

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: RPT-LTC 2011  
Company Tracking Number: 2012 LTC ANNUAL REPORTING  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 2012 LTC Annual Reporting  
Project Name/Number: 2012 LTC Annual Reporting/2012 LTC Annual Reporting

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 2012 LTC Annual Reporting

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Form

SERFF Tr Num: UNUM-128510590 State: Arkansas

SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: RPT-LTC 2011

Co Tr Num: 2012 LTC ANNUAL REPORTING

Authors: Cathy Brooks, Angela Parker, Lauren Sease, Annette Smith, Tyra Marshall, Julie Strickland, Jessica Reece, Amy Rish

Date Submitted: 06/25/2012

State Status: Closed-Accepted for Informational Purposes

Reviewer(s): Donna Lambert

Disposition Date: 06/27/2012

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: 2012 LTC Annual Reporting

Project Number: 2012 LTC Annual Reporting

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Tyra Marshall

Filing Description:

2012 LTC Annual Reporting

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/27/2012

State Status Changed: 06/27/2012

Created By: Tyra Marshall

Corresponding Filing Tracking Number:

June 25, 2012

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
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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 above reports for the year 2011. If the Lapse field is blank we did not have any agent lapse forms.

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

Should you have questions, please contact me at (800) 845-7330, extension 85635. My email address is tnmarshall@coloniallife.com.

Sincerely,

Tyra Marshall  
Compliance Contract Consultant

State Narrative:

## Company and Contact

### Filing Contact Information

Tyra Marshall, Contract Analyst tnmarshall@coloniallife.com  
1200 Colonial Life Boulevard 800-845-7330 [Phone] 85635 [Ext]  
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]

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$0.00	06/25/2012	

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Donna Lambert	06/27/2012	06/27/2012

*SERFF Tracking Number:* UNUM-128510590      *State:* Arkansas  
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*Product Name:* 2012 LTC Annual Reporting  
*Project Name/Number:* 2012 LTC Annual Reporting/2012 LTC Annual Reporting

## **Disposition**

Disposition Date: 06/27/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	2012 LTC Lapses and Replacements Report	Accepted for Informational Purposes	No
Supporting Document	2012 LTC Denied Claims Report	Accepted for Informational Purposes	No

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/A - 2012 LTC Annual Reporting <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> N/A - 2012 LTC Annual Reporting <b>Comments:</b>		
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> N/A - 2012 LTC Annual Reporting <b>Comments:</b>		
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> N/A - 2012 LTC Annual Reporting <b>Comments:</b>		
<b>Satisfied - Item:</b> 2012 LTC Lapses and Replacements Report <b>Comments:</b> <b>Attachment:</b> AR-LR.pdf	Accepted for Informational Purposes	06/27/2012

SERFF Tracking Number: UNUM-128510590 State: Arkansas  
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	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> 2012 LTC Denied Claims Report	Accepted for Informational Purposes	<b>Date:</b> 06/27/2012

**Comments:**

**Attachment:**

AR-DC.pdf

# Long-Term Care Insurance Replacement and Lapse Reporting Form

For the State of Arkansas

Company Name: Colonial Life & Accident Insurance Company  
Company Address: 1200 Colonial Life Boulevard, Columbia, SC 29210  
Contact Person: Julie Strickland

For the Reporting Year of 2011

Due: June 30, 2012 annually  
Company NAIC Number: 62049  
Phone Number: 800-845-7330, ext. 86737

## Instructions:

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on the agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements attached.

Listing of the 10% of Agents with the Greatest Percentage of Lapses attached.

## **Company Totals**

Percentage of Replacement Policies Sold to Total Annual Sales 4%

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 7%

Percentage of Lapsed Policies Sold to Total Annual Sales 21%

Percentage of Lapsed Policies to Policies In Force (as of the end of the preceding calendar year) 38%

