SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

November 2015

Dear Smith Group Client:

We are pleased to provide the 3rd Quarter 2015 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 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.

Direct inquiries to:
Joe Skvorak
jskvorak@smithgroupre.com
707 Sable Oaks Dr.
South Portland, ME 04106
(207) 791-8315

Prudential Financial

Profit (Pre-tax):

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Loss Ratio	3Q14 Loss Ratio
Group Insurance	$44	($73)	---	---
Group Disability	NA	NA	81.8%	133.8%
Group Life	NA	NA	88.6%	89.9%

EP/Sales:

Line of Business	3Q15 EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
Disability	$197	$19	$213	$13
Life	$926	$38	$955	$14

Notable Statements

● In group insurance, we remain pleased with the continued progress we're making in improving our disability underwriting margins, as we had a solid performance in both group life and disability.

● Through the current quarter, we have re-priced or allowed to lapse over 80% of our group disability business that was on the books three years ago. Generally implementing mid to high single digit price increases and we have enhanced our claims management processes over that period.

● The group life benefits ratio for the current quarter was near the favorable end of our expected range and improved about 1 percentage point from a year ago, with a smaller average claim size and lower new claim count.

Unum

Profit (Pre-tax and net realized investment gains/losses):

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Benefit Ratio	3Q14 Benefit Ratio
Unum US	$218.7	$212.1	69.8%	70.4%
LTD/STD	$70.8	$68.6	80.5%	82.1%
Life/AD&D	$60.2	$61.8	71.0%	70.0%
US Supp & Vol	$87.7	$81.7	48.3%	49.4%
Unum UK	$32.7	$33.5	67.8%	70.7%
Colonial	$76.3	$71.0	51.2%	52.7%

EP/Sales

Line of Business	3Q15 EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
Unum US	$1,241.8	$151.0	$1,162.7	$137.7
LTD	$414.3	$34.3	$387.7	$28.0
STD	$153.2	$15.2	$138.3	$15.6
Life/AD&D	$368.6	$34.1	$348.3	$33.6
Voluntary/Supp	$305.7	$67.4	$288.4	$60.5
Unum UK	$144.6	$19.7	$152.6	$21.4
LTD	$100.6	$11.8	$104.5	$12.0
Life	$29.7	$6.7	$34.1	$8.4
Other	$14.3	$1.2	$14.0	$1.0
Colonial	$333.1	$95.3	$319.4	$85.8
Acc/Sick/Dis	$196.5	$59.9	$190.7	$56.1
Life	$62.5	$18.6	$57.9	$15.7
Cancer & CI	$74.1	$16.8	$70.8	$14.0

Notable Statements

Unum U.S.

● Within the Unum US segment, operating income in our group disability business was $70.8 million, an increase of 3.2% from the year-ago quarter of $68.6 million.

● While premium income continues to build momentum, increasing by 7.9% over the year-ago quarter, we continue to see pressure on net investment income which declined by 2.5% compared to the year-ago quarter.

● Benefit experience improved in the third quarter relative to both the year-ago quarter and the second quarter of this year. The benefit ratio was 80.5% for the third quarter

compared to 82.1% a year ago and 83.4% in the second quarter, driven primarily by lower claim incidence rates and favorable recovery experience in group LTD.

● Group Life and AD&D operating income was $60.2 million for the third quarter, a decline of 2.6% from the year-ago quarter. We were pleased, however, to see that our third-quarter operating income improved strongly from the second-quarter income of $52.5 million. Premium income growth continues to build momentum increasing 5.8% over the year-ago quarter. The benefit ratio was 71% for the third quarter compared to 70% in the year-ago quarter due to a higher average paid claim size.

● Unum US sales increased by just under 10%. By case size, we saw very good results in the large case market with total group sales, that's LTD, STD, and group life and AD&D combined, increased by 33.3% over the year-ago quarter, while core market sales increased by 1.3%. As you know, we are opportunistic in terms of adding new clients in the large case employer market resulting in sales volatility quarter to quarter. While up 33% in the third quarter, large case sales were down in each of the first two quarters and are essentially flat year to date.

