SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

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Dear Smith Group Client:

We are pleased to provide the 1st Quarter 2009 Earnings Conference Call Summary for leading group LTD carriers.

This report is based on insurers' quarterly earnings releases. The data and information upon which this summary is based are readily available in the public domain. Sources include press releases, statistical supplements, SEC filings, and earnings conference calls. As a service to its reinsurance and consulting clients, Smith Group compiles this earnings information, analyzes group LTD statistics, and identifies notable trends.

This summary is not intended to make predictions about insurers or their results.

Direct inquiries to:
Joe Skvorak
jskvorak@smithgroupre.com
707 Sable Oaks Dr.
South Portland, ME 04106
(207) 879-5680

Prudential Financial

Profit (not reported by business line):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Group Disability	NA	NA	86.2%	91.1%
Group Life	NA	NA	88%	87.1%

EP/Sales:

Line of Business	1Q09 EP ($000,000)	1Q09 Sales ($000,000)	1Q09 EP ($000,000)	1Q08 sales ($000,000)
Disability	$290	$134	$280	$114
Life	$857	$210	$793	$112

Notable Statements

● Group Insurance business reported adjusted operating income of $93 million in the current quarter, compared to $90 million a year ago. Results for the year-ago quarter benefited from a $20 million adjustment of premium on a large case. Stripping that out of the comparison and results were up by $23 million from a year-ago, driven by more favorable claims experience on both Group Life and Group Disability.

Unum Group

Profit (Before FIT and net realized investment Gains/Losses):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)	1Q09 Benefit Ratio	1Q08 Benefit Ratio
Unum US	$183.6	$158.3	79.3%	80.5%
LTD/STD	$57.7	$40.1	88.0%	91.0%
Life & AD&D	$48.3	$55.4	69.8%	68.2%
Voluntary/Supp	$77.6	$62.8	55.8%	57.8%
Unum Limited	$62.3	$84.3	53.3%	57.3%
Colonial	$70.9	$67.4	46.3%	47.2%

EP/Sales

Line of Business	1Q09 EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales ($000,000)
Unum US	$1,226.3	$180.3	$1,230.4	$173.7
LTD	$438.1	$31.7	$459.4	$36.1
STD	$107.6	$15.9	$109.0	$13.4
Life	$262.2	$31.8	$261.4	$27.1

AD&D	$25.8	$2.9	$31.0	$2.9
Voluntary/Supp	$392.6	$73.8	$369.6	$66.2
Unum Limited	$163.0	$19.6	$240.6	$18.7
LTD	$123.8	$16.3	$185.0	$14.8
Life	$31.5	$2.1	$45.5	$2.1
Other	$7.7	$1.2	$10.1	$1.8
Colonial	$253.4	$67.6	$240.4	$67.7
Acc/Sick/Dis	$156.8	$44.4	$149.5	$43.9
Life	$41.2	$13.0	$38.5	$13.5
Cancer & CI	$55.4	$10.2	$52.4	$10.3

Notable Statements

● Each of our businesses continued to perform well with lower benefit ratios on a year-over-year basis for each of our specific businesses.

● The STD line, which can often be a leading indicator of LTD claim incidence, continues to perform well with a low stable level of claim incidence in the first quarter.

● The economy is not impacting our risk results as evidenced by our improved benefit results this quarter.

Unum US

● Pre-tax operating earnings per Unum U.S. increased 16% to $183.6 million in the first quarter, with strong earnings growth in the group disability and supplemental and voluntary lines of business offsetting lower earnings in the group life business.

● The Group Disability benefit ratio for the first quarter improved to 88%, a decline of 70 basis points from the fourth quarter and 300 basis points from the year ago first quarter.

● Seasonally adjusted submitted incidence trends and claim recovery results actually showed a slight improvement relative to the fourth quarter and were generally in line with our first quarter of 2008. We saw no pressure from the weak economy.

● We also had very strong results from the supplemental and voluntary line with earnings growth of 24%. Results in the group life and AD&D line were down 13%, driven primarily by lower premium income and slightly higher claims experience.

● Total Unum U.S. sales increased 3.5% in the quarter. We saw good growth, though, in several areas, including a 16% increase in core market sales and an 11.5% increase in voluntary benefit sales

● The positive results were offset somewhat by reduced sales in the large case market, an area where we are maintaining our underwriting and pricing discipline. Our pipeline for

large case sales is building, however, and we expect to show a strong second quarter large case sales growth.

