SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

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Dear Smith Group Client:

We are pleased to provide the 2nd 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.

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Prudential Financial

Profit (not reported by business line):

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Group Disability	NA	NA	85.6%	86.2%
Group Life	NA	NA	87.3%	89.4%

EP/Sales:

Line of Business	2Q09 EP ($000,000)	2Q09 Sales ($000,000)	2Q09 EP ($000,000)	2Q08 sales ($000,000)
Disability	$271	$26	$225	$17
Life	$849	$35	$810	$30

Notable Statements

● In group insurance, annualized new business premium increased in the second quarter. For the year-to-date, sales are up 48% and persistency has also improved. In Group life, persistency is 96%, in Group disability persistency is at 94%. We believe it is a strong indicator of extraordinary client satisfaction.

● The Group insurance business reported adjusted operating income of $105 million in the current quarter compared to $80 million a year ago. Current quarter results benefited from more favorable claims experienced than that of a year ago on both Group life and Group disability.

Unum

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

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)	2Q09 Benefit Ratio	2Q08 Benefit Ratio
Unum US	$191.3	$171.6	79.6%	80.7%
LTD/STD	$68.3	$47.0	87.0%	90.5%
Life & AD&D	$48.7	$54.3	70.5%	69.5%
Voluntary/Supp	$74.3	$70.3	76.2%	74.8%
Unum Limited	$67.3	$92.6	54.4%	58.3%
Colonial	$71.3	$68.2	46.4%	46.9%

EP/Sales

Line of Business	2Q09 EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales ($000,000)
Unum US	$1,223.7	$172.9	$1,246.9	$156.1

LTD	$433.4	$54.3	$463.0	$45.4
STD	$107.6	$19.4	$110.6	$16.4
Life	$264.6	$48.6	$268.0	$38.6
AD&D	$27.2	$5.1	$32.6	$3.4
Voluntary/Supp	$390.9	$43.3	$372.7	$50.6
Unum Limited	$173.4	$29.5	$241.7	$30.9
LTD	$130.4	$15.5	$178.6	$23.2
Life	$34.6	$12.6	$52.8	$5.8
Other	$8.4	$1.4	$10.3	$1.9
Colonial	$250.8	$78.0	$242.6	$81.2
Acc/Sick/Dis	$154.8	$51.0	$150.6	$53.5
Life	$40.8	$15.3	$39.0	$15.3
Cancer & CI	$55.2	$11.7	$53.0	$12.4

Notable Statements

● It's important to note that the economy is not currently impacting our risk results as evidenced by the performance of virtually all of our business lines this past quarter. We are, however, experiencing some impact on our premium income. In all of our businesses, we are seeing a lower level of new sales to existing customers, which indicates that because of the economic pressures, customers are hesitant to add new lines of coverage. We're also seeing some pressure on the natural growth of the in-force block. The lower levels of employment and the reduced rate of salary growth combined to lower compensation of many employers, which adversely affects the level of in-force premium.

Unum US

● In Group Disability, earnings were in large part due to the strong risk results again this quarter. These improvements continue to be driven by generally stable claim incidence, strong claim recoveries, and the ongoing shift in our in-force business to the more stable core markets.

● Unum U.S. sales increased 10.8% in the second quarter with solid growth in several areas including growth of 18.7% in the core employee benefit market line and growth of 29% in our large case market business (they noted later on that this was largely due to the inclusion of two large case sales).

● Sales in the supplemental and voluntary lines were more challenging, though, as we believe buyers are deferring these purchases due to the continued recessionary concerns and the uncertainty around health care reform.

● A number of factors are driving this continued improvement in group disability:

(1) The ongoing shift in our block of business to more core market business and less large case business as well as a shift to more stable industries and away from some of the more traditionally economic sensitive industries.

(2) Favorable claim recovery trends.

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

(4) A continued stable level of new claim incidence. New submitted claim incidence on a seasonally adjusted basis were in line with the trends we experienced in the first quarter as well as those of the past several quarters.

● The roll out of our Simply Unum platform has continued to gain traction with approval in 50 states and implementation completed in 47 states. Our experience to date has exceeded our expectations with Simply Unum-related sales now exceeding 20% of our small case sales, many of which are first time buyers of group and voluntary benefit plans.

Unum UK

● Pre-tax earnings were $67.3 million for the second quarter of 2009 compared to $92.6 million in the year-ago quarter, reflecting a significant decline in the value of the British pound.

