	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
556	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 642.96	\$745.83	\$865.17	\$1,003.59	56.1%
557	STOCT	58	1998	Auto-Inflation	\$ 500,000	60-day	230	\$ 3,005.64	\$3,486.54	\$4,044.39	\$4,691.49	56.1%
558	STOCT	53	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
559	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 539.48	\$625.80	\$725.92	\$842.07	56.1%
560	STOCT	50	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
561	STOCT	52	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,278.00	\$1,482.48	\$1,719.68	\$1,994.83	56.1%
562	STOCT	44	1999	Auto-Inflation	\$ 150,000	60-day	200	\$ 936.00	\$1,085.76	\$1,259.48	\$1,461.00	56.1%
563	STOCT_REV_0101	57	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 947.72	\$1,099.36	\$1,275.25	\$1,479.29	56.1%
564	STOCT	50	1997	Auto-Inflation	\$ 500,000	100-day	200	\$ 1,496.40	\$1,735.82	\$2,013.56	\$2,335.72	56.1%
565	STOCT	52	2001	Auto-Inflation	\$ 60,000	60-day	160	\$ 629.24	\$729.92	\$846.71	\$982.18	56.1%
566	STOCT	43	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 508.95	\$590.38	\$684.84	\$794.42	56.1%
567	STOCT	51	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.28	\$1,156.84	\$1,341.94	\$1,556.65	56.1%
568	STOCT	54	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 505.44	\$586.31	\$680.12	\$788.94	56.1%
569	STOCT	51	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
570	STOCT	64	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,545.00	\$1,792.20	\$2,078.95	\$2,411.58	56.1%
571	STOCT	59	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 703.04	\$815.53	\$946.01	\$1,097.37	56.1%
572	STOCT_REV_0101	54	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,117.80	\$1,296.65	\$1,504.11	\$1,744.77	56.1%
573	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 827.52	\$959.92	\$1,113.51	\$1,291.67	56.1%
574	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
575	STOCT	59	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,125.00	\$1,305.00	\$1,513.80	\$1,756.01	56.1%
576	STOCT	52	2000	Auto-Inflation	\$ 500,000	60-day	250	\$ 1,992.60	\$2,311.42	\$2,681.24	\$3,110.24	56.1%
577	STOCT	38	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 486.00	\$563.76	\$653.96	\$758.60	56.1%
578	STOCT	53	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 491.40	\$570.02	\$661.23	\$767.02	56.1%
579	STOCT	67	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,866.24	\$2,164.84	\$2,511.21	\$2,913.01	56.1%
580	STOCT	52	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 634.50	\$736.02	\$853.78	\$990.39	56.1%
581	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 648.90	\$752.72	\$873.16	\$1,012.87	56.1%
582	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 608.40	\$705.74	\$818.66	\$949.65	56.1%
583	STOCT	53	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
584	STOCT	58	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,020.60	\$1,183.90	\$1,373.32	\$1,593.05	56.1%
585	STOCT	55	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 480.00	\$556.80	\$645.89	\$749.23	56.1%
586	STOCT_REV_0101	60	2002	Auto-Inflation	\$ 60,000	90-day	130	\$ 880.32	\$1,021.17	\$1,184.56	\$1,374.09	56.1%
587	STOCT	56	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,422.00	\$1,649.52	\$1,913.44	\$2,219.59	56.1%
588	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,242.00	\$1,440.72	\$1,671.24	\$1,938.63	56.1%
589	STOCT	45	1997	Auto-Inflation	\$ 500,000	100-day	200	\$ 1,183.10	\$1,372.40	\$1,591.98	\$1,846.70	56.1%
590	STOCT	53	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,166.04	\$1,352.61	\$1,569.02	\$1,820.07	56.1%
591	STOCT	53	2000	Auto-Inflation	\$ 500,000	60-day	150	\$ 1,409.58	\$1,635.11	\$1,896.73	\$2,200.21	56.1%
592	STOCT	61	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,186.37	\$1,376.19	\$1,596.38	\$1,851.80	56.1%
593	STOCT	23	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 296.40	\$343.82	\$398.84	\$462.65	56.1%
594	STOCT	65	1997	Auto-Inflation	\$ 100,000	100-day	150	\$ 1,589.24	\$1,843.52	\$2,138.48	\$2,480.64	56.1%
595	STOCT	61	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,313.25	\$1,523.37	\$1,767.11	\$2,049.85	56.1%
596	STOCT	58	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 1,498.95	\$1,738.78	\$2,016.99	\$2,339.71	56.1%
597	STOCT	53	1997	Auto-Inflation	\$ 60,000	100-day	180	\$ 552.88	\$641.34	\$743.96	\$862.99	56.1%
598	STOCT	55	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
599	STOCT	53	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
600	STOCT	61	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 870.16	\$1,009.39	\$1,170.89	\$1,358.23	56.1%

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601	STOCT	51	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 401.76	\$466.04	\$540.61	\$627.11	56.1%
602	STOCT	60	1998	Auto-Inflation	\$ 60,000	60-day	150	\$ 845.64	\$980.94	\$1,137.89	\$1,319.96	56.1%
603	STOCT	58	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 622.08	\$721.61	\$837.07	\$971.00	56.1%
604	STOCT	52	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,233.72	\$1,431.12	\$1,660.09	\$1,925.71	56.1%
605	STOCT	44	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 437.40	\$507.38	\$588.57	\$682.74	56.1%
606	STOCT_REV_0101	59	2002	Auto-Inflation	\$ 60,000	90-day	130	\$ 676.00	\$784.16	\$909.63	\$1,055.17	56.1%
607	STOCT	37	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 524.88	\$608.86	\$706.28	\$819.28	56.1%
608	STOCT	51	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 745.20	\$864.43	\$1,002.74	\$1,163.18	56.1%
609	STOCT	46	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 872.52	\$1,012.12	\$1,174.06	\$1,361.91	56.1%
610	STOCT	58	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,134.00	\$1,315.44	\$1,525.91	\$1,770.06	56.1%
611	STOCT	48	2000	Auto-Inflation	\$ 200,000	90-day	180	\$ 944.80	\$1,095.97	\$1,271.32	\$1,474.73	56.1%
612	STOCT	41	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 629.76	\$730.52	\$847.41	\$982.99	56.1%
613	STOCT	45	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 841.72	\$976.40	\$1,132.62	\$1,313.84	56.1%
614	STOCT	41	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 364.52	\$422.84	\$490.50	\$568.98	56.1%
615	STOCT	67	2000	Auto-Inflation	\$ 150,000	60-day	150	\$ 2,536.92	\$2,942.83	\$3,413.68	\$3,959.87	56.1%
616	STOCT	53	2000	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,085.40	\$1,259.06	\$1,460.51	\$1,694.20	56.1%
617	STOCT	51	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
618	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
619	STOCT	51	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 401.76	\$466.04	\$540.61	\$627.11	56.1%
620	STOCT	43	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
621	STOCT	44	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 629.16	\$729.83	\$846.60	\$982.05	56.1%
622	STOCT	36	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
623	STOCT	51	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 435.24	\$504.88	\$585.66	\$679.36	56.1%
624	STOCT	46	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 311.04	\$360.81	\$418.54	\$485.50	56.1%
625	STOCT	45	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
626	STOCT	39	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 524.88	\$608.86	\$706.28	\$819.28	56.1%
627	STOCT	38	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 207.36	\$240.54	\$279.02	\$323.67	56.1%
628	STOCT	55	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
629	STOCT	49	2001	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,261.66	\$1,463.53	\$1,697.69	\$1,969.32	56.1%
630	STOCT	48	1999	Auto-Inflation	\$ 100,000	60-day	150	\$ 568.64	\$659.62	\$765.16	\$887.59	56.1%
631	STOCT	44	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 472.50	\$548.10	\$635.80	\$737.52	56.1%
632	STOCT_REV_0101	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
633	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 589.68	\$684.03	\$793.47	\$920.43	56.1%
634	STOCT	44	1999	Auto-Inflation	\$ 100,000	30-day	200	\$ 734.40	\$851.90	\$988.21	\$1,146.32	56.1%
635	STOCT	57	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,539.64	\$1,785.98	\$2,071.74	\$2,403.22	56.1%
636	STOCT	45	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
637	STOCT	57	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,053.00	\$1,221.48	\$1,416.92	\$1,643.62	56.1%
638	STOCT	49	1999	Auto-Inflation	\$ 300,000	60-day	200	\$ 1,425.60	\$1,653.70	\$1,918.29	\$2,225.21	56.1%
639	STOCT	46	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 336.96	\$390.87	\$453.41	\$525.96	56.1%
640	STOCT	39	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 372.60	\$432.22	\$501.37	\$581.59	56.1%
641	STOCT	48	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 990.00	\$1,148.40	\$1,332.14	\$1,545.29	56.1%
642	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
643	STOCT	42	1998	Auto-Inflation	\$ 500,000	100-day	150	\$ 645.00	\$748.20	\$867.91	\$1,006.78	56.1%
644	STOCT	37	2001	Auto-Inflation	\$ 150,000	60-day	150	\$ 459.28	\$532.76	\$618.01	\$716.89	56.1%
645	STOCT	47	2001	Auto-Inflation	\$ 60,000	60-day	130	\$ 425.64	\$493.74	\$572.74	\$664.38	56.1%
646	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 405.00	\$469.80	\$544.97	\$632.16	56.1%
647	STOCT	37	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 324.00	\$375.84	\$435.97	\$505.73	56.1%
648	STOCT	59	2000	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,818.00	\$2,108.88	\$2,446.30	\$2,837.71	56.1%
649	STOCT	49	2001	Auto-Inflation	\$ 500,000	90-day	180	\$ 1,466.88	\$1,701.58	\$1,973.83	\$2,289.65	56.1%
650	STOCT	34	1997	Auto-Inflation	\$ 150,000	30-day	180	\$ 505.44	\$586.31	\$680.12	\$788.94	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
651	STOCT	56	2000	Auto-Inflation	\$ 300,000	60-day	230	\$ 2,369.00	\$2,748.04	\$3,187.73	\$3,697.76	56.1%
652	STOCT	54	2000	Auto-Inflation	\$ 200,000	60-day	250	\$ 1,800.00	\$2,088.00	\$2,422.08	\$2,809.61	56.1%
653	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 274.56	\$318.49	\$369.45	\$428.56	56.1%
654	STOCT	59	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,389.58	\$1,611.91	\$1,869.82	\$2,168.99	56.1%
655	STOCT	51	1998	Auto-Inflation	\$ 100,000	90-day	180	\$ 829.95	\$962.74	\$1,116.78	\$1,295.47	56.1%
656	STOCT	46	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 789.48	\$915.80	\$1,062.32	\$1,232.30	56.1%
657	STOCT	56	1999	Auto-Inflation	\$ 500,000	90-day	200	\$ 2,020.00	\$2,343.20	\$2,718.11	\$3,153.01	56.1%
658	STOCT	49	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 631.80	\$732.89	\$850.15	\$986.17	56.1%
659	STOCT	51	2000	Auto-Inflation	\$ 200,000	60-day	150	\$ 926.64	\$1,074.90	\$1,246.89	\$1,446.39	56.1%
660	STOCT	51	1998	Auto-Inflation	\$ 300,000	60-day	180	\$ 1,332.00	\$1,545.12	\$1,792.34	\$2,079.11	56.1%
661	STOCT	53	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
662	STOCT	52	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 1,011.24	\$1,173.04	\$1,360.72	\$1,578.44	56.1%
663	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 978.64	\$1,135.22	\$1,316.86	\$1,527.56	56.1%
664	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 742.36	\$861.14	\$998.92	\$1,158.75	56.1%
665	STOCT	53	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 780.00	\$904.80	\$1,049.57	\$1,217.50	56.1%
666	STOCT	63	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 855.36	\$992.22	\$1,150.97	\$1,335.13	56.1%
667	STOCT	42	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
668	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
669	STOCT	40	2000	Auto-Inflation	\$ 300,000	90-day	200	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
670	STOCT	50	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 627.00	\$727.32	\$843.69	\$978.68	56.1%
671	STOCT	38	2000	Auto-Inflation	\$ 200,000	30-day	270	\$ 1,043.88	\$1,210.90	\$1,404.64	\$1,629.39	56.1%
672	STOCT	52	1999	Auto-Inflation	\$ 60,000	60-day	120	\$ 453.72	\$526.32	\$610.53	\$708.21	56.1%
673	STOCT	47	1998	Auto-Inflation	\$ 200,000	30-day	180	\$ 980.52	\$1,137.40	\$1,319.39	\$1,530.49	56.1%
674	STOCT	60	2000	Auto-Inflation	\$ 500,000	60-day	190	\$ 2,811.24	\$3,261.04	\$3,782.80	\$4,388.05	56.1%
675	STOCT	51	2001	Auto-Inflation	\$ 500,000	60-day	250	\$ 1,925.00	\$2,233.00	\$2,590.28	\$3,004.72	56.1%
676	STOCT	65	1998	Auto-Inflation	\$ 500,000	100-day	180	\$ 3,347.96	\$3,883.63	\$4,505.01	\$5,225.82	56.1%
677	STOCT	38	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 620.00	\$719.20	\$834.27	\$967.76	56.1%
678	STOCT	51	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 401.76	\$466.04	\$540.61	\$627.11	56.1%
679	STOCT	41	1998	Auto-Inflation	\$ 100,000	30-day	180	\$ 473.53	\$549.29	\$637.18	\$739.13	56.1%
680	STOCT	53	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,233.20	\$1,430.51	\$1,659.39	\$1,924.90	56.1%
681	STOCT	41	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 559.88	\$649.46	\$753.37	\$873.91	56.1%
682	STOCT	55	1997	Auto-Inflation	\$ 100,000	60-day	120	\$ 648.00	\$751.68	\$871.95	\$1,011.46	56.1%
683	STOCT	59	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,042.88	\$1,209.74	\$1,403.30	\$1,627.83	56.1%
684	STOCT	53	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,500.00	\$1,740.00	\$2,018.40	\$2,341.34	56.1%
685	STOCT	58	1999	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,827.36	\$2,119.74	\$2,458.90	\$2,852.32	56.1%
686	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.08	\$964.05	\$1,118.30	\$1,297.23	56.1%
687	STOCT	52	2000	Auto-Inflation	\$ 200,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
688	STOCT	55	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.12	\$964.10	\$1,118.36	\$1,297.29	56.1%
689	STOCT	72	2000	Auto-Inflation	\$ 150,000	90-day	120	\$ 3,227.04	\$3,743.37	\$4,342.31	\$5,037.07	56.1%
690	STOCT	63	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 926.64	\$1,074.90	\$1,246.89	\$1,446.39	56.1%
691	STOCT	56	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 933.12	\$1,082.42	\$1,255.61	\$1,456.50	56.1%
692	STOCT	57	1997	Auto-Inflation	\$ 60,000	100-day	120	\$ 531.36	\$616.38	\$715.00	\$829.40	56.1%
693	STOCT	55	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 596.16	\$691.55	\$802.19	\$930.54	56.1%
694	STOCT	65	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,603.80	\$1,860.41	\$2,158.07	\$2,503.37	56.1%
695	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 431.56	\$500.61	\$580.71	\$673.62	56.1%
696	STOCT	57	2000	Auto-Inflation	\$ 200,000	100-day	200	\$ 2,027.32	\$2,351.69	\$2,727.96	\$3,164.44	56.1%
697	STOCT	56	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,382.20	\$1,603.35	\$1,859.89	\$2,157.47	56.1%
698	STOCT	49	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 631.80	\$732.89	\$850.15	\$986.17	56.1%
699	STOCT	49	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 349.44	\$405.35	\$470.21	\$545.44	56.1%
700	STOCT	36	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 307.80	\$357.05	\$414.18	\$480.44	56.1%

