SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

August 25, 2010

Dear Smith Group Client:

We are pleased to provide the 2nd Quarter 2010 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	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Group Disability	NA	NA	93.0%	85.6%
Group Life	NA	NA	92.2%	87.3%

EP/Sales:

Line of Business	2Q10 EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
Disability	$278	$19	$271	$26
Life	$896	$23	$915	$35

Notable Statements

● Group Disability experience was also less favorable than in the year-ago quarter, when claims incidence was unusually low. In addition, expenses were higher than a year ago driven partly by a $7 million charge in the current quarter to true-up our estimate of premium taxes.

Analyst Questions

Question on the Group Disability benefit ratio picking up to 93% in the quarter versus 89% last year, I think, Mark, you mentioned a termination being partly responsible for that. But maybe a little color around incidence and what you're seeing there and whether or not you need to take any pricing up in the long term disability area.

Response: The disability ratio did go up. Incidence and severity were both in play here. And I think first of all, we’re watching this closely. But I think everybody would say that the volatility around disability on a quarterly basis is pretty high, and we are not inclined to overreact to any one quarter’s views. In general, for some period of time now the disability business has held up much better than we think we would have anticipated in a recession scenario and there were some one-off features in the numbers this quarter that don’t give us any real reason to believe that the spike here is the new normal.

Unum

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)	2Q10 Benefit Ratio	2Q09 Benefit Ratio
Unum US	$216.0	$191.3	79.5%	79.6%
LTD/STD	$84.1	$68.3	84.6%	87.0%
Life & AD&D	$51.5	$48.7	70.3%	70.5%
US Supp & Vol	$80.4	$74.3	56.3%	56.2%
Unum Limited	$52.9	$67.3	66.0%	54.4%
Colonial	$73.9	$71.3	48.3%	46.4%

EP/Sales

Line of Business	2Q10 EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
Unum US	$1,216.5	$144.1	$1,223.7	$170.7
LTD	$413.1	$32.2	$433.4	$54.3
STD	$107.6	$17.1	$107.6	$19.4
Life	$271.4	$36.3	$264.6	$48.6
AD&D	$26.3	$3.7	$27.2	$5.1
Voluntary/Supp	$134.2	$54.8	$123.8	$43.3
Unum UK	$152.9	$32.8	$173.4	$29.5
LTD	$105.0	$15.4	$130.4	$15.5
Life	$39.5	$16.1	$34.6	$12.6
Other	$8.4	$1.3	$8.4	$1.4
Colonial	$267.7	$83.9	$250.8	$78.0
Acc/Sick/Dis	$164.2	$56.1	$154.8	$51.0
Life	$44.1	$15.8	$40.8	$15.3
Cancer & CI	$59.4	$12.0	$55.2	$11.7

Notable Statements

● We continue to see some very aggressive pricing and underwriting action by certain competitors, both in the U.S. and in the U.K. While these pressures impact our overall sales results, I am encouraged by the trends we're seeing in the market segments we have targeted for growth, specifically the core, or smaller-case marketplace and the voluntary benefit marketplace

Unum US

● Our group disability results remains strong with an improvement in the benefit ratio of 2.4% on a year-over-year basis. And while new claim incidence was slightly higher this quarter, we had very good long-term disability claim recovery experience relative to last year's second quarter.

● Subsequently, from the first quarter we did see an uptick in the benefit ratio of 0.4% driven by the slight increase in claim incidences while claim recoveries remain inconsistent. The volatility in new submitted claim incidences shows no real underlying trends, and no signs of being economically or recession influenced.

● The group disability benefit ratio fell to 84.6% in the second quarter from 87% in the year ago quarter. This result is consistent with our expectations and reflects favorable business mix shifts and our ongoing adherence to pricing discipline.

● Premium income declined 3.8% in the quarter reflecting in large part the impact of today's high level of unemployment levels on the natural growth of our business.

● Sales for our group line which are LTD, STD, and Group Life and AD&D combined, declined approximately 30% in the second quarter. Remember last year, second quarter results included unusually high large-case sales activity that was not duplicated this year.

