SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

November 14, 2006

Dear Smith Group Client:

We are pleased to provide the 3rd 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	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Loss Ratio	3Q05 Loss Ratio
Group Disability	NA	NA	79.5%	91.3%
Group Life	NA	NA	89.8%	89.5%

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 sales ($000,000)
Disability	$210	$29	$193	$15
Life	$763	$98	$668	$32

Notable Statements

● Earnings for the quarter include a $19 million benefit from group disability reserve refinements. The remainder of the increase came mainly from improved disability claim experience.

● Group Life mortality which was less favorable last quarter than our average expectation, returned to the favorable column this quarter.

● Group Insurance sales amounted to $127 million in 3rd quarter compared to $47 million a year ago. Several large cases had effective dates in the 3rd quarter with one national account with about $50 million of group life annualized premium.

● Analyst question about Group Life & Disability sales, very robust sales, what's the competitive environment, outlook, etc?

Response: It's kind of ironic in 2nd quarter our sales were a little lower than a year earlier and in third quarter they were obviously a little higher. It really had to do with a few cases, it really was not anything unusual beyond that . The majority of sales occur in the first quarter, most people do it on a calendar basis. So 2nd and 3rd quarter and 4th quarter sales are probably not very good in term of long term trends; they tend to relate to one off deals that do or do not occur.

UnumProvident

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

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Benefit Ratio	3Q05 Benefit Ratio
US Brokerage	($173.2)	$71.9		

LTD/STD	($275.0)	($6.2)	139.4%	96.8%
Life & AD&D	$43.0	$41.9	76.1%	76.6%
Unum Limited	$65.5	$49.8	67.2%	71.6%
Colonial	$52.1	$42.0	52.6%	55.9%

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales ($000,000)
US Brokerage	$1,278.6	$105.8	$1,293.5	$114.6
LTD	$484.4	$25.4	$486.0	$27.6
STD	$131.3	$9.8	$140.0	$11.5
Life	$294.5	$17.7	$318.3	$23.4
AD&D	$36.1	$1.8	$37.6	$1.7
Voluntary	$97.0	$28.2	$85.7	$27.5
Unum Limited	$219.7	$25.4	$204	$24.7
LTD	$169.5	$18.0	$152.4	$17.1
Life	$41.9	$6.0	$43.9	$6.4
Other	$8.3	$1.4	$7.7	$1.2
Colonial	$23.6	$72.9	$23.4	$61.9
LTD	$134.3	$46.1	$127.7	$38.8
Life	$33.2	$15.3	$28.5	$13.0
Other	$45.3	$11.5	$41.2	$10.1

Notable Statements

● Loss included before tax of $324.4 million dollars to reflect revised estimate of future obligations for benefit costs for claims reopened in the regulatory claim reassessment process and for additional direct operating expenses to conduct this reassessment process.

● Also included in the 3rd quarter of 2006 are costs of $18.5 million before tax related to our settlement of broker compensation issues.

● Our return on equity, while still below our goal, was 11.9%, a respectable level

● Benefit ratio for the group income protection segment, excluding the reassessment charge, improved to 94.5% in the 3rd quarter of 2006 from 95.1% in the 2nd quarter driven primarily by improved claim recovery in the group long term income protection product line. With this, we're on track to meet the benefit ratio guidance we provided last quarter. Improved performance in group long term income protection that was offset by a slight decrease in performance in group short term income protection.

● Expect that the benefit ratio will decline to 90-92% range in late 2008 to early 2008 but warn that this metric is volatile.

● Improved claim recoveries, management stated that it's driven by improvements that they've made in claim practices, operational improvements, etc.

● "Overall it was a softer sales quarter in the US brokerage business. We are increasing our focus in the small and midsize market and we're cautiously optimistic on the 4th quarter sales outlook. Persistency for each of our major business lines in this particular segment continued to improve with the group income protection line at the highest level it's been since 2001, a testimony to our outstanding customer service performance."

● The reassessment process is unprecedented and thus the cost has been difficult to estimate. While we have been accurate in forecasting many aspects of the cost, we significantly under-estimated the number of overturn decisions.

