

SERFF Tracking Number: WSST-128067041 State: Arkansas
Filing Company: Columbus Life Insurance Company State Tracking Number:
Company Tracking Number: CL 70.269
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: iPipeline
Project Name/Number: iPipeline/CL 70.269

Filing at a Glance

Company: Columbus Life Insurance Company

Product Name: iPipeline

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: WSST-128067041 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num:

Co Tr Num: CL 70.269

State Status: Approved-Closed

Authors: Ramona Piercefield,
Kimberly Wright

Reviewer(s): Linda Bird

Disposition Date: 02/13/2012

Date Submitted: 02/07/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: iPipeline

Project Number: CL 70.269

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/13/2012

State Status Changed: 02/13/2012

Created By: Kimberly Wright

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kimberly Wright

Filing Description:

Re: CL 70.269, Overflow Page

CL 70.309, Electronic Signature Consent

Columbus Life Insurance Company

Dear Reviewer:

This filing is being submitted on behalf of the Columbus Life Insurance Company.

Enclosed for your review and approval are two forms, an Overflow Page, CL 70.269, and an Electronic Signature

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Consent, CL 70.309. Both of these forms are new and are not intended to replace any previously approved forms.

The enclosed forms are intended to be used with previously approved Application CL 45.300, which was approved for use in your state on 2/24/2010 under SERFF Tracking No. WSST-126473692.

The Overflow Page, CL 70.269 will be used when the length of the answer provided by the applicant (insured, owner or other) is longer than the space provided on the form. Along with capturing lengthy answers, the form may also be used to capture details needed for the application, for example, a physician's address.

The Electronic Signature Consent, CL 70.309 will be required whenever the application form is to be signed electronically. Along with providing evidence of the electronic signature, the form will provide the signing party with a list of forms to which the electronic signature will be applied.

Both of these forms will be made part of the policy, along with Application CL 45.300 at time of issue.

Columbus Life intends to allow applications for life insurance to be signed electronically (subject to approval of these forms). We have provided a detailed description of the process as part of this filing under the Supporting Documentation tab. Please be aware that although the signing parties' signatures may be collected electronically, the application included in the policy at time of issue will be the same as if the form is signed by wet signature.

These forms are submitted in final printed format and are subject to only minor modification in paper size and stock, ink, border, formatting in the form of a booklet, and formatting pages to conform to our printer requirements.

Please do not hesitate to contact me with any questions or concerns.

Thank you for your assistance with this filing. I look forward to your approval.

Company and Contact

Filing Contact Information

Kimberly Wright, Product & State Filing Analyst Kim.Wright@Westernsouthernlife.com
400 Broadway 513-629-1060 [Phone]
MS 82
Cincinnati, OH 47025

Filing Company Information

Columbus Life Insurance Company	CoCode: 99937	State of Domicile: Ohio
400 East Fourth Street	Group Code: 836	Company Type: Life
Cincinnati, OH 45202	Group Name: West-Southern	State ID Number:

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Group

(800) 446-0795 ext. [Phone]

FEIN Number: 31-1191427

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbus Life Insurance Company	\$50.00	02/07/2012	56144480

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/13/2012	02/13/2012

SERFF Tracking Number: *WSST-128067041* *State:* *Arkansas*
Filing Company: *Columbus Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *CL 70.269*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *iPipeline*
Project Name/Number: *iPipeline/CL 70.269*

Disposition

Disposition Date: 02/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *WSST-128067041* *State:* *Arkansas*
Filing Company: *Columbus Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *CL 70.269*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *iPipeline*
Project Name/Number: *iPipeline/CL 70.269*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Filing Process Overview		Yes
Form	Overflow Page		Yes
Form	Electronic Signature Consent		Yes

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Form Schedule

Lead Form Number: CL 70.269

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	CL 70.269 (1/12)	Application/Overflow Page Enrollment Form	Initial		33.900	CL 70.269 (1 12) with brackets.pdf
	CL 70.309 (1/12)	Application/Electronic Signature Enrollment Consent Form	Initial		33.800	CL 70.309 (1 12) with brackets.pdf



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OVERFLOW PAGE

The following information is made part of the Application question indicated.

