

We Hold Ourselves Accountable!

Colonial Life has set rigorous goals to ensure customer satisfaction. Each quarter we measure our service performance to plan administrators and policyholders then publish the latest results for the world to see.

Superior service is our number one goal and we hold ourselves accountable to ensure you receive it.

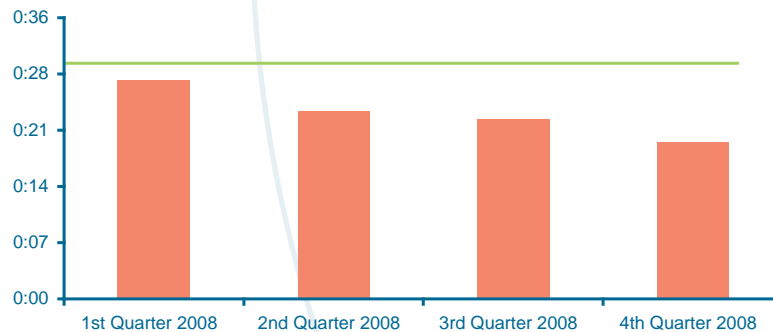


Plan Administrators

We strive to handle every request professionally, accurately and courteously. Dedicated plan administrator service specialists are ready to assist you 8 a.m. – 7 p.m., ET. Bilingual service specialists are also available for Spanish-speaking customers.

How Quickly Do We Answer Your Calls?

Goal: 30 seconds

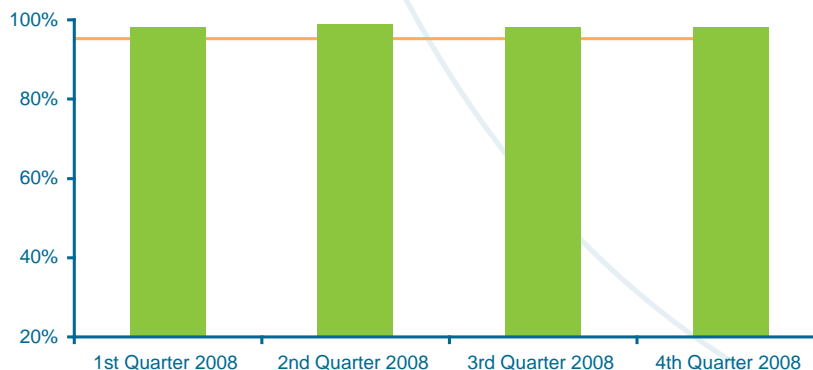


Total Number of Calls Answered

4th Quarter 2008	13,354
3rd Quarter 2008	13,573
2nd Quarter 2008	13,267
1st Quarter 2008	14,859

How Quickly Do We Apply Premium?

Goal: 95% in < 4 business days



What's in It for You?

Timely application of premium assures prompt claims payment for your employees and less paperwork for you. For the most convenient billing processes, join ColonialConnect for Plan AdministratorsSM and use our **E-Services**:

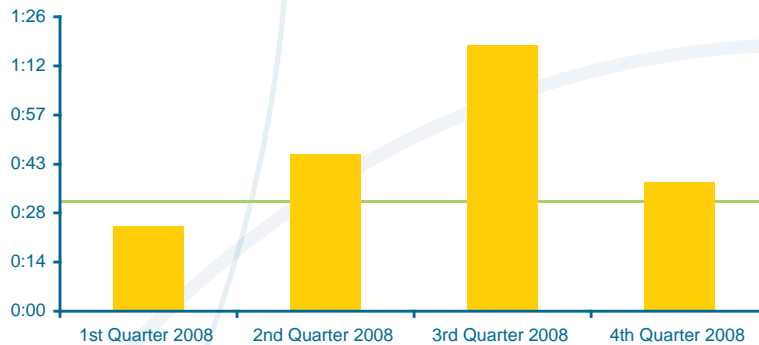
- **Ez Billing**, online paperless billing system
- **E-Pay**, online payment feature
- **E-Bill**, an online view of your bill
- **Ez Administration**, which allows you to submit change requests to employee data

Policyholders

With dedicated phone and fax lines available for policyholder questions and claims submission, Colonial Life has service specialists specifically trained to provide courteous and accurate service to our policyholders, 8 a.m. - 7 p.m., ET, automated service is available 24 hours a day. Bilingual specialists are also available for our Spanish-speaking customers.