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701	STOCT_REV_0101	66	2002	Auto-Inflation	\$ 60,000	90-day	130	\$ 1,137.24	\$1,319.20	\$1,530.27	\$1,775.11	56.1%
702	STOCT	43	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 955.28	\$1,108.12	\$1,285.42	\$1,491.09	56.1%
703	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
704	STOCT	52	2000	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,061.84	\$1,231.73	\$1,428.81	\$1,657.42	56.1%
705	STOCT	33	1998	Auto-Inflation	\$ 500,000	20-day	200	\$ 700.00	\$812.00	\$941.92	\$1,092.63	56.1%
706	STOCT	46	1998	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,463.28	\$1,697.40	\$1,968.99	\$2,284.03	56.1%
707	STOCT	52	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 767.80	\$890.65	\$1,033.15	\$1,198.46	56.1%
708	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
709	STOCT	35	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
710	STOCT	42	1999	Auto-Inflation	\$ 150,000	60-day	200	\$ 756.12	\$877.10	\$1,017.44	\$1,180.22	56.1%
711	STOCT	39	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 225.56	\$261.65	\$303.51	\$352.08	56.1%
712	STOCT	37	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
713	STOCT	40	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 388.80	\$451.01	\$523.17	\$606.88	56.1%
714	STOCT	51	1998	Auto-Inflation	\$ 300,000	100-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
715	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
716	STOCT	48	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 735.36	\$853.02	\$989.50	\$1,147.82	56.1%
717	STOCT	48	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 881.76	\$1,022.84	\$1,186.50	\$1,376.34	56.1%
718	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 582.72	\$675.96	\$784.11	\$909.57	56.1%
719	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 417.16	\$483.91	\$561.33	\$651.14	56.1%
720	STOCT	51	1997	Auto-Inflation	\$ 500,000	100-day	250	\$ 1,989.48	\$2,307.80	\$2,677.04	\$3,105.37	56.1%
721	STOCT	40	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 219.56	\$254.69	\$295.44	\$342.71	56.1%
722	STOCT	49	2000	Auto-Inflation	\$ 150,000	20-day	210	\$ 1,548.25	\$1,795.97	\$2,083.33	\$2,416.66	56.1%
723	STOCT	61	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 828.36	\$960.90	\$1,114.64	\$1,292.98	56.1%
724	STOCT	71	2000	Auto-Inflation	\$ 60,000	100-day	160	\$ 1,712.00	\$1,985.92	\$2,303.67	\$2,672.25	56.1%
725	STOCT	49	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 597.80	\$693.45	\$804.40	\$933.10	56.1%
726	STOCT	52	1999	Auto-Inflation	\$ 150,000	30-day	140	\$ 939.00	\$1,089.24	\$1,263.52	\$1,465.68	56.1%
727	STOCT	39	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 220.32	\$255.57	\$296.46	\$343.90	56.1%
728	STOCT	42	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 221.60	\$257.06	\$298.18	\$345.89	56.1%
729	STOCT	35	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 505.44	\$586.31	\$680.12	\$788.94	56.1%
730	STOCT	46	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 311.04	\$360.81	\$418.54	\$485.50	56.1%
731	STOCT	41	1999	Auto-Inflation	\$ 150,000	60-day	180	\$ 660.96	\$766.71	\$889.39	\$1,031.69	56.1%
732	STOCT	41	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 571.08	\$662.45	\$768.45	\$891.40	56.1%
733	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
734	STOCT	52	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 463.32	\$537.45	\$623.44	\$723.19	56.1%
735	STOCT	48	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 631.80	\$732.89	\$850.15	\$986.17	56.1%
736	STOCT	40	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 208.77	\$242.17	\$280.92	\$325.87	56.1%
737	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 568.64	\$659.62	\$765.16	\$887.59	56.1%
738	STOCT	62	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 723.16	\$838.87	\$973.08	\$1,128.78	56.1%
739	STOCT	65	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,603.80	\$1,860.41	\$2,158.07	\$2,503.37	56.1%
740	STOCT	54	2000	Auto-Inflation	\$ 60,000	90-day	160	\$ 736.56	\$854.41	\$991.12	\$1,149.69	56.1%
741	STOCT	49	1998	Auto-Inflation	\$ 100,000	30-day	180	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
742	STOCT_REV_0101	49	2002	Auto-Inflation	\$ 100,000	90-day	150	\$ 526.50	\$610.74	\$708.46	\$821.81	56.1%
743	STOCT	58	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,827.36	\$2,119.74	\$2,458.90	\$2,852.32	56.1%
744	STOCT	55	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 800.28	\$928.32	\$1,076.86	\$1,249.15	56.1%
745	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
746	STOCT	40	2000	Auto-Inflation	\$ 500,000	20-day	160	\$ 808.70	\$938.09	\$1,088.19	\$1,262.30	56.1%
747	STOCT	53	2001	Auto-Inflation	\$ 300,000	100-day	200	\$ 1,560.00	\$1,809.60	\$2,099.14	\$2,435.00	56.1%
748	STOCT	56	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 489.88	\$568.26	\$659.18	\$764.65	56.1%
749	STOCT	47	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 194.40	\$225.50	\$261.58	\$303.44	56.1%
750	STOCT	52	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,067.24	\$1,238.00	\$1,436.08	\$1,665.85	56.1%

