

# Unum stays ahead of the curve

## Customers grade us highly on service, benefits and value

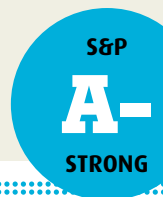
Employer groups of all sizes and industries **value our expertise** and our future-ready **focus on continuous improvement**.

### Our report card:

Survey group	Harris Interactive <sup>1</sup>	Gen Re <sup>2</sup>
A lasting partner	<b>Percent of customers who rate us highly:</b> <ul style="list-style-type: none"> <li>• 97%: Overall value</li> <li>• 98%: Likely to renew</li> <li>• 98%: Likely to recommend</li> </ul>	<b>Unum earns the highest ratings possible on:</b> <ul style="list-style-type: none"> <li>• Overall value</li> <li>• Likelihood to continue to do business</li> <li>• Likelihood to recommend</li> </ul>
Technology	<ul style="list-style-type: none"> <li>• 90%: Web-based services</li> </ul>	<ul style="list-style-type: none"> <li>• Web-based services and overall website quality</li> </ul>
Attention to detail	<ul style="list-style-type: none"> <li>• 97%: Overall quality</li> <li>• 90%: Easy to do business with</li> <li>• 90%: Easy combined administration of group and voluntary benefits</li> <li>• 94%: Customer service to employer</li> <li>• 93%: Customer service to employee</li> <li>• 90%: Superior claims management and process</li> <li>• 91%: Quality of service from local account manager</li> <li>• 90%: Positive corporate reputation</li> </ul>	<ul style="list-style-type: none"> <li>• Overall satisfaction</li> <li>• Easy to work with</li> <li>• Timely customer service</li> <li>• Keeping promises</li> <li>• Overall handling of STD claims</li> <li>• Proactive consulting by designated contact</li> <li>• Overall reputation</li> </ul>

**92%** of employers agree:<sup>3</sup> Unum is financially strong.

**UNUM'S  
SOLID  
RATINGS<sup>4</sup>**



What are the best solutions for **YOUR** benefit challenges? Call your local Unum representative.

<sup>1,3</sup> Harris Interactive, Unum 2010 customer loyalty survey of customers with less than 500 employees. Positive ratings are indicated via the following scales: percent of customers rating Unum 'Excellent/Very Good/Good' on a 5-point scale where 1=Poor and 5=Excellent (overall quality and value); percent of customers saying that they are 'Extremely/Very/Somewhat Likely' on a 5-point scale where 1=Not at All Likely and 5=Extremely Likely (recommend and renew); and percent of customers rating Unum 6 to 9 on a 9-point scale where 1=Poor and 9=Excellent (all other scores), November 2010.

<sup>2</sup> Gen Re, Independent survey of customer satisfaction survey results where Unum received 'extremely' or 'very satisfied' — the highest possible ratings — from the large majority of customers (500-2,499) on all 29 measures, 4Q 2010.

<sup>4</sup> Ratings are given to the insuring subsidiaries of Unum Group and are current as of February 15, 2011.

Insurance products are underwritten by the subsidiaries of Unum Group.

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