How Quickly Do We Answer Your Call?

Goal: 30 seconds



Total Number of Calls Answered

4th Quarter 2008	252,890
3rd Quarter 2008	239,567
2nd Quarter 2008	231,870
1st Quarter 2008	240,138

Policyholder contact center experienced a high level of unplanned leave of absence beginning late in 2nd Quarter. Additionally there was a slight increase in turnover due to interdepartmental promotions.

More than 90% of all callers in 2008 said that their calls were answered in a timely manner.¹

More than 1 million calls are received every year with 50% or more answered and resolved by our Voice Response Unit (VRU). The VRU gives policyholders immediate access to claim status information as well as standard service requests.

In 2008, 89% of our policyholders stated that our VRU was easy to follow.¹

Additionally, the ColonialConnect for PolicyholdersSM website is available for e-mail questions, to which, we respond in 24 hours.

coloniallife.com

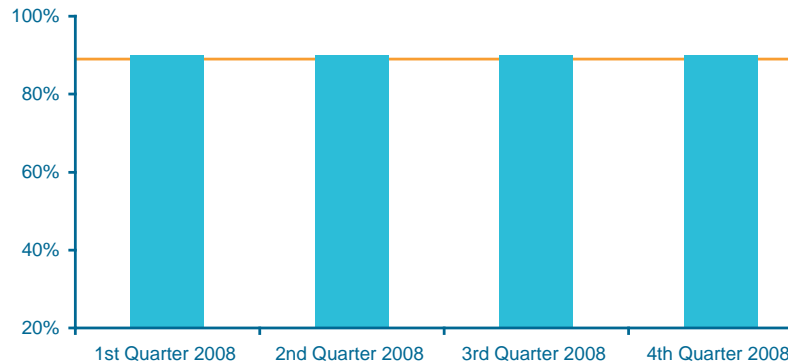


Claims

When the need to file a claim arises, it is our goal to process that claim as quickly as possible.

How Quickly Do We Resolve Claims?

Goal: 90% <= 10 business days



Did you know?

Every claim led, except wellness claims,* receive proactive telephone notification when the claim has been received and noted to the claim file. Overnight delivery of claims benefits is available upon request.

*Wellness

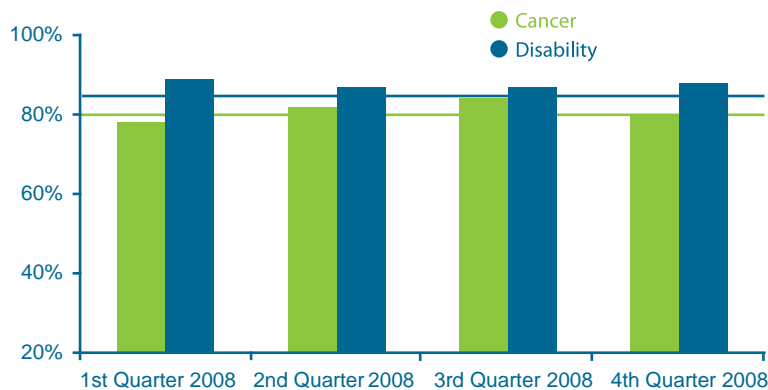
99% of our Wellness claims are resolved within 5 days!

Wellness claims may be led over the telephone or via the ColonialConnect for Policyholders_{SM} website.

How Quickly Do We Resolve Cancer and Disability Claims?

Goal: 80% of cancer claims resolved in <= 10 business days

85% of disability claims resolved in <= 10 business days



Because of the nature and complexity of these claims, medical information and appropriate authorizations are required. Therefore, Disability and Cancer claim specialists require more time to adequately review and process these claims.

Sources:

¹2008 Customer Satisfaction Survey, LIMRA International