SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

November 18, 2009

Dear Smith Group Client:

We are pleased to provide the 3rd 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	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Group Disability	NA	NA	93.5%	81.5%
Group Life	NA	NA	89.8%	88.1%

EP/Sales:

Line of Business	3Q09 EP ($000,000)	3Q09 Sales ($000,000)	3Q09 EP ($000,000)	3Q08 sales ($000,000)
Disability	$303	$57	$265	$47
Life	$889	$53	$840	$70

Notable Statements

● The group insurance business reported adjusted operating income of $64 million in the current quarter compared to $101 million a year ago. Results of the year ago quarter benefited by $13 million from group disability reserve refinements based on an annual review. The current year's annual review had no significant impact on our results.

● In group, stripping the annual review out of the comparison, results were down $24 million from a year ago, reflecting less favorable group life and disability claims experience in the current quarter. Excluding the reserve refinements, the benefit ratios for the first nine months are essentially consistent with the year ago period in both lines.

Unum

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

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)	3Q09 Benefit Ratio	3Q08 Benefit Ratio
Unum US	$197.1	$171.6	79.3%	80.8%
LTD/STD	$75.0	$54.6	85.3%	89.3%
Life & AD&D	$50.0	$50.9	70.3%	70.4%
Unum Limited	$58.7	$92.5	50.2%	52.4%
Colonial	$70.4	$66.2	48.2%	47.5%

EP/Sales

Line of Business	3Q09 EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales ($000,000)
Unum US	$1,215.2	$110.7	$1,239.1	$119.1
LTD	$427.4	$20.7	$456.9	$31.4
STD	$110.0	$13.8	$105.5	$10.7

Life	$266.8	$28.0	$267.2	$17.1
AD&D	$26.6	$2.9	$33.1	$1.7
Voluntary/Supp	$384.4	$45.0	$376.4	$57.6
Unum Limited	$169.7	$32.1	$224.7	$22.9
LTD	$121.6	$13.5	$167.9	$16.2
Life	$38.1	$17.1	$46.8	$4.8
Other	$10.0	$1.5	$10.0	$1.9
Colonial	$253.5	$78.5	$245.2	$75.9
Acc/Sick/Dis	$156.2	$50.2	$152.6	$49.7
Life	$41.1	$16.4	$39.1	$14.8
Cancer & CI	$56.2	$11.9	$53.5	$11.4

Notable Statements

● While the economy has had its greatest impact on our premium growth, we are also closely watching for any other factors which could impact our profitability, such as low interest rates, expense trends, and claim incidence trends. We have not seen any meaningful increase in claims incidence, but we are seeing some volatility in claim incidence in some parts of our business, and we will certainly be keeping a close watch on this.

● As we have said many times on these calls, we are not immune to the effects of the recession, but with our diversified business mix, focus on profitable growth and solid balance sheet and capital position, we are very well positioned.

Unum US

● The group disability line reported another strong quarter with income up 37% to $75 million. We continue to see improvement in the benefit ratio which declined to 85.3% in the third quarter compared to 87% in the 2nd quarter and 89.3% in the year ago quarter. Improvement in the benefit ratio was driven by the following:

(1) Ongoing shift in our block of business to more core market business and less large case business.

(2) Shift to more stable industries and away from economically sensitive industries.

(3) A generally consistent rate of claim recoveries and net favorable claims experience.

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

● The incidence rate in our group LTD line was slightly higher this quarter relative to the 3rd quarter of 2008 and the 2nd quarter of 2009 but the average size of the new claims was lower and therefore the financial impact of these claims was minimal. The higher level of claims activity was largely from traditionally non-economically sensitive sectors

of the economy, so we believe this is normal quarterly volatility rather than a trend related to the economic environment.

● Our STD claims experience was also somewhat higher this quarter than in the second quarter of 2009.

● In the group life and AD&D line, operating income declined slightly to $50 million in the third quarter compared to $50.9 million in the year ago quarter, primarily driven by lower premium income which declined by 2% and a stable benefit ratio of 70.3% in the third quarter of this year compared to 70.4% in the year ago quarter.

● Reported sales for Unum U.S. declined by 7.1% in aggregate. Core market sales for our group lines showed continued positive momentum increasing 11% for the third quarter and 15.6% for the first nine months of 2009. Sales in the large case market declined 3.3% in the third quarter. The mix of our core market and large case sales thus far in 2009 is 66% core market and 34% large case which is a very positive trend.