**Listing of the 10% of Agents with the Greatest Percentage of Replacements**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Replaced By This Agent	Number of Replacements as % of Number Sold By This Agent
BECKER, THOMAS MICHAEL	1	1	100%
BLANCHARD, LASHAWN COOPER	1	1	100%
CLAUSEN, MATTHEW J	1	1	100%
DARTEE, FRANK MARIA	1	1	100%
DAVIS III, RABIE E	1	1	100%
DAVIS, YOLANDA R	2	2	100%
DIXON, TROY J	1	1	100%
FISHER, BRIAN JASON	4	4	100%
FREEMAN, CYNTHIA D	1	1	100%
FRYE, ROSE M	1	1	100%
FULLER, SHARY	2	2	100%
GARY, YOLANDA	1	1	100%
GRUENBERG, SHAWN PATRICK	1	1	100%
HUPP, LAUREL JEAN	1	1	100%
JORDAN JR, ARTHUR WAYNE	1	1	100%
LIEF, EDWARD	1	1	100%
LILLIBRIDGE, LEIGH E	1	1	100%
LOPEZ, ANDRES	2	2	100%
MATTHEWS, TODD	1	1	100%
MCDANIEL, MERLE T	1	1	100%
THOMPSON, MEGAN	2	2	100%
TURNER, CHRISTINA	1	1	100%
FINA, TINA	6	4	67%
RICO, RICHARD D	3	2	67%
RYANS, LEAH	3	2	67%
GRANT, CLIFFORD MEYER	7	4	57%
ANGEL, CYNTHIA M	4	2	50%
BABB, PAUL TIMOTHY	2	1	50%
BAYER, PHILIP S	2	1	50%
BROUSSARD, MARLENE MARIE	2	1	50%
CIPRIANI, MICHAEL	2	1	50%
D'ASCOLI, TERESA	2	1	50%
DAVIS, DAWN A	6	3	50%
DENNISON, LEA	2	1	50%
GAMELIN, KENNETH J	2	1	50%
GHANBARI, KENDRA C	2	1	50%
HARRIS, NANDINA	2	1	50%
HEGGS, CYNTHIA	2	1	50%
KNICKERBOCKER, DEBORAH	4	2	50%
KRYZAK, WILLIAM G	4	2	50%
LAWRENCE JR, MYRL V	2	1	50%
LEDER-CLARK, VIRGINIA	2	1	50%
MALIN, EVETTE SUSAN	2	1	50%
MOTSCO, JEANENE	4	2	50%
PAGE, DAVID J	2	1	50%
SAMSON, JERRILYN	2	1	50%
SCHMIDT, CHARLENE MARY	4	2	50%
STOCKDALE, KIMBERLY J	2	1	50%
VILLALOBOS, CHRISTINE	2	1	50%
EDNEY, ERIN KAY	10	4	40%
ROBERTS, JANET LEA	5	2	40%
GOSSETT, MAEGAN B	8	3	38%
ALMEIDA, APRIL	3	1	33%
BLANCHARD III, RUSSELL J	3	1	33%
FULLER, THOMAS D	3	1	33%
GRETZ, RONALD RAY	9	3	33%
LEE, MICHAEL E	9	3	33%
LEVEQUE JR, MARCEL EMILE	3	1	33%
MCGILL, JOAN C	3	1	33%
ROBINSON, KIMBERLY DAWN	3	1	33%
SUSSMAN, JOEL DAVID	3	1	33%
WOODS, LINDA	12	4	33%
WYATT, DAVID EARL	9	3	33%
RIBAS, RITA	7	2	29%
SCHOENROCK, MERRILL W	7	2	29%
CARUSO, LOURDES LEYTE-VIDAL	4	1	25%

**Listing of the 10% of Agents with the Greatest Percentage of Replacements**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Replaced By This Agent	Number of Replacements as % of Number Sold By This Agent
HOEHN, DEIRDRE B	4	1	25%
HOLZMAN, CAROL	4	1	25%
LEDA, COLLEEN M	8	2	25%
MACDOUGALL, KENNETH ROY	4	1	25%
MARKS, WILLIAM J	4	1	25%
MCGOWAN, RICHARD G	4	1	25%
RAMIREZ, JESUS RAFAEL	8	2	25%
WARFORD, RAVI SHANKAR	4	1	25%
DARWIN, CHRISTOPHER ALAN	10	2	20%
HALL, CAROL JEAN	10	2	20%
HOTARD, LULA	5	1	20%
BAKKEN, ROBERTA J	22	4	18%
FRAZIER, SVEN	47	8	17%
DALE, TERRY L	6	1	17%
DUNHAM, KYM ELIZABETH	6	1	17%
MEADE, JULIE ANN	6	1	17%
PLETT, HEIDI	6	1	17%
SHAPIRO, JASON C	6	1	17%
LINDER-STAUBS, KAREN	25	4	16%
HOLDER, KENNETH ALFRED	13	2	15%
PANEK, JOHN C	7	1	14%
TYNES, SMIFECCIA	7	1	14%
KENNEDY JR, STEVEN ANTHONY	15	2	13%
DAHLBERG, TAMMY M	8	1	13%