● Improvement in the group disability benefit ratio driven by a number of factors:

(1) Ongoing shift in our block of business to more core market business and less large case business, as well as the shift to more stable industries such as healthcare and education and away from traditionally economically sensitive industries, such as retail, construction and manufacturing.

(2) Favorable claim recovery trends.

(3) Ongoing adherence to pricing discipline, particularly in the large case business.

(4) Continued stable level of new claim incidence.

Unum UK

● Pre-tax operating earnings were $62.3 million for the first quarter. While on dollar terms, these results were below year ago results, due to the decline of the value of the British pound. In local currency, the first quarter operating earnings actually increased by 1.6%.

● Our strong U.K. results were also driven by favorable risk results, specifically favorable claim incidence in the LTD line of business.

● First quarter sales were quite strong, increasing 45% in local currency, largely driven by higher large case activity, but we did see case count growth of 12% within Unum U.K.

Colonial

● Colonial Life actually saw pre-tax earnings increase 5% to $70.9 million for the first quarter, again also driven by favorable risk results.

● While total sales were generally flat with year ago results, we continue to see growth in our core market sales which increased 1.8% in the quarter with new account activity increasing 10.8%.

Analyst Questions

● Regarding the disability line in the U.S., can you talk about the difference in claims incidence and recovery rates that you are seeing between the core market and the large case market?

Response: In general, we typically see lower levels of incidence rates in disability in the core market versus the large case market. We do see some better recovery rates in the small case marketplace driven by industry mix. Whereas in the large case market, you've got industries like manufacturing, wholesale, retail, transportation, utilities, those kind of companies. In the small, medium-sized marketplace, it's more professional services, financial services, education and healthcare.

So, in general, as we move our mix shift from large case to the core market, there is a positive effect on the loss ratio.

● So on the benefit ratio, was there anything extra this quarter?

Response: On the benefit ratio, again, we have seen very good risk management results. We haven't seen any negative impact from the recession. We've delivered good strong recoveries during the quarter, and what we have also seen is that claim incidence has been down as potential claimants have stayed at work. That, we do think, has partially been a recessionary impact from a positive point of view.

● Then I guess just following on the prior question, you've got a couple of competitors/blocks that are apparently out there. How is just some of the disarray with some of your competitors on the group side impacting your quote activity?

Response: Well, our activity levels were up 17% and our close ratios in the quarter were up 10%. I don't know if that's totally driven by the behaviors of competitors as much as our continuing improved performance. Also, we continue to ramp-up our core sales rep staffing levels, but there is probably some combination of those.

Reliance Standard Life (RSL)

Profit (Operating income, pre-tax, excluding after-tax realized investment gains or losses):

Line of Business	1Q09 ($000)	1Q08 ($000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$58,835	$44,450	69.4%	69.2%

EP/Sales

Line of Business	1Q09 EP ($000)	1Q09 Sales ($000)	1Q08 EP ($000)	1Q08 Sales ($000)
Disability (mostly LTD)	$146,393	$18,202	$141,648	$28,112

Life	$103,657	$11,799	$99,458	$22,698
Excess WC	$67,812	$15,125	$66,652	$4,304
Travel Accident, Dental, Other	$19,755	$14,473	$16,508	$10,305

Notable Statements

● Our group employee benefits combined ratio in the quarter was 93.2% compared with an unusually low 91.3% in the first quarter of 2008 and compared with a 92.2% for the full year 2008. Our loss ratio was basically unchanged quarter over quarter and we have not seen any increase in disability claim incidence due to the economic downturn or any other circumstances.

● Core employee group benefit premiums increased 5% in the first quarter. Premium growth was impacted by significantly lower production in our Integrated Employee Benefits programs targeted at larger companies. Quoting activity and sales of new cases increased in the small to medium sized segment so the activity in this segment has remained strong despite the economic downturn.

● We believe that the strong results from our insurance operation are sustainable for the foreseeable future.

Analyst Questions

● A competitor on their call mentioned that they are seeing some pressure in the small case group life and disability markets, employers looking at lower rates or buying lower coverages. Can you tell us if you're seeing the same thing and what you're seeing in the area?

