SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

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Dear Smith Group Client:

We are pleased to provide the 1st Quarter 2011 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.

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Prudential Financial

Profit (not reported by business line):

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Group Disability	NA	NA	94.3%	86.5%
Group Life	NA	NA	92.3%	91.7%

EP/Sales:

Line of Business	1Q11 EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
Disability	$301	$108	$285	$89
Life	$1,066	$392	$936	$257

Notable Statements

● The Group Insurance business reported adjusted operating income of $40 million in the current quarter compared to $53 million a year ago. The decrease in earnings was driven by unfavorable results from Group Disability. We are continuing to see an elevated incidence of new disability claims, which more than offset the benefit of increased claim terminations in the current quarter.

● Group Insurance sales for the quarter were $500 million, including $392 million for Group Life. This compares to a total of $346 million a year ago. Most of our Group Insurance sales are recorded in the first quarter based on the effective date of the business. Current quarter Group Life sales included a major case win, which contributed about $180 million. More than half of this sale and about 70% remaining Life sales in the quarter were voluntary business, representing coverage purchased by employees or association members rather than employer-paid insurance.

Unum

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

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Benefit Ratio	1Q10 Benefit Ratio
Unum US	$209.1	$199.2	78.8%	78.3%
LTD/STD	$73.5	$75.8	83.9%	84.2%
Life & AD&D	$52.8	$51.2	70.0%	69.7%
US Supp & Vol	$82.8	$72.2	85.2%	86.3%
Unum Limited	$48.7	$60.6	69.3%	63.1%
Colonial	$69.0	$73.0	51.4%	47.1%

EP/Sales

Line of Business	1Q11 EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
Unum US	$1,219.4	$180.0	$1,216.1	$163.7
LTD	$397.0	$29.5	$415.6	$27.6
STD	$111.0	$14.0	$106.2	$14.3
Life	$273.4	$30.8	$270.1	$28.5
AD&D	$27.1	$2.5	$26.0	$3.5
Voluntary/Supp	$410.9	$103.2	$398.2	$89.8
Unum UK	$167.1	$17.6	$165.8	$24.2
LTD	$103.4	$8.2	$109.3	$11.7
Life	$47.6	$6.8	$42.8	$10.9
Other	$16.1	$2.6	$13.7	$1.6
Colonial	$280.4	$70.6	$265.1	$73.3
Acc/Sick/Dis	$172.3	$47.2	$162.8	$48.7
Life	$46.2	$13.3	$43.5	$14.3
Cancer & CI	$61.9	$10.1	$58.8	$10.3

Notable Statements

Unum U.S.

● Within Unum US, the Group Disability line reported another solid quarter from a risk perspective, though operating income declined 3% to $73.5 million, as net investment income declined primarily due to a decrease in the level of assets supporting this line of business.

● Within the Group Life and AD&D line, operating income increased 3.1% to $52.8 million in the first quarter, with higher revenues offsetting a slight uptick in the benefit ratio.

● In the Supplemental and Voluntary line, first quarter income increased 14.7% to $82.8 million. The year-over-year improvement was driven primarily by a strong rebound in earnings from the Voluntary Benefits business line, which more than offset small declines in income from the recently issued Individual Disability line and the Long Term Care line.

● New claim incidence continue to show some volatility, but was down slightly on a sequential basis relative to the fourth quarter, and it remains within a range of experience we've seen over the past several quarters. Claim recovery experience remains favorable in the first quarter. We have no reason to believe this will change, and we'll look for similarly consistent levels in the Group Disability benefit ratio in the future, and longer-term improvement in profitability will be driven from business mix shift to more core market and Voluntary Benefits.

Unum UK

● Operating income in this segment decreased 19.6% to $48.7 million in the first quarter of 2011. Operating income declined 21.9% in local currency. While premium income and local currency was down 1.8% in the first quarter, the benefit ratio was higher at 69.3% compared to 63.1%, reflecting the impact of higher inflation on claim reserves associated with policies containing an inflation linked benefit increase feature, a lower level of claim resolutions in Group LTD and lower premium income. And these items offset favorable Group LTD claim incidents relative to the year-ago quarter.