● The supplemental and voluntary lines struggled this quarter with a combined sales decline of 21.9%. Voluntary benefits had a sales decline of 17.8%. Case count growth remains positive in the voluntary benefits line which increased 24% relative to last year which reflected a continuation of the good level of activity in the under 500 life market.

Unum UK

● Before tax operating earnings in this segment declined from $92.5 million in the year ago quarter to $58.7 million in the third quarter of this year. The decline in the value of the British pound relative to the dollar continued to negatively impact translated results for the Unum UK segment. The underlying operating performance was also weaker with before tax operating earnings in local currency declining 27% to $35.8 million pounds from $49 million pounds a year ago.

● The primary driver of the lower operating earnings was the decline in premium income which was $103.4 million pounds this quarter compared to $118.6 million pounds in the year ago quarter and $111.5 million pounds in the second quarter of 2009.

Colonial

● Operating results remained strong with operating income of $70.4 million, a 6% increase over the third quarter of last year. Premium income in this segment grew by 3.4% while the benefit ratio of 48.2% this quarter was slightly higher than a year ago reflecting a higher level of paid cancer claims.

● Sales increased 3.4% in the third quarter. Many of the same trends we have discussed in recent quarters continued this quarter with favorable new account growth. Our new accounts increased 16.7% over a year ago and new account sales increased by 10.9%

while sales to existing accounts remain challenging with the decline this quarter of nine-tenths of a percent.

Analyst Questions

● I think we'd all appreciate an update on how the renewal season is going and also on pricing trends.

Response: The renewal program for 2010 will be about the same size, maybe slightly larger than it was in 2009. The large majority of those renewals, particularly in the larger case sector, have been offered already. The average increase is quite small, in the 1% to 2% range and I think that reflects the fact that we have gotten through everything that we needed to get through in terms of rebalancing the portfolio the last three or four years. The real problem is really more about just being disciplined with the way in which we continue to manage that inforce block. And so far, our persistency remains solid. There is nothing out there that indicates that we are going to have anything that is going to shake us up on the persistency side.

● I'm just curious, are you seeing anything different in the buying habits of employers of group products, whether it is an extent of coverage, etc.?

Response: I think there is pressure on employers in terms of their employee benefits that they provide which is being driven by the economy. Pressure is also coming from the healthcare side of the equation and that is what drove us to invest in our Simply Unum platform and continued investment in our voluntary products portfolio. As we have introduced the Simply Unum initiative during the course of the last 12 months, we continue to see an increase in the number of purchasers of group benefits who also buy voluntary coverage along with it, particularly in the smaller end of the market. And so, in that sense, I think there is a slow but gradual shift towards packaging of benefits and sharing cost, between employers and employees, within the benefits program, and that is consistent with the strategy that we have been investing in.

● Question on claim activity, I understand the comments around incidence being up slightly which you are characterizing as kind of a random fluctuation, but the other side of that is that recoveries looked better, offsets looked better. Would you characterize that as normal volatility as well, or is there something that you are doing differently (reserving, etc)?

Response: On the recovery side, we are not doing anything differently, and results are not reflective of anything we're doing on the reserving side. I think we are seeing just continued good solid performance in our group benefits operations area. I think on the offset side, the same thing is true. Although there also maybe positive effects showing up from Social Security, improving more claims in recent days and there was a cost of living adjustments during the course of this year. So, that probably benefits us to some small degree but I think it is just diligent performance.

● Just back to the incidence level, you made comments at one of the investor conferences in September that overall incidence and other claims trends for DI were not where they usually are relative to macro trends, most notably unemployment. So, I hear the comments that you made that it is more a volatility issue rather than any kind of trends, but maybe just at a higher level, it would be nice to hear your view of where you saw this kind of volatility relative to past cycles, in particular as it relates to the unemployment rate?

Response: If you remember last year at the investor day, we modeled our idea that we might have a 5% or so uptick in incidence during the course of this year; we haven't really seen that. We saw a little bit of volatility during the third quarter although most of that was actually in July. And as I look at incidence, as it emerged though the rest of the third quarter, and into the beginning of the fourth quarter, it seems to have come right back as stabilized again.

