SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

August 30, 2006

Dear Smith Group Client:

We are pleased to provide the 2nd Quarter 2006 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. Rather, this summary is meant to increase our collective understanding of the complicated business and times in which we operate.

As always, we welcome your questions and comments. Please direct inquiries to Kristen deCastro (207) 879-5680, kdecastro@smithgroupre.com.

Prudential Financial

Profit (After FIT and before net unrealized investment Gains/Losses):

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Loss Ratio	2Q05 Loss Ratio
Group Disability	NA	NA	89.4%	94.9%
Group Life	NA	NA	95.4%	89.7%

EP/Sales:

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 sales ($000,000)
Disability	$203	$18	$210	$46
Life	$954	$25	$683	$30

Notable Statements

● Group life mortality less favorable in the quarter than our average expectation. The fluctuation came from a combination of claim count and average claim size across various parts of the business and we view it as essentially random in nature. The negative swing in mortality in group offset improved disability claims experience and a greater contribution of investment results in the current quarter.

● Group sales were $43 million as compared to $76 a year ago when we recorded the sale of two large disability cases and received premium in return for assuming existing case liabilities.

● Life premium persistency ratio at 95.9% for the quarter versus 89.7% a year ago

● Disability premium persistency ratio at 92.2% for the quarter versus 90.2% a year ago

● Analyst question on Group Life: "This quarter it looks like the volatility really came in and I understand that it's mortality but that's an operation that you've often talked about as lacking scale, can you share any updated thoughts on that?"

Response: "We're #2 in group life, over a trillion of life insurance inforce, a year and a half ago we had some issues on the disability business, they appear to be behind us, the disability numbers are looking pretty good. In general I'm very, very comfortable with the business but in the 2nd quarter we did have the adverse mortality which again if I go back over multiple years, there's nothing unusual. We didn't find any underwriting problems, we didn't find any book of business that we're troubled with, but these are very large books of business and at times we interpret a level of predictability that sometimes isn't always the case. I think it's a well managed book of business and I've very comfortable with it."

UnumProvident

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

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Benefit Ratio	2Q05 Benefit Ratio
US Brokerage				
LTD/STD	$10.4	$20.1	95.1%	93.5%
Life & AD&D	$44.8	$47.9	76.3%	76.6%
Unum Limited	$56.1	$41.3	68.7%	72.7%
Colonial	$49.9	$43.6	52.7%	53.8%

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales ($000,000)
US Brokerage				
LTD	$489.8	$50.9	$490.8	$47.7
STD	$133.1	$18.8	$146.0	$14.7
Life	$322.5	$43.5	$333.0	$38.5
AD&D	$39	$3.1	$38.5	$3.3
Voluntary	$94.8	$25.8	$85	$24.3
Unum Limited				
LTD	$150.4	$14.1	$142.5	$38.8
Life	$42.0	$4.6	$39.1	$5.0
Other	$8.3	$1.3	$11.5	$2.2
Colonial				
LTD	$132.8	$46.3	$126.3	$41.1
Life	$32.5	$14.9	$28.3	$13.9
Other	$44.2	$11.9	$41	$10.9

Notable Statements

● Unum limited earnings increasing 35.8% over the year ago quarter. While sales were 56.5% lower than a year ago, we feel this is being driven by the lack of activity in the market.

● Colonial, 14.4% increase in operating income and profit levels that remain at the highest levels in recent history. Sales growth showing positive momentum with sales up 10.9%, the highest rate of quarterly growth in three years.

● We saw improved performance in group long term protection line of business that was partially offset by an increase in the benefit ratio for group short term disability. This quarter's results were positively impacted by the following:

(1) a lower level of submitted incidence and severity

(2) improved trends in the liability acceptance rate associated with new claims as well as improved trends in such operational metrics as SS offsets and claim settlements and claim recovery improvements generally in line with first quarter results

● We are encouraged by our underlying performance of our claims management organization this quarter. We expect the benefit ratio in our group income protection to be flat in the third quarter and to begin to show improvement in the fourth quarter.