● In local currency, earnings declined by 7% largely driven by a decline in premium income due to lower sales and persistency in 2008.

● Second quarter sales were quite strong, increasing 21% in local currency, largely driven by higher large case activity and also improved sales in the group life market where we've made a number of improvements over the past several months.

● With the recent improvement in sales trends and stabilization of persistency over the past few quarters, we believe that the year-over-year premium declines we have experienced in recent quarters will begin to improve in the second half of 2009.

Colonial

● Colonial Life's operating results remained strong with income of $71.3 million, which is a 5% increase.

● The benefit ratio was generally stable at 46.4% in the second quarter compared to 46.9% the year-ago quarter.

● Sales at Colonial declined by 3.9%, largely reflecting the impact of the weak economy on sales to existing accounts.

● We believe we will continue to face a tough sales environment as the economy struggles and unemployment remains elevated, but case count growth and continued strong agent recruiting bodes well for future sales trends as more favorable economic conditions develop.

Analyst Questions

● Simply Unum, if you could just expand a little bit more about how you're marketing that product and why it's working? I know Tom White touched on it briefly in his comments, but it seems like that's such a big part of the growth strategy going forward?

Response: Simply Unum has been a pretty good success story for us so far; we're very pleased with the results. From a marketing standpoint, I think the easiest way to think about it is that it's a total offering. We basically approach the employer with the idea that we can manage their overall benefits portfolio in a simpler way than the way that they've purchased and administered that portfolio in the past. So we package products together, both employer-paid and employee-paid products.

We provide a single enrollment process with benefits communication to communicate the entire package, and we provide a simple one platform administrative process that's easier, less expensive and more productive for the employer and the human resources benefits administration department. And I think from the broker's standpoint, it allows them to present a total offering. From the customer's standpoint, it allows them to purchase a total offering and do it in an efficient way both from a funding and administrative cost standpoint and I think that story plays well.

● With the U.S. business, given the challenges to generate new business, can you talk about pricing trends and also what steps Unum is taking to retain its existing book?

Response: Pricing trends for us are pretty stable. Our renewal program this year is a very modest, I think a 1% to 2% kind of adjustment in the inforce pricing. New business pricing is very stable year over year. And I think year-to-date in the marketplace pricing has been fairly stable. I'd expect pricing to be a little bit more challenging in the second half of the year. A lot of our competitors are probably facing sales challenges in the first half of the year, so I'd expect the competitive environment to be a little tougher in the second half of the year.

And the second part of your question, we have a pretty robust customer contact management program to stay in touch with our clients. Also, over the last four years, our renewal program, because it has been so robust, is much smaller. It puts a lot less of that business at risk, plus our service quality standards are much higher and delivery of service is much higher. We have a regular method of staying in touch with customers to make sure that we're serving them properly. We survey them, we make sure that we're on top of what their service needs are. So, I think in general that reflects itself in continuing high persistency levels.

● Health care, education and the public sector, those areas together are maybe more than one third of your book. I think that historically you've seen lower claim incidence there and I'm curious if incidence in those areas has changed at all as they become a little less defensive given public finances at the state level? Also, are you seeing any pressure on sales there or increased competition?

Response: No, we haven't really seen any change at all in incidence by industry sector. Not only was incidence very stable in these segments, it was pretty stable across all industry sectors.

On the Colonial side, very constant as well. We're not seeing any upticks in claim incidence and our persistency has always been very strong in our public sector blocks. With our educator business, we're not seeing any changes in that either.

Reliance Standard Life (RSL)

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

Line of Business	2Q09 ($000)	2Q08 ($000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$78,771	$63,342	69.0%	69.8%

EP/Sales

Line of Business	2Q09 EP ($000)	2Q09 Sales ($000)	2Q08 EP ($000)	2Q08 Sales ($000)
Disability (mostly LTD)	$140,777	$22,359	$141,145	$23,943
Life	$100,653	$11,346	$101,503	$17,073

Notable Statements

● We continued to benefit from disciplined underwriting and pricing at both Reliance and Safety National.

● We have not seen any increase in disability claims incidence due to the economic downturn.

● Premium growth was impacted by lower than expected production from our Integrated Employee Benefit which targets larger companies. Activity in the small and medium

sized segment has remained strong despite the economic downturn and the quoting activity and sales of cases in that segment have increased at the high single digit level.