Unum UK

● The benefit ratio in Unum U.K. increased 66% in the second quarter from 54.4% a year ago, reflecting the impact of lower earned premiums, higher claims in the Group Life and the Group Disability blocks when compared to the very favorable experience of the second quarter of last year, and the impact of higher inflation in the U.K. on an inflation index-linked group policy.

● Second quarter sales increased 15.8% in local currency, driven by strong sales in the group life market and a more moderate increase in group disability.

Colonial

● Strong quarter with premium growth of 6.7% and operating earnings growth of 3.6%. The benefit ratio 48.3% this quarter was elevated compared to the year ago benefit ratio of 46.4% but still a very favorable result, which produced a very strong profit margin of 27.6% this quarter.

● Sales at Colonial Life continue to be encouraging, increasing 7.6% for the second quarter. Underlying these results are several positive trends, highlighted by new account growth of 13.6%.

Analyst Questions

● I just want to understand the comment a little bit about the competitive environment is stabilizing. I guess, what are you seeing and what gives you the confidence that it has stabilized? And how should we think about the sales over the next couple of quarters?

Response: We're in a pretty soft pricing environment still. I think last year the first half of the year, as you'll recall, a number of our competitors were struggling with a number of issues and we had a pretty robust first half of the year.

We sort of anticipated that the second half of the year, and going into the beginning of this year, that the pricing environment would be softer. I think that's proven to be true. Average prices seem to be sort of trailing down in the marketplace, and that's resulted in us being sort of disciplined in our overall pricing and more focused on growth in our strategic businesses, our core businesses, our Simply Unum Platform, the voluntary business, all of which are up for the first half of this year.

So I think for us, the stabilization maybe has more to do with our focus on our strategy as opposed to the market pricing having stabilized. I think market prices are still soft.

● On group disability, your benefit ratio is holding up pretty well. The competitors are having certainly more deterioration. Can you comment on what you see going on both from your book and what you suspect might be going on from an industry standpoint, and why you think you're holding up better?

Response: Well, I think a couple things are going on. Although we've experienced some increased volatility, it's been remarkably stable over the last year.

Recoveries have held up very well, as have offsets. We've also been pretty disciplined with our pricing. And as the market goes softer in pricing, we didn't go there. Our persistence though has been very, very strong in not only group disability, but in all of our lines. In fact, every single line of business has better persistency this year, better than last year at the same time.

So, I think a lot of what's going on for us is just staying disciplined and focused around plan management, around pricing management, around underwriting, and focusing on growing our business where we strategically want to, which is in the small-and-medium sized market and the voluntary market and staying away from sort of solo-lined price competitive cases.

● What is your outlook for claim recoveries and group long-term disability in the U.S.?

Response: As you know, recoveries have been very strong over the past several years. I don't see any reason to believe that they're going to sort of move much in either direction right now. I think we've got good, solid, consistent results there. We have good, solid, consistent claim satisfaction ratings and I don't see them changing very much.

Reliance Standard Life (RSL)

Profit (Operating income, pre-tax):

Line of Business	2Q10 ($000)	2Q09 ($000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$68,843	$78,771	67.6%	69.0%

EP/Sales

Line of Business	2Q10 EP ($000)	2Q10 Sales ($000)	2Q09 EP ($000)	2Q09 Sales ($000)
Disability (mostly LTD)	$136,674	$23,718	$140,777	$24,150
Life	$95,928	$19,728	$100,653	$11,346

Notable Statements

● We also had positive sales trends in all of our insurance lines with good production growth at Reliance Standard and favorable results in the July renewal season at Safety National.

● Loss ratios at Reliance Standard Life improved and we have not seen any impact from the recession on disability claims incidence, severity or termination rates.

● There is no significant correlation between a change in gross domestic products and our loss ratios including disability loss ratios. We've also analyzed the correlations between our loss ratios and ADP payroll data and Federal unemployment data. This analysis again showed no significant correlations.

● We saw some modest easing of the competitive environment in our small case niche in the quarter and quoting activity remained steady.

● Looking beyond 2010, assuming that unemployment trends improve, we believe Delphi's operating EPS growth going to return to historical levels which have been in the range of 10% to 12%. We expect RSL to benefit as the economy improves by capitalizing on its leading market position in the very profitable small case niche while also growing profitably voluntary markets.

