

SERFF Tracking #:

UNUM-128839847

State Tracking #:

Company Tracking #:

GDIS-RATES

State:

District of Columbia

Filing Company:

Colonial Life & Accident Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.002 Short Term

Product Name:

Group Short-Term Disability

Project Name/Number:

Group Short-Term Disability/GDIS

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Life & Accident Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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H11G Group Health - Disability Income/H11G.002 Short Term

Product Name:

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Group Short-Term Disability/GDIS

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum GDIS-DC Appendix 1 (Rates)	GDIS-P, GDIS-C-DC, R-GDIS-RPO	New		Actuarial Memorandum GDIS-DC Appendix 1 (Rates).pdf,

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
Policy Forms GDIS-P, GDIS-C-DC, R-GDIS-RPO
Sample Monthly Rates per \$100 Monthly Benefit

Off Job Plans						
Elimination	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
0/7	AAA	17-49	2.47	3.13	4.30	5.80
	AAA	50-64	2.95	4.30	5.35	8.55
	AAA	65-74	3.57	5.59	8.56	14.87
0/7	AA	17-49	2.80	3.52	4.80	6.50
	AA	50-64	3.32	4.80	6.05	9.60
	AA	65-74	4.02	6.24	9.68	16.70
0/7	A	17-49	3.13	3.89	5.35	7.25
	A	50-64	3.70	5.35	6.70	10.65
	A	65-74	4.48	6.95	10.72	18.52
0/7	B	17-49	3.56	4.47	6.15	8.30
	B	50-64	4.27	6.15	7.70	12.25
	B	65-74	5.18	8.00	12.32	21.30
0/7	C	17-49	4.66	5.84	8.05	10.85
	C	50-64	5.56	8.05	10.05	16.00
	C	65-74	6.73	10.47	16.08	27.83
0/14	AAA	17-49	1.76	2.38	3.10	4.20
	AAA	50-64	2.07	2.97	4.10	6.40
	AAA	65-74	2.64	3.96	6.56	11.13
0/14	AA	17-49	2.00	2.71	3.50	4.75
	AA	50-64	2.34	3.33	4.65	7.25
	AA	65-74	2.99	4.44	7.44	12.61
0/14	A	17-49	2.38	3.18	4.10	5.60
	A	50-64	2.74	3.91	5.45	8.55
	A	65-74	3.51	5.22	8.72	14.87
0/14	B	17-49	2.71	3.66	4.70	6.45
	B	50-64	3.20	4.50	6.30	9.80
	B	65-74	4.08	6.00	10.08	17.04
0/14	C	17-49	3.56	4.75	6.15	8.40
	C	50-64	4.14	5.90	8.20	12.80
	C	65-74	5.29	7.86	13.12	22.26
0/30	AAA	17-49		1.67	2.40	3.10
	AAA	50-64		2.38	3.30	4.65
	AAA	65-74		3.05	4.95	8.09
0/30	AA	17-49		1.89	2.75	3.50
	AA	50-64		2.70	3.70	5.25
	AA	65-74		3.45	5.55	9.13
0/30	A	17-49		2.21	3.20	4.10
	A	50-64		3.20	4.35	6.20
	A	65-74		4.08	6.52	10.78