I think the big difference for us as a company compared to prior recession is really two things. We are much more focused on mix of business by size. Two thirds of our sales were in the core markets during the third quarter and that is a pretty consistent pattern over the last six to eight quarters. Also, we often talk about our diligence regarding industry mix as well as the shift in our mix of business away from transportation, wholesale, retail and more recession sensitive industries and towards healthcare, education, professional services, where at least in healthcare, employment has been fairly stable in comparison to other industries. And so, I think our management of mix of businesses has been the most critical factor in keeping that incidence line stable.

● Going back to renewals on the group DI business, any change really in the trends vis-à-vis rate guarantee periods?

Response: Not from our end at least in terms of rate guarantee periods, I think. You know we're watching the economy, we're happy with persistency, the improving persistency that we have on the block. We think the block is stable which is why our rate increases stance is pretty flat. We have seen some activity more on the sales side in the marketplace and we have larger, longer rate guarantees that have been offered by some competitors but not by us. We are not moving on that.

Reliance Standard Life (RSL)

Profit (Operating income, pre-tax):

Line of Business	3Q09 ($000)	3Q08 ($000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$74,678	$32,979	68.2%	68.8%

EP/Sales

Line of Business	3Q09 EP ($000)	3Q09 Sales ($000)	3Q08 EP ($000)	3Q08 Sales ($000)
Disability (mostly LTD)	$135,640	$24,692	$142,706	$32,345
Life	$95,822	$10,928	$100,757	$19,622

Notable Statements

● We have not seen any impact from the recession on disability claims incidence or severity.

● We continue to believe that the combined ratio level that we've achieved in the first nine months of 2009 in the 93% range is sustainable for the foreseeable future.

● Core employee benefit premiums at RSL declined 4% in the quarter. This decline was mostly due to lower production in the first nine months of the year as we maintained our commitment to pricing and underwriting discipline. The competitive environment has intensified in the small to medium case segment especially as the smaller companies continue to feel the impact of the recession on their businesses and focus on cutting payrolls and other costs.

● Production from larger cases where we compete with our integrated employee benefits services from Matrix improved somewhat in the 3rd quarter but the competitive environment in that segment also remains intense.

● RSL recently announced the next generation in its Integrated Employee Benefit program called Reliance One which is a partnership with AllOne Health, a leader in workforce health and productivity management.

Standard Financial Group

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

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)
Insurance Services	$84.3	$103.4

EP/Sales

Line of Business	3Q09EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales ($000,000)
LTD	$203.0	$21.3	$213.0	$10.7
STD	$51.4	$9.1	$53.5	$4.9

Life & AD&D	$202.3	$22.7	$208.5	$12.6
Other	$19.9	$6.6	$19.4	$6.0
ERR	($14.0)	---	($8.9)	---
Total EB	$462.6	$59.7	$485.5	$34.2

Notable Statements

● Our group insurance benefit ratio was 76.3% for the third quarter of 2009, compared to 71.1% for the third quarter of 2008, which was the lowest quarterly benefit ratio in our history as a public company. This quarter's benefit ratio remains within our historical guidance range and includes the effect of a 50 basis point reduction in our long-term disability reserve discount rate, reflecting lower interest rates.

● Our overall claim results continue to demonstrate no correlation to weaker employment data and reflect our conservative underwriting, pricing discipline and excellent claims administration.

● Premiums in our insurance services segment declined by 3.9% in the third quarter, compared to the third quarter of last year. Much of the decline in premiums during the quarter can be attributed to the difficult economic environment with challenging employment and wage growth.

● While U.S. employment levels decreased more than 4% in the third quarter, our customers' employment levels decreased about 2%. This compares to prior years where employment and wage growth increased by an average of about 1.5%.

● Group insurance sales, reported as annualized new premiums, were $60 million in the third quarter, compared to $34 million in the third quarter of 2008. These sales are a credit to the diligent work of our nationwide sales force, combined with a continued expansion of our product and service capabilities.

● We lowered our discount rate used for establishing reserves and new claims to 4.75%, a rate which is 50 basis points lower than the 5.25% that was used in both the second quarter of this year and the third quarter of 2008. A 50 basis point reduction in the discount rate results in a quarterly reduction in pre-tax income of approximately $4 million. This is equivalent to an increase of about 1% in the quarterly benefit ratio.