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751	STOCT	46	1998	Auto-Inflation	\$ 100,000	30-day	180	\$ 664.84	\$771.21	\$894.61	\$1,037.75	56.1%
752	STOCT	54	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 518.66	\$601.65	\$697.91	\$809.57	56.1%
753	STOCT	61	2000	Auto-Inflation	\$ 100,000	30-day	200	\$ 1,764.00	\$2,046.24	\$2,373.64	\$2,753.42	56.1%
754	STOCT	71	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 1,275.66	\$1,479.77	\$1,716.53	\$1,991.17	56.1%
755	STOCT	60	1997	Auto-Inflation	\$ 60,000	100-day	120	\$ 537.52	\$623.52	\$723.29	\$839.01	56.1%
756	STOCT	56	1997	Auto-Inflation	\$ 60,000	100-day	110	\$ 446.16	\$517.55	\$600.35	\$696.41	56.1%
757	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
758	STOCT	52	1998	Auto-Inflation	\$ 500,000	100-day	180	\$ 1,458.00	\$1,691.28	\$1,961.88	\$2,275.79	56.1%
759	STOCT	66	1998	Auto-Inflation	\$ 100,000	30-day	160	\$ 1,503.36	\$1,743.90	\$2,022.92	\$2,346.59	56.1%
760	STOCT	66	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 944.80	\$1,095.97	\$1,271.32	\$1,474.73	56.1%
761	STOCT	53	1998	Auto-Inflation	\$ 100,000	30-day	150	\$ 1,018.12	\$1,181.02	\$1,369.98	\$1,589.18	56.1%
762	STOCT	49	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 631.80	\$732.89	\$850.15	\$986.17	56.1%
763	STOCT	48	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 951.80	\$1,104.09	\$1,280.74	\$1,485.66	56.1%
764	STOCT	47	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
765	STOCT_REV_0101	52	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,185.84	\$1,375.57	\$1,595.67	\$1,850.97	56.1%
766	STOCT	47	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,183.72	\$1,373.12	\$1,592.81	\$1,847.66	56.1%
767	STOCT	44	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 272.16	\$315.71	\$366.22	\$424.81	56.1%
768	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
769	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
770	STOCT	51	2000	Auto-Inflation	\$ 300,000	60-day	210	\$ 1,398.60	\$1,622.38	\$1,881.96	\$2,183.07	56.1%
771	STOCT	51	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 361.60	\$419.46	\$486.57	\$564.42	56.1%
772	STOCT	47	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
773	STOCT	54	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.92	\$1,014.91	\$1,177.29	\$1,365.66	56.1%
774	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
775	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,164.92	\$1,351.31	\$1,567.52	\$1,818.32	56.1%
776	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 285.12	\$330.74	\$383.66	\$445.04	56.1%
777	STOCT	42	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
778	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
779	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,294.72	\$1,501.88	\$1,742.18	\$2,020.92	56.1%
780	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
781	STOCT	40	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 374.40	\$434.30	\$503.79	\$584.40	56.1%
782	STOCT	52	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 685.32	\$794.97	\$922.17	\$1,069.71	56.1%
783	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 364.52	\$422.84	\$490.50	\$568.98	56.1%
784	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
785	STOCT	40	2001	Auto-Inflation	\$ 60,000	60-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
786	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
787	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 712.80	\$826.85	\$959.14	\$1,112.61	56.1%
788	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
789	STOCT	50	2001	Auto-Inflation	\$ 60,000	60-day	130	\$ 454.32	\$527.01	\$611.33	\$709.15	56.1%
790	STOCT	42	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 240.08	\$278.49	\$323.05	\$374.74	56.1%
791	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,438.56	\$1,668.73	\$1,935.73	\$2,245.44	56.1%
792	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.24	\$1,400.40	\$1,624.46	\$1,884.38	56.1%
793	STOCT	26	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 369.36	\$428.46	\$497.01	\$576.53	56.1%
794	STOCT	52	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 659.88	\$765.46	\$887.93	\$1,030.00	56.1%
795	STOCT	45	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 699.84	\$811.81	\$941.70	\$1,092.38	56.1%
796	STOCT	55	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
797	STOCT	58	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,024.92	\$1,188.91	\$1,379.13	\$1,599.79	56.1%
798	STOCT	68	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 3,149.28	\$3,653.16	\$4,237.67	\$4,915.70	56.1%
799	STOCT	51	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,283.04	\$1,488.33	\$1,726.46	\$2,002.69	56.1%
800	STOCT_REV_0101	51	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.32	\$1,156.89	\$1,341.99	\$1,556.71	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
801	STOCT	46	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 481.16	\$558.15	\$647.45	\$751.04	56.1%
802	STOCT	36	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 307.80	\$357.05	\$414.18	\$480.44	56.1%
803	STOCT	50	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 366.48	\$425.12	\$493.14	\$572.04	56.1%
804	STOCT	44	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 587.56	\$681.57	\$790.62	\$917.12	56.1%
805	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
806	STOCT	35	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 181.44	\$210.47	\$244.15	\$283.21	56.1%
807	STOCT	53	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,133.40	\$1,314.74	\$1,525.10	\$1,769.12	56.1%
808	STOCT	40	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 388.80	\$451.01	\$523.17	\$606.88	56.1%
809	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,198.80	\$1,390.61	\$1,613.11	\$1,871.20	56.1%
810	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 568.68	\$659.67	\$765.22	\$887.65	56.1%
811	STOCT	53	2001	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,127.32	\$1,307.69	\$1,516.92	\$1,759.63	56.1%
812	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
813	STOCT	51	1998	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,244.16	\$1,443.23	\$1,674.14	\$1,942.00	56.1%
814	STOCT	48	2000	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,244.52	\$1,443.64	\$1,674.63	\$1,942.57	56.1%
815	STOCT	65	2001	Auto-Inflation	\$ 60,000	100-day	160	\$ 1,057.52	\$1,226.72	\$1,423.00	\$1,650.68	56.1%
816	STOCT	62	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 2,391.12	\$2,773.70	\$3,217.49	\$3,732.29	56.1%
817	STOCT	48	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 336.96	\$390.87	\$453.41	\$525.96	56.1%
818	STOCT	59	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,137.24	\$1,319.20	\$1,530.27	\$1,775.11	56.1%
819	STOCT	59	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,170.00	\$1,357.20	\$1,574.35	\$1,826.25	56.1%
820	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
821	STOCT	47	2001	Auto-Inflation	\$ 150,000	30-day	180	\$ 991.44	\$1,150.07	\$1,334.08	\$1,547.53	56.1%
822	STOCT	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,017.84	\$1,180.69	\$1,369.61	\$1,588.74	56.1%
823	STOCT	49	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 884.52	\$1,026.04	\$1,190.21	\$1,380.64	56.1%
824	STOCT	54	1997	Auto-Inflation	\$ 500,000	100-day	200	\$ 1,912.52	\$2,218.52	\$2,573.49	\$2,985.24	56.1%
825	STOCT	64	2001	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,876.50	\$2,176.74	\$2,525.02	\$2,929.02	56.1%
826	STOCT	59	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 561.60	\$651.46	\$755.69	\$876.60	56.1%
827	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,141.92	\$1,324.63	\$1,536.57	\$1,782.42	56.1%
828	STOCT	46	1999	Auto-Inflation	\$ 150,000	60-day	180	\$ 893.44	\$1,036.39	\$1,202.21	\$1,394.57	56.1%
829	STOCT	61	1997	Auto-Inflation	\$ 60,000	60-day	180	\$ 1,146.96	\$1,330.47	\$1,543.35	\$1,790.29	56.1%
830	STOCT	53	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 702.00	\$814.32	\$944.61	\$1,095.75	56.1%
831	STOCT	52	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
832	STOCT	49	1998	Auto-Inflation	\$ 150,000	30-day	180	\$ 923.40	\$1,071.14	\$1,242.53	\$1,441.33	56.1%
833	STOCT	51	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
834	STOCT	57	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 947.72	\$1,099.36	\$1,275.25	\$1,479.29	56.1%
835	STOCT	42	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 393.72	\$456.72	\$529.79	\$614.56	56.1%
836	STOCT	43	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 699.84	\$811.81	\$941.70	\$1,092.38	56.1%
837	STOCT	52	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,394.28	\$1,617.36	\$1,876.14	\$2,176.33	56.1%
838	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 519.48	\$602.60	\$699.01	\$810.85	56.1%
839	STOCT	66	1998	Auto-Inflation	\$ 150,000	100-day	180	\$ 2,630.70	\$3,051.61	\$3,539.87	\$4,106.25	56.1%
840	STOCT	51	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.28	\$1,156.84	\$1,341.94	\$1,556.65	56.1%
841	STOCT	58	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,474.20	\$1,710.07	\$1,983.68	\$2,301.07	56.1%
842	STOCT	54	1997	Auto-Inflation	\$ 60,000	90-day	140	\$ 559.44	\$648.95	\$752.78	\$873.23	56.1%
843	STOCT	63	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 823.68	\$955.47	\$1,108.34	\$1,285.68	56.1%
844	STOCT	58	1997	Auto-Inflation	\$ 100,000	20-day	180	\$ 1,710.72	\$1,984.44	\$2,301.94	\$2,670.26	56.1%
845	STOCT	52	1997	Auto-Inflation	\$ 500,000	100-day	110	\$ 891.00	\$1,033.56	\$1,198.93	\$1,390.76	56.1%
846	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 855.00	\$991.80	\$1,150.49	\$1,334.57	56.1%
847	STOCT	49	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 909.80	\$1,055.37	\$1,224.23	\$1,420.10	56.1%
848	STOCT	59	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 2,440.80	\$2,831.33	\$3,284.34	\$3,809.83	56.1%
849	STOCT_REV_0101	44	2001	Auto-Inflation	\$ 200,000	60-day	220	\$ 1,177.86	\$1,366.32	\$1,584.93	\$1,838.52	56.1%
850	STOCT	59	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,137.24	\$1,319.20	\$1,530.27	\$1,775.11	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
851	STOCT	51	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 670.68	\$777.99	\$902.47	\$1,046.86	56.1%
852	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 393.68	\$456.67	\$529.74	\$614.49	56.1%
853	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
854	STOCT	41	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 364.52	\$422.84	\$490.50	\$568.98	56.1%
855	STOCT	63	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,636.20	\$1,897.99	\$2,201.67	\$2,553.94	56.1%
856	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 761.40	\$883.22	\$1,024.54	\$1,188.47	56.1%
857	STOCT	50	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 696.60	\$808.06	\$937.34	\$1,087.32	56.1%
858	STOCT	48	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 304.20	\$352.87	\$409.33	\$474.82	56.1%
859	STOCT	54	1997	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,634.52	\$1,896.04	\$2,199.41	\$2,551.32	56.1%
860	STOCT	38	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 524.88	\$608.86	\$706.28	\$819.28	56.1%
861	STOCT	45	2000	Auto-Inflation	\$ 100,000	60-day	120	\$ 384.92	\$446.51	\$517.95	\$600.82	56.1%
862	STOCT	37	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 204.12	\$236.78	\$274.66	\$318.61	56.1%
863	STOCT	31	2000	Auto-Inflation	\$ 500,000	30-day	200	\$ 617.76	\$716.60	\$831.26	\$964.26	56.1%
864	STOCT	40	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 542.36	\$629.14	\$729.80	\$846.57	56.1%
865	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 372.60	\$432.22	\$501.37	\$581.59	56.1%
866	STOCT	34	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 676.52	\$784.76	\$910.33	\$1,055.98	56.1%
867	STOCT	52	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 714.44	\$828.75	\$961.35	\$1,115.17	56.1%
868	STOCT	48	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 933.12	\$1,082.42	\$1,255.61	\$1,456.50	56.1%
869	STOCT	50	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 366.44	\$425.07	\$493.08	\$571.97	56.1%
870	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
871	STOCT	43	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 629.84	\$730.61	\$847.51	\$983.11	56.1%
872	STOCT	39	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 371.28	\$430.68	\$499.59	\$579.53	56.1%
873	STOCT	54	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,242.00	\$1,440.72	\$1,671.24	\$1,938.63	56.1%
874	STOCT	47	2001	Auto-Inflation	\$ 150,000	60-day	220	\$ 1,005.04	\$1,165.85	\$1,352.38	\$1,568.76	56.1%
875	STOCT	50	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 680.40	\$789.26	\$915.55	\$1,062.03	56.1%
876	STOCT	55	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,671.84	\$1,939.33	\$2,249.63	\$2,609.57	56.1%
877	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
878	STOCT	55	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 921.48	\$1,068.92	\$1,239.94	\$1,438.33	56.1%
879	STOCT_REV_0101	39	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 563.76	\$653.96	\$758.60	\$879.97	56.1%
880	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 375.96	\$436.11	\$505.89	\$586.83	56.1%
881	STOCT	58	2001	Auto-Inflation	\$ 500,000	90-day	250	\$ 2,960.10	\$3,433.72	\$3,983.11	\$4,620.41	56.1%
882	STOCT	58	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,064.36	\$1,234.66	\$1,432.20	\$1,661.36	56.1%
883	STOCT	40	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 576.00	\$668.16	\$775.07	\$899.08	56.1%
884	STOCT_REV_0101	56	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,594.08	\$1,849.13	\$2,144.99	\$2,488.19	56.1%
885	STOCT_REV_0101	56	2001	Auto-Inflation	\$ 200,000	60-day	220	\$ 2,718.60	\$3,153.58	\$3,658.15	\$4,243.45	56.1%
886	STOCT	41	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 841.56	\$976.21	\$1,132.40	\$1,313.59	56.1%
887	STOCT	46	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 904.00	\$1,048.64	\$1,216.42	\$1,411.05	56.1%
888	STOCT_REV_0101	59	2002	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,093.52	\$1,268.48	\$1,471.44	\$1,706.87	56.1%
889	STOCT	39	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 575.04	\$667.05	\$773.77	\$897.58	56.1%
890	STOCT	54	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 467.52	\$542.32	\$629.09	\$729.75	56.1%
891	STOCT	41	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 405.00	\$469.80	\$544.97	\$632.16	56.1%
892	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
893	STOCT	45	1998	Auto-Inflation	\$ 60,000	30-day	160	\$ 450.32	\$522.37	\$605.95	\$702.90	56.1%
894	STOCT	45	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 793.16	\$920.07	\$1,067.28	\$1,238.04	56.1%
895	STOCT	28	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 447.12	\$518.66	\$601.64	\$697.91	56.1%
896	STOCT	46	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 696.60	\$808.06	\$937.34	\$1,087.32	56.1%
897	STOCT	48	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 629.40	\$730.10	\$846.92	\$982.43	56.1%
898	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 761.40	\$883.22	\$1,024.54	\$1,188.47	56.1%
899	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
900	STOCT	73	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 1,119.76	\$1,298.92	\$1,506.75	\$1,747.83	56.1%