FREEMAN, MARK C	8	1	13%
MCGONIGAL, THEODORE JAMES	8	1	13%
PECK, JULIA	8	1	13%
SILVERS, SANDRA R	8	1	13%
WARREN, CAROLE H	80	10	13%
BOWLING-MORROW, BRENDA	9	1	11%
FOX, DELFINE PERALES	9	1	11%
REID, DAVID	38	4	11%
RANCE, JOAN	10	1	10%
SONGY, REBECCA N	10	1	10%
WARREN, GEORGE B	20	2	10%
HAMLAR, ERIC LAFAYETTE	156	15	10%
IRONS, DAWN M	21	2	10%
LEVINS, STEPHANIE ANN	11	1	9%
STORY, HELENA MICHELLE	23	2	9%
CAPLEY, JESSIE R	35	3	9%
LERMAN, CATHY M	12	1	8%
SCHMITTOU, MELISSA MARGARET	12	1	8%
WOOLLEY, GREG W	24	2	8%
HOCH, ALICE FAYE	13	1	8%
KING, LINDA K	13	1	8%
WILLIAMS, HORACE L	26	2	8%
RESLER, NITA MARIE	15	1	7%
HAMLAR, JOEL ROSS	17	1	6%
VALDIVIA, RODNEY J	18	1	6%
GREENE, KATHERINE E.	45	2	4%
BURKE, PORTER A	27	1	4%
MARCELLO, ROBERT J	27	1	4%
SMITH, JEFFREY HOWARD	29	1	3%
STILES, MAMIE A	94	3	3%
GALLANT, WADYE T	108	2	2%
HOMEYER, DOUGLAS ALLEN	66	1	2%
GREENE-MARSZALEK, DEEANN	67	1	1%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
ABBOTT SR, RICHARD SINCLAIR	1	1	100%
ACKERMAN, PATRICIA L	1	1	100%
AIMAR, TOOMER VANDERHORST	1	1	100%
AKIRI, ROBINSON IKOLO	1	1	100%
ALLEN, RUSHTON KENDALL	2	2	100%
ANASAGASTI, ROBERT MICHAEL	1	1	100%
ARDE, WARREN ALEXANDRE	1	1	100%
ARREOLA, XOCHITL ZORAYDA	1	1	100%
ASHCROFT, CHERIE	1	1	100%
AUTRY, STEPHEN L	1	1	100%
BABB, PAUL TIMOTHY	2	2	100%
BAKER, BENJAMIN B	1	1	100%
BANKS, JANICE	1	1	100%
BAYER, PHILIP S	2	2	100%
BECK, TONYA LAVADA	1	1	100%
BELL, TONYA	8	8	100%
BENSON, MICHAEL JAMES	1	1	100%
BEVAN, KIMBERLY	1	1	100%
BLEDSON, LEWIS REGAN	1	1	100%
BLOUNT, JUDGE	3	3	100%
BOLTER, BARBARA	1	1	100%
BOSWELL, BELER ALLAN	1	1	100%
BOWEN-KIMBROW, CANDACE	1	1	100%
BOWERS ROMERO, BARBET ELISE	1	1	100%
BRABHAM, NATALIE TAYLOR	2	2	100%
BRUNELL, KRISTEN L	2	2	100%
BRUNO, JULIET ANN	3	3	100%
BURNEY, KASEY C	2	2	100%
BUSTLE, MARIA J	3	3	100%
BYNUM, PAUL A	1	1	100%
CABRERA, FRANCISCO X	2	2	100%
CANTU, DAVID H	2	2	100%
CARLILE, ZACHARIAS AARON	2	2	100%
CARR, LAURA	1	1	100%
CARTER, AVERY B	1	1	100%
CASSADY-LEE, LISA F	3	3	100%
CAVINESS, CONNIE H	1	1	100%
CHAMBERS, DIANNE	2	2	100%
CHANDLER, MICHAEL ANTHONY	6	6	100%
CHEEKS, CORINE	2	2	100%
CHELETTE, MARY LEE	1	1	100%
CHENOWETH, GEORGE	5	5	100%
CLAUSEN, MATTHEW J	1	1	100%
COEN JR, WILLIAM L	1	1	100%
COLGATE, KRISTY	1	1	100%
COLINA, ROSSMERY	5	5	100%
CONE, HEATHER J	1	1	100%
CONTRERAS, ERWIN	9	9	100%
COOK, LAURA JACKSON	1	1	100%
CORELLA-RYLE, DAHLIA	2	2	100%
CORRIVEAU, EDWARD	2	2	100%
COURTNEY, CHRISTINE L	1	1	100%
COUVILLION, MONIQUE R	1	1	100%
COWLES JR, THOMAS HAYWOOD	1	1	100%
COX, ERIN ELIZABETH	3	3	100%
CROUTHAMEL, JAMES H	2	2	100%
CULP, BRANDEE	1	1	100%
CURRY, ORLANDO T	1	1	100%
CUTRONE, CARMEN	2	2	100%
DANCY, DONDI ANYETTA	3	3	100%
DARTEE, FRANK MARIA	1	1	100%
DAVIDSON, ANGEL SOLTON	1	1	100%
DAVIS, JOHN	1	1	100%
DAY, SUSAN RENEE	1	1	100%
DEAN, MONICA M	1	1	100%
DIAL, STACY	1	1	100%