● Our re-assessment process is tracking well with our operational plan and we continue to estimate that the ultimate cost of the claims reopen in the reassessment will be in line with the amount reserved. We have completed the mailing of 292,000 notification letters and continue to estimate that we will have approximately 25,000 claims to reassess before the end of 2007. As of the end of June, we had completed the reassessment of over 7900 claims which had a rate of 30% of the original claim decision being overturned. These earlier claims are being evaluated first and therefore we expect to see higher overturn rates and average payments on these older claims then on the more recent claims. In fact, at quarter end, we had completed the reassessment of approximately 90% of the 2000 block of claims and 65% of the 2001 block. Again, we believe that the ultimate cost of the claims reopened in the claims assessment process will be approximately 180 million.

● Regarding the California industry settlement, we are pleased by the actions taken by the California DOI which reaffirms the department's view that the entire disability industry needs to comply with the same general product parameters that we had to agree to with the department late in 2005. This settlement begins the process of leveling the playing field in California for product definitions and should alleviate some of the competitive stress we are feeling in that important marketplace over the past several months.

● We continue to believe that the long term assumptions embedded in our reserves will be met and as such, our reserve positions are adequate.

● At our October 2005 investor meeting, we provided guidance on a number of areas of the business. While we have met or exceeded that guidance for most of the businesses, the one exception has been the U.S. Brokerage Group Income Protection benefit ratio which at the time we felt could decline to the 87% 88% level by late 2007 or early 2008. Based on recent performance and the time we believe it will take for the changes in the claims management area to fully take affect, we believe that it's appropriate to extend the timeframe needed to achieve our long term target for this line of business. We now believe that a benefit ratio in the 90-92% range is more appropriate objective for later 2007 and early 2008 and our estimate to achieve an 87% to 88% benefit ratio has been pushed back.

● Average price increase on our renewal business this year is running about 8 or 9%.

● Large case sales were up 15%, driven heavily by NBOC sales (new business old contract) to existing customers

● Premium per life slightly up for LTD

● Question from analyst on overturn rates of the claims reassessment. What is driving the overturn rate? Is it these people were able to get Social Security and per the multi-state agreement you basically have to pay them? Is there any trend coming out of this that we should be thinking about? Answer: "It's exactly what you said. As we've looked at these claims, more and more of these claimants than we originally anticipated in our assumptions back in late 2004 are already on Social Security. They could have gone on SS after the fact, you know, 2 years later, and pretty much, as you know, if you meet the SS definition of disability, by and large you've met the commercial definition. So, because more and more of those claims have already achieved SS status, on balance our overturn rates in our original assumptions had to be increased."

● Question from analyst on market conditions. What is your view of the pricing in the different areas of the disability market? "In our core market, the pricing environment seems to be relatively stable and we're quite pleased with both our activity levels and closing ratios, mix of business performance and the pricing that we're achieving in our core marketplace. In the larger case marketplace, pricing is still very volatile but we're remaining disciplined to our original pricing strategy. The competitive environment in large case is still very, very difficult on a pricing level and we're only playing where we think it's appropriate."

Reliance Standard Life (RSL)

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

Line of Business	2Q06 ($000,000)	2Q05 ($000,000)	2Q06 Loss Ratio	2Q05 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$56	$45.6	69.8%	71.5%

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05Sales ($000,000)
Disability (mostly LTD)	$112.1	$21.7	$97.3	$23.4
Life	$78.4	$17.8	$68.8	$18.6

Notable Statements

● Management noted that they continue to focus on attractive smaller case market

● Disciplined focus on underwriting profitability

● Growing market position: #7 nationwide in 2005 new sales of Group LTD, #10 nationwide in new sales of Group Life

● Company has expanded sales force:

End of Year	**# of Group Reps**
2005	117
2004	107
2003	99
2002	89
2001	81

● Higher margins in under-500 employee segment:

– Where job growth is occurring
– Smaller brokers - relationship driven
– Less price sensitive
– More conservative plan designs
– Successfully penetrating underserved market niche

– 20% of production from first-time buyers of coverage

● Average premium per case now at $21K ($22K in 2004, $26K in 2003)

● Question from analyst on improved loss ratio, what are the reasons? Response:

(1) Focus on small case market
(2) Strong labor market
(3) Pricing power

● Question from analyst about sales growth, should we expect future sales growth?