Off Job Plans						
Elimination	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
0/30	B	17-49		2.52	3.70	4.70
	B	50-64		3.64	5.00	7.10
	B	65-74		4.66	7.50	12.35
0/30	C	17-49		3.29	4.85	6.15
	C	50-64		4.77	6.55	9.30
	C	65-74		6.09	9.82	16.17
7/7	AAA	17-49	2.43	3.07	4.10	5.50
	AAA	50-64	2.80	4.05	5.15	8.30
	AAA	65-74	3.39	5.27	8.24	14.43
7/7	AA	17-49	2.72	3.42	4.60	6.20
	AA	50-64	3.13	4.55	5.80	9.30
	AA	65-74	3.79	5.91	9.28	16.17
7/7	A	17-49	3.02	3.81	5.10	6.85
	A	50-64	3.52	5.05	6.45	10.35
	A	65-74	4.26	6.57	10.32	18.00
7/7	B	17-49	3.51	4.41	5.85	7.90
	B	50-64	4.04	5.80	7.40	11.90
	B	65-74	4.89	7.54	11.84	20.70
7/7	C	17-49	4.55	5.69	7.65	10.30
	C	50-64	5.27	7.55	9.65	15.50
	C	65-74	6.38	9.81	15.44	26.96
7/14	AAA	17-49	1.73	2.33	2.96	3.98
	AAA	50-64	1.96	2.80	3.95	6.21
	AAA	65-74	2.51	3.73	6.31	10.80
7/14	AA	17-49	1.94	2.63	3.35	4.53
	AA	50-64	2.21	3.16	4.46	7.02
	AA	65-74	2.82	4.21	7.13	12.21
7/14	A	17-49	2.30	3.11	3.91	5.29
	A	50-64	2.61	3.69	5.25	8.31
	A	65-74	3.34	4.93	8.39	14.45
7/14	B	17-49	2.67	3.61	4.47	6.14
	B	50-64	3.03	4.24	6.05	9.52
	B	65-74	3.85	5.66	9.69	16.56
7/14	C	17-49	3.48	4.63	5.84	7.97
	C	50-64	3.92	5.53	7.87	12.40
	C	65-74	5.01	7.36	12.60	21.56
14/14	AAA	17-49	1.57	2.14	2.85	3.80
	AAA	50-64	1.84	2.70	3.80	5.75
	AAA	65-74	2.36	3.60	6.08	10.00
14/14	AA	17-49	1.76	2.42	3.25	4.30
	AA	50-64	2.12	3.06	4.30	6.50
	AA	65-74	2.70	4.08	6.88	11.30

Off Job Plans						
Elimination	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
14/14	A	17-49	2.09	2.85	3.80	5.05
	A	50-64	2.48	3.60	5.05	7.65
	A	65-74	3.16	4.80	8.08	13.30
14/14	B	17-49	2.38	3.28	4.35	5.80
	B	50-64	2.83	4.14	5.80	8.80
	B	65-74	3.62	5.52	9.28	15.30
14/14	C	17-49	3.13	4.27	5.70	7.55
	C	50-64	3.74	5.40	7.55	11.45
	C	65-74	4.77	7.20	12.08	19.91
30/30	AAA	17-49		1.35	2.05	2.70
	AAA	50-64		2.07	2.85	4.15
	AAA	65-74		2.64	4.28	7.22
30/30	AA	17-49		1.53	2.30	3.05
	AA	50-64		2.34	3.25	4.75
	AA	65-74		2.99	4.88	8.26
30/30	A	17-49		1.84	2.70	3.60
	A	50-64		2.74	3.80	5.55
	A	65-74		3.51	5.70	9.65
30/30	B	17-49		2.12	3.10	4.15
	B	50-64		3.20	4.35	6.40
	B	65-74		4.08	6.52	11.13
30/30	C	17-49		2.74	4.05	5.40
	C	50-64		4.14	5.70	8.35
	C	65-74		5.29	8.55	14.52
60/60	AAA	17-49			1.70	2.40
	AAA	50-64			2.45	3.85
	AAA	65-74			3.68	6.70
60/60	AA	17-49			1.90	2.70
	AA	50-64			2.80	4.40
	AA	65-74			4.20	7.65
60/60	A	17-49			2.25	3.15
	A	50-64			3.30	5.15
	A	65-74			4.95	8.96
60/60	B	17-49			2.55	3.65
	B	50-64			3.75	5.90
	B	65-74			5.63	10.26
60/60	C	17-49			3.35	4.75
	C	50-64			4.90	7.70
	C	65-74			7.35	13.39
90/90	AAA	17-49			1.30	1.65
	AAA	50-64			2.05	3.00
	AAA	65-74			3.07	5.22