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901	STOCT	46	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 303.28	\$351.80	\$408.09	\$473.39	56.1%
902	STOCT	50	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 696.60	\$808.06	\$937.34	\$1,087.32	56.1%
903	STOCT	47	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 913.68	\$1,059.87	\$1,229.45	\$1,426.16	56.1%
904	STOCT	61	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,147.50	\$1,331.10	\$1,544.08	\$1,791.13	56.1%
905	STOCT	59	1998	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,820.16	\$2,111.39	\$2,449.21	\$2,841.08	56.1%
906	STOCT	50	2000	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,503.36	\$1,743.90	\$2,022.92	\$2,346.59	56.1%
907	STOCT	55	1997	Auto-Inflation	\$ 100,000	90-day	120	\$ 615.60	\$714.10	\$828.35	\$960.89	56.1%
908	STOCT	50	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 944.80	\$1,095.97	\$1,271.32	\$1,474.73	56.1%
909	STOCT	49	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 362.88	\$420.94	\$488.29	\$566.42	56.1%
910	STOCT	54	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,323.96	\$1,535.79	\$1,781.52	\$2,066.56	56.1%
911	STOCT	57	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 947.72	\$1,099.36	\$1,275.25	\$1,479.29	56.1%
912	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.08	\$964.05	\$1,118.30	\$1,297.23	56.1%
913	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,198.80	\$1,390.61	\$1,613.11	\$1,871.20	56.1%
914	STOCT	43	2000	Auto-Inflation	\$ 100,000	30-day	180	\$ 539.14	\$625.40	\$725.47	\$841.54	56.1%
915	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
916	STOCT	42	1997	Auto-Inflation	\$ 100,000	30-day	150	\$ 462.15	\$536.09	\$621.87	\$721.37	56.1%
917	STOCT	60	1997	Auto-Inflation	\$ 60,000	100-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
918	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
919	STOCT_REV_0101	49	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
920	STOCT	55	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,198.80	\$1,390.61	\$1,613.11	\$1,871.20	56.1%
921	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 325.72	\$377.84	\$438.29	\$508.42	56.1%
922	STOCT	49	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 972.00	\$1,127.52	\$1,307.92	\$1,517.19	56.1%
923	STOCT	35	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 196.56	\$228.01	\$264.49	\$306.81	56.1%
924	STOCT	51	2000	Auto-Inflation	\$ 100,000	60-day	250	\$ 1,117.80	\$1,296.65	\$1,504.11	\$1,744.77	56.1%
925	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,067.24	\$1,238.00	\$1,436.08	\$1,665.85	56.1%
926	STOCT	50	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 375.84	\$435.97	\$505.73	\$586.65	56.1%
927	STOCT	53	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,458.00	\$1,691.28	\$1,961.88	\$2,275.79	56.1%
928	STOCT	49	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 547.56	\$635.17	\$736.80	\$854.68	56.1%
929	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 630.00	\$730.80	\$847.73	\$983.36	56.1%
930	STOCT	49	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,060.32	\$1,229.97	\$1,426.77	\$1,655.05	56.1%
931	STOCT	51	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 422.24	\$489.80	\$568.17	\$659.07	56.1%
932	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 654.72	\$759.48	\$880.99	\$1,021.95	56.1%
933	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 437.40	\$507.38	\$588.57	\$682.74	56.1%
934	STOCT	39	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 198.24	\$229.96	\$266.75	\$309.43	56.1%
935	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
936	STOCT	49	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 585.00	\$678.60	\$787.18	\$913.12	56.1%
937	STOCT	35	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 505.44	\$586.31	\$680.12	\$788.94	56.1%
938	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
939	STOCT	53	2000	Auto-Inflation	\$ 60,000	30-day	120	\$ 489.88	\$568.26	\$659.18	\$764.65	56.1%
940	STOCT	47	2000	Auto-Inflation	\$ 100,000	60-day	180	\$ 719.16	\$834.23	\$967.70	\$1,122.53	56.1%
941	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
942	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 256.60	\$297.66	\$345.28	\$400.53	56.1%
943	STOCT	53	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,510.32	\$1,751.97	\$2,032.29	\$2,357.45	56.1%
944	STOCT	57	2001	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,283.04	\$1,488.33	\$1,726.46	\$2,002.69	56.1%
945	STOCT	49	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 363.94	\$422.17	\$489.72	\$568.07	56.1%
946	STOCT	50	1998	Auto-Inflation	\$ 100,000	30-day	150	\$ 768.48	\$891.44	\$1,034.07	\$1,199.52	56.1%
947	STOCT	51	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,105.73	\$1,282.65	\$1,487.87	\$1,725.93	56.1%
948	STOCT	51	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,164.60	\$1,350.94	\$1,567.09	\$1,817.82	56.1%
949	STOCT	55	2001	Auto-Inflation	\$ 150,000	60-day	130	\$ 1,118.92	\$1,297.95	\$1,505.62	\$1,746.52	56.1%
950	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 324.00	\$375.84	\$435.97	\$505.73	56.1%