●Persistency remained stable in the group disability line at 88.5% and continues on an improving trend in the group life line up to 80.6% year to date compared to 73.3% for the first nine months of 2014.

Unum UK

● Operating income was GBP21.1 million for the third quarter, an increase of 5% over the year ago quarter of GBP20.1 million.

● The benefit ratio improved to 67.8% for the third quarter compared to 70.7% in the year ago quarter driven primarily by the group long-term disability line of business as claims incidents and recovery rates were favorable. Experience in the group life line was generally consistent with the year-ago quarter

● Unum UK sales in local currency were flat in the third quarter but we were pleased to see stronger activity in the core market segment as well as in new-to-market cases.

Colonial

● Colonial Life continues to generate strong consistent results with operating income of $76.3 million, a 7.5% increase over the year-ago quarter of $71 million.

● The benefit ratio improved to 51.2% for the third quarter compared to 52.7% for the year-ago quarter driven by favorable mortality experience in the life product line and the release of active life reserves related to policy terminations.

● At Colonial Life, sales growth continues to be quite encouraging, increasing 11% with very good performance in both commercial and public sector markets

● Persistency was slightly lower for the first nine months at 78.6% compared to 79.1% for the year-ago period, but premium growth continues to show good momentum increasing 4.3% in the third quarter compared to the year-ago quarter.

Analyst Questions

● I was hoping you could provide some color on the pipeline ahead of January renewals. And also any update on price competition relative to what you saw at this time last year?

Response: I'd say I'll take your second question first in terms of the marketplace. What I would say in general is we're seeing a pretty rational pricing environment out there, not as favorable as perhaps 2014 when we saw a number of carriers need to reposition their blocks. I'd say the current situation is that there are still some carriers with work to do. We see a few carriers that are getting a little bit more aggressive in terms of underwriting that sort of balances out into what I would describe as a pretty typical pricing environment across the group insurance line. So, that's what we're seeing externally. And then that sort of feeds into what our pipeline looks like. I think your question was with respect to the renewal block. We continue to build modest single digit, mid single-digit increases into our renewal plans to account for the interest rate environment. And our persistency of clients through that program has been right in line to slightly ahead of our expectations. Plenty more work to do as we push all the way through the end of the year and through the one-one cycle that you referenced but at this point I feel good about it.

● I think in Jack's comments, and please correct me if I got this wrong, I think he said that Unum US core market sales were up only 1% suggesting that most of the growth in the quarter came from the opportunistic large case. Could you give us, if that's right, can you give us some color in terms of what's going on in the core market? Is it increased competition? I would've thought that that 1% number if right had been running higher in prior quarters.

Response: Correct. It was much more modest growth. Two things I would highlight. One, a very strong prior-year comparison. As I mentioned earlier, the competitive environment was probably a little bit more favorable in 2014. We had a very strong 3Q in the core in particular. It was actually 4Q 2014 was quite a good sales quarter for us as well. If you unpack the core results, what you see is some of our toughest competitive market was in what we call the mid-market. Those are employers between 500 and 2,000 lives. That tends to be a space where large players will come down and more small case players will move up. That was reflected in some of the close ratios we had.

As you know, we're going to stay very disciplined from an underwriting point of view. Down to the smaller end of core, we saw a little bit better growth. We also saw good growth with existing clients. All in, feeling pretty good about it. We're going to watch it very closely. As I mentioned before, both in the renewal plan and on new business pricing, particularly with disability, we put in some mid-single-digit type price increases. We were going to watch and see how the market responds. It should be a universal issue around interest rate that people are dealing with. So provided the market continues to move upward to reflect that pressure, we would hope to see continued good growth in the core.

● Wanted to talk about US group life and AD&D business. I think we saw a second consecutive quarter there with higher average paid claim size. Could you maybe offer a little more color on what's driving that and are you taking any action at this point or do think that any action is necessary at this point?