Off Job Plans						
Elimination	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
90/90	AA	17-49			1.45	1.85
	AA	50-64			2.35	3.40
	AA	65-74			3.53	5.91
90/90	A	17-49			1.70	2.20
	A	50-64			2.75	4.00
	A	65-74			4.13	6.96
90/90	B	17-49			1.95	2.50
	B	50-64			3.15	4.60
	B	65-74			4.72	8.00
90/90	C	17-49			2.55	3.30
	C	50-64			4.15	6.00
	C	65-74			6.23	10.43
180/180	AAA	17-49				1.05
	AAA	50-64				2.45
	AAA	65-74				4.26
180/180	AA	17-49				1.20
	AA	50-64				2.80
	AA	65-74				4.87
180/180	A	17-49				1.40
	A	50-64				3.30
	A	65-74				5.74
180/180	B	17-49				1.60
	B	50-64				3.75
	B	65-74				6.52
180/180	C	17-49				2.10
	C	50-64				4.90
	C	65-74				8.52

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
Policy Forms GDIS-P, GDIS-C-DC, R-GDIS-RPO
Sample Monthly Rates per \$100 Monthly Benefit

On Job & Off Job Plans						
Elimination Period	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
0/7	AAA	17-49	2.87	3.85	5.60	7.60
	AAA	50-64	3.33	4.80	6.65	10.35
	AAA	65-74	4.14	6.82	10.64	18.00
0/7	AA	17-49	3.24	4.32	6.25	8.55
	AA	50-64	3.75	5.37	7.50	11.65
	AA	65-74	4.66	7.63	12.00	20.26
0/7	A	17-49	3.70	4.84	7.05	9.65
	A	50-64	4.26	6.03	8.40	13.05
	A	65-74	5.29	8.57	13.44	22.70
0/7	B	17-49	4.26	5.65	8.30	11.30
	B	50-64	4.95	7.03	9.85	15.25
	B	65-74	6.15	9.99	15.76	26.52
0/7	C	17-49	5.46	7.27	10.60	14.50
	C	50-64	6.34	9.07	12.60	19.65
	C	65-74	7.88	12.89	20.16	34.17
0/14	AAA	17-49	2.08	2.95	4.25	5.60
	AAA	50-64	2.50	3.70	5.25	7.80
	AAA	65-74	3.11	4.88	8.40	13.57
0/14	AA	17-49	2.36	3.37	4.80	6.35
	AA	50-64	2.82	4.18	5.95	8.85
	AA	65-74	3.51	5.50	9.52	15.39
0/14	A	17-49	2.82	4.04	5.75	7.60
	A	50-64	3.33	4.99	7.10	10.55
	A	65-74	4.14	6.56	11.36	18.35
0/14	B	17-49	3.28	4.70	6.75	8.95
	B	50-64	3.93	5.79	8.35	12.30
	B	65-74	4.89	7.62	13.36	21.39
0/14	C	17-49	4.26	6.03	8.60	11.40
	C	50-64	5.04	7.51	10.65	15.80
	C	65-74	6.27	9.88	17.04	27.48
0/30	AAA	17-49		2.25	3.15	4.15
	AAA	50-64		2.97	4.05	5.65
	AAA	65-74		3.79	6.07	9.83
0/30	AA	17-49		2.57	3.60	4.75
	AA	50-64		3.38	4.55	6.35
	AA	65-74		4.31	6.82	11.04
0/30	A	17-49		3.02	4.30	5.65
	A	50-64		4.01	5.45	7.60
	A	65-74		5.12	8.18	13.22