● The benefit ratio for the first quarter was 69.3%, down from 71.7% in the fourth quarter, with favorable Group Long-term Disability claim incidence offsetting some higher Group Life mortality experience.

● We are pleased with our persistency, while lower than last year, is holding up well relative to our expectations. There is pressure on sales comparisons, which are down 29% compared to the year-ago quarter in local currency.

Colonial

● Colonial Life experienced a 5.5% decline in operating income compared to last year, as premium income growth of 5.8% was offset by a higher benefit ratio.

● The benefit ratio of 51.4% this quarter included less favorable risk results in the Accident, Sickness and Disability line due to a higher level of incurred claims, as well as slightly unfavorable mortality experience in the Life line of business and remains within our expected range of 50% to 52% for this segment.

● Sales in the Colonial Life segment were softer this quarter, declining 4% after several consecutive quarters of growth. Breaking it down though, we continue to see positive momentum in the core commercial market segments which are cases with less than 1,000 lines. This area saw a 2% growth. However, sales were lower this quarter in two areas which can be more lumpy, large case commercial market and the public sector market.

Analyst Questions

● Just on the U.S. Group Long-term Disability. This quarter was a really strong quarter for claim recovery patterns. How sustainable is this level of claim recoveries? Are the claim recoveries just offsetting the higher incidence that we are seeing from the economy? Can we expect this level of recoveries to continue?

Response: It was an extraordinarily good quarter. We've had rock solid recovery patterns for ten to twelve quarters in a row. But this one was particularly strong both in terms of recovery count and also in the average size of reserves that were on those recoveries. And then and to some extent, that was offset by incidence levels what were higher relative to last year's first quarter, but lower relative to last year's third and fourth quarter. The average size of new claim submissions was a little bit lower than we were experiencing last year. So to some extent, within all that, you've got some volatility, particularly

around average sizes of claims. I think, in terms of solid recovery performance, I expect it to be sustainable. I don't see any reason that is going to change, but it may not necessarily stay at the high level that we had in the first quarter.

● It appears that in the Supplementary and Voluntary business, we are seeing the premium income growth start to accelerate again. Where do we think the growth can go to here?

Response: I think that in general, we expect to outperform the marketplace. In Voluntary, we expect right around double-digit growth and sort of on the higher end of double-digit growth, mid teens. I think it's the target level for us in terms of the Voluntary business once the economy recovers.

● I had a question, if you could talk about competitive trends and your sales outlook in the U.S. disability market. Obviously, this quarter you're up 7% in Long-term Disability. I think the last couple of quarters, you were weak. And then secondly, related to that, we've heard from a lot of companies saying that they're raising prices, have you seen that in the market?

Response: Well, we've heard some companies talk about making price adjustments, and I think we've seen some limited evidence. But at the same time, we see other companies that continue to be quite aggressive and so in general, I would say there's not been a significant shift in the competitive environment. We've been consistent with our value proposition. Our prices actually in the marketplace were slightly higher at this time this year than they were last year, so we're maintaining that kind of discipline and focus. And then we continue to focus on growing in our core marketplace and in the less economically sensitive industry. So in general, we are focused on sort of delivering our value proposition, our ability to market in the core market and packages with Voluntary Benefits, and we are not worrying too much about the price levels right now, and we're not seeing much difference.

● Sales in the Group Long-term Disability line were up nicely this quarter. Was there anything unusual, any new initiatives in the marketing front or channel front that contributed to that kind of growth? Any reason that this growth wouldn't be sustainable going forward?

Response: Mark, no new initiatives, at least specific to the quarter. We've been steadily rolling out our Simply Unum platform, the ability to package our products together for more efficiency on the benefit volume side for the employer, stronger employee communication support for the employers and we have more and more brokers in the marketplace selling packages of LTD with Voluntary Benefits. And I think all of those kinds of factors in the investments we've made strategically are paying off. And I think that in general, we should see solid core market growth coupled with strong Voluntary Benefits growth. But I do think you'll see some volatility from quarter-to-quarter sort of within line. I mean, it won't always be LTD is up 7% and Life is up 5% or Life is up 8%.

It will bounce around a little bit depending on sort of what's out there in the marketplace in terms of good activity.

