

## Claim Statistics<sup>1</sup>

Colonial Life pays millions in benefits. In 2017, Colonial Life made more than 1 million claims payments totaling \$666.9 million in benefits in the United States. We're committed to providing a market-leading claims experience. Here are some facts about our claims payment experience:

- We provide a simple and modern online claims experience with the ability to file an online claim for any policy type.
- We've been paying claims in one day for over 10 years.
- 82% of online claims are processed within two days (most are within one day).
- We provide overnight delivery or direct deposit of benefit payment\*

\*charges may apply

## Customer Satisfaction<sup>2</sup>

Recent research conducted by Market Decisions found that people who have filed claims with Colonial Life express high levels of satisfaction with the company:

- 96% were satisfied with the overall handling of their claim
- 97% were satisfied with the experience of submitting a claim
- 96% were satisfied with the ease of completing paper forms
- 96% were satisfied with the ease of checking their claim status
- 94% were satisfied with the timeliness of claims approval
- 92% were satisfied with how they were kept informed of their claim status
- 95% were satisfied with the clear and simple language in communications

Learn more about how we're fulfilling our promise to protect America's workers in our Newsroom and on our WorkLife site.

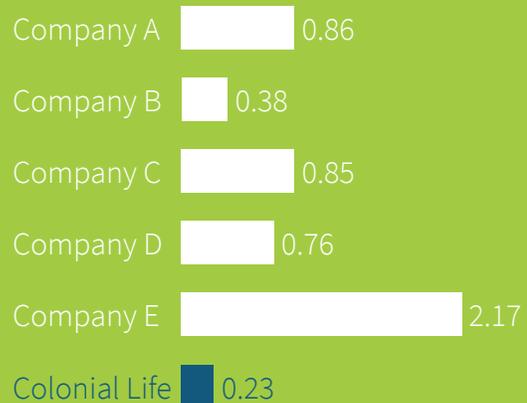
## Complaints<sup>3</sup>

Colonial Life has the lowest complaint ratio among our primary competitors.

As reported by the National Association of Insurance Commissioners ([www.naic.org](http://www.naic.org)), Colonial Life's 2017 complaint ratio of 0.23 for individual accident and health products underwritten by Colonial Life Accident & Insurance Company is one of the lowest against our primary competitors. The NAIC publishes annual complaint ratios as reported by state insurance departments.

Complaint categories include underwriting, sales and marketing, claims handling and policyholder service.

### NAIC Complaint Ratio: Individual Accident & Health



Industry average = 1.0

<sup>1</sup> Colonial Life internal claims data, as of YE 2017. Data does not include Unum US or Unum UK.

<sup>2</sup> Market Decisions, 2017 Colonial Life Claimant Satisfaction Research (2018).

<sup>3</sup> National Association of Insurance Commissioners - Consumer Information Source <https://eapps.naic.org/cis/>. 2018 complaints for Colonial Life & Accident Insurance Company as reported by state insurance departments to NAIC. Not all states report their complaints to NAIC for use in their database. Information accessed on April 26, 2018.

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