On Job & Off Job Plans						
Elimination Period	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
0/30	B	17-49		3.56	5.05	6.60
	B	50-64		4.68	6.35	8.85
	B	65-74		5.98	9.52	15.39
0/30	C	17-49		4.50	6.50	8.45
	C	50-64		5.99	8.20	11.40
	C	65-74		7.65	12.30	19.83
7/7	AAA	17-49	2.73	3.55	4.90	6.80
	AAA	50-64	3.30	4.70	6.10	9.30
	AAA	65-74	3.91	6.41	9.76	16.17
7/7	AA	17-49	3.07	4.00	5.50	7.70
	AA	50-64	3.69	5.25	6.85	10.45
	AA	65-74	4.37	7.16	10.96	18.17
7/7	A	17-49	3.46	4.45	6.15	8.60
	A	50-64	4.12	5.89	7.70	11.70
	A	65-74	4.89	8.03	12.32	20.35
7/7	B	17-49	4.05	5.25	7.15	10.10
	B	50-64	4.80	6.88	8.95	13.55
	B	65-74	5.69	9.38	14.32	23.57
7/7	C	17-49	5.22	6.70	9.20	12.90
	C	50-64	6.21	8.81	11.50	17.50
	C	65-74	7.36	12.02	18.40	30.43
7/14	AAA	17-49	1.98	2.72	3.72	5.01
	AAA	50-64	2.48	3.62	4.82	7.01
	AAA	65-74	2.94	4.59	7.71	12.19
7/14	AA	17-49	2.24	3.12	4.22	5.72
	AA	50-64	2.77	4.09	5.43	7.94
	AA	65-74	3.29	5.16	8.69	13.80
7/14	A	17-49	2.64	3.71	5.02	6.77
	A	50-64	3.22	4.87	6.51	9.46
	A	65-74	3.83	6.15	10.41	16.45
7/14	B	17-49	3.12	4.37	5.81	8.00
	B	50-64	3.81	5.67	7.59	10.93
	B	65-74	4.52	7.15	12.14	19.01
7/14	C	17-49	4.07	5.56	7.46	10.14
	C	50-64	4.94	7.29	9.72	14.07
	C	65-74	5.86	9.21	15.55	24.47
14/14	AAA	17-49	1.80	2.52	3.45	4.80
	AAA	50-64	2.16	3.28	4.45	6.55
	AAA	65-74	2.76	4.31	7.12	11.39
14/14	AA	17-49	2.03	2.85	3.95	5.40
	AA	50-64	2.48	3.75	5.05	7.45
	AA	65-74	3.16	4.94	8.08	12.96

On Job & Off Job Plans						
Elimination Period	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
14/14	A	17-49	2.43	3.37	4.70	6.45
	A	50-64	2.93	4.47	5.95	8.80
	A	65-74	3.74	5.88	9.52	15.30
14/14	B	17-49	2.79	3.94	5.45	7.55
	B	50-64	3.38	5.18	6.95	10.25
	B	65-74	4.31	6.81	11.12	17.83
14/14	C	17-49	3.64	5.03	7.05	9.65
	C	50-64	4.41	6.65	8.90	13.20
	C	65-74	5.64	8.75	14.24	22.96
30/30	AAA	17-49		1.67	2.50	3.50
	AAA	50-64		2.34	3.30	4.85
	AAA	65-74		2.99	4.95	8.43
30/30	AA	17-49		1.89	2.85	3.95
	AA	50-64		2.66	3.80	5.55
	AA	65-74		3.39	5.70	9.65
30/30	A	17-49		2.30	3.40	4.70
	A	50-64		3.11	4.50	6.55
	A	65-74		3.97	6.75	11.39
30/30	B	17-49		2.66	3.95	5.55
	B	50-64		3.64	5.20	7.65
	B	65-74		4.66	7.80	13.30
30/30	C	17-49		3.42	5.05	7.10
	C	50-64		4.68	6.70	9.85
	C	65-74		5.98	10.05	17.13
60/60	AAA	17-49			2.10	3.10
	AAA	50-64			2.90	4.55
	AAA	65-74			4.35	7.91
60/60	AA	17-49			2.35	3.50
	AA	50-64			3.30	5.20
	AA	65-74			4.95	9.04
60/60	A	17-49			2.80	4.15
	A	50-64			3.90	6.15
	A	65-74			5.85	10.70
60/60	B	17-49			3.25	4.90
	B	50-64			4.55	7.15
	B	65-74			6.82	12.43
60/60	C	17-49			4.15	6.25
	C	50-64			5.85	9.20
	C	65-74			8.77	16.00
90/90	AAA	17-49			1.60	2.15
	AAA	50-64			2.35	3.50
	AAA	65-74			3.53	6.09