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Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
DIETMEYER, JAN J	1	1	100%
DILLARD, TARKENTON T	8	8	100%
DINKINS, CAROLYN	1	1	100%
DIXON, RUSSELL R	4	4	100%
DIXON, TROY J	1	1	100%
DIXON, YOLANDA I	9	9	100%
DOLAN, DANA	4	4	100%
DOUGHERTY, EDWARD P	1	1	100%
DOUGLAS, J KATHLEEN	2	2	100%
DUNBAR, JOAN	4	4	100%
DUNCAN, LORI TAYLOR	2	2	100%
EDGHILL, WARREN E	1	1	100%
EDWARDS, KENNETH E	1	1	100%
EDWARDS, PAMELA M	2	2	100%
EPSTEIN, CAREN RUTH	1	1	100%
ESPAILLAT, LUZ GLORIA	1	1	100%
ESQUEN, JUAN ALBERTO	1	1	100%
ETHIER, KEVIN ALFRED	3	3	100%
FALVEY, MARK R	1	1	100%
FALVO, JAMES M	2	2	100%
FARRIS, KIMBERLY	2	2	100%
FAULKNER SR, DONALD B	1	1	100%
FAWCETT, STEPHEN	2	2	100%
FENN JR, ROBERT	1	1	100%
FERGUSON, CHARLES	1	1	100%
FERNANDEZ-NEWELL, GRACIELA V	2	2	100%
FLORES, ANGELICA P	2	2	100%
FLUEGEL, COLIN J	9	9	100%
FOLEY JR, PETER MICHAEL	1	1	100%
FONDA, KARL L	2	2	100%
FOX, CONNIE ROBERT	1	1	100%
FRAZIER, GEORGIA	20	20	100%
FRUGE, RUBY JOYCE	2	2	100%
FRYE, ROSE M	1	1	100%
FULD, HERBERT	2	2	100%
GAINNEY, ROMEO TYRONE	3	3	100%
GALINDO, AMANDA B	2	2	100%
GALJOUR, SUSAN	1	1	100%
GARRETT, MARIA ERNESTINA	2	2	100%
GARY, YOLANDA	1	1	100%
GAUDIN, SANDRA	1	1	100%
GAUNT, BART	1	1	100%
GEABHART, DONNA M	1	1	100%
GERACI, GREGG	1	1	100%
GHANBARI, KENDRA C	2	2	100%
GLASGOW, RUSSELL LEMONT	1	1	100%
GLENN, SHEILA J	3	3	100%
GONZAQUE, ANDRE JEROME	1	1	100%
GRAHAM, THOMAS	1	1	100%
GRAVES, BEN	1	1	100%
GREENE, JAMES L	2	2	100%
GRIFFIN, KRISTEN E	2	2	100%
GRIGGS, REBECCA M	1	1	100%
GRIMES, FAIRLEY	1	1	100%
GWYNN, KATHERINE	6	6	100%
HALBERT, ROBERT LESLIE	4	4	100%
HALE, ROBERT TAYLOR	1	1	100%
HALL, JAMES DAVID	3	3	100%
HANEY, KEVIN	1	1	100%
HANKS, REGINALD	3	3	100%
HARLOW, DAVID V	1	1	100%
HARRIS, ALAN	2	2	100%
HARRIS, ROBIN L	1	1	100%
HASSENBOEHLER JR, JOSEPH J	2	2	100%
HEDRICK-ROBERTSON, TAMMY R	1	1	100%
HEGGS, CYNTHIA	2	2	100%