● Premiums at RSL's turnkey disability provider, Custom Disability Solutions, were $12.8 million for the second quarter this brings the total for the first half of the year up to $28 million which is up 16% over the first half of 2008. We expect the annual turnkey growth rate for 2009 to be in the mid teens. We continue to focus on adding new turnkey partners and we remain optimistic about the long term growth opportunities in turnkey disability which provides us with significant alternative distribution to the small case market.

● We're staying conservative with our budgeting in part due to the potential impact of the recession on payrolls and small business job creation.

● Analyst Questions

At RSL, I think the trends that you're seeing are actually pretty consistent with what StanCorp is showing. Looking at growth and looking at unemployment, would it be your expectation that premium could actually go negative in the back half of the year?

Response: I think StanCorp had a decrease in their top line in a comparable product and we think that we're doing quite well to post modest increases in this really tough environment. We think that for the longer term this market still has great potential both in the small case where we continue to show it and in the larger case where we think there is some lengthening of the sales cycle and some real pressure from some aggressive pricing, maybe from some people that are missing revenue, but we're just not going to chase after that. So, we could see weakness from here but we think over the longer term RSL continues to have some real interesting growth opportunities.

Standard Financial Group

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

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)
Insurance Services	$100.9	$89.3

EP/Sales

Line of Business	2Q09EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales ($000,000)
LTD	$205.9	$11.9	$219.9	$14.4
STD	$51.8	$2.9	$54.6	$5.2
Life & AD&D	$206.6	$14.6	$219.5	$18.5
Other	$20.1	$5.6	$19.0	$4.9

ERR	($7.2)	--	($13.3)	--
Total EB	$477.2	$35.0	$499.7	$43.0

Notable Statements

● Growth in profitability in the Insurance Services Segment is largely due to the very favorable claims experience in both our group insurance and individual disability businesses. Our group insurance benefit ratio at 74.2% for the second quarter of 2009 was similar to 74.4% for the second quarter of 2008

● Our overall claims results continue to display no ill effects from the recessionary economy.

● As employers continue to face challenges due to the economy, we are not surprised to see a modest decline in premiums. In our insurance services segment, group insurance premiums declined by 4.5% in the second quarter when compared to the second quarter of 2008. Much of the decline in the premium in the 2nd quarter occurred due to a declining workforce among our customers. This decline was moderate because our business is diversified into sectors that are relatively stable during the various economic cycles. While U.S. employment levels overall decreased 4% in the 2nd quarter, our customers' employment levels decreased only 1%. In prior years, employment growth at our customers has been around 1.5%.

● The pipeline of cases of groups of 2,500 lives or more is encouraging. Many of our product enhancements and service initiatives have been directed toward the larger case market in which we are seeing an increase in proposal activity.

● On average, cases that terminated in 2009 had low, single digit returns on equity. When other carriers are taking these already low margin cases, they have done so at rates significantly below our inforce rates. By avoiding these unreasonable pricing pressures, our potential for high quality financial results remain strong.

● It is important to note that the excellent claim results this quarter included a 25 basis point reduction in the reserve discount rate to 5.25% from 5.5% in the first quarter.

Analyst Questions

● In California obviously that's where a lot of your customer base is and historically education, municipalities they are pretty defensive but there are budget issues and furloughs so any color on how that might impact payrolls there would be helpful.

Response: As we look at our business in California, we track that fairly closely particularly related to the revenue associated with the state. So, we were pleased to see some resolution there between the governor and the legislature on a budget. In relation to dollars from an employer side versus the state side, relatively small exposure. On the

employer side we've seen a stable stream and have not seen a big deterioration in the State of California in our municipality business.

● Sales are down about 18% for the 2nd quarter for group disability and that was about in line with what they were in the first quarter. Can you quantify whether that's coming from, because there are lower payrolls, lower demand or is it pricing? Is there a way to separate out the different factors?

Response: There are a couple of trends that we're seeing in the sales line. Very competitive pricing, there is also in some cases what we'd say is irrational pricing and that impacts us. We're content to continue to have the view that with top line growth there are two kinds, one that adds value and some that destroys value. We're going to stand on the sidelines in those irrational spaces and let those cases go by. We're very encouraged from the demand side, our proposal activity is up during the quarter and continues to be strong. We have a number of new capabilities and services that we've rolled out so we're seeing a lot of interest and we'll wait to see how the rest of the year plays out.