● Just a couple of real quick ones. Just to follow up a little bit on the January renewal season and pricing trends from an earlier question. Just wondering if you can dissect that a bit more and think about size, plans, small market, mid market, etc?

Response: Yes. I think it's been a pretty sort of uneventful kind of renewal season. We went into renewals during the fourth quarter last year looking forward to the first quarter this year, thinking that if prices in the market didn't harden, that we might be under some pressure. That hasn't, for the most part, really materialized. I think we're feeling very successful with our renewal program or I think slightly ahead of plan, relative to where we want to be right now. And out to bid levels are actually lower at this time this year compared to the same time last year. So I think we're feeling pretty successful about our renewal program right now.

Reliance Standard Life (RSL)

Profit (Operating income, pre-tax):

Line of Business	1Q11 ($000)	1Q10 ($000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$76,078	$69,068	69.5%	68.6%

EP/Sales

Line of Business	1Q11 EP ($000)	1Q11 Sales ($000)	1Q10 EP ($000)	1Q10 Sales ($000)
Disability (mostly LTD)	$140,835	$26,289	$134,427	$16,888
Life	$103,399	$16,970	$97,920	$12,936

Notable Statements

● At RSL, we achieved first quarter premium growth rate of 5%, our highest quarterly growth rate in the last two years. Premium growth was boosted by a 40% increase in core production. This production growth was especially impressive given the emphasis that we've placed on raising prices. RSL implemented an 8% average increase in our manual rates for long term disability to adjust for lower interest rates. These manual rates applied to smaller cases, those with under 300 lives. We also pursued price increases on the larger LTD cases with poor experience to address the higher claims incidence we experienced in the second half of last year.

● RSL's sales growth continued to benefit from our strong position in the small case market where we are seeing positive payroll trends. ADP surveys for the first quarter of 2011 showed an average of 160,000 jobs being added per month in companies with less than 500 employees.

● Voluntary products remain important and those premiums increased over 8% in the quarter as employers continued to seek ways to control benefit costs. RSL also had a good contribution in the quarter from our IEB for larger companies where we believe that we continue to have a competitive advantage with value added services we offer with our Matrix absence management subsidiary.

Analyst questions

● Can you talk about incidence trends in a little more detail? How did incidence compare to Q4 and how much above pricing levels are we at right now?

Response: What we saw in 2010 was an increase in level of incidence compared to what we have historically seen and what we have seen in our pricing models. For the first quarter of 2011, that incidence has trended down a bit. So, we're seeing better results and termination activity is still the same, better than pricing.

Standard Financial Group

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

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Ben Ratio	1Q10 Ben Ratio
Insurance Services	$46.5	$78.6	84.2%	76.1%

EP/Sales

Line of Business	1Q11EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
LTD	$200.1	$50.2	$200.8	$46.7
STD	$51.4	$22.3	$50.7	$22.3
Life & AD&D	$221.6	$77.4	$205.0	$73.5
Other	$19.8	$10.4	$20.3	$12.7
ERR	($4.5)	---	($10.9)	---
Total EB	$488.4	$160.3	$465.9	$155.2

Notable Statements

● Elevated incidence in Group LTD, incidence was up broadly in all effective years, industries and regions, 12% higher than historical norms.

● Incidence was more pronounced in certain types of disabilities, back, musculoskeletal and M&N

●Increased discount rate 50 basis points up to 5.5%

● Group insurance benefit ratio in the quarter was 84.2%, up 810 basis points year-over-year, while individual disability insurance benefit ratio was 57.2%, down 400 basis points year-over-year.

Analyst questions

● The incidence rate was broad based due to the recession as subjective disabilities increased; can anything be read into this?

Response: We sliced and diced the claim information as much as possible and saw that the claim department was acting consistently. The employment level was the most important takeaway but on a positive note, we saw that customers were beginning to hire which helped organic growth. We did note that the education and public administration sectors are behaving more like other industries when in the past they have performed better.

● Public sector behaving differently, increase in soft tissue claims, employment correlation – why no action?

Response: We price for the long term. The public sector will be challenging but not as severe, much of the business is experience rated/dividend eligible. We will continue to watch all areas and we'll take action when we deem necessary, not based on the results of one quarter.