Response: Well, we're seeing exactly the opposite. In the first quarter our new cases sold were up a little over 19%. Cases quoted was up almost 12%, premium quoted was up over 9% and our average case size dropped down from last year's number of $24,000 to $15,000 this quarter. This is the market where we continue to get great pricing so we're seeing a lot of movement and that's primarily where all the activity was in the first quarter

Standard Financial Group

Profit (Operating income, pre-tax, excluding after-tax realized investment gains or losses):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)
Insurance Services	$86.0	$78.9

EP/Sales

Line of Business	1Q09EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales ($000,000)
LTD	$212.8	$25.3	$217.1	$34.3
STD	$53.8	$14.1	$53.9	$12.2
Life & AD&D	$211.6	$47.4	$215.2	$64.0
Other	$19.6	$13.3	$18.4	$10.3
ERR	($12.5)	---	($10.1)	---
Total EB	$485.3	$100.1	$494.5	$120.8

Notable Statements

● Group insurance premiums decreased just under 2% from the first quarter of last year. In line with our expectations, the effects of slower economic conditions on wages and job growth presented short-term top-line growth challenge.

● Our premiums remain well diversified for economic pressures with a large percentage of premiums earned in sectors that are still growing or experiencing relatively fewer job losses when compared to the overall market. These sectors include health, education, and public services.

● We are seeing some tough competition in our smallest case market and we have some sense that smaller employers may be experiencing greater economic pressures than their larger counterparts.

● We're pleased with the proposal activity that our sales representatives are generating, and while our sales for the first quarter of 2009 were lower than the first quarter of 2008, we continue to see strong quote activity.

● We are closely monitoring claims activity for any discernable trends related to the overall economy. We've seen no adverse effect on our claims incidence due to the economy. Claims incidence for the first quarter actually decreased compared to the first quarter of last year. We are not seeing any trends within certain claim types that feature more subjective components that are believed by some to be more prominent during the recession.

Analyst Questions

● Could you just talk a little bit more about what you're seeing in terms of economic impact on some of your markets? You mentioned that the smaller businesses maybe struggling a little more. Is that a change? A lot of the companies that market to the smaller employers have said consistently that that's been one of the more resilient sectors of the market in this economy. So, is that different from what you've seen say a year ago?

Response: I would say that we probably have been in a period now for a year or so where we've seen some stress in the smaller scale markets. We certainly are seeing new business opportunities coming from that area and expect that that will continue, but I think that's also where we're seeing some stress, some indication of interest in the lower price offerings.

It appears in the small case market that some small employers are having to make choices about how extensive their benefit offerings are going to be. Large employers are going out to bid and asking about price and reduced costs where some small employers might be actually asking the question which benefits to even offer in this economic time.

● On the sales number; the new sales were down I think around 20%. Could you say how much of that is because you're not writing due to pricing competition and how much is because demand has come down?

Response: I would say that probably the difference between the first quarter this year and the first quarter a year ago was the sale of two or three larger cases last year. This year, we've actually have seen a pretty good level of activity across the board. We look at an awful lot of small cases and we close a certain percentage of them, but we look at a much smaller number of the larger cases and a couple of hits or a couple of misses there can make the difference of $10 million or $20 million in sales premium. I would say that's more likely where you'd look this quarter.

● Is it your sense that the larger employers have an increased interest in Standard recently as a result of your financial strength or is it a function of the service that you provide?

Response: We are certainly seeing more requests for proposals and more inquiries about financial strength and stability of the carrier.

● On the topline, I just wanted to focus a little bit on the portion of your book that does tend to be a bit more defensive in economic downturns. We're seeing quite a bit of pressure on state and local budgets and also on healthcare. What are you expecting from your book in this cycle and how it might differ from past cycles on the wage and job growth front?

Response: We continue to monitor various sectors of the economy, and we look at job growth and job loss, and we certainly break those out by quartile, and we think that some of the more resilient areas of the economy match up well with areas where we've historically competed very strongly.

If you look at the pressures that are being faced by different sectors of the economy, we have seen news recently about healthcare and healthcare providers that are also coming under pressure, local governments coming under pressure as well. However, we still think that those sectors will perform relatively better than many other sectors, even though there is overall pressure in the economy

● Just going back to this whole idea of quoting activity and RFPs, close ratios, etc. Is quote activity up, is it flat, is it down versus the year ago period? Clearly there is some seasonality in that?