Response: We think it's volatility with a pickup in average claim size. Actually, a lot of that pickup was in the AD&D line. We had a bunch of really large accident claims, which is pretty unusual. Clearly, that is the most volatile and random of the lines that we write. A lot of that increase in loss ratio was driven by AD&D. The group life line actually was very stable with where it was in the third quarter of 2014. As a result of that and what drove that, I don't think we're contemplating any pricing actions.

● On your results overall, obviously your margins have been pretty good relative to the rest of the industry but top-line growth has been fairly week. I'm wondering if you're starting to see the benefit of just higher pickup in hiring activity or better wage inflation or do you expect to see the benefit of that over the next few quarters?

Response: From a natural growth perspective, it's actually been relatively muted, certainly better than a couple of years ago. But while we have seen some addition in job growth, we have not seen much by way of wage inflation. That tends to be a pretty key driver on the natural growth side. As of yet, it has not been a big contributor to the top line. I guess I would characterize top-line growth as actually building some pretty decent momentum, to be honest with you, over the last four to five quarters, actually. As I think has been mentioned a few times, on the Unum US side, earned premium growth is about 7%. What we've seen in the industry depends a little bit on the product but it's more than 2% to 3%, 3.5% range. We fell actually pretty good about the sustained level of top-line growth.

● There's been some discussion of tightening up eligibility for disability benefits. I think the new budget has some provisions for that. Did that mean anything to you?

Response: You're correct. There was a series of changes around SSDI that were part of recent budget deals. To be honest, there's a lot of details to be worked out they're so pretty high level in nature, but even as we've taken those high-level comments and

looked at them pretty thoroughly, we don't see a material impact. One thing we will watch pretty carefully is there is some additional pressure to increase the number of administrative law judges. We've got a big of backlog in SSDI currently, so should there be movement there, that would certainly be helpful to us. But as I look across the other provisions, I think we're going to be in reasonably good stead.

Standard Financial Group

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

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Ben Ratio	3Q14 Ben Ratio
Employee Benefits*	$60.0	$81.1	75.2%	70.9%

EP/Sales

Line of Business	3Q15EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
LTD	$194.3	$12.6	$187.1	$16.9
STD	$64.5	$16.0	$55.2	$7.8
Life & AD&D	$210.9	$23.3	$202.0	$22.5
Other	$21.7	$15.7	$19.9	$5.6
ERR	($5.2)	---	($10.3)	---
Total EB	$486.2	$67.6	$453.9	$52.8

*Life, AD&D, LTD, STD, Other (does not include IDI)

Notable Statements

● Employee Benefits reported income before income taxes of $60.0 million for the third quarter of 2015, compared to$81.1 million for the third quarter of 2014. The decrease was primarily due to less favorable claims experience and higher commissions and bonuses, partially offset by higher premiums.

● Employee Benefits premiums increased 7.1% to $486.2 million for the third quarter of 2015 from $453.9 million for the third quarter of 2014. The increase was primarily due to higher sales in the first nine months of 2015 and favorable retention of existing customers.

● The benefit ratio for Employee Benefits, measured as benefits to policyholders and interest credited as a percentage of premiums, was 75.2% for the third quarter of 2015, compared to a historically low benefit ratio of 70.9% for the third quarter of 2014. The benefit ratio can fluctuate widely from quarter to quarter and tends to be more stable when measured on an annual basis. The benefit ratio for Employee Benefits was 76.7% for the first nine months of 2015, compared to 78.0% for the first nine months of 2014.

●The Company's discount rate used for newly established long term disability claim reserves was 4.00% for the third quarters of 2015 and 2014.

●The Company's new money investment rate was 4.49% for the third quarter of 2015, compared to 4.41% for the third quarter of 2014. The 12-month reserve interest margin between the Company's new money investment rate and the average reserve discount

rate was 49 basis points for the third quarter of 2015, compared to 56 basis points for the third quarter of 2014.

