

## Claim Statistics<sup>1</sup>

Unum pays billions in benefits. In 2018, Unum processed more than 671,700 new claims and paid \$6.0 billion in benefits in the U.S. Of those, 458,800 were for disability coverage. A breakdown of our disability claims is as follows:

- 84% of all new disability claims submitted were approved and paid
- 16% were not eligible for benefits because of return to work or the terms of their policy
- Of these, 1% of claimants were denied based on the terms of their policy<sup>2</sup>
- Of the disability claims denied, 1% elected to appeal the decision

## Customer Satisfaction<sup>3</sup>

Our customers like doing business with Unum. During 2018, Harris Insights & Analytics asked more than 1,000 of our employer customers to rate our company in the areas of overall relationship, claims processing and customer service. Among the results:

- 98% reported they are likely to renew their Unum group products
- 93% give us positive marks on their satisfaction with the insurance products they receive
- 90% rate their overall satisfaction with Unum favorably

Recent research conducted by Market Decisions found that people who have filed claims with Unum express high levels of satisfaction with the company:

- 97% of long term disability customers and 96% of short term disability customers rate our claims representatives as courteous and respectful
- 94% of voluntary benefits customers are satisfied with the overall handling of their Unum claim

To hear directly from some of the people who have shared stories of Unum's support through their disability, you can visit our [online newsroom](#) and [customer review page](#).

## Complaints<sup>4</sup>

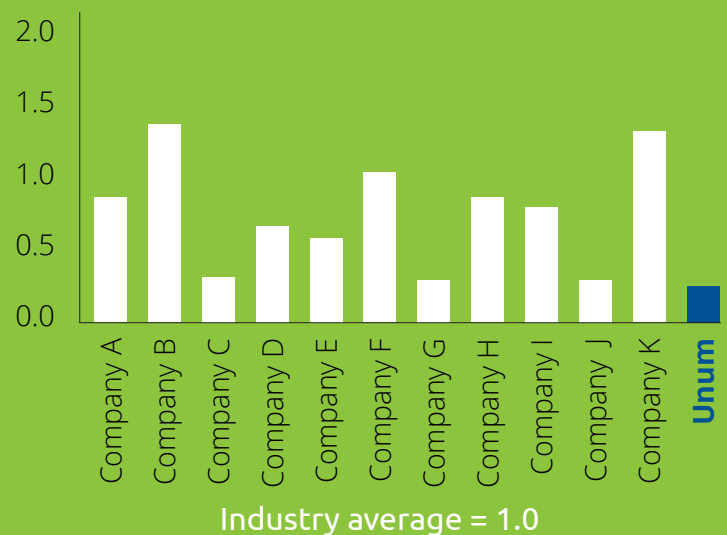
Unum receives fewer complaints.

As reported by the [National Association of Insurance Commissioners](#), Unum's 2018 complaint ratio of 0.25 for group accident and health products underwritten by Unum Life Insurance Company of America is **the lowest** against our primary competitors. NAIC publishes annual complaint ratios as reported by state insurance departments.

Complaint categories include underwriting, sales and marketing, claims handling and policyholder service.

Group accident and health complaints include those related to health insurance and short term and long term disability products.

NAIC Complaint Ratio: Group Accident & Health



<sup>1</sup> Unum internal claims data, as of YE 2018. Data does not include Colonial Life or Unum UK.

<sup>2</sup> % Not Disabled is a subset of % No longer eligible

<sup>3</sup> Harris Insights & Analytics, 2018 Unum Employer Loyalty Study (2019); Market Decisions, 2018 Unum STD, FMLA and LTD Claimant Satisfaction Research (2019); Market Decisions, 2018 Voluntary Benefits Claimant Satisfaction Research (2019).

<sup>4</sup> National Association of Insurance Commissioners - Consumer Information Source <https://eapps.naic.org/cis/>. 2018 complaints for Unum Life Insurance Company of America as reported by state insurance departments to NAIC. Not all states report their complaints to the NAIC for use in their database. Information accessed on April 22, 2019.