Analyst questions

You said that the loss ratio in RSL were down year-over-year. Given the comments from one of your competitors, can you just describe your exposure to the education market and your view of that market in the public sector in general?

● Response: Traditionally, the education segment has been a small piece of our business, certainly not in double digits, I think it's in single digits, and so it's not been a big driver for us. This business being public business tends to be big business and therefore very, very price sensitive. I guess as such we tend not to be competitive on your average public education group for that reason, therefore not having it be a big piece of our portfolio.

Standard Financial Group

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)
Insurance Services	$68.7	$100.9

EP/Sales

Line of Business	2Q10EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
LTD	$197.9	$10.8	$205.9	$11.9
STD	$50.6	$4.6	$51.8	$2.9
Life & AD&D	$209.6	$23.5	$206.6	$14.6
Other	$20.5	$3.7	$20.1	$5.6
ERR	$4.6	---	($7.2)	---
Total EB	$483.2	$42.6	$477.2	$35.0

Notable Statements

● Group insurance claims experience was heavily influenced by an increase in long term disability incidence. These elevated incidence levels, were most pronounced in the education sector, an area of business that has historically been very resilient when faced with recessionary pressures. We also observed increased incidence within pockets of manufacturing business.

● Based on our current analysis, we see no trend or systemic issue within our blocks of business. We define trend as a consistent and protracted change in the underlying experience that is driving the results

● Group insurance sales of $42.6 million were 22% higher than second quarter 2009 sales and were consistent with the second quarter 2008 sales level. We will continue to

target the value oriented portion of the insurance market while avoiding the purely price sensitive customer.

● Premium growth has been challenging due to the continuance of a difficult economic environment resulting in lower wage rate and job growth in our existing group insurance business.

Analyst Questions

● Question on the benefit ratio, can you break that down for us a little bit more? Maybe some granularity at the product line level for instance? Was the unfavorable experience, you mentioned incidence, I'm assuming that it's incidence primarily focused in the LTD book but did you have any poor experience in the STD or Group Life products as well?

Response: We drilled down to the LTD line in our prepared comments specifically because that was an area where we saw a fluctuation in the benefit ratio and it really drove that change quarter to quarter. The other products are performing as expected or better than expected. We drilled down into that area into incidence specifically because it wasn't severity it was incidence in this specific sector that we mentioned.

● Revisit the group insurance benefit ratio. In regards to the education market, whether or not there was some concentration in various states?

Response: When you look at the history on the benefit ratio not particularly coming from a specific region or year from a sales perspective and spread across that historically.

● You've talked about incidence but has there been any change in claim recovery patterns?

Response: We've noticed that the recovery in both those that are returning to work during the waiting period and after the waiting period has been fairly stable even in the economy that we're in. We've seen that being stable really in the last 24 months and beyond and it's an area that we focus on quite a bit from an expertise standpoint and our ability to get employers back into the workforce and productive.

Aetna

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$44.4	$42.5

EP

Line of Business	2Q10 Earned Premium	2Q09 Earned Premium

	($000,000)	($000,000)
Group Insurance	$517	$535.7

Principal Financial Group

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Specialty Benefits	24.0	23.7	68.0%	68.1%
Group Disability	---	---	67.6%	70.5%
Group Life	---	---	68.8%	64.6%

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

Line of Business	2Q10EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
Disability	$66.9	$8.0	$72.4	$8.6
Life	$79.4	$7.8	$84.5	$8.0

Notable Statements

● Earnings from Specialty Benefits were up slightly from a year ago. Importantly, during the quarter, the division experienced sequential growth in premium and fees for the first time since fourth quarter 2008, improved lapse rates from a year ago across all four lines of business and favorable claims results in a group disability income line after unfavorable experience in the first quarter.