This Overflow Page has been read and all answers are intended to be part of the Application attached to the life insurance policy.

Insured

Date

Agent

Date

Owner

Date



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ELECTRONIC SIGNATURE CONSENT

I have read the documents listed below, including any Mutual Agreements contained therein, and I hereby consent to the application of my electronic signature upon all of the forms by the Columbus Life Insurance Company. My electronic signatures on all documents demonstrates my intent to apply for life insurance from the Columbus Life Insurance Company, is as valid as a manual signature, and may not be invalidated solely on the basis that the signature was electronically obtained.

[application and list of additional forms]

Name _____

Date _____

Electronically Signed At _____

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Flesch Certification.pdf		
Bypassed - Item: Application Bypass Reason: This is not an application filing. Instead it is the filing of two additional forms to be used with the previously approved application described under the general information tab. Comments:		
Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability.pdf		
Satisfied - Item: Filing Process Overview Comments: Attachment: Filing Process Overview -final draft.pdf		

The Columbus Life Insurance Company

NAIC CODE # 99937

CERTIFICATION

I, Lori Rochford, an officer of The Columbus Life Insurance Company hereby certifies that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
* CL 70.269 (1/12), Overflow Page	33.9
* CL 70.309 (1/12), Electronic Signature Consent	33.8

** Flesched with Application CL 45.300*



Lori Rochford
Assistant Vice President, Insurance Compliance

Date: February 6, 2012

Statement of Variability

(February 6, 2012)

This Statement of Variability applies to the following forms:

CL 70.269 (1/12), Overflow Page

CL 70.309 (1/12), Electronic Signature Consent

The variable information is identified by brackets and may change as indicated below.

Company Logo: The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.

Administrative Office: We may change our administrative address, telephone number and web site if such items should change in the future.

Columbus Life Insurance Company

Procedures for the iPipeline iGO Process

CL 70.309 (1/12) - Electronic Signature Consent

CL 70.269 (1/12) – Overflow Page

Overview

These forms were designed for use by the Columbus Life Insurance Company as part of the iPipeline iGO electronic application process. A licensed sales representative will conduct the application interview by asking the questions on the application as they appear on the computer screen and typing in the proposed insureds' answers, who may often also be the applicant. The answers entered into the electronic application are mapped to a PDF of the paper application and ancillary forms. Any answers that exceed the space provided on the application and ancillary forms are mapped to the overflow page of the application. The sales representative has the ability to view the completed PDF application, overflow page, and ancillary forms as they complete each computer application screen.

The sales representative begins the electronic application process by entering the Proposed Insured's first and last name, date of birth, age and gender on the Case Information screen. The contract state is selected by the agent, which triggers a list of the available products for the state selected and the appropriate state application and ancillary forms. Once the product is selected, the sales representative moves on to the application screens.

The first application screen the sales representative will complete captures information about the Proposed Insured and type of ownership of the policy. If the sales representative indicates the Proposed Insured is not a U.S. Citizen, supplemental citizenship questions appear on the screen which the sales representative is required to complete. The second application screen is a continuation of the Proposed Insured screen which requires the sales representative to input the Proposed Insured's driver's license, employment, and financial information.

The succeeding screens are the Owner and Beneficiary screens and Coverage Applied For screen. (The electronic application supports up to two policy owners.) The Coverage Applied For screen is driven by the information captured on the Case Information screen. Only the riders available for the product and state selected will appear on the screen. If the Other Insured Rider is selected by the sales representative, the subsequent two screens capture the Other Insured's information. The face amount indicated on the Coverage Applied For screen will require completion of supplementary questions regarding the Proposed Insured's purpose of the insurance and financial information.

The next set of application screens requires the sales representative to complete information on the Proposed Insured's existing insurance and also requires the sales representative to complete non-medical and medical questions for the Proposed Insured and Other Insured concurrently, if applicable. The existing insurance questions trigger the appropriate state replacement questions and form requirements. "Yes" answers to the non-medical questions pertaining to skin/scuba diving, hang gliding, racing, and aviation activities will trigger supplementary questions related to the activity. "Yes" answers to medical questions require details to be entered on the Proposed Insured and Other Insured, if applicable, by the sales representative in a free-form text box.