UNUM Life Insurance Company
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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
951	STOCT_REV_0101	49	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
952	STOCT	44	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 303.52	\$352.08	\$408.42	\$473.76	56.1%
953	STOCT_REV_0101	35	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 269.33	\$312.42	\$362.41	\$420.40	56.1%
954	STOCT	47	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 563.16	\$653.27	\$757.79	\$879.03	56.1%
955	STOCT	48	2000	Auto-Inflation	\$ 200,000	30-day	120	\$ 764.64	\$886.98	\$1,028.90	\$1,193.52	56.1%
956	STOCT	49	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 353.80	\$410.41	\$476.07	\$552.25	56.1%
957	STOCT	51	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.28	\$1,156.84	\$1,341.94	\$1,556.65	56.1%
958	STOCT	34	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
959	STOCT	59	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,215.00	\$1,409.40	\$1,634.90	\$1,896.49	56.1%
960	STOCT	44	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 486.00	\$563.76	\$653.96	\$758.60	56.1%
961	STOCT	51	2000	Auto-Inflation	\$ 150,000	60-day	150	\$ 860.24	\$997.88	\$1,157.54	\$1,342.75	56.1%
962	STOCT	38	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 320.76	\$372.08	\$431.61	\$500.67	56.1%
963	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 568.64	\$659.62	\$765.16	\$887.59	56.1%
964	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
965	STOCT_REV_0101	45	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 699.84	\$811.81	\$941.70	\$1,092.38	56.1%
966	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 322.92	\$374.59	\$434.52	\$504.04	56.1%
967	STOCT	59	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,731.12	\$2,008.10	\$2,329.40	\$2,702.10	56.1%
968	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 526.50	\$610.74	\$708.46	\$821.81	56.1%
969	STOCT	25	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 163.28	\$189.40	\$219.71	\$254.86	56.1%
970	STOCT	56	2000	Auto-Inflation	\$ 300,000	60-day	180	\$ 2,128.39	\$2,468.93	\$2,863.96	\$3,322.20	56.1%
971	STOCT	39	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 526.14	\$610.32	\$707.97	\$821.25	56.1%
972	STOCT	71	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 929.04	\$1,077.69	\$1,250.12	\$1,450.13	56.1%
973	STOCT	64	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 907.20	\$1,052.35	\$1,220.73	\$1,416.04	56.1%
974	STOCT	55	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.08	\$964.05	\$1,118.30	\$1,297.23	56.1%
975	STOCT_REV_0101	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
976	STOCT	54	2000	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,572.12	\$1,823.66	\$2,115.44	\$2,453.92	56.1%
977	STOCT	51	1998	Auto-Inflation	\$ 300,000	30-day	180	\$ 1,497.60	\$1,737.22	\$2,015.17	\$2,337.60	56.1%
978	STOCT	49	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 1,490.88	\$1,729.42	\$2,006.13	\$2,327.11	56.1%
979	STOCT	57	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 947.72	\$1,099.36	\$1,275.25	\$1,479.29	56.1%
980	STOCT	53	2004	Auto-Inflation	\$ 150,000	60-day	150	\$ 1,127.32	\$1,307.69	\$1,516.92	\$1,759.63	56.1%
981	STOCT	45	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 940.00	\$1,090.40	\$1,264.86	\$1,467.24	56.1%
982	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 539.48	\$625.80	\$725.92	\$842.07	56.1%
983	STOCT	56	2000	Auto-Inflation	\$ 150,000	90-day	150	\$ 1,279.80	\$1,484.57	\$1,722.10	\$1,997.63	56.1%
984	STOCT	53	1997	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,533.84	\$1,779.25	\$2,063.94	\$2,394.16	56.1%
985	STOCT	43	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
986	STOCT	44	1999	Auto-Inflation	\$ 150,000	60-day	200	\$ 777.60	\$902.02	\$1,046.34	\$1,213.75	56.1%
987	STOCT_REV_0101	45	2001	Auto-Inflation	\$ 500,000	60-day	220	\$ 1,306.80	\$1,515.89	\$1,758.43	\$2,039.78	56.1%
988	STOCT	58	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 673.92	\$781.75	\$906.83	\$1,051.92	56.1%
989	STOCT	40	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 542.40	\$629.18	\$729.85	\$846.63	56.1%
990	STOCT	59	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,095.12	\$1,270.34	\$1,473.59	\$1,709.37	56.1%
991	STOCT	53	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 375.41	\$435.48	\$505.15	\$585.98	56.1%
992	STOCT	57	2000	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,584.00	\$1,837.44	\$2,131.43	\$2,472.46	56.1%
993	STOCT	57	1998	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,905.12	\$2,209.94	\$2,563.53	\$2,973.69	56.1%
994	STOCT	62	1998	Auto-Inflation	\$ 500,000	100-day	150	\$ 1,904.04	\$2,208.69	\$2,562.08	\$2,972.01	56.1%
995	STOCT	39	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 507.36	\$588.54	\$682.70	\$791.94	56.1%
996	STOCT	58	2001	Auto-Inflation	\$ 500,000	90-day	250	\$ 2,960.10	\$3,433.72	\$3,983.11	\$4,620.41	56.1%
997	STOCT	70	1997	Auto-Inflation	\$ 150,000	100-day	120	\$ 1,840.32	\$2,134.77	\$2,476.33	\$2,872.55	56.1%
998	STOCT	62	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,064.48	\$2,394.80	\$2,777.96	\$3,222.44	56.1%
999	STOCT	54	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
1000	STOCT	68	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 1,218.24	\$1,413.16	\$1,639.26	\$1,901.55	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1001	STOCT	57	1997	Auto-Inflation	\$ 500,000	100-day	110	\$ 1,235.52	\$1,433.20	\$1,662.52	\$1,928.52	56.1%
1002	STOCT	61	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 764.64	\$886.98	\$1,028.90	\$1,193.52	56.1%
1003	STOCT	48	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 292.04	\$338.77	\$392.97	\$455.84	56.1%
1004	STOCT	50	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
1005	STOCT	44	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 862.44	\$1,000.43	\$1,160.50	\$1,346.18	56.1%
1006	STOCT	49	2001	Auto-Inflation	\$ 60,000	60-day	130	\$ 425.88	\$494.02	\$573.06	\$664.75	56.1%
1007	STOCT	52	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 685.28	\$794.92	\$922.11	\$1,069.65	56.1%
1008	STOCT	54	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,296.00	\$1,503.36	\$1,743.90	\$2,022.92	56.1%
1009	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 519.48	\$602.60	\$699.01	\$810.85	56.1%
1010	STOCT	51	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,130.24	\$1,311.08	\$1,520.85	\$1,764.19	56.1%
1011	STOCT	49	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 568.64	\$659.62	\$765.16	\$887.59	56.1%
1012	STOCT	51	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,099.89	\$1,275.87	\$1,480.01	\$1,716.81	56.1%
1013	STOCT	50	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,050.72	\$1,218.84	\$1,413.85	\$1,640.06	56.1%
1014	STOCT	34	1999	Auto-Inflation	\$ 150,000	60-day	200	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
1015	STOCT	49	2000	Auto-Inflation	\$ 200,000	90-day	180	\$ 997.28	\$1,156.84	\$1,341.94	\$1,556.65	56.1%
1016	STOCT	56	2001	Auto-Inflation	\$ 150,000	60-day	200	\$ 1,726.92	\$2,003.23	\$2,323.74	\$2,695.54	56.1%
1017	STOCT	42	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 404.89	\$469.67	\$544.82	\$631.99	56.1%
1018	STOCT	44	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,000.76	\$1,160.88	\$1,346.62	\$1,562.08	56.1%
1019	STOCT	46	2000	Auto-Inflation	\$ 100,000	60-day	250	\$ 850.44	\$986.51	\$1,144.35	\$1,327.45	56.1%
1020	STOCT	66	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,785.00	\$2,070.60	\$2,401.90	\$2,786.20	56.1%
1021	STOCT	48	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 950.88	\$1,103.02	\$1,279.50	\$1,484.22	56.1%
1022	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 499.20	\$579.07	\$671.72	\$779.20	56.1%
1023	STOCT	46	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 752.32	\$872.69	\$1,012.32	\$1,174.29	56.1%
1024	STOCT	53	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 842.40	\$977.18	\$1,133.53	\$1,314.90	56.1%
1025	STOCT	31	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 167.56	\$194.37	\$225.47	\$261.54	56.1%
1026	STOCT	37	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 530.72	\$615.64	\$714.14	\$828.40	56.1%
1027	STOCT	39	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 198.36	\$230.10	\$266.91	\$309.62	56.1%
1028	STOCT	69	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 3,159.00	\$3,664.44	\$4,250.75	\$4,930.87	56.1%
1029	STOCT	46	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 534.60	\$620.14	\$719.36	\$834.46	56.1%
1030	STOCT	47	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
1031	STOCT	55	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.48	\$964.52	\$1,118.84	\$1,297.85	56.1%
1032	STOCT	55	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.00	\$963.96	\$1,118.19	\$1,297.10	56.1%
1033	STOCT	46	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 752.32	\$872.69	\$1,012.32	\$1,174.29	56.1%
1034	STOCT	45	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 777.60	\$902.02	\$1,046.34	\$1,213.75	56.1%
1035	STOCT_REV_0101	47	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
1036	STOCT	44	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 846.00	\$981.36	\$1,138.38	\$1,320.52	56.1%
1037	STOCT	37	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 324.00	\$375.84	\$435.97	\$505.73	56.1%
1038	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
1039	STOCT	42	2000	Auto-Inflation	\$ 100,000	60-day	120	\$ 326.60	\$378.86	\$439.47	\$509.79	56.1%
1040	STOCT_REV_0101	69	2002	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,564.64	\$2,974.98	\$3,450.98	\$4,003.14	56.1%
1041	STOCT	56	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 602.56	\$698.97	\$810.80	\$940.53	56.1%
1042	STOCT	47	2000	Auto-Inflation	\$ 100,000	30-day	200	\$ 839.52	\$973.84	\$1,129.66	\$1,310.40	56.1%
1043	STOCT	56	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 988.20	\$1,146.31	\$1,329.72	\$1,542.48	56.1%
1044	STOCT	57	2000	Auto-Inflation	\$ 60,000	60-day	150	\$ 648.00	\$751.68	\$871.95	\$1,011.46	56.1%
1045	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
1046	STOCT	45	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 247.10	\$286.64	\$332.50	\$385.70	56.1%
1047	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
1048	STOCT	34	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
1049	STOCT	45	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 756.00	\$876.96	\$1,017.27	\$1,180.04	56.1%
1050	STOCT	46	1998	Auto-Inflation	\$ 100,000	90-day	180	\$ 577.36	\$669.74	\$776.90	\$901.20	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1051	STOCT	60	2000	Auto-Inflation	\$ 200,000	60-day	120	\$ 1,641.60	\$1,904.26	\$2,208.94	\$2,562.37	56.1%
1052	STOCT	43	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 408.24	\$473.56	\$549.33	\$637.22	56.1%
1053	STOCT	52	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 714.44	\$828.75	\$961.35	\$1,115.17	56.1%
1054	STOCT	62	2001	Auto-Inflation	\$ 60,000	90-day	150	\$ 837.00	\$970.92	\$1,126.27	\$1,306.47	56.1%
1055	STOCT	48	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 577.20	\$669.55	\$776.68	\$900.95	56.1%
1056	STOCT	53	1997	Auto-Inflation	\$ 100,000	60-day	180	\$ 1,010.88	\$1,172.62	\$1,360.24	\$1,577.88	56.1%
1057	STOCT	50	2000	Auto-Inflation	\$ 100,000	30-day	150	\$ 699.84	\$811.81	\$941.70	\$1,092.38	56.1%
1058	STOCT	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,341.36	\$1,555.98	\$1,804.93	\$2,093.72	56.1%
1059	STOCT	59	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,215.00	\$1,409.40	\$1,634.90	\$1,896.49	56.1%
1060	STOCT	54	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
1061	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
1062	STOCT	59	2000	Auto-Inflation	\$ 60,000	90-day	130	\$ 676.00	\$784.16	\$909.63	\$1,055.17	56.1%
1063	STOCT	56	1997	Auto-Inflation	\$ 500,000	90-day	180	\$ 1,974.59	\$2,290.52	\$2,657.01	\$3,082.13	56.1%
1064	STOCT	51	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 745.20	\$864.43	\$1,002.74	\$1,163.18	56.1%
1065	STOCT	55	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,247.40	\$1,446.98	\$1,678.50	\$1,947.06	56.1%
1066	STOCT	58	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,092.00	\$1,266.72	\$1,469.40	\$1,704.50	56.1%
1067	STOCT	53	1997	Auto-Inflation	\$ 150,000	100-day	180	\$ 1,305.54	\$1,514.43	\$1,756.73	\$2,037.81	56.1%
1068	STOCT	57	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,377.00	\$1,597.32	\$1,852.89	\$2,149.35	56.1%
1069	STOCT	55	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,198.80	\$1,390.61	\$1,613.11	\$1,871.20	56.1%
1070	STOCT	69	1997	Auto-Inflation	\$ 60,000	100-day	180	\$ 995.40	\$1,154.66	\$1,339.41	\$1,553.72	56.1%
1071	STOCT_REV_0101	53	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
1072	STOCT	57	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 2,038.40	\$2,364.54	\$2,742.87	\$3,181.73	56.1%
1073	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
1074	STOCT	47	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 874.80	\$1,014.77	\$1,177.13	\$1,365.47	56.1%
1075	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
1076	STOCT	47	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 510.32	\$591.97	\$686.69	\$796.56	56.1%
1077	STOCT	45	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 518.40	\$601.34	\$697.56	\$809.17	56.1%
1078	STOCT	63	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 811.80	\$941.69	\$1,092.36	\$1,267.14	56.1%
1079	STOCT	57	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,516.80	\$1,759.49	\$2,041.01	\$2,367.57	56.1%
1080	STOCT	51	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.32	\$1,156.89	\$1,341.99	\$1,556.71	56.1%
1081	STOCT	42	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 437.40	\$507.38	\$588.57	\$682.74	56.1%
1082	STOCT	42	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 221.60	\$257.06	\$298.18	\$345.89	56.1%
1083	STOCT	40	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 602.64	\$699.06	\$810.91	\$940.66	56.1%
1084	STOCT	46	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 567.00	\$657.72	\$762.96	\$885.03	56.1%
1085	STOCT	51	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,425.60	\$1,653.70	\$1,918.29	\$2,225.21	56.1%
1086	STOCT	35	2000	Auto-Inflation	\$ 500,000	60-day	250	\$ 915.82	\$1,062.35	\$1,232.33	\$1,429.50	56.1%
1087	STOCT	54	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
1088	STOCT	53	2000	Auto-Inflation	\$ 60,000	30-day	120	\$ 489.88	\$568.26	\$659.18	\$764.65	56.1%
1089	STOCT	48	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 1,402.96	\$1,627.43	\$1,887.82	\$2,189.87	56.1%
1090	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 524.48	\$608.40	\$705.74	\$818.66	56.1%
1091	STOCT_REV_0101	57	2002	Auto-Inflation	\$ 500,000	30-day	280	\$ 3,347.56	\$3,883.17	\$4,504.48	\$5,225.19	56.1%
1092	STOCT	35	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 181.44	\$210.47	\$244.15	\$283.21	56.1%
1093	STOCT	32	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 402.40	\$466.78	\$541.47	\$628.10	56.1%
1094	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 372.60	\$432.22	\$501.37	\$581.59	56.1%
1095	STOCT	55	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 831.08	\$964.05	\$1,118.30	\$1,297.23	56.1%
1096	STOCT	40	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 405.00	\$469.80	\$544.97	\$632.16	56.1%
1097	STOCT	51	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 997.28	\$1,156.84	\$1,341.94	\$1,556.65	56.1%
1098	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,185.84	\$1,375.57	\$1,595.67	\$1,850.97	56.1%
1099	STOCT	56	2001	Auto-Inflation	\$ 500,000	60-day	220	\$ 2,409.42	\$2,794.93	\$3,242.12	\$3,760.85	56.1%
1100	STOCT	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 772.50	\$896.10	\$1,039.48	\$1,205.79	56.1%