– focus will be on revenue growth, limit churning
– we've added top line growth with CDS (Custom Disability Solutions)
– we'd rather have flat sales associated with an increase in margin versus strong sales ----
– associated with a decrease in margin

● Question from analyst about growth at CDS, what were the drivers?

new business on old cases
they wrote 1 or 2 new cases
they've been targeting renewal cases
expect $38 to $45 million in premium from CDS

Standard Financial Group

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

Line of Business	2Q06 Profit ($000,000)	2Q05Profit ($000,000)
Insurance Services	$60.8	$75.8

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05Sales ($000,000)
LTD	$202.7	$19.1	$194.7	$17.0
STD	$52.7	$14.4	$46.1	$5.3
Life & AD&D	$181.7	$13.4	$170.4	$19.5
Other	$18.3	$4.3	$18.3	$3.5
ERR	$(5.3)		$(3.0)	
Total EB	$450.1	$51.2	$426.5	$45.3

Notable Statements

● Claims experience less favorable then expectations. "The results for the first and second quarters of this year compared to very favorable results for the first and second quarters of the prior year represent what we've consistently discussed each quarter which is that our claims can fluctuate widely from quarter to quarter."

● We see nothing systemic in the increase in the benefits ratio for the last two quarters that causes us undue concern and I will point out in 2005, we experience 4 very favorable quarters in which we similarly did not see any systemic pattern.

● Sales in EB are up 13% quarter over quarter despite the continuation of a very competitive sales environment. We have, and will continue to be, disciplined with our pricing by focusing by delivering superior products and services which our customers value while avoiding the purely price sensitive customer. The outcomes of this discipline can be seen by our consistently high retention rates.

● Less favorable claims experience for the group insurance business. Influenced most heavily by an increase in severity in long-term disability business generally due to slower recoveries for longer duration claims. In addition, we saw a little higher than expected incidence for group life insurance.

● Nothing to indicate that downturn in experience is indicative of a trend.

● Comment on the settlement between the California Department of Insurance and several industry and business groups. SFG expects administrative implication but we do not expect the settlement will have any material impact to our operations or financial outcomes. The settlement provisions will result in pricing adjustments for new business

as well as renewals in the state of California. All insurers who operate in California will be subject to theses provisions so we expect to see similar pricing adjustments among our competitors.

● Unfavorable claims experience in the group insurance. Group benefit ratio of 80.7%, a quarterly ratio we have not seen since 2003. Group benefit ratio was 75% in the quarter a year ago.

● Premium growth was 6.3% quarter over quarter which was in our estimated range of 6-8%.

● During 2Q 06 SFG increased the discount rate for newly established long term disability claims by 50 basis points to 5.5% from 5.0%. Based upon our size, a 50 basis point increase in the discount rate increases pre-tax income by approximately $4 million per quarter.

● Question from analyst on poor claims experience, was it new or old business, large or small case, particular industry, particular geography?

Response: "Not new business at all, one of the things that we monitor very carefully is pricing of new business and the claims experience that ensues in the 12 or 14 months and so on. We don't see any activity there that causes us any concern whatsoever. The claims experience on the LTD side mostly emanates from a severity issue on LTD and basically that has to do with recoveries on longer term duration claims. So, think about recoveries on claims that are three plus years out. When we look at all that data, and believe me we have cut this about every potential way you can, by year, by case size, by geography, by underwriter, by plan design and so on and so on. There is nothing, nothing at all, that says that there is any issue with one of those factors. So, based on those factors, we see this as nothing more than a normal fluctuation."

● Question from an analyst on the competition.