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Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
HENDRICKS, SUSAN LYNN	2	2	100%
HENRY, TRACY	2	2	100%
HENSLEY, JON M	1	1	100%
HERRING JR, BURTON M	1	1	100%
HESTER, DAVID L	6	6	100%
HOFFMAN, JANIT M	1	1	100%
HOLLINGSWORTH, NANCY BURCH	1	1	100%
HOLT, REBECCA SUSAN	2	2	100%
HORN, DEVONA T	1	1	100%
HOULDITCH, DONDRA L	1	1	100%
HUMPHREY, ROBERT	2	2	100%
HUNTER, KENNETH EARL	5	5	100%
JACKSON, RASHAD LENARD	1	1	100%
JACKSON, ROSE MARIE RUFF	1	1	100%
JANKA, ROBIN RUTH	1	1	100%
JASPERSE, CARL L	8	8	100%
JENKINS, JULIE ANNE	1	1	100%
JOE, BRANDON K	4	4	100%
KAVANAUGH, DEACON CHARLES	4	4	100%
KELSEY, JENNIFER L	2	2	100%
KENDUS, MARK	1	1	100%
KENNEDY, MICHELLE	1	1	100%
KENNEDY, WILLIAM GREGORY	5	5	100%
KING, VIRGIL RAY	1	1	100%
KITLER, CASSIE	5	5	100%
KLEIN, LISA MARIE	1	1	100%
KNICKERBOCKER, DEBORAH	4	4	100%
KNIGHT JR, JAMES RILEY	1	1	100%
KOEHN, RANDY J	1	1	100%
KOETT, PHYLLIS M	2	2	100%
KROEHLER, JOAN C	1	1	100%
KRYZAK, WILLIAM G	4	4	100%
KURTZ, JASON STEWART	2	2	100%
LA FOREST, BRANDON	5	5	100%
LACHAT, SUSAN	1	1	100%
LACY, SHANITA RENEE	2	2	100%
LANE, ROYCE GEORGE	8	8	100%
LANSKY-LOY, SHARON	7	7	100%
LATORRE, DOROTHY	1	1	100%
LAWRENCE JR, MYRL V	2	2	100%
LEBOEUF, ANGELA T	6	6	100%
LEMON, MARTY	3	3	100%
LERMAN, LOUIS	2	2	100%
LERMAN, ZACHARY JAMES	1	1	100%
LESTER, MATTHEW D	2	2	100%
LEVINER, CEDORA B	1	1	100%
LEWIS-CADDELL, STEPHANIE R	1	1	100%
LIEF, EDWARD	1	1	100%
LIGONS JR, JOE R	2	2	100%
LINGLE, RAYMOND	1	1	100%
LITTLE, JAMES C	1	1	100%
LITTLE, STACI	1	1	100%
LOGAN, JONATHAN RANSOM	3	3	100%
LOISEL, MARGARET D	1	1	100%
LOWRY, VICTOR RAY	2	2	100%
MARSTELLER IV, EMLYN	1	1	100%
MARTIN, LEON	2	2	100%
MASON, ANNETTE	1	1	100%
MASSEY, RACHEL JUDICE	3	3	100%
MATTHEWS, TODD	1	1	100%
MAU, CHRISTOPHER JON	2	2	100%
MCCARTY JR, TIMOTHY JAMES	1	1	100%
MCCURTER, DEBORAH L	1	1	100%
MCDANIEL, MERLE T	1	1	100%
MCKEETHEN, NITA	10	10	100%
MCKENNA, JO ANN S	1	1	100%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
MCKENZIE, BRANDON ALLEN-MILE...	2	2	100%
MEADOR, SUE C	1	1	100%
MECHLING, EDITH L	4	4	100%
MESSERLIE, MARY LETTIE	1	1	100%
MIDDLETON, JOANNE LOUISE	4	4	100%
MILLER JR, RAY E	2	2	100%
MILLER, GEORGE	2	2	100%
MILLER, KEVIN J	1	1	100%
MILLER, MARK T	2	2	100%
MILLER, WILLIAM T	1	1	100%
MITCHELL, BARRY SYLVESTER	2	2	100%
MOHR, DOROTHY	1	1	100%
MOLNAR, JOHN	1	1	100%
MONTOYA, MAX DONNIE	3	3	100%
MOORE, MICHAEL LEE	2	2	100%
MORALES, MARY T	2	2	100%
MORGAN, BRIDGET AMBER	1	1	100%
MORGAN, DAWN RENEE	4	4	100%
MORGAN, RYAN ANTHONY	2	2	100%
MOSCHELLA, BARBARA	3	3	100%
MULLER, CENETHA SAUNDERS	6	6	100%
MUNOZ, DOMINGO	2	2	100%
MURRAY, LUKE	2	2	100%
MURRAY, TRACIE LYNN	1	1	100%
NASH, BERNARD ALAN	8	8	100%
NASTASI, JASON	1	1	100%
NDIAYE, ENGJA N	5	5	100%
NEAD, GRACE	2	2	100%
NELSON, CATHERINE	1	1	100%
NIMZ, CHAD	1	1	100%
O'NEAL, CATHERINE	4	4	100%
O'NEAL, DUANE EDWARD	1	1	100%
O'TOOLE, NANCY J	1	1	100%
OSTRIA, ANTONIO M	1	1	100%
OVERHISER, DIANNA	1	1	100%
OWENS, CHERRY H	2	2	100%
PAGANI, ROBERT E	3	3	100%
PALMER, CLARENCE	2	2	100%
PARADISE, MICHELE MOHR	3	3	100%
PATTERSON, LYNETTE M	1	1	100%
PAYNE, BARBARA	1	1	100%
PELL, ROY L	2	2	100%
PEREZ, ROSE LOUISE	1	1	100%
PERLIN, ANDREA	1	1	100%
PERRY, JULIE S	1	1	100%
PETERSON, CHAD WILLIAM	4	4	100%
PHILLIPS JR, DONNIE J	1	1	100%
PIVER, WILLIAM MATTHEW	3	3	100%
PREJEAN, MELISSA	1	1	100%
PRICE, GARY	6	6	100%
RAGIN, JOHN EDWARD	1	1	100%
RANDOLPH, CYNTHIA L	8	8	100%
RANSOM, RICKY ED	2	2	100%
RAZZ JR, JOHN	3	3	100%
RECORDS, STEPHANIE M	2	2	100%
REYES, SARAH A	1	1	100%
RHEIN, LAURA	5	5	100%
RICHARDSON, TODD	2	2	100%
RICHWINE, JAMES B	2	2	100%
RICK, GEORGE	2	2	100%
ROBINSON, KIMBERLY DAWN	3	3	100%
RODRIGUEZ, SYLVIA	1	1	100%
ROSENSTEIN, RON	2	2	100%