● To give you an idea of the shift in this metric, consider the following. From the inception of this process in January of 2005 through March of 2006, we overturned approximately 23% of the claims reassessed. From April through September of this year, that rate averaged 50% with the highest level experienced in the 3rd quarter. This recent change drove the 23% overturn rate experienced through March 2006 to 36% cumulatively through September 2006.

● "We believe that it is prudent to also say that there is a reasonable possibility that the additional cost of the reassessment process could be more or less than the provision that we have just reported by $90 million dollars on a pre-tax basis. The cost could be $90 higher if the assumptions on which the reserves were based track more closely with the most recent performance rather than the performance from inception to date and the entire cost could be $90 million lower if the future experience tracks more closely with the earlier experience. In summary, it is the rate that we are now overturning claim decisions that is driving the increased cost estimates."

Reliance Standard Life (RSL)

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

Line of Business	3Q06 ($000)	3Q05 ($000)	3Q06 Loss Ratio	3Q05 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$57,820	$47,417	70.8%	68.8%

EP/Sales:

Line of Business	3Q06 EP ($000)	3Q06 Sales ($000)	3Q05 EP ($000)	3Q05Sales ($000)

Disability (mostly LTD)	$119,234	$17,962	$99,472	$21,513
Life	$81,713	$19,668	$72,565	$17,705

Notable Statements

● "In our insurance operations, we continue to benefit from our strategic initiatives to focus on smaller cases, expand our distribution and strengthen our market leadership positions."

● Core employee benefits premium grew by 18% to a record $280 million. This was driven primarily by a 21% increase in excess workers compensation at Safety National and a 20% growth in group disability at RSL.

● They noted that tbey continue to focus on smaller cases which have historically been more profitable. Average premium per case was around 19,000 for the quarter which was over 25% below the average three years ago

● Comment regarding competition in small case market: "We have not seen major changes in the competitive environment in disability despite talk of more carriers moving into the small case market."

● RSL's disability premium in the third quarter was boosted by a strong contribution from their new turn key disability division, CDS. Turnkey disability premiums were approximately $16.6 million in this third quarter, up 89% from a year ago.

● "Production at RSL was up 5% from last year's third quarter driven by 38% increase in group life production. The number of new cases sold increased 8% in the quarter as we continue to benefit from our sales force expansion. We're on target for meeting our goal of growing our field sales force be approximately 10% this year."

● Our group employee benefits combined ratio in the quarter was 93.3%, this was unchanged from last year's third quarter and down from 94.1% for the full year 2005. This improvement in part was driven by lower expense ratios as we realized some economies of scale while achieving strong premium growth.

● Analyst question about premium growth in that it appears to be coming primarily from CDS. Does that allow one to conclude that the traditional distribution channel isn't producing much growth?

Response: "The success that we're having at CDS is integral to what we're doing and definitely is a major driver for us. I think that how we get to the customers can be important. The customer base out there in the aggregate is growing so we're pleased about that overall growth. If you wanted to take out the CDS portion you would see less of a growth trend in our core business but I think that the total is the right perspective to take when looking at the premium growth."

● In response to an analyst question, RSL management noted that they've seen a trend towards less churn in the business; we're losing less business to policies lapsing. They later noted that they think that it is much better and more favorable environment where you can hold on to more of your existing business.

● Question about very rapid growth in Group Life production, was it a matter of significantly more producers this year than last, increased new business case count, change in the average size? Response was that it was a combination of all three factors. "Quote activity has been very strong, and the reps have done a very good job of putting us in the position of quoting some additional cases; case count was up nicely in this quarter."

Standard Financial Group

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

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)
Insurance Services	$74.3	$74.8

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales ($000,000)
LTD	$202.2	$17.0	$193.1	$15.3
STD	$52.7	$5.6	$47.5	$5.0
Life & AD&D	$182.5	$30.5	$168.4	$22.8
Other	$18.7	$3.6	$19.7	$7.6
ERR	($8.7)	N/A	($3.0)	N/A
Total EB	$447.4	$56.7	$425.7	$50.7

Notable Statements

● During the 3rd quarter, we saw the overall benefit ratio move closer to expectations. This supports our belief that there is nothing systemic in our 2006 claims experience that indicates a trend.