Cigna

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)
Group Disability & Life	$89	$93

EP

Line of Business	2Q10 EP ($000,000)	2Q09 EP ($000,000)
Disability	$289	$262
Life	$297	$328

Notable Statements

● Second quarter earnings in our Group Disability and Life segment were $89 million. This reflects continued operating excellence in our disability management programs, which also contributed to a net benefit of $29 million after tax related to reserve studies. Through our expertise in disability management, we are able to help employees return to work faster, which increases productivity and drives cost savings for our customers. Results in the quarter were strong overall, and this segment continues to deliver attractive margins.

● Regarding our Disability business, we have demonstrated solid premium growth in the first half of this year, which further supports our position as an industry leader in this space.

● We now expect Group and International to contribute full year 2010 earnings of $510 million to $530 million. This is a $25 million to $35 million improvement over our previous expectations primarily reflecting the strength of our second quarter results.

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	2Q10 Profit ($000)	2Q09 Profit ($0000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Employee Benefits* (includes DRMS)	$12,393	$12,128	69.2%	70.4%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	2Q10 EP ($000)	2Q10 Sales ($000)	2Q09 EP ($000)	2Q09 Sales ($000)
LTD & STD	$121,880	$7,257	$108,495	$8,207
Life	$48,728	$5,188	$48,397	$5,086

Notable Statements

● At Assurant Employee Benefits, our results were good as experience continues to be favorable. However, small business clients continue to be challenged by a difficult economic environment. In order to achieve efficiencies, make our products more competitive, and position the business for growth, Employee Benefits made the difficult decision to reduce it's work force to make the company stronger moving forward. Even

in this difficult environment, we've been able to grow through Disability RMS, our alternative distribution channel. We continue to invest in our voluntary capabilities to remain positioned to meet employer and employee needs for the long term.

● Net operating income rose slightly for the quarter and increased significantly for the six-month period compared to 2009. We have experienced very favorable disability incidence, fewer challenges in transitioning claimants back to work, and excellent life mortality this year.

● Net earned premiums for the quarter and six months of 2010 grew as a result of the addition of the previously disclosed Shenandoah Life block and assumed business from clients at Disability RMS in 2009. The new DRMS clients in Shenandoah accounted for $30 million of premium in the second quarter and $65 million for the six months, and are on track to add $100 million of premiums for the full year.

● While we were pleased with our second quarter results, remember that the low frequency, high severity nature of our life and disability products can cause loss ratios to vary from quarter to quarter. We believe our voluntary products and services are well suited for the current challenging environment for small businesses.

MetLife

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

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Non-Medical	---	---	87.8%	88.4%
Group Life	$139	$89	86.6%	90.4%

EP

Line of Business	2Q10 EP ($000,000)	2Q09 EP ($000,000)
Non-Medical	$1,472	$1,455
Group Life	$1,841	$1,754

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

Notable Statements

● Non-Medical Health revenues were up slightly, reflecting higher Dental revenue, partially offset by lower Disability revenue.

● Group Disability incidence remains elevated but consistent with plan, while recoveries are showing signs of improvement.

● Disability margins continue to be below plan, as incidence levels remain elevated and recoveries continue to be below expectations. However, we are seeing some early signs of improvement in recoveries.

Analyst Questions

● Regarding disability, obviously, your margins held up fairly well. A few other companies have reported an uptick in claims. It seems like there is a business mix issue. But what's the possibility that if the economy stays the way it is that you actually see another uptick in claims over the next few quarters?

Response: We saw modest improvement this quarter in disability results relative to prior quarters. Incidence was down slightly. Recoveries were up, improved slightly. And so that's brought the loss ratio down a little bit. You commented on what some of our competitors are seeing. I can't really speak for them. And I'm not really sure why we saw the impact on our disability business more quickly. As you know, we've been talking about this issue for some time. Some of it may have to do with the mix of business that we have. We have a book of business that focuses on large companies. It's also got a significant percentage of those being financial services companies. And I think when the economy started to turn down, I think those companies acted more quickly in terms of adjusting their workforces. That may have had some impact on how quickly we saw claims coming into our operation. We also have taken some price increases over the last couple of pricing cycles, and I think that has helped us in terms of our overall results for the quarter. But what I would say just to summarize is that the performance of the quarter in disability was moderately encouraging. And I would say as the economy continues to slowly recover, we think that will begin to see a recovery in our disability business as well.