ROSINSKI, JOANN B	1	1	100%
ROSS, CHINITA	2	2	100%
RUCKS, JANICE D	2	2	100%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
RUYBALID, CARY	4	4	100%
SANDUSKY, CAROL	1	1	100%
SAUNDERS, JOHN C	2	2	100%
SCHEXNAYDRE, JASON MATTHEW	1	1	100%
SCHUMACHER, SANDRA KAY	1	1	100%
SELF, LAURA LENE	2	2	100%
SEYMORE, RACHEL AMY	1	1	100%
SHAY, DENNIS	1	1	100%
SHEFFIELD, SHARON DENISE	1	1	100%
SHEPPARD, CIEMONE A	1	1	100%
SIGMAN, KAREN PHILLIPS	1	1	100%
SIMS, SANDRA P	3	3	100%
SKELLY, JEFFREY H	1	1	100%
SKILES, PETRINA	1	1	100%
SMELCER, JEFFERY	1	1	100%
SMITH, BRANDON	7	7	100%
SMITH, CONNIE LOUISE	2	2	100%
SMITH, DONNA ROSS	1	1	100%
SMITH, TRENT	1	1	100%
SNOW, JAMES	1	1	100%
STACKPOLE, LISA	1	1	100%
STAFFORD, HAROLD I	2	2	100%
STAFFORD, JUDY J	2	2	100%
STALLINGS, JAMES T	4	4	100%
STANGER, TOM	1	1	100%
STEVENS, JENNIFER	4	4	100%
SULLIVAN, DAMION ERIC	12	12	100%
SUSSMAN, JOEL DAVID	3	3	100%
SWARD, MARK	1	1	100%
SWIDERSKI, JOHN J	5	5	100%
TAYLOR, JAMES M	1	1	100%
TEMPLIN, TIMOTHY JAMES	4	4	100%
THOMPSON, GREGORY O	1	1	100%
THOMPSON, JASMIN CAMILLE	1	1	100%
TOBIAS, KEITH STANLEY	1	1	100%
TOMASI, GREGORY A	1	1	100%
TOWNSEND, CHRISTOPHER	3	3	100%
TRACY, SUSAN	1	1	100%
TRAYLOR, MELODY	1	1	100%
TRUE, LINDA	1	1	100%
TUCKER, CONNIE M	1	1	100%
TURNER, MICHAEL A	1	1	100%
UNDERWOOD, DAVID	1	1	100%
UPAH, DAWN	1	1	100%
VARGASON, ANGELA KAY	1	1	100%
VASQUEZ, ISABEL MARIA	2	2	100%
VIADER, RICARDO JUAN	2	2	100%
VILLALOBOS, CHRISTINE	2	2	100%
VIRGADAMO, BYRON JOSEPH	1	1	100%
VOGAN, COLLEEN A	1	1	100%
WADDLER JR, WALTER DANIEL	3	3	100%
WALKER, CONSTANCE R	4	4	100%
WALLACE JR, WILLIAM FRANCIS	1	1	100%
WALTON SR, JOHN KEITH	2	2	100%
WATSON, MARY BETH	2	2	100%
WILHITE, LANA L	1	1	100%
WILL, KASSANDRA MARIE	1	1	100%
WILLIAM CHRISTOPHER GROUP LLC	1	1	100%
WILLIAMS, SANDRA ANN	2	2	100%
WISE, ALLISON ANNE	2	2	100%
WOOD, JOSHUA E	2	2	100%
ZIMBA, SEAN THOMAS	1	1	100%
GRIM, CHARLES	28	27	96%
BONVILLAIN, JOULIETA	15	14	93%
BAKER, TODD	12	11	92%
BUSH, DEBORAH C	8	7	88%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
ELMS, SUSAN	8	7	88%
MORRISON, JANICE	8	7	88%
KENNEDY JR, STEVEN ANTHONY	15	13	87%
TORRES, MANUEL	7	6	86%
BORNTREGER, FREEMAN	6	5	83%
CALVERT, STEVE A	12	10	83%
MECHATTO JR, PHILLIP CHARLES	6	5	83%
NISWONGER, DAVID	6	5	83%
HOROWITZ, HOWARD J	16	13	81%
GREENE, LYLA LYNN	5	4	80%
ROBERTS, JANET LEA	5	4	80%
WELLS SR, SCHYLUR BERNARD	5	4	80%
WILSON, MARK	5	4	80%
BURKE, PORTER A	27	21	78%
TAFT, BRANDI	9	7	78%
BUFFONE, MARY CATHERINE	4	3	75%
CONYERS, DANIEL	4	3	75%
ESPARZA, RAMONA	4	3	75%
FREEMAN, MARK C	8	6	75%
GIBSON, ALICE	4	3	75%
GREGG, PAMELA	4	3	75%
SILVERS, SANDRA R	8	6	75%
WILLIAMS, JOE WAYNE	4	3	75%
YARLING, KY	4	3	75%
RESLER, NITA MARIE	15	11	73%
CANTY, CARLA E	7	5	71%
PANEK, JOHN C	7	5	71%
WATT, PATRICIA T	34	24	71%
SONGY, REBECCA N	10	7	70%
SHARP, JAMES ANDREW	19	13	68%
ALLMOND SR, MORRIS LAMONT	3	2	67%
BARNETT, CARLA ANN	3	2	67%
DECKER, MARILYNN	3	2	67%
DONALDSON, CAROL DENISE	3	2	67%
DONLEY, MICHAEL	3	2	67%
EVANS, LISA M	6	4	67%
FLICKINGER, WILLIAM F	3	2	67%
HART, MARGIE C	3	2	67%
JOHNSTON, DALE	3	2	67%
KUBIK, RANDYL WILLIAM	3	2	67%
LAICHE JEANFREAU, NICOLE	3	2	67%
LEIGH, FREDERICK D	3	2	67%
MCGILL, JOAN C	3	2	67%
MEADE, JULIE ANN	6	4	67%
ROE, TRACIE ANN	3	2	67%
RUBIN, CYNTHIA LERNER	3	2	67%
SHELL, MARK A	6	4	67%
SIMPSON, TRENT MAURICE	3	2	67%
STANLEY, DENISE	3	2	67%
SUECHTING, CONRAD R	3	2	67%
SZTABOR, STEPHANIE	3	2	67%
WYATT, DAVID EARL	9	6	67%
DUDLEY, RICHARD	16	10	63%
LEDA, COLLEEN M	8	5	63%
KENNEDY, SYBIL	5	3	60%
RANCE, JOAN	10	6	60%
SWARTZ, ALLISA	5	3	60%
WERNER II, MARK	5	3	60%
FLATEN, CARRIE S	12	7	58%
BRIDGES, BRENDA H	21	12	57%
ENGLEHART, SANDRA L	7	4	57%
PERKINS, JOHN WESLEY	7	4	57%
POTTER, WILLIAM WADE	7	4	57%
WARREN, CAROLE H	80	42	53%