Analyst Questions

● Could you give us some more color on the specific challenges you alluded to for 4Q and beyond in the press release? I suspect, and you can correct me if I'm wrong, that one of them is the pricing environment. Has anything changed at all in terms of pricing?

Response: From our comments in both the third quarter and our Investor Day, I don't think we've seen much change in the competitive environment. It's still a very difficult environment, very competitive. We see some irrational pricing out there on occasion.

And at the same time, we see a lot of strong proposal activity and a great deal of interest in our new capabilities and services. And so we're out there with our sales force fighting hard every day to help employers solve problems. But I think the competitive environment remains the same both in terms of pricing and sometimes the length of low prices being guaranteed for multiple years by some competitors.

● I keep seeing the headlines about U.S. Social Security disability claims surging. Why do you guys think StanCorp hasn't seen any correlation to the broader Social Security disability claims?

Response: This is a measure that we evaluate very carefully, maybe in excruciating detail because we expect it to fluctuate quarter to quarter. And the comparisons to external measures like Social Security or something we watch closely as well.

We've had the benefit of tracking this measure over a number of years and through a number of economic downturns and have not seen a correlation between our overall claims activity and that economic environment and that holds true today.

If you look at our benefit ratio for this quarter and you strip out the effect of the discount rate, you're left with a benefit ratio of roughly 75.3 to 75.5% and that's squarely in the middle of our guidance we provided at the beginning of the year, even slightly below the midpoint. And if you even look at a longer period, you'll see some more flattening of those fluctuations, and we don't think that's going to change.

This is not the first time that we've seen this divergence. Social Security does increase during recessions but when we look at our experience historically, we have not seen that correlation and our hypothesis is that it reflects the tight underwriting and the selection of risks that we do within our portfolio.

● Can you just give a little bit color on the nature of the sales in the quarter? I think last quarter you talked about more proposals in the over 2,500 lives category.

Response: We were pleased with the sales results for the quarter because they were across all lines and in all of our segments that we watch. And that would be from our small case clear up to what we would say is national account which for us is in the 2,500 lives and up, so we were pleased. They were across the board and we've been pleased with our continuing proposal activity being across the board as well.

●Are you thinking a little bit more about voluntary benefits as opposed to employer paid, just in the event that a lot more is coming out of employer's pockets?

Response: That is absolutely an option and we see some of that in some areas. We certainly provide those voluntary benefits today and we're able, willing and ready to do that on a broader basis should employers decide to move that way.

Aetna

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

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$33.3	$46.4

EP

Line of Business	3Q09 Earned Premium ($000,000)	3Q08 Earned Premium ($000,000)
Group Insurance	$430.7	$424.2

Notable Statements

● Group benefit ratio was 90.2% versus 83.8% a year earlier

● Group Insurance third quarter operating earnings declined 28% on a year-over-year basis to $33 million. This change reflects normal life insurance underwriting performance during the quarter relative to unusually favorable life underwriting performance during the prior year quarter.

Principal Financial Group

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

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Specialty Benefits	$26.0	$28.5	---	---
Group Disability	---	---	72.4%	71.9%
Group Life	---	---	67.3%	65.3%

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

Line of Business	3Q09EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales ($000,000)
Disability	$71.9	$10.6	$73.7	$12.2
Life	$82.8	$11.2	$87.3	$11.5

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	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)
Group Disability & Group Life	$65	$70

EP

Line of Business	3Q09 EP ($000,000)	3Q08 EP ($000,000)
Disability	$259	$248
Life	$325	$310

Notable Statements

● This favorable group earnings result is evidence that our superior disability management programs continue to create value for our customers.

● Our best in class disability management programs deliver value to our clients by returning their employees to health and helping them get back to work more quickly then the competition. We continue to closely monitor emerging economic trends and expect the impact from the current downturn to be manageable.

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	3Q09 Profit ($000)	3Q08 Profit ($0000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Employee Benefits* (includes DRMS)	$11,450	$21,457	71.3%	67.1%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	3Q09 EP ($000)	3Q09 Sales ($000)	3Q08 EP ($000)	3Q08 Sales ($000)
LTD & STD	$103,460	$10,587	$115,749	$13,972
Life	$47,001	$6,547	$51,362	$6,936

Notable Statements

● Assurant Employee Benefits, while we can't know when the economy will improve, we are focused on what we can do to generate growth today. The small fold-in acquisition of Shenandoah Life, along with a new client from the alternative distribution channel, Disability RMS, will begin to grow our business in the near term.