On Job & Off Job Plans						
Elimination Period	Risk Class	Issue Age	Benefit Period (months)			
			3	6	12	24
90/90	AA	17-49			1.80	2.40
	AA	50-64			2.70	3.95
	AA	65-74			4.05	6.87
90/90	A	17-49			2.10	2.90
	A	50-64			3.15	4.70
	A	65-74			4.72	8.17
90/90	B	17-49			2.45	3.40
	B	50-64			3.65	5.50
	B	65-74			5.47	9.57
90/90	C	17-49			3.15	4.35
	C	50-64			4.75	7.05
	C	65-74			7.13	12.26
180/180	AAA	17-49				1.35
	AAA	50-64				2.85
	AAA	65-74				4.96
180/180	AA	17-49				1.55
	AA	50-64				3.25
	AA	65-74				5.65
180/180	A	17-49				1.80
	A	50-64				3.85
	A	65-74				6.70
180/180	B	17-49				2.10
	B	50-64				4.45
	B	65-74				7.74
180/180	C	17-49				2.70
	C	50-64				5.70
	C	65-74				9.91

State: District of Columbia

Filing Company:

Colonial Life & Accident Insurance Company

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.002 Short Term

Product Name: Group Short-Term Disability

Project Name/Number: Group Short-Term Disability/GDIS

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	See attached.
Attachment(s):	GDIS Submission Letter-DC-Rates.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	See attached.
Attachment(s):	Actuarial Memorandum GDIS-DC 2013-05-01.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	See Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

UNUM-128839847

State Tracking #:

Company Tracking #:

GDIS-RATES

State:

District of Columbia

Filing Company:

Colonial Life & Accident Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.002 Short Term

Product Name:

Group Short-Term Disability

Project Name/Number:

Group Short-Term Disability/GDIS

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

March 25, 2013

RE: Group /NAIC#: 0565 / 62049
Insurer: Colonial Life & Accident Insurance Company
Forms: GDIS-P, et al
Type of Filing: Group Short Term Disability

Enclosed for your consideration and approval are the following new group short term disability rates.

<u>Form Number</u>	<u>Description</u>	<u>Flesch Score</u>
GDIS-P	Group Short Term Disability Policy	50.4
GDIS-C-DC	Group Short Term Disability Certificate	50.8
R-GDIS-RPO	Renewal Purchase Offer Rider	50.3
GDIS - Enroll - DC	Group Enrollment Form	
GDIS - E of I - DC	Evidence of Insurability Form	
GDIS - PORT - DC	Portability Application	

The forms do not replace any forms currently on file with your department. The readability scores for these forms are listed above. The text of the forms is uniform and no less than ten (10) point font size.

The group policy provides benefits for short term disability due to covered accidents and sicknesses and is designed to be sold as either off-job or on- & off-job coverage for the insured. The issue ages for this product will range from 17-74. The insured's short term disability coverage provided by the certificate will terminate at age 75.

Coverage will be marketed in employer/employee and association or union groups by licensed Colonial Life & Accident Insurance Company agents and through relationships with insurance brokers.

As required by the department, a separate form filing has been submitted under UNUM-128839798.

The forms have been approved by our domicile state of South Carolina on March 14, 2013.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 86286. My email address is jeblack@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,



Jessica Black Reece
Compliance Contract Consultant

COLONIAL LIFE & ACCIDENT
INSURANCE COMPANY

ACTUARIAL MEMORANDUM

for

Policy Forms GDIS-P, GDIS-C-DC, R-GDIS-RPO

Scope & Purpose

To the extent that any material or information contained in this Actuarial Memorandum is required by law or regulation in this state to accompany this filing, then the purpose of this memorandum is to comply with those requirements. Any material contained in this memorandum that is not required by law or regulation is included for the purpose of supplying the regulator with information relevant to this filing. This Actuarial Memorandum is not intended to be used for any purpose other than described above.