● How is the competitive landscape?

Response: There does appear to be some firming of 1/1 renewals from our competitors. The under 500 market is still very competitive.

Aetna

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

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$42.9	$28.5

EP

Line of Business	1Q11 Earned Premium	1Q10 Earned Premium

	($000,000)	($000,000)
Group Insurance	$504.4	$529.9

Notable Statements

● Group Insurance benefit ratio was 89.7% for the quarter versus 92.5% a year earlier

● The positive result reflects an excellent quarter in our Group Insurance business, driven by higher disability underwriting margins and higher than expected net expect investment income.

Principal Financial Group

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

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Specialty Benefits	$23.0	$13.6	69.1%	73.1%
Group Disability	---	---	71.8%	84.5%
Group Life	---	---	65.3%	71.2%

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

Line of Business	1Q11EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
Disability	$68.3	$23.9	$65.1	$15.9
Life	$80.1	$23.3	$79.2	$19.6

Notable Statements

● In Specialty Benefits, operating earnings of $23 million were up 69% over the year-ago quarter, driven by investment performance and an improved loss ratio that remains comfortably within our targeted range.

● Specialty benefits had record sales of $113 million this quarter, up 56% over a challenging first quarter 2010. Metrics such as premium, in-force lives and existing case membership continues to build momentum.

Cigna

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

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)
Group Disability & Life	$82	$70

EP

Line of Business	1Q11 EP ($000,000)	1Q10 EP ($000,000)
Disability	$313	$288
Life	$309	$310

Notable Statements

● Within the Group Disability and Life segment, results in the quarter were strong overall as this business continues to deliver attractive margins, while providing value to our customers and clients, who are differentiated disability management model.

● Premiums and fees grew 4% quarter-over-quarter, including 9% growth in our Disability business, a key area of focus in our growth strategy. First quarter earnings in our Group business were $77 million. This includes the impact of favorable life and exit claims experience, as well as the net favorable impact of $6 million after-tax related to a reserve study completed during the quarter, on our Group Life business.

● Regarding Disability and Life business, we expect full year earnings to also be in the range of $275 million to $295 million, which is $5 million higher than our previous expectations.

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	1Q11 Profit ($000)	1Q10 Profit ($0000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Employee Benefits* (includes DRMS)	$6,486	$16,467	75.4%	71.7%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	1Q11 EP ($000)	1Q11 Sales ($000)	1Q10 EP ($000)	1Q10 Sales ($000)
LTD & STD	$114,406	$14,064	$129,927	$13,516

Life	$47,814	$12,111	$47,507	$8,517

Notable Statements

● At Assurant Employee Benefits, results were disappointing. Disability claim recovery rates have slowed and we've lowered the discount rate for new claims. In addition, we also experience higher Group Life mortality.

● Incidence rates remained relatively stable overall, though we did see increases in a block of assumed reinsurance business.

● We will be closely watching future experience as it unfolds and we'll take corrective action as needed. As we mentioned at our Investor Day, we lowered the reserve interest rate assumption to 4.75% for new long-term disability claims as of January 1, 2011. The interest rate for claims incurred prior to 2011 remains at 5.25%. The 50 basis point reduction at $1.3 million after-tax on first quarter income and is expected to have a $5 million after-tax impact for the year.

● First quarter net earned premiums were down compared to first quarter 2010 and are expected to be down for all of 2011. Premium persistency is being adversely impacted by the pricing actions on the disability reinsurance business I mentioned earlier. Premiums were also adversely impacted by lower sales last year.

● While earnings were disappointing at Employee Benefits, growth initiatives to expand the product suite and improve persistency are gaining traction. Sales for the quarter improved 12% including a 22% increase in voluntary sales.

MetLife

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

Line of Business	1Q11Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Non-Medical	$45	$61	87.7%	91.2%
Group Life	$93	$123	88.2%	89.5%

EP

Line of Business	1Q11 EP ($000,000)	1Q10 EP ($000,000)
Non-Medical	$1,476	$1,485
Group Life	$1,765	$1,871

Beginning with 4Q09, Met started reporting disability results lumped in with other non-medical coverages (Dental, LTC)

Notable Statements

● In Non-Medical Health, operating earnings increased over 50% from both the prior year and the prior quarter, mainly due to improving underwriting results in dental and group disability. While incidence remains elevated, recoveries continue to improve in group disability.