Response: "On the national account or large case side, there is some very, very aggressive competition and bottom line for us, it's something that we'll step away from, it appears to be some irrational pricing."

● Question from analyst on business in California. Will the settlement have an impact on your profitability in California? What percentage of your business is in Ca?

Response: "Fifteen percent of our business is in Ca, we don't expect business to be less profitable in CA due to the settlement."

● Question from an analyst on the benefit ratio, what makes you comfortable that this is an anomaly?

"In the first quarter, it was generally a single block of business that hurt us but this quarter (this quarter this segment it was profitable). This quarter it's different (recoveries not as good as expected). Not a particular segment, etc."

Aetna

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

Line of Business	2Q06 Profit ($000,000)	2Q05Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$36.0	$30.9

EP

Line of Business	2Q06 Earned Premium ($000,000)	2Q05 Earned Premium ($000,000)
Group Insurance	$560.0	$519.9

Notable Statements

● Group Insurance operating earnings increasing 17%

● Benefit cost ratio for Group Insurance at 92.9% for the quarter versus 93.1% a year ago

● 4.8 million individuals insured for Group LTD compared to 2.5 a year ago (2.1 million members acquired from Broadspire on 3/31/2006)

Principal Financial Group

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

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Loss Ratio	2Q05 Loss Ratio
Life & Health*	$65.2	$76.3	N/A	N/A
Group Disability	N/A	N/A	62.0%	62.5%
Group Life	N/A	N/A	66.5%	66.5%

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

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales ($000,000)
Disability	$63.7	$13.5	$48.4	$11.5
Life	$77.8	$12.6	$66.3	$11.1

Notable Statements

● Record revenues in health and specialty benefits divisions

● Specialty Benefits division earnings were a record $26 million in the second quarter, with continued strong inforce premium and fee growth contributing to a 21% increase in over the year ago quarter and a 29% increase through six months.

● Included in the gain for Specialty Benefits was a gain of $3 million in benefits related to change in reserving on LTD claims that we previously communicated. For the year, we continue to estimate that in total, the new reserving approach will add $10 million to division operating earnings.

● Group disability reserves at $447.8 million compared to $407.9 million a year ago

● Lapse rate (based on premium) at 2.5% for Group Disability compared to 2.1% a year earlier

Cigna

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

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)
Group Disability & Group Life	$64	$59

EP

Line of Business	2Q06 EP ($000,000)	2Q05 EP ($000,000)
Disability	$200	$166
Life	$260	$269

Notable Statements

● Strong results in Disability and Life, the company experienced strong, profitable growth over the quarter

● Disability revenue was up 20% while net income was up 8%

● Group has a strong market position and we have a very favorable outlook for this business

● Analyst question about mortality, will the favorable results lead to pricing changes?

We are consciously growing our disability business
Life premium were down slightly
Life margins were slightly lower than last year as mortality has been normalized versus a positive last year

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	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Loss Ratio ($000,000)	2Q05 Loss Ratio ($000,000)
Employee Benefits* (includes DRMS)	$20.6	$9.812	69.1%	76.3%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	2Q06 EP	2Q06 Sales	2Q05 EP	2Q05 Sales
LTD & STD	$119.8	$10.0	$123.0	$14.9
Life	$54.7	$5.3	$65.0	$10.9

Notable Statements

● "The results from Assurance EB this quarter demonstrate the continued focus and disciplined underwriting philosophy that we're applying to the small group benefits market. The significant increase in net operating income during the quarter and the 52% increase in the first half are the result of favorable loss ratio in all of our products and the growth in investment income. Our employee benefits management team continues to focus efforts on growing our business profitably in support of our small case strategy."

● Regarding disability, the speakers noted a favorable incidence level and favorable recoveries. "The shift away from the larger case business to small case business has certainly benefited us."

MetLife

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

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Loss Ratio	2Q05 Loss Ratio
Group Disability	N/A	N/A	90.2%	83.5%
Group Life	N/A	N/A	88.1%	94.7%

EP

Line of Business	2Q06 EP ($000,000)	2Q05 EP ($000,000)
Disability	$342	$331
Life	$1,684	$1,629

MetLife does not disclose sales numbers in these lines.