Marketing Method

This policy will be marketed primarily at the worksite.

Underwriting

Underwriting will most often be done on a simplified basis.

Benefit Description

Policy Form GDIS provides disability benefits for on and off the job accidents and sicknesses. Applicants may apply for any monthly benefit amount, subject to medical and financial underwriting.

Rider Form R-GDIS-RPO is an optional rider to purchase additional units of coverage during annual enrollment periods after initial purchase.

The following elimination/benefit period combinations will be available:

<u>Elimination Period</u>	<u>Benefit Period</u>
0/7, 7/7, 7/14, 0/14, 14/14	3, 6, 12, and 24 months
0/30, 30/30	6, 12, and 24 months
60/60, 90/90	12 and 24 months
180/180	24 months

Detailed descriptions of the benefits are contained in the certificate form.

Renewability Clause

The group policy is optionally renewable.

Gross Premium

Sample monthly gross premiums are shown in Appendix 1. Based on the assumed distribution of sales, the average annual premium is \$540.62. Composite rates, portability rates and rates melded into different age bands will be calculated on an actuarially consistent basis. Premiums may be adjusted based on experience.

In group business it is often necessary to provide for special features with respect to benefits offered in any given policy or set of policies. Whenever a particular group requires special features, the initial premium rates to be charged will be computed on an actuarially consistent basis used for determining the premium rates then on file.

Anticipated Loss Ratio

The anticipated loss ratio for this form exceeds 45%. The lifetime loss ratio is calculated as the present value of incurred claims divided by the present value of premiums.

Relation of Benefits and Expenses to Premium

Expected Loss Ratio Including Active Life Reserves:	46%
Acquisition Expenses:	8%
Maintenance Expenses:	7%
Premium Tax:	2%
Commissions:	21%
<u>Investment Income:</u>	<u>4%</u>
Profit:	15%

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of this state, and the premiums are reasonable in relation to the benefits provided. I hereby certify in my opinion that the rates submitted with this filing are not excessive, inadequate or unfairly discriminatory.



Anita M. Recchio, FSA, MAAA
AVP and Pricing Actuary

May 1, 2013

SERFF Tracking #:

UNUM-128839847

State Tracking #:**Company Tracking #:**

GDIS-RATES

State:

District of Columbia

Filing Company:

Colonial Life & Accident Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.002 Short Term

Product Name:

Group Short-Term Disability

Project Name/Number:

Group Short-Term Disability/GDIS

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/08/2013		Supporting Document	Actuarial Memorandum	05/02/2013	Actuarial Memorandum GDIS-DC.pdf (Superseded)

COLONIAL LIFE & ACCIDENT
INSURANCE COMPANY

ACTUARIAL MEMORANDUM

for

Policy Forms GDIS-P, GDIS-C-DC, R-GDIS-RPO

Scope & Purpose

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Underwriting

Underwriting will most often be done on a simplified basis.

Benefit Description

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The group policy is optionally renewable.

Gross Premium

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In group business it is often necessary to provide for special features with respect to benefits offered in any given policy or set of policies. Whenever a particular group requires special features, the initial premium rates to be charged will be computed on an actuarially consistent basis used for determining the premium rates then on file.

Anticipated Loss Ratio

The anticipated loss ratio for this form exceeds 45%. The lifetime loss ratio is calculated as the present value of incurred claims divided by the present value of premiums.

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of this state, and the premiums are reasonable in relation to the benefits provided. I hereby certify in my opinion that the rates submitted with this filing are not excessive, inadequate or unfairly discriminatory.



Anita M. Recchio, FSA, MAAA
Director, Associate Actuary III

March 18, 2013