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PUBLIC HEARING AGENDA UNUM LIFE INSURANCE COMPANY OF AMERICA PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

WHEN: August 12, 2016, 4:00 p.m.

WHERE: Kovens Conference Center, Room 114
Florida International University, Biscayne Bay Campus
3000 NE 151st Street,
North Miami, Florida 33162
Kovens.fiu.edu

GENERAL SUBJECT MATTER TO BE CONSIDERED: Two subsidiaries of the Unum Group, Unum Life Insurance Company of America and Provident Life and Accident Insurance Company (“Unum”), have requested statewide average rate increases for certain policies of comprehensive Long-Term Care Insurance covering 45,666 Florida policyholders.

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1. Opening Remarks Office of Insurance Regulation
 2. Company Remarks Unum Life Insurance Company of America
Provident Life and Accident Insurance Company

Florida Office of Insurance Regulation Filing Numbers 16-08161 and 16-15455:

Form Number	Description	Average Rate Increase Requested
B.LTC, TQB.LTC	Group Long Term Care Indemnity Policy	75%
LTC5091, LTC5191, LTC5291, LTC5391, LTC5491, LTC5591	Individual Long Term Care Indemnity Policy	None
NH5092, NH5192, NH5292, NH5392, NH5492, NH5592, LTC94, LTC94Q	Individual Long Term Care Indemnity Policy	114% for compound uncapped inflation 76% for simple uncapped inflation No rate increase for all other insureds

RLTCP03, LTCP03, LTCT03	Individual Long Term Care with Professional Home and Community Care Benefit (Reimbursement), Individual Long Term Care with Professional Home and Community Care Benefit (Indemnity), Individual Long Term Care with Total Choice Home Care Benefit (Indemnity)	90% for compound uncapped inflation 58% for simple uncapped inflation No rate increase for all other insureds
GLTC04, RGLTC04	Group Long Term Care Indemnity Policy, Group Long Term Care Reimbursement Policy	None

3. Questions Office of Insurance Regulation
4. Public Comment Open to the Public
5. Adjourn

Any comments or concerns not addressed at the public hearing may be forwarded forward your comments to the Office of Insurance Regulation at UnumLTCHearing@flor.com. Comments will be accepted until August 23, 2016 at 5:00 p.m. EST. Please note that all comments received will be part of the public record and subject to disclosure under Florida's broad public records laws.

To view any of the Office's form or rate filings, visit the "[Filing Search](http://www.flor.com/Office/FilingSearch.aspx)" website page at <http://www.flor.com/Office/FilingSearch.aspx>, to access the "I-File Forms & Rates Filing Search" system. Instructions and other resources are also provided.