Hartford

Profit (Pre-Tax and DAC)

Line of Business	2Q10 ($000,000)	2Q09 ($000,000)
Group Benefits (Disability, Life, Other)	$42	$52

EP/Sales

Line of Business	2Q10 EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales $(000,000)
Group Disability	$469	$43	$476	$37
Group Life	$514	$55	$529	$48

● In our Group Benefits business, second quarter results were below our expectations, with core earnings of $34 million. The industry is experiencing higher disability claims frequency and we saw similar trends in the second quarter. We have closely reviewed our

disability claims experience and the increased frequency is not correlated to any industry or plan size. This suggests that the overall frequencies maybe returning to historical levels.

● On the top line, sales increased 13% over prior year, with persistency topping 90%. Fully insured ongoing premiums in Group Benefits declined 2%, pressured by lower payrolls and the sales challenges that were unique to The Hartford over the past year.

Analyst Questions

● Question on Group Benefits. In your supplement, you show the reserves for the underlying product lines there and I noticed that the group disability reserves increased nearly $100 million quarter-over-quarter, about 2%. Premiums in group disability fell 2% quarter-over-quarter. So I was just wondering if you could give us some detail on the driver of that reserve increase. Was that incidents related? Was that lower discount rate on new claims reserves? Something else?

Response: Really, the driver of all of this is really increased incidents from long-term disability. And also to a lesser extent, lower claim terminations.

● Then real quickly, LTD. You mentioned you're taking rates. How much? To what degree?

Response: As I mentioned, we are seeing increased incidence in LTD. And in order to ensure that we continue to price to our long-term returns, we are taking price. I would say in the low single digits at this point in time. But this is something that we monitor very carefully and we will react as we need to.

Lincoln Financial

Profit (Post tax)

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)	2Q10 Loss Ratio	2Q09 Loss Ratio
Group Protection	$22.7	$33.6	75.5%	68.2%
Group Disability	$6.6	$20.7	78.6%	62.4%
Group Life	$16.1	$12.5	69.7%	70.3%

EP/Sales

Line of Business	2Q10 EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
Group Protection	$433.7	$65.2	$413.3	$59.5
Group Disability	$181.7	$28.2	$171.1	$29.3
Group Life	$160.3	$23.4	$147.4	$21.1

* includes life, disability & dental

Notable Statements

● In our Group Protection business, our non-medical loss ratio came in at 76%, above what we experienced last quarter, and above our long range expectations in the low 70% range. The increase was primarily due to elevated long term disability loss ratios, life ratios recovered as expected in the period.

● Poor disability results were driven primarily by unfavorable incidence and to a lesser degree, claim termination experience. We believe economic conditions are playing a role and see no concentrations that suggest underwriting issues. We expect ratios to recover in time, but are likely to remain elevated for the remainder of the year.

● Net earned premium continues its strong trend, up about 8% over last year's quarter. Premium growth rates benefiting from consecutive periods of strong sales results and improved retention and persistency rates. We expect year-over-year premium growth rates to remain the high single digit area.

Analyst Questions

● I had a question on your disability claims, and if you could just elaborate on the spike in your loss ratio in the disability business, your margins had been fairly stable for a while. So what is causing the decline in margins? Obviously the economy is weak, but it is at pricing issue as well? You had pretty good sales for a while.

Response: We have broken down as you can imagine the disability loss ratio climb, it was running at about 76% or so, which is about 5 or so percentage points north of what we would otherwise plan on a stabilize basis. We believe it's attributable largely to the economic cycle and I'd say cycle because we believe some of the early shock to the economy was in part resulting in stronger loss ratios for a period of time as people resisted going out on disability out of fear of potential job loss or job elimination.

As things stabilized, we saw a move back towards people going out on disability more proactively. In some respects, this could be viewed as a reversion to the mean, meaning that for a several quarters we were running below our plan loss ratio expectations in the mid-to-high 60% range. This is playing out as you would expect over the long run and that now we're running a bit higher, but looking back over the last couple of years we have been running around our planned levels.

That is in part why we believe that these ratios will come back in line in time, it probably remain elevated for the remainder of the year, would be our expectation, but come back in line over time.