Notable Statements

● In the group life segment, where we continue to grow market share, performance was particularly strong. Second quarter claims experience was exceptional. In fact, we recorded our lowest mortality ratio since becoming a public company.

● The life insurance marketplace remains very competitive and the results reflect that environment and our commitment to appropriate and profitable sales.

● Group life mortality was extraordinary, 90-95% is typical, it was 88.1% for 2Q 2006. We think mortality to be trending well, it may not be 88% next quarter, but we expect it to be good.

Hartford

Profit (Pre-Tax and before after)

Line of Business	2Q06 ($000,000)	2Q05 ($000,000)
Group Benefits (Disability, Life, Other)	$74	$64

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales $(000,000)
Group Disability	$448	$31	$428	$42
Group Life	$456	$84	$406	$46

Notable Statements

● Group benefits sales rise 22% with consistently strong margins

● In group benefits, effective cross selling helped drive sales up 22%. Fully insured premium increased by 9%. Hartford's disciplined approached to underwriting and claims management continues to generate excellent profit margins.

● Analyst question about competition, "Stancorp, appeared to have very weak numbers in group LTD. Interestingly, your sales came down 26% in the group disability area year over year. Is that reflecting a much tougher market?"

Response: "There is a tougher market in the small case in particular and we have felt that, we're staying consistent. I guess our outlook is that we'll continue to do well in sales. We have become the #1 writer of new disability coverage so obviously we're strong in the sales area. But we pick our spots as we see them, we're working hard to compete in the small case market and that's been more difficult but we still think it's a great opportunity for growth for us. I wouldn't read much into the one quarter's results, we still view it as a core business and we'll grow both premium and earnings and obviously sales is a big driver of that."

Jefferson Pilot

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)	2Q06 Loss Ratio	2Q05 Loss Ratio
Benefit Partners*	$37.0	N/A	64.7%	N/A
Group Disability	$21.1	N/A	59.4%	N/A
Group Life	$13.5	N/A	67.8%	N/A

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales ($000,000)
Benefit Partners*	$328.9	$45.3	N/A	N/A
Group Disability	$134.0	$22.9	N/A	$27.2
Group Life	$111.6	$15.3	N/A	$15.6

* includes life, disability & dental

Notable Statements

● "Sales decline in the larger case market drove overall results. This is consistent with LIMRA reporting in Q1 which indicated that the large case market was weak. As is always the case, this market is price sensitive and we believe that the price increases put in place by us at the tail end of 2005 had indeed affected sales in the first half of the year."

● "Benefit Partners experience another quarter of significant improvements in its non-medical loss ratios. The consolidated non-medical loss ratio of roughly 65% was primarily the results of very low short and long term disability loss ratios, just under 60%, benefiting from favorable incidence and claim termination experience as well as operational improvements. We estimate that the better than expected loss ratios translated into about $11 million positive into the quarter's earnings. We would not expect these favorable loss ratios to be sustainable however and are holding to guidance of 71 to 75%. We would expect to be in the low end of that range as the year continues."

Sun

Profit (Net income after tax):

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)
Group Life & Health (LTD, STD, Stop Loss & Life)	$22	$19

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales ($000,000)
SLF US Group	$301	$21	$282	$26

Notable Statements

● Groups benefits, mortality and morbidity experience returned to more normal levels

● Our new partnership with MGIS became operational resulting in new sales during the 2nd quarter

● U.S. Group Life & Health, Business inforce up 19% (2Q06 vs 2Q05).

● Sales up 20% with a significant contribution from Medical Group Insurance Services (MGIS).