Aetna

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

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$25.6	$47.9

EP

Line of Business	3Q15 Earned Premium ($000,000)	3Q14 Earned Premium ($000,000)
Group Insurance	$614.1	$621.4

Principal Financial Group

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

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Loss Ratio	3Q14 Loss Ratio
Specialty Benefits	$41.6	$31.1	60.3%	64.5%
Group Disability	---	---	53.8%	71.5%
Group Life	---	---	60.2%	61.0%

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

Line of Business	3Q15EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
Disability	$90.4	$14.0	$86.9	$14.0
Life	$92.0	$10.9	$92.7	$11.1

Notable Statements

● Specialty Benefits reported operating earnings were $42 million, reflecting the benefit of the actuarial model enhancements. Normalized quarterly operating earnings were a record $34 million, an 8% increase over the prior year quarter. The normalized loss ratio for the quarter was 64%, well within our expected range.

Cigna

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

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)
Group Disability & Life	$84	$55

EP

Line of Business	3Q15 EP ($000,000)	3Q14 EP ($000,000)
Disability	$448	$419
Life	$444	$409

Notable Statements

● Adjusted income from operations reflect an improvement in claims experience in our disability and life businesses.

● Third quarter 2015 and second quarter 2015 adjusted income from include the favorable after-tax impact related to reserve studies of $11 million and $37 million, respectively

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	3Q15 Profit ($000)	3Q14 Profit ($000)	3Q15 Loss Ratio	3Q14 Loss Ratio
Employee Benefits* (includes DRMS)	$10,438	$13,101	68.6%	67.4%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	3Q15 EP ($000)	3Q15 Sales ($000)	3Q14 EP ($000)	3Q14 Sales ($000)
LTD & STD	$99,768	$8,270	$102,242	$7,683
Life	$51,109	$6,817	$50,184	$6,827

Notable Statements

● Results at Employee Benefits were in line with expectations, earnings totaled $10 million for the quarter, a slight decline from third quarter 2014, due to less favorable dental and disability results

● Net earned premiums and fee income increased modestly as expected declines in employer-paid products were more than offset by strong voluntary growth. Expansion of voluntary continues to be driven by a diverse product offering and a robust benefits communication and administration platform, which we believe complements Sun Life's existing business.

MetLife

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

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Loss Ratio	3Q14 Loss Ratio
Group, Voluntary and Worksite	$238	$241	---	---
Group Life	---	---	86.1%	87.8%

EP

Line of Business	3Q15 EP ($000,000)	3Q14 EP ($000,000)
Group Non-Medical *	$1,662	$1,608
Group Life	$1,521	$1,464

*Group Non-Medical includes dental, disability, long-term care, AD&D, critical illness and vision.

Notable Statements

● The group life mortality ratio was 86.1% or toward the low end of the expected annual range of 85% to 90%. The ratio is favorable to the prior-year quarter's 87.8% due to better claims experience.

● Sales were down 12% year-over-year as we continue to see an impact from increased competition in life and dental.

Hartford

Profit (Pre-Tax and net realized capital gains/losses)

Line of Business	3Q15 ($000,000)	3Q14 ($000,000)
Group Benefits (Disability, Life, Other)	$57	$46

EP/Sales

Line of Business	3Q15 EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales $(000,000)
Group Disability	$344	$24	$343	$26
Group Life	$364	$33	$353	$26

Notable Statements

● Group Benefits delivered another strong quarter, with core earnings margin of 5.5%, improving one full point from prior year. The year-to-date margin of 5.9% is the best we've seen since 2008. In addition, the Group Benefits team recently signed a renewal rights agreement for AIG's under 100 lives employers segment, which aligns with our objective to grow in the Small and Middle market areas.

● In Group Benefits, we increased the number of sales representatives in the under-500-lives employer segment to complement our National Accounts segment. The goal is to have a more balanced portfolio of small to midsized accounts while maintaining our strength in National Accounts. And early results of these efforts are encouraging.