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Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1101	STOCT	44	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 525.64	\$609.74	\$707.30	\$820.47	56.1%
1102	STOCT	44	2000	Auto-Inflation	\$ 500,000	60-day	150	\$ 887.04	\$1,028.97	\$1,193.60	\$1,384.58	56.1%
1103	STOCT	58	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,769.04	\$2,052.09	\$2,380.42	\$2,761.29	56.1%
1104	STOCT	40	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 388.80	\$451.01	\$523.17	\$606.88	56.1%
1105	STOCT	47	2001	Auto-Inflation	\$ 200,000	60-day	180	\$ 909.80	\$1,055.37	\$1,224.23	\$1,420.10	56.1%
1106	STOCT	48	1997	Auto-Inflation	\$ 60,000	30-day	120	\$ 398.88	\$462.70	\$536.73	\$622.61	56.1%
1107	STOCT	46	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 311.04	\$360.81	\$418.54	\$485.50	56.1%
1108	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 256.60	\$297.66	\$345.28	\$400.53	56.1%
1109	STOCT	45	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 285.12	\$330.74	\$383.66	\$445.04	56.1%
1110	STOCT_REV_0101	44	2001	Auto-Inflation	\$ 100,000	90-day	180	\$ 600.72	\$696.84	\$808.33	\$937.66	56.1%
1111	STOCT	40	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 220.32	\$255.57	\$296.46	\$343.90	56.1%
1112	STOCT	40	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 225.56	\$261.65	\$303.51	\$352.08	56.1%
1113	STOCT	33	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 262.44	\$304.43	\$353.14	\$409.64	56.1%
1114	STOCT	39	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 391.24	\$453.84	\$526.45	\$610.68	56.1%
1115	STOCT	54	2001	Auto-Inflation	\$ 150,000	60-day	130	\$ 1,048.08	\$1,215.77	\$1,410.30	\$1,635.94	56.1%
1116	STOCT	34	2001	Auto-Inflation	\$ 150,000	100-day	180	\$ 427.68	\$496.11	\$575.49	\$667.56	56.1%
1117	STOCT	34	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 163.32	\$189.45	\$219.76	\$254.93	56.1%
1118	STOCT	46	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 735.84	\$853.57	\$990.15	\$1,148.57	56.1%
1119	STOCT	49	2000	Auto-Inflation	\$ 100,000	30-day	200	\$ 810.00	\$939.60	\$1,089.94	\$1,264.33	56.1%
1120	STOCT	36	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 285.00	\$330.60	\$383.50	\$444.86	56.1%
1121	STOCT_REV_0101	54	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,207.24	\$1,400.40	\$1,624.46	\$1,884.38	56.1%
1122	STOCT	51	2000	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,069.20	\$1,240.27	\$1,438.72	\$1,668.91	56.1%
1123	STOCT	51	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 776.64	\$900.90	\$1,045.05	\$1,212.25	56.1%
1124	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
1125	STOCT	56	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,036.80	\$1,202.69	\$1,395.12	\$1,618.34	56.1%
1126	STOCT	54	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,728.00	\$2,004.48	\$2,325.20	\$2,697.23	56.1%
1127	STOCT	51	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 776.64	\$900.90	\$1,045.05	\$1,212.25	56.1%
1128	STOCT	34	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
1129	STOCT	48	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 966.72	\$1,121.40	\$1,300.82	\$1,508.95	56.1%
1130	STOCT	60	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,021.76	\$2,345.24	\$2,720.48	\$3,155.76	56.1%
1131	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%
1132	STOCT	49	1999	Auto-Inflation	\$ 150,000	90-day	140	\$ 764.40	\$886.70	\$1,028.58	\$1,193.15	56.1%
1133	STOCT	58	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,134.00	\$1,315.44	\$1,525.91	\$1,770.06	56.1%
1134	STOCT	52	1999	Auto-Inflation	\$ 500,000	100-day	180	\$ 1,263.60	\$1,465.78	\$1,700.30	\$1,972.35	56.1%
1135	STOCT	53	2000	Auto-Inflation	\$ 500,000	60-day	210	\$ 1,644.30	\$1,907.39	\$2,212.57	\$2,566.58	56.1%
1136	STOCT	51	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 361.60	\$419.46	\$486.57	\$564.42	56.1%
1137	STOCT	45	1998	Auto-Inflation	\$ 150,000	60-day	120	\$ 502.44	\$582.83	\$676.08	\$784.26	56.1%
1138	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 599.40	\$695.30	\$806.55	\$935.60	56.1%
1139	STOCT	55	1998	Auto-Inflation	\$ 500,000	100-day	160	\$ 1,453.60	\$1,686.18	\$1,955.96	\$2,268.92	56.1%
1140	STOCT	60	1999	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,362.08	\$1,580.01	\$1,832.81	\$2,126.07	56.1%
1141	STOCT_REV_0101	62	2002	Auto-Inflation	\$ 60,000	60-day	160	\$ 1,092.00	\$1,266.72	\$1,469.40	\$1,704.50	56.1%
1142	STOCT	49	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 602.55	\$698.96	\$810.79	\$940.52	56.1%
1143	STOCT	42	2000	Auto-Inflation	\$ 60,000	60-day	160	\$ 320.00	\$371.20	\$430.59	\$499.49	56.1%
1144	STOCT	59	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 608.40	\$705.74	\$818.66	\$949.65	56.1%
1145	STOCT	47	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 743.58	\$862.55	\$1,000.56	\$1,160.65	56.1%
1146	STOCT	43	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 757.40	\$878.58	\$1,019.16	\$1,182.22	56.1%
1147	STOCT	57	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,136.16	\$1,317.95	\$1,528.82	\$1,773.43	56.1%
1148	STOCT	51	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
1149	STOCT	56	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 823.50	\$955.26	\$1,108.10	\$1,285.40	56.1%
1150	STOCT	53	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 729.00	\$845.64	\$980.94	\$1,137.89	56.1%

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STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1151	STOCT	50	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 612.36	\$710.34	\$823.99	\$955.83	56.1%
1152	STOCT	48	1998	Auto-Inflation	\$ 60,000	30-day	180	\$ 558.00	\$647.28	\$750.84	\$870.98	56.1%
1153	STOCT	54	1997	Auto-Inflation	\$ 150,000	30-day	180	\$ 1,516.32	\$1,758.93	\$2,040.36	\$2,366.82	56.1%
1154	STOCT	52	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 384.92	\$446.51	\$517.95	\$600.82	56.1%
1155	STOCT	46	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 752.32	\$872.69	\$1,012.32	\$1,174.29	56.1%
1156	STOCT	50	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 338.24	\$392.36	\$455.14	\$527.96	56.1%
1157	STOCT	48	2000	Auto-Inflation	\$ 300,000	60-day	200	\$ 1,401.72	\$1,626.00	\$1,886.15	\$2,187.94	56.1%
1158	STOCT	48	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 524.48	\$608.40	\$705.74	\$818.66	56.1%
1159	STOCT	48	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 933.12	\$1,082.42	\$1,255.61	\$1,456.50	56.1%
1160	STOCT	40	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 349.92	\$405.91	\$470.85	\$546.19	56.1%
1161	STOCT	51	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 734.20	\$851.67	\$987.94	\$1,146.01	56.1%
1162	STOCT	57	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 524.88	\$608.86	\$706.28	\$819.28	56.1%
1163	STOCT	47	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 291.60	\$338.26	\$392.38	\$455.16	56.1%
1164	STOCT_REV_0101	43	2002	Auto-Inflation	\$ 200,000	60-day	200	\$ 816.48	\$947.12	\$1,098.66	\$1,274.44	56.1%
1165	STOCT	53	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 491.40	\$570.02	\$661.23	\$767.02	56.1%
1166	STOCT	57	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,652.40	\$1,916.78	\$2,223.47	\$2,579.22	56.1%
1167	STOCT	50	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,131.28	\$1,312.28	\$1,522.25	\$1,765.81	56.1%
1168	STOCT	48	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 839.76	\$974.12	\$1,129.98	\$1,310.78	56.1%
1169	STOCT_REV_0101	53	2002	Auto-Inflation	\$ 200,000	60-day	180	\$ 1,680.96	\$1,949.91	\$2,261.90	\$2,623.80	56.1%
1170	STOCT	45	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 308.88	\$358.30	\$415.63	\$482.13	56.1%
1171	STOCT	44	1998	Auto-Inflation	\$ 150,000	90-day	180	\$ 737.04	\$854.97	\$991.76	\$1,150.44	56.1%
1172	STOCT	45	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 550.64	\$638.74	\$740.94	\$859.49	56.1%
1173	STOCT	43	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 420.48	\$487.76	\$565.80	\$656.33	56.1%
1174	STOCT	60	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,166.40	\$1,353.02	\$1,569.51	\$1,820.63	56.1%
1175	STOCT	49	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 664.20	\$770.47	\$893.75	\$1,036.75	56.1%
1176	STOCT	57	2001	Auto-Inflation	\$ 100,000	60-day	180	\$ 1,189.72	\$1,380.08	\$1,600.89	\$1,857.03	56.1%
1177	STOCT	48	2001	Auto-Inflation	\$ 500,000	60-day	200	\$ 1,340.93	\$1,555.48	\$1,804.36	\$2,093.05	56.1%
1178	STOCT	61	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,410.36	\$1,636.02	\$1,897.78	\$2,201.43	56.1%
1179	STOCT	56	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 529.20	\$613.87	\$712.09	\$826.03	56.1%
1180	STOCT_REV_0101	53	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
1181	STOCT	49	1999	Auto-Inflation	\$ 150,000	90-day	180	\$ 971.88	\$1,127.38	\$1,307.76	\$1,517.00	56.1%
1182	STOCT	51	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 641.52	\$744.16	\$863.23	\$1,001.35	56.1%
1183	STOCT	47	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 787.32	\$913.29	\$1,059.42	\$1,228.92	56.1%
1184	STOCT	38	1999	Auto-Inflation	\$ 100,000	90-day	150	\$ 356.40	\$413.42	\$479.57	\$556.30	56.1%
1185	STOCT	46	1998	Auto-Inflation	\$ 100,000	90-day	150	\$ 483.84	\$561.25	\$651.06	\$755.22	56.1%
1186	STOCT	41	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 405.60	\$470.50	\$545.78	\$633.10	56.1%
1187	STOCT	45	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
1188	STOCT	39	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 335.36	\$389.02	\$451.26	\$523.46	56.1%
1189	STOCT	42	2000	Auto-Inflation	\$ 200,000	20-day	160	\$ 818.80	\$949.81	\$1,101.78	\$1,278.06	56.1%
1190	STOCT	65	2001	Auto-Inflation	\$ 200,000	90-day	200	\$ 3,929.64	\$4,558.38	\$5,287.72	\$6,133.76	56.1%
1191	STOCT	55	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 972.00	\$1,127.52	\$1,307.92	\$1,517.19	56.1%
1192	STOCT	52	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 414.33	\$480.62	\$557.52	\$646.73	56.1%
1193	STOCT	57	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,261.76	\$1,463.64	\$1,697.82	\$1,969.48	56.1%
1194	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,269.29	\$1,472.38	\$1,707.96	\$1,981.23	56.1%
1195	STOCT	45	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 308.88	\$358.30	\$415.63	\$482.13	56.1%
1196	STOCT_REV_0101	33	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 280.80	\$325.73	\$377.84	\$438.30	56.1%
1197	STOCT	53	2000	Auto-Inflation	\$ 150,000	30-day	200	\$ 1,516.36	\$1,758.98	\$2,040.41	\$2,366.88	56.1%
1198	STOCT	46	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 835.92	\$969.67	\$1,124.81	\$1,304.78	56.1%
1199	STOCT	53	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 675.00	\$783.00	\$908.28	\$1,053.60	56.1%
1200	STOCT	69	2001	Auto-Inflation	\$ 200,000	100-day	200	\$ 4,043.52	\$4,690.48	\$5,440.96	\$6,311.51	56.1%

UNUM Life Insurance Company
Seriatim Listing of Connecticut Policyholders In Force as of December 31, 2017
STOCT and STOCT_REV_0101 Policies