● Employee Benefits sales were good, we continue to be a strong and disciplined player in insurance markets focusing on our expertise, integrity, commitment and exceptional customer service.

● Employee Benefits sales were up 11.8% quarter over quarter reflecting growth in each of our key product lines. We are still seeing evidence of a very competitive sales environment. Our focus is to target customers that value our products and services and avoid those that merely seek the lowest price. We know that this has been a difficult sales

environment and we commend our sales representatives for their efforts in helping us grow the business by acquiring the right customers at the right price.

● Premium growth for the quarter was 5.1% which was affected in part by higher terminations earlier this year although these were the right cases to lose. We are content to let cases to walk if we are unable to get the right rate on them.

● Our objective is to continue to grow this business 1-2% faster that the industry growth.

● We are seeing our claims experience return to normal or heading in that direction. Our Group Life & AD&D and individual disability results were all within our expectations for the quarter. Within our Group LTD business, claims severity was somewhat higher than normal in early duration claims, those less than 12 months, although clearly within expected ranges. Recoveries for longer duration claims were normal this quarter reversing the less favorable experience of last quarter. This quarter confirms our conclusions in previous quarters that we are not seeing any trends or systemic issues with our claims experience. We will see fluctuations in experience on a quarter to quarter basis, however, we expect to continue to achieve our long-term return objectives.

●We recognize that expenses need to be managed in proportion to premium growth, thus you see a lower expense ratio this quarter.

● Significant factors affecting our results quarter over quarter were:

(1) increased premium although at a lower rate of growth than last year

(2) claims experience that was more favorable than earlier in 2006 but not as favorable as 2005

(3) operating expenses management

● 78.7% benefit ratio for the group insurance products compared to a very favorable 75.6% benefit ratio for the 3rd quarter of 2005. Our experience for the quarter was within expectation for Group Life & AD&D, but higher compared to our expectations for Group Long Term Disability primarily due to greater claims severity. As compared to the first two quarters of this year, our long-term disability experience improved in this third quarter.

● For the 3rd quarter of 2006, we increased our discount rate to newly established, long-term disability claim reserves, 25 basis points to 5.75% from 5.5%.

● Analyst question on the desire to grow a little bit faster than the industry. Can you grow faster than the industry without geographic penetration? So, where are you in that strategy of moving geographically? And if it’s not a geographic penetration, can you explain again how you can grow a little faster than the industry?

We do think that there is significant opportunity for more growth from a geographic standpoint and I think that in the past I've talked to you about that, in the Northeast and the Southeast particularly. Recall that we stared as a West Coast company and our penetration levels are probably the deepest here in the West. So we think that we have significant opportunity there. I think that there is significant opportunity in the central region and in the west region as well. In this market the growth rate is very significantly year over year and if you look at mid year data this year, a combination of JHA and Limra data, you'd see that the market was growing as something just over 4% and we're clearly above that. So what that means is that we're getting our fair share of the market growth and plus taking a little bit of the market share away from other folks and that's the route that we want to follow on a short-term basis.

● Question on churn and persistency, obviously you seem to be doing well as far as consistency. From some of your competitors we've heard that churn may be slowing down a little bit, we just want to know what your thoughts are on this.

I think anecdotally that may be correct in an environment where growth hasn't been what is has been historically or most recently. I think the tendency is for carriers to make certain and try to hold on to what business they do have. Anecdotally I would tend to probably agree with you on that.