The remaining application screens collect the method of payment, payee information, and agent information.

Following completion of all computer application screens, the sales representative is prompted to validate and lock the application data. If all the required fields on the computer application screens have been completed, the application is considered to be in good order. The sales representative is

then asked to lock the data to protect the data from alteration during the signature process. The sales representative is then directed to the electronic signature screens.

If the sales representative has not completed all the required fields on the computer application screens, the application is considered incomplete and not in good order. The sales representative is presented with the options to return to complete the required fields or save the application to complete at a later date. If a locked application is unlocked at any time during the signature process, any previously collected signatures are cancelled.

When the application is in good order and locked, the sales representative is presented with the option to order a paramedical exam for the Proposed Insured and/or Other Insured, if applicable. The sales representative is asked to select a paramedical vendor and required to enter the location at which the examiner will conduct the paramedical exam on the Proposed Insured and/or Other Insured. The paramedical exam order is placed when the sales representative has submitted the application to the Columbus Life Insurance Company.

The sales representative presents two signature options to the signing parties, 1) print the application for wet signature or 2) electronic signature. If the sales representative chooses to print the application for wet signature, they are prompted to print the completed application package, review all paper forms, obtain the wet signatures, and mail or fax the signed application package to the Columbus Life Insurance Company.

If the sales representative selects electronic signature, the client may complete the signature process immediately or at later time.

For signing parties who wish to sign immediately, the sales representative is prompted to read the electronic signature instructions aloud to the signing parties and complete the instructions screen confirming the identity of the signing parties and their acknowledgement of agreement. Once the electronic signature instructions screen is completed, the sales representative will move on to the Terms of Use screen and Electronic Signature Consent screen. The signing parties will read the Terms of Use and Electronic Signature Consent and review the PDF of the application. In order to continue the signing process, the sales representative must confirm that all signing parties have read the Terms of Use and Electronic Signature Consent and reviewed the PDF of the application. The sales representative is then brought to the e-Signature screen where the signing parties are required to agree to attestations regarding the information given on the application and are required to enter a signed at city and state. Once this screen is completed, all electronic signatures are applied by selecting the Apply e-Signature button. The sales representative will then submit the application to the Columbus Life Insurance Company by clicking the submit button.

For signing parties who wish to complete the signing process at a later time, the sales representative is prompted to an electronic signature screen, where they will enter their unique 4 digit PIN which they will use to sign into their agent signature process. The sales representative will then be prompted to enter e-mail addresses for each signing party. Once all email addresses have been entered, the sales representative is prompted to confirm the email information and click the send button. Once each signature email has been sent, the signature collection process can begin for each signing party.

When the signing party receives the email, it will contain the link to start the electronic signature process. The signing party is brought to a login screen where they are prompted to enter a PIN which is the last four digits of their social security number. After successful login, the signing party is prompted to read the Terms of Use and Electronic Signature Consent and review the PDF of the application by selecting the Review Application button. Selecting the Review Application button confirms the signing parties review. This screen is identical for all signing parties. The signing party has the ability to decline signing electronically at this point and the application process is then void. The signing party is then brought to the e-Signature screen where they are required to agree to a series of attestations regarding the information given on the application and are then required to enter

a signed at city and state. Once this screen is completed, the signing party will apply their electronic signature by selecting the Apply e-Signature button. Once all signing parties have signed, the sales representative's signature process begins. The sales representative's signature process mimics the signing parties' signature process and screen functionality. Upon the sales representative's completion of the electronic signature process, the sales representative will submit the application to the Columbus Life Insurance Company by clicking the submit button.

A signed copy of the application, as completed, is contained in issued policies. Please note that although the order of the questions on the electronic application screens is not identical to the order of the questions on the paper application, each question is identical, no matter which method of presentation is used. Policies are delivered to the sales representative for delivery to the applicant.