



Claims Reassessment Update 3rd Quarter 2007 Results

(Posted on www.unum.com 10/31/2007)

Summary – Reserves Established for Reassessment Process

<i>\$ Millions</i>	<u>Multistate 4Q-2004</u>	<u>California 3Q-2005</u>	<u>Reserve Addition 1Q-2006</u>	<u>Reserve Addition 3Q-2006</u>	<u>Reserve Addition 2Q-2007</u>	<u>Total</u>
Incremental Direct Operating Expense	\$27.5	\$14.3	--	\$15.0	(\$12.8)	\$44.0
Benefit Costs from Claims Reopened	44.0	37.3	86.0	310.4	65.8	543.5
Benefit Costs for Claims Already in Inventory	40.5	15.4	--	--	--	55.9
Fine	<u>15.0</u>	<u>8.0</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>23.0</u>
Total Before-tax Charges	<u><u>\$127.0</u></u>	<u><u>\$75.0</u></u>	<u><u>\$86.0</u></u>	<u><u>\$325.4</u></u>	<u><u>\$53.0</u></u>	<u><u>\$666.4</u></u>

Status of Mailings and Return of RIFs

	<u>Actual at 09/30/07</u>
Total Mailings to Eligible Claimants	290,903
Opt-ins Received (inc. 973 No Notice Mailed)	79,394
Opt-ins with Return Period Open	-
Mailings Expired without Opt-in	212,482
RIFs Mailed	79,394
Completed RIFs Received	23,142
RIFs with Return Period Open	2
RIFs Expired	56,250
RIFs to be Mailed	0

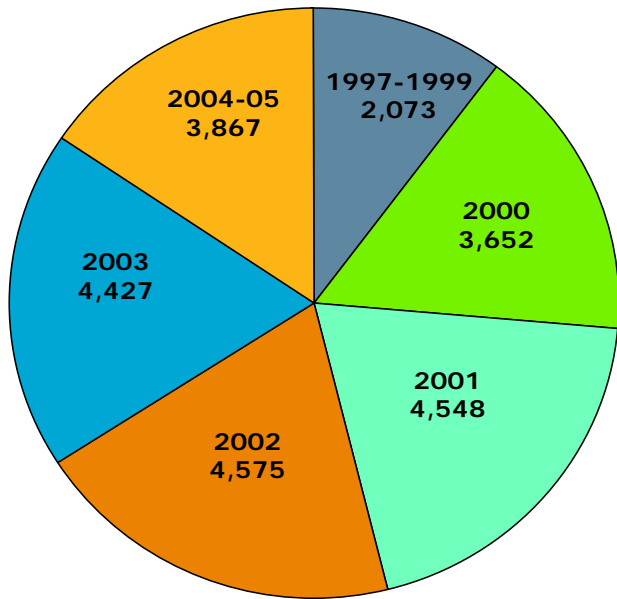
The current estimate of total completed RIFs to be reassessed is 23,142

Profile of Reassessed Claims

	<u>Actual as of 6/30/2007</u>	<u>Actual 3Q-2007</u>	<u>Actual as of 09/30/2007</u>
Claim Decisions Completed	20,399	2,533	22,932
Initial Decision - "Not Disabled"	51%	54%	51%
% with Social Security Benefits	36%	43%	37%
Results in:			
Overturn Rate	40%	53%	41%
Uphold Rate	60%	47%	59%

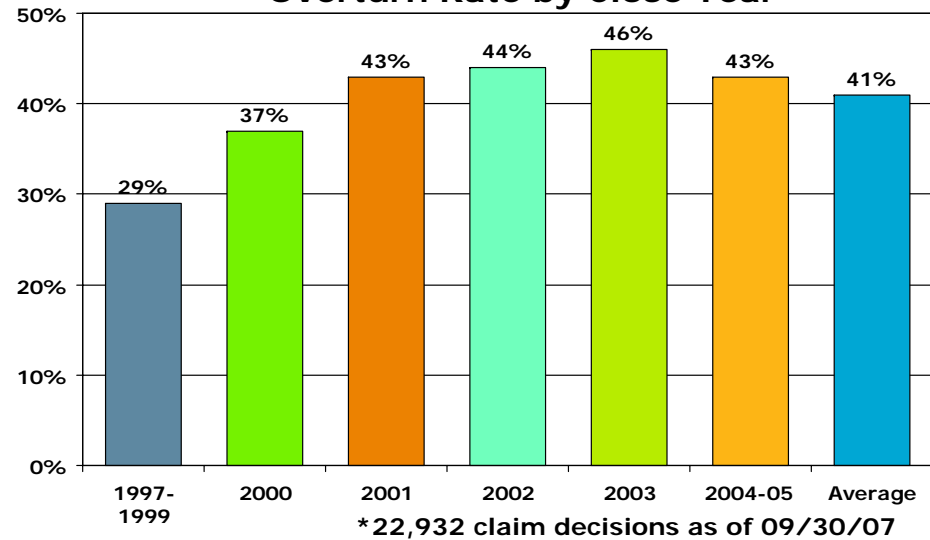
Claim Reassessment Results

Distribution of the Claims Expected to be Reassessed by Close Year



(23,142 Total Estimated Claims)

Overturn Rate by Close Year *



Percent of Claims Reviewed for each Close Year