AMUNDSON, KURT	2	1	50%
BAILEY, SETH ARTHUR	2	1	50%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
BAUCOM, NANCY	2	1	50%
BLEDSON, ROSETTA L	2	1	50%
BURKE, NARREDA S	6	3	50%
CALHOUN, SUZANNE M	2	1	50%
CARTER, CONNIE S	4	2	50%
CARTER, DELIA B	2	1	50%
DAHLBERG, TAMMY M	8	4	50%
DENNISON, LEA	2	1	50%
DIAZ, JAVIER ENRIQUE	2	1	50%
DORNAN, BRANDY GIANGROSSO	4	2	50%
DUNHAM, KYM ELIZABETH	6	3	50%
EANES, JAMES MAURICE	2	1	50%
ELLIOTT, STEVEN C	2	1	50%
FIKE, DOUGLAS B	4	2	50%
GAMELIN, KENNETH J	2	1	50%
GOMEZ, ROBERTO L	2	1	50%
HALL, CAROL JEAN	10	5	50%
HERRERA JR, DUDLEY	4	2	50%
HOLZMAN JR, CHARLES W	4	2	50%
HOLZMAN, CAROL	4	2	50%
JEWELL, GARY L	2	1	50%
MAESTAS, JERRY	2	1	50%
MALIN, EVETTE SUSAN	2	1	50%
MARSH, TINA J	2	1	50%
MCGOWAN, RICHARD G	4	2	50%
MORRISON, RACHEL BARTEK	2	1	50%
NOBLES, DEBORAH MICHELLE	2	1	50%
O'NEILL, KEVIN	2	1	50%
OLSON, TIMOTHY C	2	1	50%
PARKER, SCARLETT	2	1	50%
PEREZ, FRANCISCA L	4	2	50%
PITTMAN-EAVES, BRENDA	2	1	50%
PLETT, HEIDI	6	3	50%
REESE, MICHELLE ANN	2	1	50%
ROBERTS, KATHERINE C	2	1	50%
SCHMIDT, CHARLENE MARY	4	2	50%
TAPPAN, ROBERT	2	1	50%
WOLFF, GUY	2	1	50%
WOLTER, MARTINA K	2	1	50%
WOOLLEY, GREG W	24	12	50%
YOUNG, JASON SCOTT	4	2	50%
ZIELINSKI, SUZANNE	2	1	50%
STILES, MAMIE A	94	46	49%
COWLEY, JERRY	9	4	44%
WATTS, WILLIAM	7	3	43%
WOODS, LINDA	12	5	42%
BAKKEN, ROBERTA J	22	9	41%
GREENE-MARSZALEK, DEEANN	67	27	40%
DARWIN, CHRISTOPHER ALAN	10	4	40%
DOCUMMON, PAMELA	5	2	40%
FIGUEROA, MARTINA	5	2	40%
FORNOFF, DEAN	5	2	40%
MORAN, ELAINE	5	2	40%
PAVELKA, ROBERT J	5	2	40%
BURRELL, KEVIN	26	10	38%
KING, LINDA K	13	5	38%
HARDISON, WAYNE L	8	3	38%
MCCLELLAN, DAVID J	8	3	38%
MCGONIGAL, THEODORE JAMES	8	3	38%
HAMLAR, ERIC LAFAYETTE	156	55	35%
CARROLL, CHARLES RICHARD	21	7	33%
CHAPMAN, MICHAEL T	6	2	33%
DAVIS, JACQUELINE MICHELLE	9	3	33%
DONZE, ANTHONY MICHAEL	3	1	33%
EGGLESTON, DEANNA W	3	1	33%
FINA, TINA	6	2	33%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
FULLER, THOMAS D	3	1	33%
HALL, TONY MAURICE	12	4	33%
HARSHBARGER, CHRISTOPHER TH...	3	1	33%
LEBLANC, LOREN ADELE	3	1	33%
MARABOTO, CLAUDIA	3	1	33%
MCLAUGHLIN, MICHAEL	3	1	33%
MCMARTIN, ROBERT	3	1	33%
PALMER, TROY J	6	2	33%
RICO, RICHARD D	3	1	33%
ROBERTS-POE, ERIKA	3	1	33%
SENIOR, RODERICK AUSTIN	3	1	33%
SHAPIRO, JASON C	6	2	33%
SIMS, CHANDRA	3	1	33%
SINGLETARY-HALMON, MELISSA D	3	1	33%
SMITH, H LEE	3	1	33%
SPARKS, BEVERLY	9	3	33%
VILLANUEVA, TERESITA	6	2	33%
WILLIAMS, MELVINEA	3	1	33%
YAARY, DAN	3	1	33%
FRAZIER, SVEN	47	15	32%
EICHELBERGER, SONJA B	13	4	31%
GRAY, ELNORA	56	17	30%
HOMEYER, DOUGLAS ALLEN	66	20	30%
CLOUDT, ROBERT	10	3	30%
HAMLAR, JOEL ROSS	17	5	29%
BRENLOVE, BARBARA C	7	2	29%
CAPLEY, JESSIE R	35	10	29%
MONTOYA, KEVIN E	7	2	29%
WELLER, JENNIFER	7	2	29%
WILCOX, BETTY	7	2	29%
LINDER-STAUBS, KAREN	25	7	28%
BARILLEAUX, GWEN	11	3	27%
DE MAILLY, ROBERT G	22	6	27%
RICHEY, MARK A	11	3	27%
BOYD, MIRIAM	15	4	27%
MARCELLO, ROBERT J	27	7	26%
BALLINGTON, PATRICIA	4	1	25%
BROWN, SHIRLEE JANE	8	2	25%
CARVO, ANDREW MICHAEL	8	2	25%
DOAN, SONNY	4	1	25%
ESPINOSA-WEEKS, ELENA MARGA...	4	1	25%
GESZ, ANDRAS	4	1	25%
GUPTON, CRYSTAL R	4	1	25%
HAMMONS JR, WILLIAM	4	1	25%
MORGAN, DANIELLE	12	3	25%
PECK, JULIA	8	2	25%
RAI, KISSINGER	8	2	25%
RAMIREZ, JESUS RAFAEL	8	2	25%
REDD, ZAMIAEL	4	1	25%
STANLEY, DONNELL EUGENE	40	10	25%
STORCK, RODNEY G	4	1	25%
TORRES, LORENZA	4	1	25%
VINSON, ALEAH L	8	2	25%
WARREN, GEORGE B	20	5	25%
IRONS, DAWN M	21	5	24%
WILLIAMS, HORACE L	26	6	23%
DANEY, MARLEAN DOZIER	5	1	20%
EDNEY, ERIN KAY	10	2	20%
FORBES II, JOHN ROBERT	5	1	20%
FRITZE, WHITNEY LEE	5	1	20%
JANSENIUS, ARTHUR DWAYNE	5	1	20%
LEWIS, ARIEN SHAUN	10	2	20%
RIDER, MICHAEL E	5	1	20%
STANTON, MERRIDITH	5	1	20%
WELKER, JUDITH A	15	3	20%
WASHINGTON, EMILY DELORES	21	4	19%

