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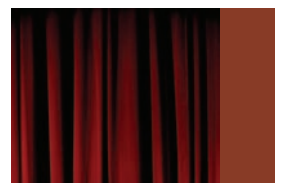
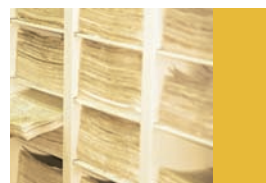
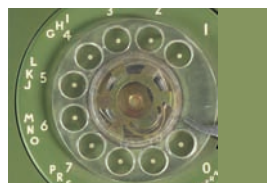
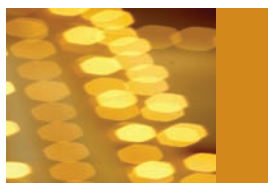
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READERS' CHOICE AWARDS

THE BROKERS HAVE CAST THEIR
VOTES AND THE RESULTS ARE IN.

What carriers really impress our readers?
Which third party administrators are tops?
Which enrollment companies bring in the
commissions? And which dental plan can brokers re-
ally sink their teeth into?

It's that time of year again. This issue marks our third round of annual Readers' Choice winners. The following pages break down eight of the more important categories to brokers today — and the companies who help define them in today's competitive marketplace.»



1

Which critical illness plan is the best in the market?

WINNER

Colonial Supplemental Insurance

Brokers love Colonial's critical illness offering. But that's no surprise considering how popular critical illness has become. Both brokers and carriers are embracing critical illness. In fact, according to Eastbridge Consulting Group, group platform critical illness offerings accounted for roughly 40 percent of total sales in 2006. Additionally, critical illness accounted for 3.4 percent of all voluntary sales.

www.coloniallife.com

New voluntary CI sales have grown from an estimated \$25 million in 2000 to more than \$159 million in 2006.

Source: Eastbridge Consulting Group

Which carrier is the most innovative in the marketplace?

WINNER

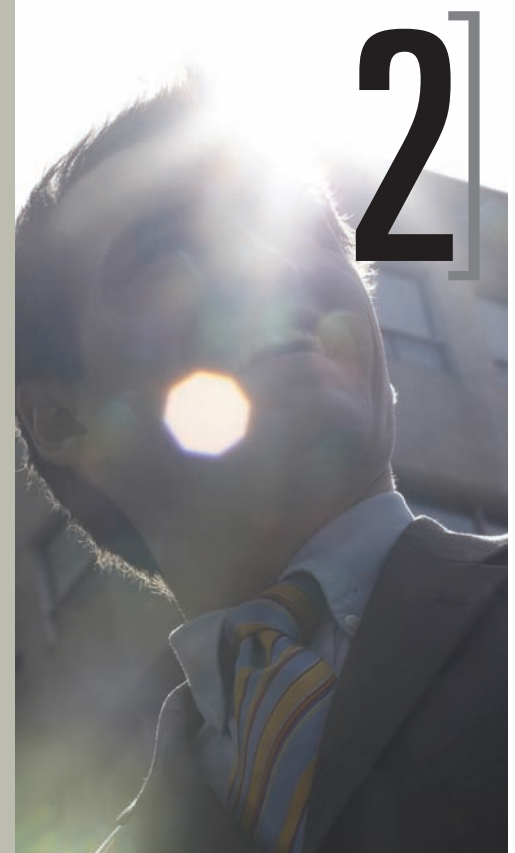
Colonial Supplemental Insurance

Apple co-founder Steve Jobs said, "Innovation has nothing to do with how many R&D dollars you have ... It's not about money. It's about the people you have, how you're led and how much you get it."

Few carriers get it as well as Colonial. Our brokers get it, too, handing Colonial another Readers' Choice nod for innovative way of doing business in an industry not always known for breaking the mold.

www.coloniallife.com

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4

Which carrier offers the best back-office support?

WINNER

Colonial Supplemental Insurance

Heavyweight Colonial Supplemental Insurance picks up another win. The carrier's attention to broker support is a cornerstone of its success in the market. Colonial boasts a Business Quality Index, for example, which "measures persistency, quality of enrollment and long-term customer satisfaction at the enroller level throughout the life of the account — giving enrollers a vested interest in client-broker satisfaction." For more on this carrier's brokers service, turn the page.

www.coloniallife.com

3,500
clients,
representing more than
1.6 million employees, are
served by AmeriFlex.

Which carrier communicates best with brokers and how?

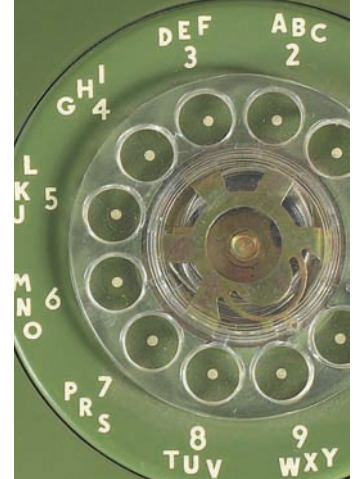
WINNER

Colonial Supplemental Insurance

Like more of the successful carriers, Colonial boasts a vibrant online presence. Colonial features dedicated, secure Web sites for contracted producers where they can check their compensation information, including high-quality, graphic e-mail communications with updates on products, services and tips to ensure business is processed quickly and accurately. And with dedicated call centers for immediate help and a monthly four-color newsletter focused on ways to market and grow their business, it's no wonder brokers don't feel forgotten when dealing with this carrier.

www.coloniallife.com

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7

**Who offers
the best
whole life
insurance
product in
the market?**

WINNER

Colonial Supplemental Insurance

Colonial rakes in its final Readers' Choice award this year for its whole life insurance product, a clear favorite with brokers. It's no wonder they're a sponsor of the fourth annual Life Insurance Awareness Month — an industry education campaign. Colonial's whole life offering features, among other things, portability and a wealth of rider options.

www.coloniallife.com



44%

(48 million) U.S. households
don't have life insurance.

Source:
LIMRA
International