Clearly, there is seasonality, that's one. Many large cases have a seasonality patch and that tends to bring them closer to the beginning of the year, but also we have seen changes because of the economic climate. In the middle of last year, we saw significant drop off of quote activity in the larger case segment (2500+ lives). We've seen a pick up in that more recently, so a lot more activity. You would expect if there is a significant change in the quoting activity, the close ratios should go down because the denominator has just gone up, and you wouldn't necessarily want all that business.

Aetna

Profit (Operating income, pre-tax, excluding after-tax realized investment gains or losses):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$42.1	$34.2

EP

Line of Business	1Q09 Earned Premium ($000,000)	1Q08 Earned Premium ($000,000)
Group Insurance	$527.2	$512.5

Notable Statements

● Group insurance first quarter operating earnings increased 23% year-over-year. We achieved a 250 basis point improvement in the group insurance benefit ratio to 86.3%. As expected, higher disability claim costs were more than offset by favorable underwriting experience in our group life business.

Principal Financial Group

Profit (Operating income, post-tax, excluding after-tax realized investment gains or losses):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Specialty Benefits	$17.1	$23.9	--	--
Group Disability	---	---	71.3%	68.1%
Group Life	---	---	67.8%	72.5%

*Life & Health Division includes Individual Life, Health Insurance and Specialty Benefits

Line of Business	1Q09EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales ($000,000)
Disability	$74.3	$24.0	$76.5	$21.0
Life	$83.5	$21.0	$86.1	$15.3

Notable Statements

Nothing specific to the Specialty Benefits area

Cigna

Profit (Income from continuing operations, excluding realized investment gains/losses, after taxes):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)
Group Disability & Group Life	$63	$68

EP

Line of Business	1Q09 EP ($000,000)	1Q08 EP ($000,000)
Disability	$268	$247
Life	$334	$308

Notable Statements

● Group insurance revenue and margins remained competitively strong. However, first quarter results were below expectations due to unfavorable disability and life claims experience as well as lower net investment income.

● Earnings in the quarter reflected unfavorable disability and life claims experience, lower net investment income and the unfavorable impact related to a catastrophic claim. Disability premiums and fees grew by 9% year-over-year despite a very competitive marketplace and challenging economic environment. This result demonstrates that our disability management value proposition, which focuses on helping people return to work more quickly, continues to be received very well in the marketplace.

● We expect the impact from the economic downturn on our group insurance results to be manageable as our book includes recession-resistant sectors such as government, education and the health care industry. In addition, we continue to add clinical resources to address the impact of the economic slowdown.

● While we experienced an uptick in the disability and life loss ratios in the first quarter, we do not expect the first quarter results to be our run rate for the remainder of the year.

Analyst Questions

● First question on the disability and life outlook, I guess, relative to our estimates, it doesn't look like the miss in the first quarter is being projected forward. Is that sort of consistent with your internal view? Why wouldn't the unfavorable claims experience persist through the rest of the year?

Response: There were a lot of factors that hurt us first quarter, and most of those factors we don't expect to be run rate items for the balance of the year. First, net investment income declined sequentially for the CIGNA group business by approximately $4 million after-tax. Over half of that relates to these mezzanine investments that we took a hit that we don't expect to be the run rate for the remainder of the year. So, that piece we view as a first quarter-only item.

Second, we did have a number of people insured as part of the plane accident here in Buffalo, New York. That cost us $3 million after-tax in the quarter. Again, we don't expect that to be the run rate going forward. The life loss ratio bounces around quarter-to-quarter. Specifically, it bounced unfavorably here in first quarter. That was worth approximately $4 million after-tax.

And then, the disability loss ratio also increased in the quarter relative to full year 2008. That was worth approximately $4 million after-tax. We do hypothesize that it is probably related to the softer economy. On the other hand, we have a good history here of when we staff up the disability management organizations, they do a particularly good job of helping people get back to work. Therefore, I don't believe that the first quarter run rate for 2009, that was worth the $4 million, is again the new run rate going forward.