Sun

Profit (Net income after tax):

Line of Business	2Q10 Profit ($000,000)	2Q09 Profit ($000,000)

Employee Benefits Group (U.S.)	$14	$30

EP/Sales

Line of Business	2Q10 EP ($000,000)	2Q10 Sales ($000,000)	2Q09 EP ($000,000)	2Q09 Sales ($000,000)
Employee Benefits Group (U.S.)	$482	$94	$472	$126

Notable Statements

Nothing specific to the employee benefits group

Summary

Company	Earnings	Sales	EP
Prudential	**Not reported by line of business**	**Dis: $19M (↓27%) Life: $23M (↓34.3%)**	**Dis: $278M (↑2.6%) Life: $896M (↓2.1%)**
Unum	**LTD/STD: $84.1M(↑23.1%) Life/AD&D: $51.5M (↑5.7%) Limited: $52.9M (↓21.4%) Colonial: $73.9M (↑3.6%)**	**U.S Brokerage LTD: $32.2M(↓41%) STD: $17.1M(↓12%) Life: $36.3M(↓25.4%) AD&D: $3.7M(↓27.5%) Vol: $54.8M(↑26.6%) Unum Limited LTD: $15.4M(flat) Life: $16.1M(↑27.8%) Colonial Acc/Dis: $56.1M(↑10%) Life: $15.8M (↑3.3%) Can/CI:$12M(↑2.6%)**	**U.S. Brokerage LTD: $413.1M (↓4.7%) STD: $107.6M (flat) Life: $271.4M (↑2.6%) AD&D: $26.3M (↓3.3%) Vol: $134.2M(↑8.4%) Unum Limited LTD: $105M (↓19.5%) Life: $39.5M (↑14.2%) Colonial Acc/Dis: $164.2M (↑6.1%) Life: $44.1M (↑8.1%) Can/CI:$59.4M(↑7.6%)**
RSL	**Group: $68.8M(↓12.7%)**	**Dis: $23.7M(↓2%) Life: $19.7M(↑73.9%)**	**Dis: $136.7M (↓3%) Life: $97.9M (↓4.7%)**
Standard	**Group: $68.7M (↓32%)**	**LTD: $10.8M (↓9.3%) STD: $4.6M (↑58.6%) Life/AD&D: $23.5M (↑61%)**	**LTD: $197.9M (↓3.9%) STD: $50.6M (↓2.4%) Life/AD&D: $209.6M (↑1.5%)**
Aetna	**Group: $44.4M(↑4.5%)**	**Group:N/A**	**Group: $517M (↓3.5%)**
Principal	**Specialty Benefits: $24.0M (↑1.3%)**	**Dis: $8.0M (↓7%) Life:$19.6M (↓2.5%)**	**Dis: $66.9M (↓8%) Life: $79.4M (↓6.1%)**
Cigna	**Group Dis & Life: $89M(↓4.4%)**	**N/A**	**Dis: $289M (↑10.3%) Life: $310M (↓9.5%)**
Assurant	**Employee Benefit: $12.4M(↑2.2%)**	**LTD/STD: $7.3M(↓11.6%) Life: $5.2M (↑2%)**	**LTD/STD: $121.9M (↑12.3%) Life: $48.7M (flat)**
Met	**Not reported by line of business**	**Not reported by line of business**	**Non-Med: $1,472M (↑1.2%) Life: $1,841M (↑5%)**
Hartford	**Group: $42M (↓19.3%)**	**Dis: $43M (↑16.2%) Life: $55M (↑14.6%)**	**Dis: $469M (↓1.5%) Life: $514M (↓3%)**
Lincoln	**Dis: $6.6M(↓68%) Life: $3.4M(↑28.8%)**	**Dis: $28.2M(↓3.8%) Life: $23.4M (↑11%)**	**Dis: $181.7M (↑6.2%) Life: $157.2M (↑8.8%)**
Sun	**U.S. Employee Benefits Group: $14M (↓53.4%)**	**U.S. Employee Benefits Group: $94M (↓25.4%)**	**U.S. Employee Benefits Group: $482M (↑2.1%)**