

Disposition for UNUM-130575505

SERFF Tracking Number:	UNUM-130575505	State:	Texas
Filing Company:	Unum Life Insurance Company of America	State Tracking Number:	UNUM-130575505
Company Tracking Number:	2015 GLTC RATE INITIATIVE PHASE III		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Group Long Term Care		
Project Name:			

Disposition Date:

08/12/2016

Implementation Date:**Status: ***

Approved

Comments:

In accordance with 28 TAC §3.7, this disposition is Notice of Departmental Action.

If you have any questions, please feel free to call me at 512/676-6627.

Sincerely,

Nathan J. Robertson, Jr.

Insurance Specialist

Life & Health Lines Office

Life/Health & HMO Intake Team MC 106-1E

Nathan.Robertson@tdi.texas.gov

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 required):	Minimum % Change (where required):
Unum Life Insurance Company of America	75.000 %	75.000 %				75.000 %	75.000 %
Change Period for Approved Rate:							

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Potential Rate Disclosure	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Actuarial Memorandum	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Annual Report	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Transmittal Checklist for Life/Health Form Filings	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	CH FAQ (Standard)	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	CH Letter (T1 OF 3) - TX (2)	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	GLTC Cover Letter -TX	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	GLTC Cover Letter -TX		No
Supporting Document	Exhibit 1 - Nationwide Loss Ratio	AP-APPROVAL OF THE	No

Document		FILED POLICY	
Supporting Document	Exhibit 1b - Nationwide Loss Ratio no margin	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 2 - Texas Loss Ratio	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 2b - Texas Loss Ratio no margin	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 3 - State by State Filing Status	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 4 - Nationwide Durational A to E	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 5 - Texas Durational A to E	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 6 - Current Assumptions CONFIDENTIAL	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 7 - Original Pricing Assumptions	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 8 - Nationwide loss ratio 3-year phase in	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 9 - Rate Stabilized checklist	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 10a - Nationwide Loss Ratio 1% ultimate lapse	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 10b - Nationwide Loss Ratio 0.5% ultimate lapse	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 11 - Financial Impact of Margin for Adverse Deviation	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 1c - Nationwide Loss Ratio - actual nationwide rate basis	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 1d - Texas Premium Level, Orig Pricing Loss Ratio of 66%	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 13 - Texas projection excluding paid up and claim status	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 14a - Nationwide Insureds	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 14b - Texas Insureds	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 15 - LTC Benefits Process Workflow - Overview	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 16 - Claim Costs	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	TX GLTC Objection Response 5-24-16	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 1e - Nationwide Loss Ratio - actual nationwide rate basis-no margin	AP-APPROVAL OF THE FILED POLICY	No
<i>Supporting Document</i>	<i>Exhibit 1e - Nationwide Loss Ratio - actual nationwide rate basis-no margin</i>		<i>No</i>
Supporting Document	Exhibit 17 - Original Pricing Income Statement	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 18 - Current Assumptions Income Statement	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 19 - Future Incurred Claims under Orig Assumptions	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Texas GLTC Objection Response 6-22-16	AP-APPROVAL OF THE FILED POLICY	No
Supporting Document	Exhibit 20 - Incidence, Continuance and Lapse Assumption Rates	AP-APPROVAL OF THE FILED POLICY	No
Form	CNF12G, Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider, Certificate Amendment CNF12G	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct BLTC - 98 Rates TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct BLTC Tables 1-60 TX	AP-APPROVAL OF THE	No

		FILED POLICY	
Rate	Unum GLTC Rates 75pct BLTC Tables 61-120 TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct GLTC95 - 95 Rates TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct GLTC95 - 98 Rates TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct TQBLTC - 98 Rates TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct TQBLTC Tables 1-60 TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct TQBLTC Tables 61-120 TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct TQGLTC95 - 95 Rates TX	AP-APPROVAL OF THE FILED POLICY	No
Rate	Unum GLTC Rates 75pct TQGLTC95 - 98 Rates TX	AP-APPROVAL OF THE FILED POLICY	No