Aetna

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

Line of Business	3Q06 Profit ($000,000)	3Q05Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$34.6	$32.3

EP:

Line of Business	3Q06 Earned Premium ($000,000)	3Q05 Earned Premium ($000,000)
Group Insurance	$519	$524.7

Notable Statements

● Aetna does not provide premium by line of coverage but does provide number of covered individuals:

Line of Coverage	Life	Disability
3Q06	10,205,000	4,882,000*
3Q05	10,872,000	2,568,000

* number includes approximately 2.1 million members acquired from Broadspire on 3/31/06

Principal Financial Group

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

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Loss Ratio	3Q05 Loss Ratio
Life & Health*	$82.9	$62.5	N/A	N/A
Group Disability	N/A	N/A	68.6%	74.3%
Group Life	N/A	N/A	74.1%	67.5%

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

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales ($000,000)
Disability	$64.7	$16.7	$51.4	$12.5
Life	$80.7	$16.0	$67.0	$14.3

Notable Statements

● Record revenues in the Specialty Benefits Division (Life, LTD, IDI, Dental, Vision).

● Double digit increases from a year ago in Group Dental, Group Life and Group Disability premiums.

● Earnings for specialty Benefit improved 25% from a year ago to $23 million dollars reflecting continued strong sales and solid retention and $3 million in benefit related to the previously communicated change in group long-term disability claims.

● Question about sales growth in the Specialty Benefits area: MetLife described Life and LTD markets as being very aggressive. Why should be comfortable that this very, very rapid growth, well above industry average rate growth rate is not going to have an unhappy ending.

Response: “I would start out by pointing at our market and just reminding everyone that we really are in the small to medium business market which while competitive, is much less competitive than the large case market that I think many people are talking about on their calls. The other thing that I’d remind us all of is that we started, about four years ago with essentially no distribution for specialty benefits. We had moved from a generalist distribution force that wholesaled pension, group and group medical products to a

specialist force and had to build a specialty force for specialty benefits from scratch. A lot of what you're seeing is PFG starting from a fairly small base, so the percentage numbers, while large, are off a small base and building a distribution force where we're both building the numbers and building the maturity of that distribution force. So, I think that the growth is easily explainable and I think that we will start to see somewhat of a slowdown. We're maintain strong growth but not at the high 20s or mid to high 20s that we've been seeing in the past. I think that the other aspect that is critically important is the financial discipline that we've built around the business from a pricing, reserving and underwriting standpoint. We pay very close attention to that and I think that the results that you've seen bear out that financial discipline is paying very well for itself with very good financial results and we'll maintain that financial discipline going forward."

Cigna

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

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)
Group Disability & Group Life	$58	$57

EP:

Line of Business	3Q06 EP ($000,000)	3Q05 EP ($000,000)
Disability	$202	$174
Life	$260	$263

Notable Statements

● Overall our 3rd quarter results were better than our expectations resulting from good earnings contributions from all three of our health and related benefits businesses. Earnings reflect strong health care and international results and continued solid results in group disability and life.

● Our group and international business continue to deliver strong, profitable growth. Our group insurance business segment reported earnings of $58 million with solid revenue growth and after tax margin that remains industry leading.

● Group Disability & Life results in third quarter were $58 million. These results included a $12 million after-tax net favorable impact from reserve reviews. Excluding the impact of the reserve reviews earnings reflected continued strong disability management results and less favorable mortality experience in the life and accident product lines. Our profit margins in this business continue to be top quartile.

● We expect our group disability and life and international business to continue to grow revenue while maintaining strong margins. Specifically, we expect mid single-digit earnings growth in group and mid teens growth in international.

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	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Loss Ratio ($000,000)	3Q05 Loss Ratio ($000,000)
Employee Benefits* (includes DRMS)	$24.4	$22.8	67.5%	69.1%

* Employee benefits includes dental, disability & life

EP/Sales:

Line of Business	3Q06 EP	3Q06 Sales	3Q05 EP	3Q05 Sales
LTD & STD	$119.7	$12.4	$118.6	$12.6
Life	$54.8	$7.0	$63.6	$5.8

Notable Statements

● Assurant Employee Benefits continues its strategic transition to focus on the more attractive small employer market and it continued to deliver a strong contribution to profits. We are pleased to report that sales increased nicely over the second quarter of this year, driven by sales in our core small employer market, a positive indication that the strategic alignment of our sales organization is gaining traction.

● Assurant Employee Benefits third quarter net operating income increased 7% to $24.4 million, and was up a strong 31% to $64.2 million for the nine months, driven by very good loss experience across all product lines. Remember, quarterly fluctuations of loss ratios are inherent in the Employee Benefits business. Our disability loss ratios in particular have really been quite extraordinary, driven by favorable trends in both incidence and recoveries.