● Disability results also continued to improve as our disability loss ratio was significantly better than the prior year quarter and better than planned. We continue to see meaningful improvement in claims recovery experience in the quarter. While our incidence rates have remained elevated, they appear to have stabilized.

Analyst questions

● On group insurance sales, can you give us some sense for what your sales looked like for first quarter and how competitive an environment it is and what that means for premium levels in 2011 for Group Life and Non-Medical?

Response: Our revenues were down in both the Group Life and Non-Medical Health, Group Life in particular, Non-Medical Health was roughly flat year-over-year. That's pretty consistent with what we talked about on Investor Day for Group Life. We said that Group Life would be down. It's down a little more in the first quarter, but we expect that to even out more towards the back half of the year, so we'll come in within the guidance we talked about on Investor Day. Sales, in general, were weak; particularly in the large end of the market. There was less quoting activity for very large cases, and for the cases that we that did quote on, what it would take for us to win that business particularly in life insurance would have been to write those cases at a level that was far below what we were comfortable with. And we also lost a couple of large cases, which I mentioned at Investor Day. But we are seeing, I think, some improvement in the pricing environment in certain segments of our business. Disability, in particular, I think you saw that we had strong disability results this quarter, which was a function of improving incidence, a return to more average historical levels for recoveries. But also the fact that we've been taking pricing actions over the last two cycles that allow us to get a good return at these elevated incidence levels. And we think that, that's going to force the market to begin to bring their prices up to more in line with the current performance of the business.

Hartford

Profit (Pre-Tax and DAC)

Line of Business	1Q11 ($000,000)	1Q10 ($000,000)
Group Benefits (Disability, Life, Other)	$11	$51

EP/Sales

Line of Business	1Q11 EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales $(000,000)
Group Disability	$462	$109	$481	$120

Group Life	$516	$128	$512	$172

● The Group Benefit business remained extremely competitive. Fully insured premiums declined 2% year-over-year, and first quarter sales were down 18%. We continue to exercise the appropriate pricing discipline on both new and renewal business. Elevated claim incidences in long-term disability impacted the bottom line. We are taking selected rate actions on renewals, zeroing in on the accounts that need price increases. As the economy continues to improve and our pricing actions earn in, we expect the loss ratio to improve. This will take time and the loss ratio will likely remain in the high 70s through this year.

Lincoln Financial

Profit (Post tax)

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)	1Q11 Loss Ratio	1Q10 Loss Ratio
Group Protection	$24.4	$21.4	74.1%	74.8%
Group Disability	$16.5	$18.6	70.1%	65.5%
Group Life	$8.4	$3.4	75.9%	82.4%

EP/Sales

Line of Business	1Q11 EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
Group Protection	$436.6	$45.4	$409.9	$63.1
Group Disability	$186.2	$18.0	$178.3	$28.8
Group Life	$170.4	$17.4	$157.2	$24.0

* includes life, disability & dental

Notable Statements

● Nonmedical net earned premiums grew by 7%, and we saw improvement in our disability loss ratios in the quarter. For example, our long-term disability incidence rate was the lowest that we have seen in the last four quarters. We are continuing to manage to better overall loss ratios through renewal and new business price increases and extra resources in our claims management area.

● Turning to the Group Protection segment. Nonmedical net earned premium grew 7%, a solid result, as some of the factors that are contributing to a challenging sales environment benefit in-force premiums. The nonmedical loss ratio of 74% is down from last year's first quarter ratio of 75% and a full year 2010 ratio of 76%. LTD incidence rates, which have been driving elevated loss ratios, came in at 3.95 per thousand in the first quarter, up from 3.57 in the first quarter of 2010 but down from 4.36 in the fourth quarter. While we continue to watch this key metric and manage it closely, we are encouraged by the improvement.

Analyst Questions

● Could you give us a bit more sense on why the group disability loss ratio improved so much versus 4Q? I think it went from 78% to 70%, a big improvement there.