● Does the healthcare reform act or discussions in Congress, does that have a meaningful effect or concern for you as a disability writer?

I don't think that we have enough visibility to see how that whole issue will unfold. The one thing that we think about significantly is that with most brokers with whom we do business derive the majority of their income by placing medical insurance with various employers. To the extent that they are not doing that anymore because there is some sort of government intervention there, those brokers may very well turn to our product lines and begin to spend far more time with customers in our products. So, we will wait to see how it unfolds, I suspect that it's probably neutral to maybe slightly positive at this stage.

● Question about large case, have you had any victories after the end of the quarter? How should we think about large case sales for the back half of the year or 1/1/2010?

Response: It's important to remember that the 2nd quarter for us is not a big sales quarter historically. The difference in sales quarter over quarter is about $8 million this quarter as opposed to the 2nd quarter of 2008. For us, in the larger case space, that could be just a handful of cases. Looking forward, we're right in the middle of our larger case selling season. We're seeing a lot more quoting activity. There is a lot of interest in our new services and capabilities and we find that encouraging.

● Question around employment outlook particularly as it relates to the government related sector. Common sense would tell me that seeing what is going on with declining tax bases and budget pressure in California and elsewhere that perhaps we would see some softness in payroll as there really are limited ways to limit that budget pressure. I've heard in your comments that you think that's going to be pretty benign for you.

Response: When you think about our books of business, think about how those various groups that we write fall within sectors in terms of employment growth in the general economy. Fully 70% of our book is in the top two quartiles for job growth. In general, the government and municipality sector is in the second quartile probably towards the half of that quartile but still in an area that is stagnant or maybe slightly declining versus where we are seeing more dramatic declines such as real estate, construction, etc. So, benign may not be the exact word, but we still feel strongly about our public book of business.

Aetna

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

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$52.0	$33.3

EP

Line of Business	2Q09 Earned Premium ($000,000)	2Q08 Earned Premium ($000,000)
Group Insurance	$438.5	$414.4

Notable Statements

- Group insurance benefit ratio was 87.0% versus 85.9% a year earlier.

Principal Financial Group

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

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Specialty Benefits	$24.0	$31.0	--	--
Group Disability	---	---	$70.5	$70.1
Group Life	---	---	$64.6	$66.7

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

Line of Business	2Q09EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales ($000,000)
Disability	$72.4	$8.6	$77.1	$9.1
Life	$84.5	$8.0	$88.8	$11.1

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	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)
Group Disability & Group Life	$90	$73

EP

Line of Business	2Q09 EP ($000,000)	2Q08 EP ($000,000)
Disability	$262	$254
Life	$328	$305

Notable Statements

● Group Disability and Life earnings in the quarter reflects strong results from our disability management programs and attracted margins. Second quarter 2009 earnings in our group disability and life segment were $90 million reflecting competitively attractive overall margins. In addition, earnings reflect strong results from our disability management program which also contributed a net benefit of $20 million after-tax related to a reserve study.

● We expect the impact from the economic downturn on our Group Disability and Life results be manageable. However we will continue to closely monitor emerging indicators.

● We expect our group Disability and Life, and international businesses to continue to grow revenue while maintaining competitively strong margins. Specifically we now expect our 2009, group Disability and Life earnings to be approximately $10 million after tax higher than our previous estimates.

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	2Q09 Profit ($000)	2Q08 Profit ($0000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Employee Benefits* (includes DRMS)	$12,128	$18,630	71.2%	70.9%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	2Q09 EP ($000)	2Q09 Sales ($000)	2Q08 EP ($000)	2Q08 Sales ($000)
LTD & STD	$108,495	$8,207	$113,327	$10,404
Life	$48,397	$5,086	$50,945	$5,775

Notable Statements

● At Assurant Employee Benefits, we saw improvement in disability experience during the quarter. Our voluntary sales continue to gain traction as they increase for the quarter and year-to-date.

● In Employee Benefits, net operating income was down 35% and 45% for the quarter and six-month period respectively. The decline for the quarter was driven primarily by lower investment income and a $2.3 million pre-tax restructuring charge. This restructuring will lead to about $5 million per year of ongoing expense savings beginning in 2010.

● Six months results were lower in the first half of 2009 due to lower investment income and higher disability loss ratios. Disability incidence rates, however, have remained stable in 2009, and claim recovery rates improved during the second quarter.

