SMITH GROUP
DISABILITY & REINSURANCE CONSULTANTS

February 27, 2007

Dear Smith Group Client:

We are pleased to provide the 4th 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	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)	4Q06 Loss Ratio	4Q05 Loss Ratio
Group Disability	NA	NA	85.7%	92.9%
Group Life	NA	NA	90.1%	86.4%

EP/Sales:

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 sales ($000,000)
Disability	$211	$17	$190	$17
Life	$788	$37	$964	$34

Notable Statements

● Less favorable group mortality in comparison to a strong 4th quarter last year, essentially offset improved group disability claims experience.

● LTD sales were flat as compared to a year ago, Life sales were down 8%

● Group disability persistency was up for the year at 89.9% versus 85.4% in 2005. Life persistency was down slightly for the year, 94.8% versus 95.2% in 2005.

UnumProvident

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

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)	4Q06 Benefit Ratio	4Q05 Benefit Ratio
US Brokerage	$135.9	$103.9	85.1%	84.5%
LTD/STD	$35.1	$13.6	94.0%	93.9%
Life & AD&D	$46.3	$43.5	75.9%	76.4%
Voluntary WB	$54.5	$46.8	64.1%	66.9%
Unum Limited	$81.8	$49.3	60.2%	65.5%
Colonial	$50.5	$38.7	52.3%	56.6%

EP/Sales

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales ($000,000)
US Brokerage	$1,302	$239.8	$1,309	$223.3
LTD	$493.8	$89.1	$493.2	$68.1
STD	$131.3	$33.5	$136.5	$32.6
Life	$311.0	$55.4	$326.3	$64.2

AD&D	$37.8	$6.0	$39.8	$6.3
Voluntary	$95.7	$25.5	$87.4	$27.5
Unum Limited	$231	$44.0	$198.2	$24.9
LTD	$171.7	$39.8	$149.5	$17.5
Life	$50.4	$2.8	$41.1	$5.8
Other	$8.9	$1.4	$7.6	$1.6
Colonial	$217.2	$101.9	$200.5	$97.3
LTD/STD	$136.4	$60.0	$129.1	$60.0
Life	$34.8	$22.1	$29.2	$19.5
Other	$46.0	$19.8	$42.2	$17.8

Notable Statements

● U.S., improved profitability in group income protection line of business. The loss ratio improved another 50 basis points over the 3rd quarter to close that year out at about a 94% loss ratio. Speaker noted that he believes that they are solidly on track to hit a loss ratio of 90-92% by year end 2007.

● Unum UK, another very strong quarter driven primarily by a favorable benefit ratio, strong investment income results and a favorable exchange rate as well. Very encouraged by sales activity in the group income protection line. The market had been slow, but UP had noted an up-tick in activity levels.

● Colonial had another strong quarter, profitability continues to be very strong driven by a relatively consistent benefit ratio. "Very pleased that we closed the year out with a 10% sales growth over the previous year; the 4th quarter sales were up about 4 or 5%."

● Benefit ratio decreased from 94.5% to 94%. Continue to see all the underlying metrics, claim recoveries, settlements, liability acceptance rate all moving in the same direction and getting more consistency which was one of our early challenges. We continue to be confident in predicting a 90-92% benefit ratio in group income protection by the end of 2007 consistent with the guidance we gave you last fall.

● Group Life and AD&D line continued steady, stable performance for the quarter. 6.4% increase in operating income for the quarter. Benefit ratio remained stable. Slight increase in claim size offset by a decline in claim incidence.

● Supplemental and Voluntary produced a very strong quarter with operating income growth of 16.5%. Within that line, the voluntary worksite benefits results were very, very encouraging. As you know, this is a linchpin of our future strategy and premium growth was 9.5% and it's profitable growth as the benefit ratio declined to 64.1% in the 4th quarter versus 66.9% result in the 4th quarter of last year.

