

# An Industry Original for Nearly 70 Years



In 1937, Colonial Life founders Edwin F. Averyt and J. Clifton Judy started a company to sell a small accident insurance policy. In 1939, that company was incorporated as Colonial Life & Accident Insurance Company. Our mission was and remains to help working Americans and their families lessen their financial risk — to help make their benefits count.

For nearly 70 years, Colonial Life has perfected its ability to develop, communicate and enroll, and administer voluntary benefits to support this mission. It's not a sideline for us – it's all we do. From benefits counseling to flexible cycles for payroll deductions ... to easy online billing and reconciliation ...to seamless interface between our enrollment systems and home office processing capabilities – we know how to do it right.

## Innovation, Not Imitation

**We're proud of our history, but longevity is not what makes us a leader in voluntary benefits.**

We're an innovator. In 1955, we pioneered worksite marketing of voluntary benefits through payroll deduction. And that first payroll-deduction account remains a Colonial Life customer to this day.

In the 1970s, we implemented computer technology long before most companies did. In the 1980s, we began marketing our products through Section 125 and introduced electronic enrollment capabilities nationwide. Today, we continue to add innovative enrollment technologies and options, including call centers and our new web-based enrollment and options platform.

## It's the People Primarily

All of our accomplishments and innovations result from the quality, expertise and dedication of our people.

**In 1955, we pioneered worksite marketing of voluntary benefits through payroll deduction. And that first payroll-deduction account remains a Colonial Life customer to this day.**

Based in South Carolina, Colonial Life is known as a premiere employer, and we're fortunate to be able to attract and retain high-quality employees. Currently, nearly 1,000 employees work at our home office in Columbia. Many of our employees have been with us for 20 to 30 years and longer.

Our sales organization consists of nearly 7,300 career sales representatives, as well as more than 5,300 active brokers.

Colonial Life benefit representatives provide benefits communication, enrollment and service to our approximately 60,000 accounts and 2.8 million policyholders. Using advanced technology, our benefit representatives can communicate and enroll a company's core as well as voluntary employee benefits.

## From Single Line to Single Source

More than 70 years ago, Colonial Life found opportunity in a single line of insurance. Today, the context is broader, the needs greater, and the issues more complex.

We've grown from a company that offers a single product to an industry leader that offers a single source for broad-based benefits solutions. But no matter how much we may advance and grow, one thing remains the same: ***We make benefits count.***