● Net earned premiums were down 4% and 5% for the quarter and six months, respectively. Premiums are down and all product lines reflecting shrinking payrolls and other economic pressures on small employers.

● In this environment, we benefit from our voluntary product offerings. We've significantly increased our focus on voluntary products, and are seeing increasing sales and substantial jumps in quote activity.

MetLife

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

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Group Disability	N/A	N/A	87.6%	89.7%
Group Life	$109	$136	91.3%	91.3%

EP

Line of Business	2Q09 EP ($000,000)	2Q08 EP ($000,000)
Disability	$377	$404
Life	$1,756	$1,693

MetLife does not disclose sales numbers in these lines.

Notable Statements

● Our Group Life and Disability Underwriting results were strong, though dental performance was disappointing with higher benefit utilization as a result of the ongoing economic uncertainty

● In Institutional, Group Life mortality of 91.3% was well within our guidance range of 91-95% and flat with the prior year. In non-medical health and other, the Group Disability morbidity ratio of 87.6% for the quarter was better than our target range of 89-94% driven by continued stable incidence.

Hartford

Profit (Pre-Tax and DAC)

Line of Business	2Q09 ($000,000)	2Q08 ($000,000)
Group Benefits (Disability, Life, Other)	$14	$62

EP/Sales

Line of Business	2Q09 EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales $(000,000)
Group Disability	$476	$37	$497	$54
Group Life	$529	$48	$526	$76

Notable Statements

● The Hartford's group benefits business is a leader in providing life and disability products and services for employers, ranking number two in disability premium and number three in group life insurance premium. We will be looking to grow in group benefits where we have significant competitive advantages, including innovative claims management and outstanding service

● Our group benefits business was affected by the economic downturn, which led to lower payrolls. Fully insured premium dipped 2% from the prior year.

● We saw an uptick in the GBD loss ratio to 76.5%, up from 73.7% in the prior year quarter. Much of the loss ratio increase can be attributed to unfavorable disability claim development relating to the 2008 incurral year. We also saw a continuation of higher group life mortality in the second quarter after years of favorable mortality in the middle of the decade, and we are taking appropriate action in response.

Analyst Questions

● Regarding the future direction of the company. It's apparent that you are reducing your exposure internationally and you are looking at options for your institutional business. As we think of the U.S. business, I'm hoping you can sharpen my understanding of how the new Hartford, if you will, domestically, obviously lower costs, but how else will the new Hartford be different from the old or maybe the point is that it won't be different? I just wanted to be entirely clear on that important question.

Response: The new Hartford, from a segment perspective, is very focused on becoming more insurance protection-focused. Therefore, more of our earnings growth going forward will come from the insurance-based businesses. So as you compare ourselves to five years ago, we were the dominant player in the variable annuity market. We have obviously restructured it pretty dramatically. To that extent, a protection focus is going to be the more critical driver of both earnings composition and earnings generation.

Lincoln Financial

Profit (Post tax)

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)	2Q09 Loss Ratio	2Q08 Loss Ratio
Group Protection	$33.6	$32.2	68.2%	70.2%
Group Disability	$20.7	$19.9	62.4%	66.1%
Group Life	$12.5	$11.4	70.3%	72.3%

EP/Sales

Line of Business	2Q09 EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales ($000,000)
Group Protection	$413.3	$59.5	$393.0	$64.6
Group Disability	$171.1	$29.3	$167.0	$29.9
Group Life	$147.4	$21.1	$133.8	$23.4

* includes life, disability & dental

Notable Statements

● Turning to our group business, another strong earnings performance, with favorable loss ratios coming in at roughly 68%. The disability lines continued to outperform. We believe as do others in the industry that the weak job market has actually contributed to a lower incidence rate. Life loss ratios were also strong relative to recent periods. While we have enjoyed a consistent string of favorable quarters, we would expect loss ratios in the low 70% range for the remainder of the year.

● In our Group Protection business, sales were up 10% over the first quarter, similar to our experience in adapting the VA and UL product lines to anticipate emerging trends, we emphasize our voluntary group offerings as employers reduce benefits and employees take on that responsibility. Voluntary sales were 38% of total Group Protection sales in the first half of 2009 versus 32% a year ago.