● At Employee Benefits, net operating income was down 47% and 46% for the quarter and nine-month periods, respectively. The declines reflect less favorable loss experience across all product lines. This is not an unusual trend during tough economic times.

● Net earned premiums for the quarter and the year are down, as small businesses continue to reduce head count, curtail salary increases, and scale back their benefit offerings.

● In these difficult times, we are increasing our focus on voluntary/employee-paid coverage. Sales of voluntary coverage were up 35% to $18 million in the third quarter. In addition, we are encouraged by the sales pipeline in our Disability RMS channel and we are pleased to announce the acquisition of the majority of the Group business of Shenandoah Life, which will add approximately $15 million of annual premium next year.

MetLife

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

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Group Disability	---	---	96.4%	95.6%
Group Life	$91	$178	92.2%	90.7%

EP

Line of Business	3Q09 EP ($000,000)	3Q08 EP ($000,000)
Disability	$381	$395
Life	$1,744	$1,666

MetLife does not disclose sales numbers in these lines.

Notable Statements

● Disability premiums are down year over year but this reflects our continued strict pricing discipline in both new business and renewals.

● Group life mortality of 92.2%, which was well within our guidance range of 91% to 95%.

● The Group Disability morbidity ratio was 96.4% for the quarter. Disability claims incidence has picked up in the third quarter after several quarters of stable experience, although there was a similar up-tick in the year-ago period. Recoveries, which have been lower than anticipated all year, remained below expectations.

Hartford

Profit (Pre-Tax and DAC)

Line of Business	3Q09 ($000,000)	3Q08 ($000,000)
Group Benefits (Disability, Life, Other)	$65	($186)

EP/Sales

Line of Business	3Q09 EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales $(000,000)
Group Disability	$469	$56	$490	$66
Group Life	$528	$62	$534	$87

Notable Statements

● In our group benefits business, profitability was strong in the third quarter with a loss ratio of 69.4%. We benefited from favorable mortality in the quarter. We are still not seeing any change in claims behavior or severity due to the recession and we are continuing to maintain our full-year loss ratio outlook.

● Top line in group benefits has been affected by lower payrolls. Fully insured premiums declined 4% from the prior year. With the unemployment rate approaching 10%, carriers are chasing fewer available premium dollars and pricing has become even more competitive. Of course, as you would expect, we are maintaining our pricing discipline in this environment.

● Group benefits reported third quarter sales of $122 million, 23% lower than the third quarter of 2008. Persistency remains solid but the next two quarters are likely to be difficult comparisons in terms of new sales due to the pricing environment as well as the strong numbers we posted in the prior year.

Lincoln Financial

Profit (Post tax)

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)	3Q09 Loss Ratio	3Q08 Loss Ratio
Group Protection	$34.5	$27.2	68.1%	71.6%
Group Disability	$17.3	$16.0	66.8%	68.6%
Group Life	$16.0	$8.9	66.6%	74.0%

EP/Sales

Line of Business	3Q09 EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales ($000,000)
Group Protection	$379.5	$79.8	$370.6	$68.4
Group Disability	$173.0	$38.5	$168.4	$29.8
Group Life	$142.2	$31.4	$135.7	$30.6

* includes life, disability & dental

Notable Statements

● Group Protection had another outstanding quarter across all measures, despite the contraction in employment. Sales were up 34% over second quarter, and we continue to see an increase in voluntary business, which now represents 37% of sales year-to-date.

● In our group business, another strong earnings performance with favorable loss ratios coming in at roughly 68%; we experienced strong loss ratios in both our life and disability lines. While we have enjoyed a consistent string of favorable quarters, we continue to hold to our long term view of loss ratios in the low 70% range. Every 1% movement in loss ratio accounts for about $2.5 million in earnings for the quarter.

● Net earned premium increased 2% over the comparable 2008 quarter. This is where we are experiencing the impact of current economic conditions, namely lower premium persistency due to overall employment and salary levels.