● Net earned premiums decreased 5% during the quarter to $291.2 million, and 7% to $900 million for the nine months. The decrease is being driven by low sales and persistency relating to the continued transition of our business towards a smaller employer market. This was partially offset by the growth in disability premiums sold through Disability RMS, our alternate distribution channel. The third quarter includes $12.4 million of single premiums company received from a closed block of disability business. The year-to-date includes $46.3 million of single premiums, compared to $26.7 million in 2005.

● Question about small case strategy as it appears that they are "getting some nice traction with the small case strategy there. Can you talk about the loss ratio differentials you're seeing between your large case and small case business?

Response: On the Employee Benefits side, we don't disclose that, but I would say that most people look at loss ratio and are relating the benefits to a premium. When you look at large case, we've kind of concluded the problem is on the premium side more than on the benefits side. In other words, it's hard to get the premium you need to cover things. There's probably a bit higher incidence and sometimes a lower recovery rate in large case as well. We think all those dynamics are reasons that the large case market is not for us. And, again, it's a pressure we're having in the business. It's a pressure on top line. But, I think it's an execution of our strategy to play where we can really apply our core capabilities more effectively.

MetLife

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

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Loss Ratio	3Q05 Loss Ratio
Group Disability	N/A	N/A	83%	95%
Group Life	N/A	N/A	91.6%	91.5%

EP:

Line of Business	3Q06 EP ($000,000)	3Q05 EP ($000,000)
Disability	$352	$325
Life	$1,644	$1,688

MetLife does not disclose sales numbers in these lines.

Notable Statements

● Non-medical health & other earnings increased 29% due to growth in the business and favorable underwriting results across the major product lines. Non-medical health & other premiums, fees and other revenues were up 9% over the prior year period, reflecting growth across all product lines, especially in dental and disability.

Hartford

Profit (Pre-Tax and before after):

Line of Business	3Q06 ($000,000)	3Q05 ($000,000)
Group Benefits (Disability, Life, Other)	$74	$68

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales $(000,000)
Group Disability	$446	$61	$418	$54
Group Life	$465	$89	$419	$85

Notable Statements

● Based on LIMRA International's mid-year 2006 report on in-force premium for U.S. companies, The Hartford maintained its number two ranking in fully insured group disability insurance and captured the number four spot for group life, up from number six in 2005.

● "Group Benefits continues to face a challenging business environment, as always, you can expect us to maintain our pricing and risk discipline and deliver strong results in 2007."

● Analyst question about the competitive environment in group life and disability, do you think that you'll be able to grow the top line in 2007? "We think so, first of all, we've had great persistency, the other thing I'd say in terms of sales this year, over one-third of our sales were to existing customers where we actually offer a new line of coverage so we think that has been a nice way to get growth along with the good persistency and of course new sales. Competition is tough, certainly we're seeing it, especially keen on the small group side, but as Ramini said in his comments this has been an incredibly consistent business so I think that we'll be able to get some nice premium growth and still turn in good results, good returns."

Jefferson Pilot

Profit:

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)	3Q06 Loss Ratio	3Q05 Loss Ratio
Group Protection	$28.8	N/A	68.4%	N/A
Group Disability	$16.1	N/A	64.5%	N/A
Group Life	$9.8	N/A	72.3%	N/A

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales ($000,000)
Group Protection	$304.1	$50.2	N/A	$57.8
Group Disability	$134.8	$24.7	N/A	$30.5
Group Life	$109.9	$19.4	N/A	$19.3

* includes life, disability & dental

Notable Statements

● For the third quarter, Group Protection's income from operations was $28.8 million, up 93% over the prior year period, as reported by Jefferson-Pilot. The current quarter benefited from approximately $5 million, after tax, due to a better than expected non-medical loss ratio of 68.4%, driven again by favorable long-term disability claims incidence and terminations.

● In the quarter, annualized premiums for new business were $50 million, down 13% as compared to the 2005 quarter, reflecting continued pricing discipline in the face of overall weakness in the group protection markets.