Genworth

Profit (After tax net earnings from continuing operations, excluding after-tax net realized investment gains and losses):

Line of Business	2Q06 Profit ($000,000)	2Q05 Profit ($000,000)
Group Life & Health	$8.0	$8.0

EP/Sales

Line of Business	2Q06 EP ($000,000)	2Q06 Sales ($000,000)	2Q05 EP ($000,000)	2Q05 Sales ($000,000)
Group (part of Protection Segment which includes Dental, Vision, Disability – STD & LTD, Group Medical, and Individual Voluntary)	$168.0	$44.0	$165.0	$38.0

Notable Statements

none

2nd Quarter 2006 Earnings Summary

Company	Earnings	Sales	EP
Prudential	Not reported by line of business	Dis: $18M (↓61%) Life: $25M (↓16.7%)	Dis: $203M (↓3.3%) Life: $954M (↑39.7%)
Unum	LTD/STD: $10.4M (↓48%) Life/AD&D: $44.8 (↓5%) Limited: $56.1 (↑36%) Colonial: $49.9 (↑14.5%)	U.S Brokerage LTD: $50.9M(↑ 6.7%) STD: $18.8M(↑ 27.9%) Life: $43.5M(↑13%) AD&D: $3.1M(↓6%) Voluntary: $25.8M(↑6.2%) Unum Limited LTD: $14.1M(↓64%) Life: $4.6M(↓8%) Other: $1.3M(↓41%) Colonial LTD: $46.3M(↑12.7%) Life: $14.9M(↑7.2%) Other: $11.9M(↑9.2%)	U.S. Brokerage LTD: $489.8 (↓ .2%) STD: $133.1 (↓ 8.9%) Life: $322.5 (↓ 3.1%) AD&D: $39 (↑ 1.3%) Voluntary: $94.8 (↑ 11.5%) Unum Limited LTD: $150.4 (↑ 5.5%) Life: $42.0 (↑ 7.4%) Other: $8.3 (↓ 27%) Colonial LTD: $132.8 (↑ 5.2%) Life: $32.5 (↑ 14.8%) Other: $44.2 (↑ 7.8%)
RSL	Group: $56M (↑ 22.9%)	Dis: $21.7M (↓7.3%) Life: $17.8M (↓4.2%)	Dis: $112M (↑15.5%) Life: $78.4M (↑14%)
Standard	Group: 60.8M (↓20%)	LTD: $19.1M (↑12.4%) STD: $14.4M (↑171.7%) Life/AD&D: $13.4M (↓31%)	LTD: $202.7M (↑4.1%) STD: $52.7M (↑14.3%) Life/AD&D: $181.7M (↑6.6%)
Aetna	Group: $36M (↑16.5%)	Group:N/A	Group: $560M (↑7.7%)
Principal	Life & Health: $65.2M (↓14.5)	Dis: $13.5M (↑ 17.4%) Life:$12.6M (↑13.5%)	Dis: $63.7M (↑ 31.6%) Life: $77.8M (↑17.4%)
Cigna	Group Dis & Life: $64 (↑8.4%)	N/A	Dis: $200M (↑20.5%) Life: $260M (↓20.5%)
Assurant	Employee Benefit: $20.6 (↑110%)	LTD/STD: $10M (↓33%) Life: $5.4M (↓51%)	LTD/STD: $119.8 (↓2.6%) Life: $54.7M (↓16%)
Met	Not reported by line of business	Not reported by line of business	Dis: $342M (↑3.3) Life: $1,684M (↑3.4%)
Hartford	Group: $74M (↑15.6%)	Dis: $31M (↓26%) Life: $84M (↑82.6%)	Dis: $448 (↑4.7%) Life: $456 (↑12.3%)
JP	Dis: $21.1M	Dis: $22.9 (↓16%)	Dis: $134M

	Life: $13.5M	**Life: $15.3 (↓2%)**	**Life: $111.6M**
Sun	**U.S. Group: $22M (↑15.8%)**	**U.S. Group: $21M (↓19%)**	**U.S. Group: $301M (↑6.7%)**
Genworth	**Group Life & Health: $8.0M (flat)**	**Group: $44.0M (↑15.8)**	**Group: $168M (↑1.8%)**