Connecticut Policy Count	Form	Issue Age	Issue Year	Inflation Protection	Maximum Benefit	Elimination Period	Original Daily Benefit (\$)	Current Annualized Premium	Proposed Annualized Premium Year 1	Proposed Annualized Premium Year 2	Proposed Annualized Premium Year 3	Proposed Cumulative Percentage Increase
1201	STOCT	52	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 1,067.24	\$1,238.00	\$1,436.08	\$1,665.85	56.1%
1202	STOCT	53	2000	Auto-Inflation	\$ 60,000	60-day	120	\$ 431.52	\$500.56	\$580.65	\$673.56	56.1%
1203	STOCT	48	1997	Auto-Inflation	\$ 100,000	90-day	150	\$ 462.84	\$536.89	\$622.80	\$722.45	56.1%
1204	STOCT	49	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 568.64	\$659.62	\$765.16	\$887.59	56.1%
1205	STOCT	43	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 648.00	\$751.68	\$871.95	\$1,011.46	56.1%
1206	STOCT	59	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 641.54	\$744.19	\$863.26	\$1,001.38	56.1%
1207	STOCT	66	2000	Auto-Inflation	\$ 100,000	60-day	150	\$ 1,860.00	\$2,157.60	\$2,502.82	\$2,903.27	56.1%
1208	STOCT	55	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 486.72	\$564.60	\$654.93	\$759.72	56.1%
1209	STOCT	59	2001	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,093.52	\$1,268.48	\$1,471.44	\$1,706.87	56.1%
1210	STOCT	59	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 554.58	\$643.31	\$746.24	\$865.64	56.1%
1211	STOCT	58	1997	Auto-Inflation	\$ 500,000	100-day	150	\$ 1,698.84	\$1,970.65	\$2,285.96	\$2,651.71	56.1%
1212	STOCT	58	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 622.08	\$721.61	\$837.07	\$971.00	56.1%
1213	STOCT	64	1998	Auto-Inflation	\$ 60,000	90-day	120	\$ 816.48	\$947.12	\$1,098.66	\$1,274.44	56.1%
1214	STOCT	57	2000	Auto-Inflation	\$ 60,000	90-day	120	\$ 561.60	\$651.46	\$755.69	\$876.60	56.1%
1215	STOCT	59	2001	Auto-Inflation	\$ 60,000	90-day	150	\$ 758.16	\$879.47	\$1,020.18	\$1,183.41	56.1%
1216	STOCT	67	2001	Auto-Inflation	\$ 150,000	60-day	180	\$ 3,382.56	\$3,923.77	\$4,551.57	\$5,279.82	56.1%
1217	STOCT	63	2001	Auto-Inflation	\$ 500,000	60-day	240	\$ 4,490.64	\$5,209.14	\$6,042.61	\$7,009.42	56.1%
1218	STOCT	60	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 597.24	\$692.80	\$803.65	\$932.23	56.1%
1219	STOCT	54	2001	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,843.20	\$2,138.11	\$2,480.21	\$2,877.04	56.1%
1220	STOCT	60	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 2,067.24	\$2,398.00	\$2,781.68	\$3,226.75	56.1%
1221	STOCT	73	1997	Auto-Inflation	\$ 60,000	100-day	110	\$ 1,009.80	\$1,171.37	\$1,358.79	\$1,576.19	56.1%
1222	STOCT	49	1999	Auto-Inflation	\$ 500,000	90-day	180	\$ 1,216.80	\$1,411.49	\$1,637.33	\$1,899.30	56.1%
1223	STOCT	54	1997	Auto-Inflation	\$ 150,000	60-day	180	\$ 1,471.08	\$1,706.45	\$1,979.49	\$2,296.20	56.1%
1224	STOCT	62	1997	Auto-Inflation	\$ 60,000	90-day	120	\$ 723.16	\$838.87	\$973.08	\$1,128.78	56.1%
1225	STOCT	38	2001	Auto-Inflation	\$ 150,000	90-day	180	\$ 535.32	\$620.97	\$720.33	\$835.58	56.1%
1226	STOCT	64	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 884.52	\$1,026.04	\$1,190.21	\$1,380.64	56.1%
1227	STOCT	59	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 1,093.52	\$1,268.48	\$1,471.44	\$1,706.87	56.1%
1228	STOCT	49	2001	Auto-Inflation	\$ 300,000	100-day	160	\$ 1,054.08	\$1,222.73	\$1,418.37	\$1,645.31	56.1%
1229	STOCT	54	2001	Auto-Inflation	\$ 100,000	60-day	150	\$ 907.20	\$1,052.35	\$1,220.73	\$1,416.04	56.1%
1230	STOCT_REV_0101	49	2001	Auto-Inflation	\$ 60,000	90-day	130	\$ 353.80	\$410.41	\$476.07	\$552.25	56.1%
1231	STOCT_REV_0101	45	2001	Auto-Inflation	\$ 60,000	20-day	130	\$ 366.44	\$425.07	\$493.08	\$571.97	56.1%
1232	STOCT	50	2000	Auto-Inflation	\$ 200,000	60-day	200	\$ 1,339.20	\$1,553.47	\$1,802.03	\$2,090.35	56.1%
1233	STOCT	48	1999	Auto-Inflation	\$ 60,000	90-day	120	\$ 336.96	\$390.87	\$453.41	\$525.96	56.1%
1234	STOCT	20	2001	Auto-Inflation	\$ 60,000	60-day	160	\$ 241.92	\$280.63	\$325.53	\$377.61	56.1%
1235	STOCT	46	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 835.92	\$969.67	\$1,124.81	\$1,304.78	56.1%
1236	STOCT	35	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 280.80	\$325.73	\$377.84	\$438.30	56.1%
1237	STOCT	43	2000	Auto-Inflation	\$ 150,000	60-day	180	\$ 719.28	\$834.36	\$967.86	\$1,122.72	56.1%
1238	STOCT	37	1997	Auto-Inflation	\$ 150,000	90-day	180	\$ 591.36	\$685.98	\$795.73	\$923.05	56.1%
1239	STOCT	44	2000	Auto-Inflation	\$ 150,000	90-day	180	\$ 678.12	\$786.62	\$912.48	\$1,058.47	56.1%
1240	STOCT	38	1999	Auto-Inflation	\$ 100,000	30-day	180	\$ 466.56	\$541.21	\$627.80	\$728.25	56.1%
1241	STOCT	43	2000	Auto-Inflation	\$ 100,000	90-day	150	\$ 453.60	\$526.18	\$610.36	\$708.02	56.1%
1242	STOCT_REV_0101	40	2001	Auto-Inflation	\$ 200,000	20-day	200	\$ 909.80	\$1,055.37	\$1,224.23	\$1,420.10	56.1%

Exhibit I-b
UNUM
Experience by Calendar Year
Combined Nationwide Experience 50% Rate Increase
Policy Form: GMB96/CT

	Calendar Year	Actual or Projected Experience				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with 4.5% Interest
Historical Experience	1997	76,630	9,502	12%	207	12%
	1998	339,597	51,286	15%	429	15%
	1999	502,069	76,965	15%	554	15%
	2000	909,101	121,161	13%	1,301	14%
	2001	1,532,398	181,486	12%	1,846	13%
	2002	1,691,744	188,065	11%	1,818	13%
	2003	1,646,191	179,492	11%	1,764	12%
	2004	1,566,148	429,791	27%	1,695	15%
	2005	1,519,393	352,767	23%	1,663	16%
	2006	1,490,433	73,219	5%	1,638	15%
	2007	1,459,800	254,674	17%	1,607	15%
	2008	1,437,313	355,003	25%	1,580	16%
	2009	1,407,899	284,938	20%	1,542	16%
	2010	1,378,138	613,452	45%	1,524	18%
	2011	1,354,182	598,420	44%	1,498	19%
	2012	1,335,155	1,955,963	146%	1,478	26%
	2013	1,304,654	275,391	21%	1,452	26%
	2014	1,268,109	1,757,643	139%	1,423	30%
Projected Future Experience	2015	1,240,566	1,254,429	101%	1,395	33%
	2016	1,206,167	550,336	46%	1,365	33%
	2017	1,159,691	735,387	63%	1,287	34%
	2018	1,091,401	1,040,647	95%	1,250	36%
	2019	1,050,519	1,169,081	111%	1,212	37%
	2020	1,341,231	1,196,534	89%	1,080	39%
	2021	1,283,387	1,332,713	104%	1,045	40%
	2022	1,229,246	1,481,211	120%	1,010	42%
	2023	1,175,159	1,657,295	141%	974	44%
	2024	1,121,097	1,835,535	164%	938	46%
	2025	1,067,116	2,027,835	190%	901	48%
	2026	1,013,281	2,231,085	220%	864	51%
	2027	959,640	2,469,634	257%	827	54%
	2028	906,182	2,719,413	300%	789	56%
	2029	852,943	3,013,511	353%	751	59%
	2030	800,126	3,329,714	416%	713	63%
	2031	747,669	3,662,305	490%	675	66%
	2032	695,431	4,011,086	577%	636	70%
	2033	643,249	4,365,714	679%	597	73%
	2034	591,465	4,746,028	802%	557	77%
	2035	540,374	5,078,913	940%	517	81%
	2036	490,342	5,386,708	1,099%	477	85%
	2037	441,783	5,628,246	1,274%	438	90%
	2038	395,155	5,833,501	1,476%	400	94%
	2039	350,887	5,963,548	1,700%	363	98%
	2040	309,263	6,003,156	1,941%	327	102%
	2041	270,521	5,959,500	2,203%	292	106%
	2042	234,852	5,852,316	2,492%	260	109%
	2043	202,422	5,675,928	2,804%	230	112%
	2044	173,272	5,452,961	3,147%	202	115%
	2045	147,315	5,184,685	3,519%	176	118%
	2046	124,403	4,889,399	3,930%	153	121%
	2047	104,376	4,600,995	4,408%	132	123%
	2048	87,036	4,305,161	4,946%	113	125%
	2049	72,163	3,998,630	5,541%	96	127%
	2050	59,495	3,686,401	6,196%	82	128%
	2051	48,762	3,400,165	6,973%	69	130%
	2052	39,731	3,106,516	7,819%	57	131%
	2053	32,171	2,835,084	8,813%	47	132%
	2054	25,898	2,566,528	9,910%	39	133%
	2055	20,708	2,289,994	11,059%	32	134%
	2056	16,438	2,006,373	12,206%	26	134%
	2057	12,944	1,729,601	13,362%	21	135%
	2058	10,116	1,475,235	14,583%	16	135%
	2059	7,844	1,241,310	15,825%	13	136%
	2060	6,032	1,028,747	17,056%	10	136%
	2061	4,597	840,093	18,275%	8	136%
	2062	3,471	676,476	19,489%	6	137%
	2063	2,600	535,279	20,585%	5	137%
	2064	1,934	423,435	21,898%	4	137%
	2065	1,429	331,301	23,185%	3	137%
	2066	1,047	256,826	24,539%	2	137%
	2067	762	199,196	26,127%	2	137%
	2068	551	153,411	27,828%	1	137%
	2069	396	116,878	29,485%	1	137%
	2070	283	88,849	31,384%	1	137%
	2071	201	66,483	33,131%	0	137%
	2072	141	49,385	34,962%	0	137%
	2073	99	36,555	36,874%	0	137%
	2074	69	26,572	38,728%	0	137%
	2075	47	19,181	40,816%	0	137%
History		25,825,378	10,299,369	40%	29,066	34%
Future		20,811,072	151,288,862	727%	19,440	441%
Lifetime		46,636,449	161,588,231	346%	48,506	137%

Exhibit II-b
UNUM
Experience by Calendar Year
CT-Specific Experience After 50% Rate Increase
Policy Form: GMB96/CT

	Calendar Year	Actual or Projected Experience				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with 4.5% Interest
Historical Experience	1997	74,611	9,332	13%	203	13%
	1998	328,077	49,673	15%	412	15%
	1999	479,727	72,570	15%	536	15%
	2000	881,641	115,667	13%	1,274	14%
	2001	1,497,392	174,835	12%	1,817	13%
	2002	1,656,410	181,322	11%	1,788	12%
	2003	1,609,871	171,835	11%	1,735	12%
	2004	1,532,154	429,791	28%	1,667	15%
	2005	1,486,029	159,759	11%	1,635	14%
	2006	1,457,179	73,219	5%	1,611	13%
	2007	1,428,897	254,674	18%	1,581	14%
	2008	1,408,145	190,225	14%	1,555	14%
	2009	1,379,988	284,938	21%	1,518	14%
	2010	1,350,377	613,452	45%	1,500	16%
	2011	1,326,421	598,420	45%	1,474	18%
	2012	1,308,060	1,768,630	135%	1,456	24%
	2013	1,278,639	275,391	22%	1,431	24%
	2014	1,244,158	1,756,423	141%	1,402	28%
Projected Future Experience	2015	1,218,385	1,064,294	87%	1,376	31%
	2016	1,186,362	550,336	46%	1,348	31%
	2017	1,142,011	729,932	64%	1,270	32%
	2018	1,074,947	1,005,748	94%	1,234	34%
	2019	1,035,281	1,131,725	109%	1,197	35%
	2020	1,322,570	1,160,103	88%	1,067	37%
	2021	1,266,319	1,293,857	102%	1,033	38%
	2022	1,213,676	1,439,497	119%	998	40%
	2023	1,161,027	1,613,485	139%	963	42%
	2024	1,108,337	1,791,880	162%	928	44%
	2025	1,055,653	1,984,171	188%	892	47%
	2026	1,003,028	2,188,155	218%	856	49%
	2027	950,505	2,428,564	256%	820	52%
	2028	898,064	2,680,105	298%	783	55%
	2029	845,745	2,976,281	352%	745	58%
	2030	793,755	3,294,821	415%	707	61%
	2031	742,029	3,628,893	489%	669	64%
	2032	690,428	3,979,024	576%	631	68%
	2033	638,807	4,334,225	678%	592	72%
	2034	587,512	4,714,991	803%	553	76%
	2035	536,853	5,048,024	940%	513	80%
	2036	487,205	5,355,906	1,099%	474	84%
	2037	438,985	5,597,794	1,275%	435	88%
	2038	392,662	5,802,357	1,478%	397	93%
	2039	348,668	5,931,892	1,701%	360	97%
	2040	307,294	5,971,035	1,943%	324	101%
	2041	268,781	5,926,622	2,205%	290	105%
	2042	233,320	5,820,110	2,494%	258	108%
	2043	201,079	5,645,571	2,808%	228	111%
	2044	172,102	5,424,175	3,152%	201	115%
	2045	146,300	5,157,002	3,525%	175	117%
	2046	123,529	4,862,971	3,937%	152	120%
	2047	103,625	4,575,093	4,415%	131	122%
	2048	86,395	4,280,235	4,954%	112	124%
	2049	71,620	3,975,018	5,550%	96	126%
	2050	59,037	3,664,163	6,207%	81	128%
	2051	48,378	3,378,693	6,984%	68	129%
	2052	39,411	3,086,025	7,830%	57	130%
	2053	31,907	2,816,457	8,827%	47	131%
	2054	25,683	2,549,779	9,928%	39	132%
	2055	20,534	2,275,276	11,081%	32	133%
	2056	16,299	1,993,423	12,230%	26	134%
	2057	12,834	1,718,470	13,390%	20	134%
	2058	10,031	1,465,836	14,613%	16	135%
	2059	7,779	1,233,754	15,860%	13	135%
	2060	5,983	1,022,730	17,093%	10	136%
	2061	4,561	835,456	18,317%	8	136%
	2062	3,445	672,905	19,532%	6	136%
	2063	2,582	532,629	20,629%	5	136%
	2064	1,921	421,503	21,942%	4	136%
	2065	1,420	329,892	23,227%	3	136%
	2066	1,041	255,814	24,578%	2	136%
	2067	759	198,495	26,164%	2	136%
	2068	549	152,943	27,863%	1	136%
	2069	395	116,576	29,517%	1	136%
	2070	282	88,659	31,414%	1	136%
	2071	200	66,368	33,158%	0	136%
	2072	141	49,316	34,984%	0	136%
	2073	99	36,515	36,892%	0	136%
	2074	69	26,549	38,742%	0	136%
	2075	47	19,181	40,816%	0	136%