Sun

Profit (Net income after tax):

Line of Business	3Q06 Profit ($000,000)	3Q05 Profit ($000,000)
U.S. Group Life & Health (LTD, STD, Stop Loss & Life)	$12.0	

EP/Sales:

Line of Business	3Q06 EP ($000,000)	3Q06 Sales ($000,000)	3Q05 EP ($000,000)	3Q05 Sales ($000,000)
U.S. Group Life & Health (LTD, STD, Stop Loss & Life)	$306	$27	$281	$29

Notable Statements

● Business inforce up 18%

● Strong growth includes increased sales through MGIS partnership

Company	**Earnings**	**Sales**	**EP**
Prudential	Not reported by line of business	Dis: $29M (↑93%) Life: $98M (↑206%)	Dis: $210M (↑ 8.8%) Life: $763M (↑ 14.2%)
Unum	LTD/STD: ($275M) (↓141%) Life/AD&D: $43.0	U.S Brokerage LTD: $25.4M(↓8.0%) STD: $9.8M(↓14.8%)	U.S. Brokerage LTD: $484.4M (↓ .33) STD: $131.3M (↓ 6.2%)

	(↑4.9%) Limited: $65.5 (↑31.6%) Colonial: $52.1 (↑24%)	Life: $17.7M(↓24%) ADD: $1.8M(↑5.9%) Vol: $28.2M(↑2.5%) Unum Limited LTD: $18.0M(↑5.3%) Life: $6.0M(↓6.3%) Other: $1.4M(↑16.7%) Colonial LTD: 46.1M(↑18.8%) Life: $15.3M(↑17.7%) Othr: 11.5M(↑13.9%)	Life: $294.5M (↓ 7.48%) AD&D: $36.1M (↓ 4.0%) Vol: $97M (↑ 13.9%) Unum Limited LTD: $169.5M (↑ 11.2%) Life: $41.9M (↓ 4.6%) Other: $8.3M (↑7.8%) Colonial LTD: $134.3M (↑ 5.2%) Life: $33.2M (↑ 16.5%) Other: $45.3M (↑ 9.95%)
RSL	Group: $57.8 (↑ 22%)	Dis: $18.0M (↓16.5%) Life: $19.7M (↑11.1%)	Dis: $119.2M (↑19.9%) Life: $81.7M (↑12.6%)
Standard	Group: $74.3M (flat)	LTD: $17.0M (↑11.1%) STD: $5.6M (↑12%) Life/AD&D: $30.5M (↑33.8%)	LTD: $202.2M (↑4.7%) STD: $52.7M (↑10.9%) Life/AD&D: $182.5M (↑8.4%)
Aetna	Group: $34.6M (↑7.1%)	Group:N/A	Group: $519M (↓1.1%)
Principal	Life & Health: $82.9M (↑32.6%)	Dis: $16.7M (↑ 33.6%) Life:$16.0M (↑11.9%)	Dis: $64.7M (↑25.9%) Life: $80.7M (↑20.5%)
Cigna	Group Dis & Life: $58 (↑1.8%)	N/A	Dis: $202M (↑16.1%) Life: $260M (↓1.1%)
Assurant	Employee Benefit: $24.4 (↑7.0%)	LTD/STD: $12.4M (↓1.6%) Life: $7.0 (↑21%)	LTD/STD: $119.7 (flat) Life: $54.8M (↓14%)
Met	Not reported by line of business	Not reported by line of business	Dis: $352M (↑8.3) Life: $1,644M (↓2.6%)
Hartford	Group: $74M (↑8.8%)	Dis: $61M (↑13%) Life: $89M (↑4.7%)	Dis: $446 (↑6.7%) Life: $465 (↑11.0%)
JP	Dis: $16.1M Life: $9.8M	Dis: $24.7 (↓19%) Life: $19.4 (↓flat%)	Dis: $134.8M Life: $109.9M
Sun	U.S. Group: $12M (↑15.8%)	U.S. Group: $27M (↓6.9%)	U.S. Group: $306M (↑8.9%)