

## Trends in Group Disability Insurance: A Financial Analyst's Perspective

Keith Walsh Citigroup New York, NY keith.f.walsh@citigroup.com Keith Walsh covers small- and mid-cap life insurance companies at Citigroup Investment Research as part of the life insurance team led by Colin Devine, which has ranked No. 1 in the Institutional Investor magazine poll for six consecutive years. He joined the firm in March 1998, and became a member of the life insurance group a year later. Keith holds a BS degree in marketing from the University at Albany, and an MBA degree from New York University's Stern School of Business.