Sun

Profit (Net income after tax):

Line of Business	3Q09 Profit ($000,000)	3Q08 Profit ($000,000)
Employee Benefits Group (U.S.)	$22	$30

EP/Sales

Line of Business	3Q09 EP ($000,000)	3Q09 Sales ($000,000)	3Q08 EP ($000,000)	3Q08 Sales ($000,000)
Employee Benefits Group (U.S.)	$477	$90	$465	$87

Notable Statements

- Group Benefits sales in the small and mid-size corporate account market have increased 32% year to date in 2009.

- Recently hired a new head of life sales and he has already developed a plan to redefine the selling model and to double the number of sales professionals by the end of next year.

Summary

Company	Earnings	Sales	EP
Prudential	**Not reported by line of business**	**Dis: $57M (↑32.6%)** **Life: $53M (↓24.3%)**	**Dis: $303M (↑14.3)** **Life: $889M (↑5.8)**
Unum	**LTD/STD: $75.0 (↑37.4%)** **Life/AD&D: $50M (↓1.8%)** **Limited: $58.7M (↓37%)** **Colonial: $70.4M (↑6.3%)**	**U.S Brokerage** **LTD: $20.7M(↓34.1%)** **STD: $13.8M(↑30%)** **Life: $28.0M(↑63.7%)** **ADD: $2.9M(↑70.6%)** **Vol: $45M(↓22%)** **Unum Limited** **LTD: $13.5M(↓17%)** **Life: $17.1M(↑256%)** **Colonial** **Acc/Dis: $50.2M(↑1%)** **Life: $16.4M (↑10.8%)** **Can/CI:$11.9M(↑4.4%)**	**U.S. Brokerage** **LTD: $427.4M (↓6.5%)** **STD: $110.0M (↑4.3%)** **Life: $266.8M (flat)** **AD&D: $26.6M (↓20%)** **Vol: $384.4M(↑2%)** **Unum Limited** **LTD: $121.6M (↓28%)** **Life: $38.1M (↓19%)** **Colonial** **Acc/Dis: $156.2M (↑2.4%)** **Life: $41.1M (↑5.1%)** **Can/CI:$56.2(↑5%)**
RSL	**Group: $74.7M(↑126%)**	**Dis: $24.7M(↓24%)** **Life: $M (↓44.4%)**	**Dis: $135.6M (↓5%)** **Life: $95.8M (↓5%)**
Standard	**Group: $84.3M (↓18.5%)**	**LTD: $21.3M (↑99%)** **STD: $9.1M (↑85.7%)** **Life/AD&D: $22.7M (↑80.2%)**	**LTD: $203M (↓4.7%)** **STD: $51.4M (↓4%)** **Life/AD&D: $202.3M (↓3%)**
Aetna	**Group: $33.3 (↓28%)**	**Group:N/A**	**Group: $430.7M (↑1.5%)**
Principal	**Specialty Benefits: $26.0M (↓9%)**	**Dis: $10.6M (↓13.2%)** **Life:$11.2M (↓3%)**	**Dis: $71.9M (↓2.5%)** **Life: $82.8M (↓5.2%)**
Cigna	**Group Dis & Life: $65M(↓7%)**	**N/A**	**Dis: $259M (↑4.4%)** **Life: $325M (↑4.8%)**
Assurant	**Employee Benefit: $11.5M(↓47%)**	**LTD/STD: $10.6 (↓24.3%)** **Life: $6.5M ((↓6%)**	**LTD/STD: $103.5M (↓11%)** **Life: $47M (↓8.5%)**
Met	**Not reported by line of business**	**Not reported by line of business**	**Dis: $381M (↓3.5%)** **Life: $1,744M (↑4.7%)**
Hartford	**Group: $65M ($186M loss a year earlier)**	**Dis: $56M (↓15.2%)** **Life: $62M (↓29%)**	**Dis: $469M (↓4.3%)** **Life: $528M (↓1.2%)**
Lincoln	**Dis: $17.3M(↑8.1%)** **Life: $16 (↑80%)**	**Dis: $38.5M(↑29.2%)** **Life: $31.4M (↑2.6%)**	**Dis: $173.0M (↑2.7%)** **Life: $142.2M (↑4.8%)**
Sun	**U.S. Employee Benefits Group: ($386M) (loss of $502M a year earlier)**	**U.S. Employee Benefits Group: $90M (↑3.4%)**	**U.S. Employee Benefits Group: $477M (↑2.6%)**