● In addition, our employer group business continues to maintain strong book persistency, around 90% on a year-to-date basis. We are having success in competitive markets. Our flow of new business opportunities is strong, and we're working in a disciplined yet aggressive manner to win new accounts. Long-term disability continues to be the most competitive line, despite having underperformed across much of the industry in recent years. Our disability book of business is performing well, following several years of underwriting and pricing actions, and we are maintaining our steady course. Our Group Benefits value proposition has been significantly enhanced over the last several years with improvements to our service and claims experience, and the addition of a robust voluntary platform. We are well-positioned to expand this business, and are confident that we have built momentum across our target markets.

Analyst Questions

● Can you give us a sense of the size of the renewal rights book that you bought from AIG?

Response: It's relatively small. Think of it in terms of around $30 million.

Lincoln Financial

Profit (Post tax)

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)	3Q15 Loss Ratio	3Q14 Loss Ratio
Group Protection	$17	$8	74.5%	77.6%
Group Disability	---	---	79.3%	80.8%
Group Life	---	---	70.5%	75.9%

EP/Sales

Line of Business	3Q15 EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
Group Protection	$519	$61	$550	$94
Group Disability	---	$22	---	$41
Group Life	---	$24	---	$34

Notable Statements

● We are pleased with the continued progress we're making with our re-pricing efforts and the improvements of our claims management effectiveness. Overall earnings increased from depressed results in the prior year quarter and were consistent with the second quarter as we work towards achieving our targeted margins.

● Third quarter sales $61 million were down as our pricing actions continue to put pressure on new business opportunities. Despite this pressure, we're pleased with our continued progress to improve the contribution of the more profitable employee paid, voluntary market. In the quarter, 49% of our sales were employee paid, up from 45% in the prior year quarter.

● It is worth noting, we do see momentum building in our sales pipeline going into the fourth quarter, which is important as this quarter typically contributes about 50% of full year sales.

● Disability loss ratio did increase sequentially which I would attribute to normal quarter-to-quarter volatility. Our pricing actions continue to have a favorable impact on margins, but they have negatively impacted persistency in sales. The result is non-medical earned premiums decreased 1% compared to the prior year quarter. Overall, I believe we have another quarter that validates that we are on a path to an earnings recovery in group protection

Analyst Questions

● I had a question on just your re-pricing of the disability book. If you could describe how much you will be done by the end of this year and what's the environment like in terms of clients absorbing price hikes? Your sales I think this quarter were down 35%. As we look at year-end renewing cycles, should we expect a similar decline in sales and then obviously weaker revenues next year?

Response: The business that was poorly priced a couple of years ago, we're about 78% of the way through and so we have a little bit more to do, but a good example by the way on that business is year-to-date on the premium that we retain we've gotten really high middle single digit improvements in margins, our pricing activities are proving out to be successful and that earnings will flow into the income statement over time. As I mentioned in my remarks, the pipeline of sales is above and that's a good indicator of premium growth or sales momentum. With respect to the retention rate of business as we go through the next 60 to 90 days of re-pricing based on what we're doing, we would think the retention might be a little bit better than 60%, but will have to see.

Sun

Profit (Net income after tax):

Line of Business	3Q15 Profit ($000,000)	3Q14 Profit ($000,000)
U.S. Group Benefits	$16	($11)

EP/Sales

Line of Business	3Q15 EP ($000,000)	3Q15 Sales ($000,000)	3Q14 EP ($000,000)	3Q14 Sales ($000,000)
U.S. Group Benefits	$613	$118	$603	$107

● Turning to the U.S., we took a major step forward this quarter in expanding the scale and capabilities of U.S. group benefits with the announcement of the acquisition of Assurant's Employee Benefits business. The transaction is expected to close in the first quarter of 2016 subject to the regulatory approval process, which is well underway. We have been working closely on planning for integration with Assurant's leaders in Kansas City and their other locations and we are very impressed with their capabilities and the enthusiasm they have for coming together.

● Our group benefits business continues to see progress from the actions we have taken to restore profitability and we see that in the improvement in our underlying earnings year-over-year. Sales in group benefits were higher by 10% over the same quarter last year with strong results in stop-loss, which were up 63% in the quarter and 24% on a year-to-date basis. Business in force remains stable at $2.5 billion of annual premium as we continue to work through the re-pricing of our group business.