**Listing of the 10% of Agents with the Greatest Percentage of Lapses**

Agent's Name	Number of Policies Sold By This Agent	Number of Policies Lapsed By This Agent	Number of Lapses as % of Number Sold By This Agent
BASTON, BARBARA ANN	11	2	18%
STRICKLAND, CHRISLYN FREDERICK	11	2	18%
BUSCHER, TAMARA ANN	18	3	17%
BUTLER, CRISS	6	1	17%
DALE, TERRY L	6	1	17%
DAVIS, DAWN A	6	1	17%
FAW, BARBARA C	6	1	17%
LERMAN, CATHY M	12	2	17%
MILES-WALKER, CHAUNDRA FELEC...	6	1	17%
HOCH, ALICE FAYE	13	2	15%
HOLDER, KENNETH ALFRED	13	2	15%
BARTLETT, JAMES	7	1	14%
BELFORD, MATTHEW RYAN	7	1	14%
DESPEN, BRIDGET	7	1	14%
PARKER, CHARLINE	7	1	14%
PENKO, BRANDON T	70	10	14%
ROBERTS, DAVID J	7	1	14%
SCHOENROCK, MERRILL W	7	1	14%
TYNES, SMIFECCIA	7	1	14%
LEBLANC, JUSTIN AARON	45	6	13%
DECUIR, JULIE ANN	8	1	13%
FLUEGEL, KRISTIN	8	1	13%
MATSON, DONALD H	8	1	13%
BOWLING-MORROW, BRENDA	9	1	11%
GREENE, KATHERINE E.	45	5	11%
GRETZ, RONALD RAY	9	1	11%
LEE, MICHAEL E	9	1	11%
MCCOMB JR, JAMES R	9	1	11%
VALDIVIA, RODNEY J	18	2	11%
REID, DAVID	38	4	11%
BERRY, DEBORAH ANN	10	1	10%
MARLAR, JOSHUA JAMES	10	1	10%
NIESEN, DIANE STEVENS	10	1	10%
LEVINS, STEPHANIE ANN	11	1	9%
MENDOZA, ROBERTO G	11	1	9%
GALLANT, WADYE T	108	9	8%
NO ADMINISTRATOR	12	1	8%
SALMON, DESIREE RENEE	12	1	8%
BROSEMER, SUZANNE R	13	1	8%
DAVIS, SUSAN ADELIA	13	1	8%
REEL, CARLA STINER	13	1	8%
SMITH, MYRA ANNE	26	2	8%
SMITH, GARY	14	1	7%
WHALEN, CYNTHIA P	91	6	7%
DIAZ, DANIEL G	17	1	6%
EASON, CALVIN NATHANIEL	18	1	6%
SILVA, ARNALDO	38	2	5%
WHIPPLE JR, JAMES ELMER	20	1	5%
DORTON, PAUL	87	3	3%
KIENZLER, THOMAS E	92	3	3%
ROSALES JR, TRINIDAD	92	3	3%
SCANLON, THOMAS	69	2	3%
CARPENTER, CAITLIN ANNE	35	1	3%
LEONARD JR, THOMAS E	61	1	2%
AIKEN, ANDREW M	70	1	1%
DADDIO, LYNN A	156	1	1%

**Claims Denial Reporting Form  
Long-Term Care Insurance**

**For the State of Arkansas  
For the Reporting Year of 2011**

Due: June 30 annually

Company Name: Colonial Life & Accident Insurance Company

Address: 1200 Colonial Life Boulevard, Columbia, SC 29210

Company NAIC Number : 62049

Contact Person : Julie Strickland      Phone Number: 800-845-7330, ext. 86737

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. Indicate the manner of reporting by checking one of the boxes below:

Per Claimant - counts each individual who makes one or a series of claim requests.

Per Transaction - counts each claim payment request.

"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. It does not include a request for payment that is in excess of the applicable contractual limits.

**Claims Denial Reporting Form  
Long-Term Care Insurance  
(Continued)**

**Inforce Data**

	State Data	Nationwide Data (1)
Total Number of Inforce Policies as of December 31st	28	6,465

**Claim & Denial Data**

	State Data	Nationwide Data (1)
1. Total Number of Long-Term Care Claims Reported	0	0
2. Total Number of Long-Term Care Claims Denied/Not Paid	0	0
3. Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4. Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	0
5. Net Number of Long-Term Care Claims Denied for Reporting Purposes	0	0
6. Percentage of Long-Term Care Claims Denied of Those Reported	0.00%	0.00%
7. Number of Long-Term Care Claims Denied due to :		
8. Long-Term Care Services Not Covered under the Policy (2)	0	0
9. Provider/Facility Not Qualified under the Policy (3)	0	0
10. Benefit Eligibility Criteria Not Met (4)	0	0
11. Other	0	0

(1) The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

(2) Example - home health care claim filed under a nursing home only policy.

(3) Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

(4) Examples - a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.