Assurant

Profit (Net operating income after tax, before net realized gains and losses and the after tax effect of one time events.):

Line of Business	1Q09 Profit ($000)	1Q08 Profit ($0000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Employee Benefits* (includes DRMS)	$7,022	$16,332	75.3%	71.1%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	1Q09 EP ($000)	1Q09 Sales ($000)	1Q08 EP ($000)	1Q08 Sales ($000)
LTD & STD	$109,704	$14,172	$116,300	$18,909
Life	$48,562	$9,859	$52,564	$9,836

Notable Statements

● In our disability products, we did not see an increase in claim frequency or incidence. However, we did see a slowdown in recoveries. A priority in disability claims is to help claimants return to work. In an environment where there are fewer jobs available to return to, this is more challenging but something we've managed well historically.

● Assurant Employee Benefits will continue to maintain pricing discipline focused on expense management and look to leverage growth opportunities in voluntary products and alternate distribution through DRMS (Assurant's turnkey disability provider in Maine).

Analyst Questions

● On the health and disability loss ratios, is there anything you can do proactively now that you're seeing some of these trends to reduce them over let's say the next 12 months?

Response: A point that I would make on the benefits business is we certainly work in a variety of ways with employers to find creative ways to return claimants to work, which we think is the best outcome of a disability, is for somebody to go back to work. So, if the employment situation starts to improve, that could certainly have a definite impact. Even if it doesn't, we're kind of redoubling our efforts in this area and we've historically done very well at returning people back to work.

MetLife

Profit (Operating Earnings after tax and before after-tax investment gains/losses):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Group Disability	N/A	N/A	86%	80.6%
Group Life	$99	$119	92.9%	93.8%

EP

Line of Business	1Q09 EP ($000,000)	1Q08 EP ($000,000)
Disability	$404	$438
Life	$1,750	$1,641

MetLife does not disclose sales numbers in these lines.

Notable Statements

● Group life mortality of 92.9% was well within our guidance range of 91% to 95%.

● The Group Disability morbidity ratio of 86% for the quarter was better than our target range of 89% to 94%, driven by stable incidence rates and strong claim management results.

Hartford

Profit (Pre-Tax and DAC)

Line of Business	1Q09 ($000,000)	1Q08 ($000,000)
Group Benefits (Disability, Life, Other)	$90	$94

EP/Sales

Line of Business	1Q09 EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales $(000,000)
Group Disability	$518	$204	$480	$190
Group Life	$543	$188	$508	$186

Notable Statements

● Our group benefits business had an excellent quarter with a 6% increase in fully insured premiums. That growth was fueled by a 5% increase in sales and strong persistency.

● While we saw a tick up in our loss ratio, this was primarily in our experienced based business, where losses and commission expenses tend to offset. Importantly, the economic downturn is not having a measurable impact on our group benefits claims experience to date.

Lincoln Financial

Profit (Post tax)

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)	1Q09 Loss Ratio	1Q08 Loss Ratio
Group Protection	$25.7	$26.3	70.8%	71.0%
Group Disability	$25.3	$15.4	59.1%	68.1%
Group Life	$.6	$10.1	81.6%	71.9%

EP/Sales

Line of Business	1Q09 EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales ($000,000)
Group Protection	$389.8	$54.1	$370.4	$54.3
Group Disability	$174.0	$23.5	$163.2	$24.9
Group Life	$142.4	$22.7	$132.9	$21.3

* includes life, disability & dental

Notable Statements

● The Group Protection business continued to deliver very solid results. First quarter sales were flat compared with last year, reflecting competitive environment, and a client base that is closely watching employee levels in costs.

● Overall loss ratios in our Group business were favorable coming in at just under 71%. The disability lines continue to out perform. We believe the weak job market has actually contributed to a lower incidence rate.

Sun

Profit (Net income after tax):

Line of Business	1Q09 Profit ($000,000)	1Q08 Profit ($000,000)
Employee Benefits Group (U.S.)	$48	$19

EP/Sales

Line of Business	1Q09 EP ($000,000)	1Q09 Sales ($000,000)	1Q08 EP ($000,000)	1Q08 Sales ($000,000)
Employee Benefits Group (U.S.)	$487	$63	$465	$55

Notable Statements

● U.S. Employee Benefits group had their best quarter ever with earnings increasing 153%.

Analyst Questions

With unemployment rates rising very rapidly are you starting to see higher claims cost? In looking at your numbers, it doesn't seem apparent but maybe the right way to ask the question is, how much of an increase in claims cost should we expect as a result of a tougher employment environment? Have you taken pricing measure or operating actions to mitigate that?