Sun

Profit (Net income after tax):

Line of Business	2Q09 Profit ($000,000)	2Q08 Profit ($000,000)
Employee Benefits Group (U.S.)	$30	$25

EP/Sales

Line of Business	2Q09 EP ($000,000)	2Q09 Sales ($000,000)	2Q08 EP ($000,000)	2Q08 Sales ($000,000)
Employee Benefits Group (U.S.)	$472	$126	$470	$123

Notable Statements

● We did not see signs of increased disability claims, claim notices or deterioration of recovery patterns in the second quarter. As we have said before, we are watching leading indicators since we would expect to see at least some impact from the current recessionary climate given our prior experiences.

● Within employee benefits, we began rolling out a new quoting and policy administration system. The system integrates quoting, proposal generation and contract issuance into one system that dramatically improves the way we manage and deliver cases. As a web based system, it will create efficiencies that reduce operating costs thereby giving us a competitive advantage in this highly competitive sector.

Summary

Company	Earnings	Sales	EP
Prudential	**Not reported by line of business**	**Dis: $26M (↑52.9%) Life: $35M (16.7↑%)**	**Dis: $271M (↑20.4) Life: $849M (↑4.8)**
Unum	**LTD/STD: $68.3 (↑45.3%) Life/AD&D: $48.7M (↓10%) Vol WB: $74.3M(↑5.7%) Limited: $67.3M (↓27.3%) Colonial: $71.3M (↑4.5%)**	**U.S Brokerage LTD: $54.3M(↑19.6) STD: $19.4M(↑18.3%) Life: $48.6M(↑26%) ADD: $5.1M(↑50%) Vol: $43.3M(↓14.4%) Unum Limited LTD: $15.5M(↓33%) Life: $12.6M(↑117%) Colonial Acc/Dis: $51M(↓4.7%) Life: $15.3M (flat) Can/CI:$11.7M(↓5.6%)**	**U.S. Brokerage LTD: $433.4M (↓6.4%) STD: $107.6M (↓2.7%) Life: $264.6M (↓1.3%) AD&D: $27.2M (↓16.6%) Vol: $390.9M(↑4.9%) Unum Limited LTD: $130.4M (↓17%) Life: $34.6M (↓34.5%) Colonial Acc/Dis: $154.8M (↑2.8%) Life: $40.8M (↑4.6%) Can/CI:$55.2(↑4.2%)**
RSL	**Group: $78.8M(↑24.4%)**	**Dis: $22.4M(↓6.6%) Life: $11.3M (↓33.6%)**	**Dis: $140.8M (flat) Life: $100.7M (↓1%)**
Standard	**Group: $100.9M (↑13%)**	**LTD: $11.9M (↓17.4%) STD: $2.9M (↓44.3%) Life/AD&D: $14.6M (↓21%)**	**LTD: $205.9M (↓6.4%) STD: $51.8M (↓5.2%) Life/AD&D: $206.6M (↓6%)**
Aetna	**Group: $52.0 (↑56.2%)**	**Group: N/A**	**Group: $438.5M (↑5.8%)**
Principal	**Specialty Benefits: $24M (↓22.6%)**	**Dis: $8.6M (↓5.5%) Life: $8.0M (↓28%)**	**Dis: $72.4M (↓6.1%) Life: $84.5M (↓4.9%)**
Cigna	**Group Dis & Life: $90M(↑23.3%)**	**N/A**	**Dis: $262M (↑3.1%) Life: $328M (↑7.5%)**
Assurant	**Employee Benefit: $12.1M(↓35%)**	**LTD/STD: $8.2 (↓11.2%) Life: $5.1M ((↓12%)**	**LTD/STD: $108.5M (↓4.3%) Life: $48.4M (↓5.1%)**
Met	**Not reported by line of business**	**Not reported by line of business**	**Dis: $377M (↓6.7%) Life: $1,756M (↑3.7%)**
Hartford	**Group: $14M (↓77.5%)**	**Dis: $37M (↓31.5%) Life: $48M (↓37%)**	**Dis: $476M (↓4.3%) Life: $529M (flat)**
Lincoln	**Dis: $20.7M(↑4%) Life: $12.5M (↑9.6%)**	**Dis: $29.3M(↓2%) Life: $21.1M (↓10%)**	**Dis: $171.1M (↑2.5%) Life: $147.4M (↑10.2%)**
Sun	**U.S. Employee Benefits Group: $30M (↑20%)**	**U.S. Employee Benefits Group: $126M (↑2.4%)**	**U.S. Employee Benefits Group: $472M (flat)**