Analyst Questions

● On the U.S. group side, is there some additional color you can provide and is there anything from a new claims development perspective that that concerns you and in the same breath just looking for an update in terms of the percentage of your business that has been re-priced so far in this latest iteration of price increases?

Response: As you noted in the third quarter, we had some unfavorable disability morbidity. That was mostly driven by new claims incidence and severity, but was generally within our range for volatility. On a year-to-date basis, the disability experience is near our expectations and significantly improved over 2014. In fact, group benefits earnings in the third quarter were substantially better than the same quarter last year as well as year-to-date. So, overall, we are pleased with that progress. On the re-pricing of the business as of the end of the third quarter, we have re-priced

approximately 40% of the book and that began around September of last year. We expect to have about 50% of the business re-priced as of January 1.

Summary

Company	Earnings	Sales	EP
Prudential	Group: $44M (neg $73M a year ago)	Dis: $19M (↑46.2%) Life: $38M (↑171.4%)	Dis: $197M (↓7.5%) Life: $926M (↓3%)
Unum	LTD/STD: $70.8 (↑3.2%) Life/AD&D: $60.2M (↓2.6%) Unum UK: $32.7M (↓2.4%) Colonial: $76.3M (↑7.5%)	U.S Brokerage LTD: $34.3M(↑22.5%) STD: $15.2M (↓2.6%) Life/AD&D: $34.1M(↑1.5%) Vol: $67.4M(↑11.4%) Unum UK LTD: $11.8M(↓1.7%) Life: $6.7M(↓20.2%) Colonial Acc/Dis: $59.9M(↑6.8%) Life: $18.6M (↑18.5%) Can/CI: $16.8M (↑20%)	U.S. Brokerage LTD: $414.3M (↑6.9%) STD: $153.2M (↑10.8%) Life/AD&D: $368.6M (↑5.8%) Vol: $305.7M(↑6.0%) Unum UK LTD: $100.6M (↓3.7%) Life: $29.7M(↓12.9%) Colonial Acc/Dis: $196.5M (↑3.0%) Life: $62.5M (↑7.9%) Can/CI: $74.1M (↑4.7%)
Standard	Group: $60M (↓26%)	LTD: $12.6M (↓25.4%) STD: $16.0M (↑105.1%) Life/AD&D: $23.3M (↑3.6%)	LTD: $194.3M (↑3.8%) STD: $64.5M (↑16.8%) Life/AD&D: $210.9M (↑4.4%)
Aetna	Group: $25.6M (↓46.6%)	Group:N/A	Group: $614.1M (↓1.2%)
Principal	Specialty Benefits: $41.6M (↑33.8%)	Dis: $14.0M (flat) Life: $10.9M (↓1.8%)	Dis: $90.4M (↑4.0%) Life: $92.0M (↓.8%)
Cigna	Group Dis & Life: $84M (↑52.7%%)	N/A	Dis: $M (↑6.9%) Life: $M (↑8.6%)
Assurant	Employee Benefit: $10.4M(↓20.3%)	LTD/STD: $8.3M(↑7.6%) Life: $6.8M (flat)	LTD/STD: $99.8M (↓2.4%) Life: $51.1M (↑1.8%)
Met	Non Medical: $238M (↓1.2%)	Not reported by line of business	Non-Med: $1,662M (↑3.4%) Life: $1,521M(↑3.9%)
Hartford	Group: $57M (↑23.9%)	Dis: $24M (↓7.7%) Life: $33M (↑26.9%)	Dis: $344M (flat) Life: $364M (↑3.1%)
Lincoln	Group Protection: $17M (↑112.5%)	Dis: $22M(↓46.3%) Life: $24M (↓29.4%)	Group Protection: $519M (↓5.6%)
Sun	U.S. Employee Benefits Group: $16M (neg $11M a year ago)	U.S. Employee Benefits Group: $118M (↑10.3%)	U.S. Employee Benefits Group: $613M (↑1.7%)