

SERFF Tracking Number: UNUM-126199633 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42731  
Company Tracking Number: LIFE ILLUSTRATION  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Life Illustration  
Project Name/Number: Life Illustration/Life Illustration

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: Life Illustration

SERFF Tr Num: UNUM-126199633 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Filed- State Tr Num: 42731  
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num: LIFE ILLUSTRATION State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Donna Mazloom, Julie  
Strickland

Disposition Date: 06/24/2009

Date Submitted: 06/23/2009

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Life Illustration

Status of Filing in Domicile:

Project Number: Life Illustration

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/24/2009

Explanation for Other Group Market Type:

State Status Changed: 06/24/2009

Deemer Date:

Created By: Julie Strickland

Submitted By: Donna Mazloom

Corresponding Filing Tracking Number:

Filing Description:

RE: NAIC#: 62049

Insurer: Colonial Life & Accident Insurance Company

Filing Type: Annual Life Illustration Certification

Form(s): UL97, UL97-GPO, UL97NL, UL97NL-GPO, UL90, UL185, ULB88, UL1000 & UL1000J

In accordance with the Department's Life Insurance Illustration Regulation, we are enclosing our annual certification form from our Illustration Actuary and Company Officer.

If you have any questions, please contact me at (800) 845-7330, extension 8429. My email address is

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 jstrickland@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,

Julie Strickland  
 Contract Consultant

## Company and Contact

### Filing Contact Information

Julie Strickland, Senior Regulatory Consultant juliestrickland@unum.com  
 1200 Colonial Life Boulevard 803-213-6737 [Phone]  
 Columbia, SC 29210

### Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

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## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$0.00	06/23/2009	
Colonial Life & Accident Insurance Company	\$50.00	06/23/2009	28752926

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/24/2009	06/24/2009

*SERFF Tracking Number:* UNUM-126199633      *State:* Arkansas  
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*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* Life Illustration  
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## **Disposition**

Disposition Date: 06/24/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life Illustration Certifications		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> does not apply		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> does not apply		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life Illustration Certifications		
<b>Comments:</b>		
<b>Attachments:</b>		
Actuarial Certification.pdf		
OFFICER CERTIFICATION 2009 -reg _2_.pdf		

**Colonial Life & Accident Insurance Company  
Actuarial Certification  
Life Insurance Illustration Model Regulation**

**Policy Forms UL97, UL97-GPO, UL97NL, UL97NL-GPO, UL90, UL185, ULB88, UL1000 & UL1000J**

I, Richard W. Kulp, Jr. am Assistant Vice President and Illustration Actuary for Colonial Life & Accident Insurance Company. I am a member of The American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render The Actuarial Opinion contained herein.

I hereby certify that the disciplined current scale used in Life Insurance Illustrations for policy forms UL97, UL97-GPO, UL97NL, UL97NL-GPO, UL90, UL185 and ULB88, UL1000 and UL1000J is in conformity with the Actuarial Standard of Practice (No. 24) for Compliance with the NAIC Life Insurance Illustration Model Regulation, and that the illustrated scales used in insurer-authorized illustrations meet the requirements of this regulation.

Disclosures

For business issued in the last five years, the currently payable scale has not been reduced since the last certification for reasons unrelated to experience changes.

There are not any inconsistencies between illustrated non-guaranteed elements for new policies and similar in-force policies.

Illustrated non-guaranteed elements for new and in-force policies are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.

The fully allocated expense method is used to allocate overhead expenses in the calculation of the disciplined current scale for all illustrations.



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Richard W, Kulp, Jr., FSA, MAAA  
Illustration Actuary

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June 22, 2009

Date

**Colonial Life & Accident Insurance Company  
Responsible Officer Certification  
Life Insurance Illustration Model Regulation**

**Policy Forms UL97, UL97-GPO, UL97NL, UL97NL-GPO, UL90, UL185, ULB88, UL1000 & UL1000J**

I hereby certify to the following:

- That Colonial Life & Accident Insurance Company's Life Illustration format meets the requirements of the NAIC Life Insurance Illustration Model Regulation and that the scales used in Colonial's authorized illustrations are those scales certified by Richard W. Kulp, Jr., Illustration Actuary.
- That Colonial has provided its agents with information about the expense allocation method used by the company in its illustrations and made disclosures as required by Subsection C(6) of Section 11 of the NAIC Life Insurance Illustrations Model Regulation.



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John Thomas Gilligan  
Senior VP Marketing & Brand Management

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06/23/09

Date