History	25,274,536	9,524,719	38%	28,590	32%
Future	20,601,487	150,026,735	728%	19,254	441%
Lifetime	45,876,023	159,551,454	348%	47,845	136%

**Exhibit I-b
UNUM**

**Experience by Calendar Year
Combined Nationwide Experience After 3 Year 16% Per Year Rate Increase
Policy Form: GMB96/CT**

	Calendar Year	Actual or Projected Experience				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with 4.5% Interest
Historical Experience	1997	76,630	9,502	12%	207	12%
	1998	339,597	51,286	15%	429	15%
	1999	502,069	76,965	15%	554	15%
	2000	909,101	121,161	13%	1,301	14%
	2001	1,532,398	181,486	12%	1,846	13%
	2002	1,691,744	188,065	11%	1,818	13%
	2003	1,646,191	179,492	11%	1,764	12%
	2004	1,566,148	429,791	27%	1,695	15%
	2005	1,519,393	352,767	23%	1,663	16%
	2006	1,490,433	73,219	5%	1,638	15%
	2007	1,459,800	254,674	17%	1,607	15%
	2008	1,437,313	355,003	25%	1,580	16%
	2009	1,407,899	284,938	20%	1,542	16%
	2010	1,378,138	613,452	45%	1,524	18%
	2011	1,354,182	598,420	44%	1,498	19%
	2012	1,335,155	1,955,963	146%	1,478	26%
	2013	1,304,654	275,391	21%	1,452	26%
	2014	1,268,109	1,757,643	139%	1,423	30%
Projected Future Experience	2015	1,240,566	1,254,429	101%	1,395	33%
	2016	1,206,167	550,336	46%	1,365	33%
	2017	1,159,691	735,387	63%	1,287	34%
	2018	1,091,401	1,040,647	95%	1,250	36%
	2019	1,050,519	1,169,081	111%	1,212	37%
	2020	1,037,219	1,196,534	115%	1,080	39%
	2021	1,151,283	1,332,713	116%	1,045	41%
	2022	1,279,150	1,481,211	116%	1,010	42%
	2023	1,222,867	1,657,295	136%	974	44%
	2024	1,166,611	1,835,535	157%	938	46%
	2025	1,110,438	2,027,835	183%	901	49%
	2026	1,054,417	2,231,085	212%	864	51%
	2027	998,599	2,469,634	247%	827	54%
	2028	942,971	2,719,413	288%	789	57%
	2029	887,570	3,013,511	340%	751	59%
	2030	832,609	3,329,714	400%	713	63%
	2031	778,023	3,662,305	471%	675	66%
	2032	723,663	4,011,086	554%	636	70%
	2033	669,363	4,365,714	652%	597	73%
	2034	615,477	4,746,028	771%	557	77%
	2035	562,311	5,078,913	903%	517	81%
	2036	510,249	5,386,708	1,056%	477	86%
	2037	459,718	5,628,246	1,224%	438	90%
	2038	411,197	5,833,501	1,419%	400	94%
	2039	365,132	5,963,548	1,633%	363	98%
	2040	321,818	6,003,156	1,865%	327	102%
	2041	281,503	5,959,500	2,117%	292	106%
	2042	244,387	5,852,316	2,395%	260	109%
	2043	210,640	5,675,928	2,695%	230	112%
	2044	180,307	5,452,961	3,024%	202	115%
	2045	153,295	5,184,685	3,382%	176	118%
	2046	129,454	4,889,399	3,777%	153	121%
	2047	108,613	4,600,995	4,236%	132	123%
	2048	90,569	4,305,161	4,753%	113	125%
	2049	75,092	3,998,630	5,325%	96	127%
	2050	61,911	3,686,401	5,954%	82	128%
	2051	50,741	3,400,165	6,701%	69	130%
	2052	41,344	3,106,516	7,514%	57	131%
	2053	33,477	2,835,084	8,469%	47	132%
	2054	26,949	2,566,528	9,523%	39	133%
	2055	21,548	2,289,994	10,627%	32	134%
	2056	17,105	2,006,373	11,730%	26	134%
	2057	13,469	1,729,601	12,841%	21	135%
	2058	10,527	1,475,235	14,014%	16	136%
	2059	8,162	1,241,310	15,208%	13	136%
	2060	6,277	1,028,747	16,390%	10	136%
	2061	4,783	840,093	17,562%	8	136%
	2062	3,612	676,476	18,729%	6	137%
	2063	2,706	535,279	19,782%	5	137%
	2064	2,012	423,435	21,044%	4	137%
	2065	1,487	331,301	22,281%	3	137%
	2066	1,089	256,826	23,582%	2	137%
	2067	793	199,196	25,107%	2	137%
	2068	574	153,411	26,742%	1	137%
	2069	412	116,878	28,334%	1	137%
	2070	295	88,849	30,160%	1	137%
	2071	209	66,483	31,839%	0	137%
	2072	147	49,385	33,598%	0	137%
	2073	103	36,555	35,435%	0	137%
	2074	71	26,572	37,217%	0	137%
	2075	49	19,181	39,224%	0	137%
History		25,825,378	10,299,369	40%	29,066	34%
Future		21,026,321	151,288,862	720%	19,440	442%
Lifetime		46,851,699	161,588,231	345%	48,506	137%

Exhibit II-b
UNUM
Experience by Calendar Year
CT-Specific Experience After 3 Year 16% Per Year Rate Increase
Policy Form: GMB96/CT

	Calendar Year	Actual or Projected Experience				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio with 4.5% Interest
Historical Experience	1997	74,611	9,332	13%	203	13%
	1998	328,077	49,673	15%	412	15%
	1999	479,727	72,570	15%	536	15%
	2000	881,641	115,667	13%	1,274	14%
	2001	1,497,392	174,835	12%	1,817	13%
	2002	1,656,410	181,322	11%	1,788	12%
	2003	1,609,871	171,835	11%	1,735	12%
	2004	1,532,154	429,791	28%	1,667	15%
	2005	1,486,029	159,759	11%	1,635	14%
	2006	1,457,179	73,219	5%	1,611	13%
	2007	1,428,897	254,674	18%	1,581	14%
	2008	1,408,145	190,225	14%	1,555	14%
	2009	1,379,988	284,938	21%	1,518	14%
	2010	1,350,377	613,452	45%	1,500	16%
	2011	1,326,421	598,420	45%	1,474	18%
	2012	1,308,060	1,768,630	135%	1,456	24%
	2013	1,278,639	275,391	22%	1,431	24%
	2014	1,244,158	1,756,423	141%	1,402	28%
	2015	1,218,385	1,064,294	87%	1,376	31%
	2016	1,186,362	550,336	46%	1,348	31%
	2017	1,142,011	729,932	64%	1,270	32%
Projected Future Experience	2018	1,074,947	1,005,748	94%	1,234	34%
	2019	1,035,281	1,131,725	109%	1,197	35%
	2020	1,022,788	1,160,103	113%	1,067	37%
	2021	1,135,973	1,293,857	114%	1,033	39%
	2022	1,262,948	1,439,497	114%	998	40%
	2023	1,208,162	1,613,485	134%	963	42%
	2024	1,153,333	1,791,880	155%	928	45%
	2025	1,098,509	1,984,171	181%	892	47%
	2026	1,043,748	2,188,155	210%	856	49%
	2027	989,093	2,428,564	246%	820	52%
	2028	934,523	2,680,105	287%	783	55%
	2029	880,079	2,976,281	338%	745	58%
	2030	825,979	3,294,821	399%	707	61%
	2031	772,153	3,628,893	470%	669	64%
	2032	718,458	3,979,024	554%	631	68%
	2033	664,740	4,334,225	652%	592	72%
	2034	611,364	4,714,991	771%	553	76%
	2035	558,648	5,048,024	904%	513	80%
	2036	506,984	5,355,906	1,056%	474	84%
	2037	456,807	5,597,794	1,225%	435	88%
	2038	408,603	5,802,357	1,420%	397	93%
	2039	362,823	5,931,892	1,635%	360	97%
	2040	319,769	5,971,035	1,867%	324	101%
	2041	279,693	5,926,622	2,119%	290	105%
	2042	242,792	5,820,110	2,397%	258	108%
	2043	209,242	5,645,571	2,698%	228	111%
	2044	179,089	5,424,175	3,029%	201	115%
	2045	152,240	5,157,002	3,387%	175	117%
	2046	128,544	4,862,971	3,783%	152	120%
	2047	107,832	4,575,093	4,243%	131	122%
	2048	89,903	4,280,235	4,761%	112	124%
	2049	74,528	3,975,018	5,334%	96	126%
	2050	61,434	3,664,163	5,964%	81	128%
	2051	50,342	3,378,693	6,711%	68	129%
	2052	41,011	3,086,025	7,525%	57	130%
	2053	33,203	2,816,457	8,483%	47	131%
	2054	26,725	2,549,779	9,541%	39	132%
	2055	21,367	2,275,276	10,648%	32	133%
	2056	16,961	1,993,423	11,753%	26	134%
	2057	13,355	1,718,470	12,867%	20	134%
	2058	10,438	1,465,836	14,043%	16	135%
	2059	8,095	1,233,754	15,241%	13	135%
	2060	6,226	1,022,730	16,427%	10	136%
	2061	4,746	835,456	17,602%	8	136%
	2062	3,585	672,905	18,770%	6	136%
	2063	2,687	532,629	19,824%	5	136%
	2064	1,999	421,503	21,086%	4	136%
	2065	1,478	329,892	22,321%	3	136%
	2066	1,083	255,814	23,619%	2	136%
	2067	789	198,495	25,143%	2	136%
	2068	571	152,943	26,776%	1	136%
	2069	411	116,576	28,366%	1	136%
	2070	294	88,659	30,188%	1	136%
	2071	208	66,368	31,864%	0	136%
	2072	147	49,316	33,619%	0	136%
	2073	103	36,515	35,453%	0	136%
	2074	71	26,549	37,231%	0	136%
	2075	49	19,181	39,224%	0	136%
History		25,274,536	9,524,719	38%	28,590	32%
Future		20,816,952	150,026,735	721%	19,254	442%
Lifetime		46,091,488	159,551,454	346%	47,845	136%