

SERFF Tracking Number: UNUM-126186798 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42798  
Company Tracking Number: LTC R  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC Report  
Project Name/Number: LTC Report/LTC Report

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: LTC Report

SERFF Tr Num: UNUM-126186798 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 42798

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: LTC R

State Status: Closed

Filing Type: Form

Reviewer(s): Harris Shearer

Author: Donna Mazloom

Disposition Date: 08/05/2009

Date Submitted: 06/26/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: LTC Report

Status of Filing in Domicile:

Project Number: LTC Report

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: 08/05/2009

Explanation for Other Group Market Type:

State Status Changed: 08/05/2009

Deemer Date:

Created By: Donna Mazloom

Submitted By: Donna Mazloom

Corresponding Filing Tracking Number:

Filing Description:

RE: Colonial Life & Accident Insurance Company

NAIC #62049

Long-term Care Claims Denial and Lapse/Replacement Reporting

In accordance with your long-term care reporting requirements, we are submitting the Claims Denial report for the year 2008. We do not have any lapse/replacements to report at this time.

We currently market a long-term care rider which is attached to a universal life insurance policy.

Should you have questions, please feel free to contact me at 800-845-7330, extension 8429 or email [dhmazloom@coloniallife.com](mailto:dhmazloom@coloniallife.com).

SERFF Tracking Number: UNUM-126186798 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42798  
Company Tracking Number: LTC R  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC Report  
Project Name/Number: LTC Report/LTC Report

Sincerely,

Donna Mazloom  
Contract Consultant

## Company and Contact

### Filing Contact Information

Donna Mazloom, Contract Consultant DHMazloom@unum.com  
1200 Colonial Life Boulevard 803-798-5555 [Phone]  
Columbia, SC 29202

### 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]

-----

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$0.00	06/26/2009	

SERFF Tracking Number: UNUM-126186798 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42798  
Company Tracking Number: LTC R  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC Report  
Project Name/Number: LTC Report/LTC Report

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	08/05/2009	08/05/2009

*SERFF Tracking Number:* UNUM-126186798      *State:* Arkansas  
*Filing Company:* Colonial Life & Accident Insurance Company      *State Tracking Number:* 42798  
*Company Tracking Number:* LTC R  
*TOI:* LTC03I Individual Long Term Care      *Sub-TOI:* LTC03I.001 Qualified  
*Product Name:* LTC Report  
*Project Name/Number:* LTC Report/LTC Report

## **Disposition**

Disposition Date: 08/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-126186798 State: Arkansas  
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42798  
 Company Tracking Number: LTC R  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: LTC Report  
 Project Name/Number: LTC Report/LTC Report

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	LTC Reports		Yes

SERFF Tracking Number: UNUM-126186798 State: Arkansas  
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 42798  
 Company Tracking Number: LTC R  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: LTC Report  
 Project Name/Number: LTC Report/LTC Report

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> does not apply <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> does not apply <b>Comments:</b>		
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> does not apply <b>Comments:</b>		
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> does not apply <b>Comments:</b>		
<b>Satisfied - Item:</b> LTC Reports <b>Comments:</b> <b>Attachment:</b> DC_CL0.pdf		

For the District of Columbia  
For the Reporting Year of 2008

Due: June 30, 2008

Company Name: Colonial Life & Accident Insurance Company  
 Address: 1200 Colonial Life Boulevard, Columbia, SC 29210  
 Company NAIC Number : 62049  
 Contact Person : Donna Mazloom Phone Number: 800-845-7330, ext. 8429

Line of Business: Individual

Instructions: The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. "Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

	State Data	National Data
Total Number of Long-Term Care Claims Repor...	0	2
Total Number of Long-Term Care Claims Denie...	0	2
Number of Claims Not Paid due to Preexisting ...	0	0
Number of Claims Not Paid due to Waiting (Eli...	0	0
Net Number of Long-Term Care Claims Denied for ...	0	2
Percentage of Long-Term Care Claims Denied of T...	0.00%	100.00%
Number of Long-Term Care Claims Denied due...		
Long-Term Care Services Not Covered under the P...	0	0
Provider/Facility Not Qualified under the Policy	0	0
Benefit Eligibility Criteria Not Met	0	0
Other	0	2