Response: On the loss ratio front, it was really driven by the incidence rates. So as these incidence rates have come down, you'll see a comparable decrease in the loss ratio. That's really the primary driver. I think as we said last quarter, this has been all about incidence rates, which we believe are linked to the economy in total. So as we continue to see the economy stabilizing, I would anticipate that you would continue to see that improvement in those incidence rates.

Sun

Profit (Net income after tax):

Line of Business	1Q11 Profit ($000,000)	1Q10 Profit ($000,000)
Employee Benefits Group (U.S.)	$44	$28

EP/Sales

Line of Business	1Q11 EP ($000,000)	1Q11 Sales ($000,000)	1Q10 EP ($000,000)	1Q10 Sales ($000,000)
Employee Benefits Group (U.S.)	$538	$39	$507	$38

Summary

Company	Earnings	Sales	EP
Prudential	Not reported by line of business	Dis: $108M (↑21.4%) Life: $392M (↑52.3%)	Dis: $301M (↑5.6%) Life: $1,066M (↑13.9%)
Unum	LTD/STD: $73.5M(↓3%) Life/AD&D: $52.8M (↑3.2%) Limited: $48.7M (↓29.7%) Colonial: $69M (↓5.5%)	U.S Brokerage LTD: $29.5M(↑6.9%) STD: $14.0M(↓2.1%) Life: $30.8M(↑8.1%) AD&D: $2.5M(↓28.6%) Vol:$103.2M(↑14.9) Unum Limited LTD: $8.2M(↓29.9%) Life: $6.8M(↓37.6%) Colonial Acc/Dis: $47.2M(↓3.1%) Life: $13.3M (↓7%) Can/CI:$10.1M(↓1.9%)	U.S. Brokerage LTD: $397.0M (↓4.5%) STD: $111.0M (4.5↑) Life: $273.4M (↑1.22%) AD&D: $27.1 (↑4.2%) Vol: $410.9M(↑3.2%) Unum Limited LTD: $103.4M (↓5.4%) Life: $47.6M (↑11.21%) Colonial Acc/Dis: $172.3M (↑5.8%) Life: $46.2M (↑6.21%) Can/CI: $61.9M(↑5.3%)
RSL	Group: $76.1M(↑10.2)	Dis: $16.9M(↑55.7%) Life: $17M(↑31.2%)	Dis: $140.8M (↑4.8%) Life: $103.4M (↑5.6%)
Standard	Group: $46.5M (↓41%)	LTD: $50.2M (↑7.5%) STD: $22.3M (flat) Life/AD&D: $77.4M (↑5.3%)	LTD: $200.1M (↓.4%) STD: $51.4M (↑1.4%) Life/AD&D: $221.6M (↑8.1%)
Aetna	Group: $42.9(↑50.5)	Group:N/A	Group: $504.4M (↓4.8%)
Principal	Specialty Benefits: $23M (↑69.1%)	Dis: $23.9M (↑50.3%) Life:$8.7M (↑52.6)	Dis: $68.3M (↑4.9%) Life: $80.1M (↑1%)
Cigna	Group Dis & Life: $82M(↑17.1%)	N/A	Dis: $313M (↑8.7%) Life: $309M (flat)
Assurant	Employee Benefit: $6.5M(↓60.6%)	LTD/STD: $14.1M(↑4.1%) Life: $12.1M (↑42.2%)	LTD/STD: $114.4M (↓11.95%) Life: $47.6M (flat)
Met	Non Medical: $45M (↓26.23) Life: $93M (↓24.4%)	Not reported by line of business	Non-Med: $1,476M (flat) Life: $1,765M (↓5.7%)
Hartford	Group: $11M (↓78.4%)	Dis: $109M (↓9.2%) Life: $128M (↓25.6%)	Dis: $462M (↓4%) Life: $516M (↑.8%)
Lincoln	Dis: $16.5M(↓11.3%) Life: $8.4M(↓147%)	Dis: $18M(↓37.5%) Life: $17.4M (↓27.5%)	Dis: $186.2M (↑4.43%) Life: $170.4M (↑8.4%)
Sun	U.S. Employee Benefits Group: $44M (↑57.14%)	U.S. Employee Benefits Group: $39M (↑3.4%)	U.S. Employee Benefits Group: $538M (↑6.11%)