

FINANCIAL SERVICES COMMISSION

Office of Insurance Regulation

NOTICE OF PUBLIC HEARING

The Office of Insurance Regulation (Office) announces a public hearing to which all persons are invited:

DATE and TIME: August 12, 2016 beginning at 4:00 p.m. EST

PLACE: Kovens Conference Center, Room 114  
Florida International University, Biscayne Bay Campus  
3000 NE 151<sup>st</sup> Street,  
North Miami, Florida 33162  
[Kovens.fiu.edu](http://Kovens.fiu.edu)

CONTACT NAME AND NUMBER: Andrew Marcus, Assistant General Counsel or Eric Johnson at (850) 413-3140.

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. The below chart identifies the proposed rate changes that have already been filed with the Office:

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 (Issued by Provident Life and Accident Insurance Company)	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

The proposed effective date of the requested rate increases would begin on a policy's anniversary date following a sixty (60) day certificateholder notification period for group policy forms and a ninety (90) day policyholder notification period for individual policy forms.

An agenda listing the rate filings subject to this hearing will be posted on the Office's website at <http://www.floir.com>. Florida law allows the Office of Insurance Regulation to hold a public hearing for any purpose within the scope of the Insurance Code deemed to be necessary. Input from the insurer as well as interested parties will be received at this public hearing. If you are unable to attend this public hearing, please forward your comments to the Office of Insurance Regulation at [UnumLTChearing@floir.com](mailto:UnumLTChearing@floir.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.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing, please call Karen Kees at (850) 413-2474 or e-mail her at [karen.kees@floir.com](mailto:karen.kees@floir.com) at least 48 hours before the hearing.