Response: We're very cognizant of the fact that rising unemployment could impact some of our group lines both north and south of the border. At this juncture, we have not seen any strong signs that of increased disability claims coming our way as evidenced from the actual first quarter results. I assure you that we are very, very watchful on leading

indicators and we are very focused on looking for this coming our way because based on prior experience, we would expect to at least see some impact from unemployment on disability. Of course, we are seeing some impact from lower employee populations but that's to be expected and that's simply mathematics. So, I assure you, we are on top of it from a pricing point of view but there are no strong signs of disability claims or other claims being heavily impacted at this point in time.

Summary

Company	Earnings	Sales	EP
Prudential	**Not reported by line of business**	**Dis: $134M (↑17.5%)** **Life: $210M (↑87.5%)**	**Dis: $290M (↑3.5%)** **Life: $857M (↑8.1)**
Unum	**LTD/STD: $57.7M (↑43.9%)** **Life/AD&D: $48.3M (↓13%)** **Vol WB: $77.6M(↑23.6%)** **Limited: $62.3M (↓26%)** **Colonial: $70.9M (↑5.1%)**	**U.S Brokerage** **LTD: $31.7M(↓12%)** **STD: $15.9M(↑18.7%)** **Life: $31.8M(↑17.3%)** **ADD: $2.9M(flat)** **Vol: $73.8M(↑11.5%)** **Unum Limited** **LTD: $16.3M(↑10.1%)** **Life: $2.1M(flat)** **Other: $1.2M(↓33.3%)** **Colonial** **Acc/Dis: $44.4M(↑1.1%)** **Life: $13.0M (↓4%)** **Can/CI:$10.2M(↓1%)**	**U.S. Brokerage** **LTD: $438.1M (↓4.6%)** **STD: $107.6M (↓1.3%)** **Life: $262.2M (flat)** **AD&D: $25.8M (↓16.8%)** **Vol: $392.6M(↑6.2%)** **Unum Limited** **LTD: $123.8M (↓33%)** **Life: $31.5M (↓31%)** **Other: $7.7M (↓24%)** **Colonial** **Acc/Dis: $156.8M (↑4.9%)** **Life: $41.2M (↑7%)** **Other: $55.4M (↑5.7%)**
RSL	**Group: $58.8M(↑32.4%)**	**Dis: $18.2M(↓35%)** **Life: $11.8M (↓48%)**	**Dis: $146.4M (↑3.3%)** **Life: $103.7M (↑4.2%)**
Standard	**Group: $86.0M (↑9%)**	**LTD: $25.3M (↓26%)** **STD: $14.1M (↑15.6%)** **Life/AD&D: $47.4M (↓26%)**	**LTD: $212.8M (↓2%)** **STD: $53.8M (flat)** **Life/AD&D: $211.6M (↓1.7%)**
Aetna	**Group: $42.1M (↑23.1%)**	**Group:N/A**	**Group: $527.2M (↑2.9%)**
Principal	**Specialty Benefits: $17.1M (↓28.5%)**	**Dis: $24M (↑14.3%)** **Life:$21M (↑37.3%)**	**Dis: $74.3M (↓3%)** **Life: $83.5M (↓3%)**
Cigna	**Group Dis & Life: $63M(↓7%)**	**N/A**	**Dis: $268M (↑8.5%)** **Life: $334M (↑8.4%)**
Assurant	**Employee Benefit: $7.0M(↓57%)**	**LTD/STD: $14.2M (↓25%)** **Life: $9.9M (flat)**	**LTD/STD: $109.7M (↓5.7%)** **Life: $48.6M (↓7.6%)**
Met	**Not reported by line of business**	**Not reported by line of business**	**Dis: $404M (↓7.8%)** **Life: $3,429M (↑8.4%)**
Hartford	**Group: $90M (↓4.3%)**	**Dis: $204M (↑7.4%)** **Life: $188M (↑1.1%)**	**Dis: $518M (↑7.9%)** **Life: $543M (↑6.9%)**
Lincoln	**Dis: $25.3M(↑64.3%)** **Life: $.6M (↓94%)**	**Dis: $23.5M(↓6%)** **Life: $22.7M (↑6.6%)**	**Dis: $174M (↑6.6%)** **Life: $142.4M (↑7.1%)**
Sun	**U.S. Employee Benefits Group: $48M (↑152%)**	**U.S. Group: N/A**	**U.S. Group: $487M (↑4.7%)**