● Sales for Unum US. Sales were up 10% for the fourth quarter year over year and 5% for the full year. A few statistics that are important:

(1) Case coverages in the core market, that is the number of cases written grew by 3.4% year over year. However, because on average the cases were of a smaller size, the premium equivalent of our sales declined by 6%.
(2) Higher than normal sales in the large case market, it increased by 29%. I will qualify that statement by referring to an acronym we use here, NBOC. These are not new cases that we are competing for in the marketplace where you would experience unusual pricing pressure. These are existing clients where we sold additional lines of coverage. Therefore, our sales mix was a little bit skewed towards large cases. Closer to 50/50 than our target of 60/40. Our strategy has not changed, grow the core at a good single digit rate and take the large case business when in fact it can be profitable.
(3) Persistency for the Group Long Term Income protection line was outstanding for the year at 87.8% off of 84.8% for 2005. Testimony to the outstanding service, quality of the business, customers are sticking with us. But I will caution you that as we look forward to 2007 we're going to guide down that persistency rate driven off of large case. We will walk away from unprofitable large case business

● Unum UK, very low benefit ratio at 60.2% compared to the 67-69% levels you were seeing earlier in the year. Everything happened right, incidence was right, good pricing, claim management, recoveries.

● Colonial, operating income was up 30.5% year over year. If you adjust for some litigation costs, that dampened the results, it was an 11% increase. Benefit ratio continues to come in at the low 50s at 52.3% so the growth that we're experiencing continues to be profitable growth. Premium growth grew by 8.3% for the quarter, the highest rate of quarterly growth in three years. And, we did complete the year with a 10% year over year sales increase following 2.8% increase in 2005.

● Continue to improve distribution infrastructure, up 20.3% in new rep recruiting for 2006.

● Claim reassessment process, really business as usual. We completed the assessment of slightly over 3000 claims during the quarter bringing the total number of claims reassessed just under 14000 approximately 55% of the 25,000 we expect to re-evaluate. The 4th quarter results were completely in-line with our reserve assumptions. The overturn rate was 41% which was 9 percentage points below the 50% rate that we were experiencing the prior two quarters, again, in-line with our assumptions. That brings our overall overturn rate down to 37%, our reserve assumption is 40% on an inception to completion basis. We remain on track to complete the reassessment process by the end of 2007.

● Analyst question on the claims incidence developed in the quarter in the 4th quarter versus recovery trend improvements. How much of the benefits improvement is coming from recovery versus incidence?

Response: Incidence was mildly improved for the 4th quarter in both STD and LTD but not significantly so. We're had continued, steady improvement in recoveries and also in the offset side of our business. So a good, steady, consistent performance throughout the 3rd and 4th quarter.

● Analyst question on persistency, you said that you expect persistency to be different next year due to a little different mix of business. Could you give us some more specifics?

Response: We are being very disciplined with large case business, we are not going to renew it at levels that are not profitable. I think what we need to do is start talking about persistency in core and in large cases business so that you can understand that we are executing against our strategy. What we're saying now is that the overall persistency rate in group long term LTD can be closer to 84% than the 87.8% that we did this year. This is all driven by the expectation that we'll walk away from some large case business if it's not priced right.

● Analyst question about competition, one of your primary competitors continues to talk about a very competitive small case market, what are you seeing there? I think the small case market has been pretty consistent for us during the course of the year. Prices have been fairly stable. We gained momentum over 2006 with our small case focus and pushed our value proposition more in the small case market as opposed to the large case market. Price pressure that we're seeing is in the large case marketplace and in particular in group life where we don't see any lessening in the aggressive pricing in the large group life marketplace.

Reliance Standard Life (RSL)

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

Line of Business	4Q06 ($000)	4Q05 ($000)	4Q06 Loss Ratio	4Q05 Loss Ratio
Group (LTD, STD, Excess WC, Life, Travel Accident, Dental)	$60,502	$52,948	71.3%	68.9%

EP/Sales

Line of Business	4Q06 EP ($000)	4Q06 Sales ($000)	4Q05 EP ($000)	4Q05Sales ($000)
Disability (mostly LTD)	$120,011	$52,854	$101,502	$33,109
Life	$81,513	$31,964	$71,644	$23,816

Excess WC	$68,681	$3,838	$59,912	$11,773
Travel Accident, Dental, Other	$13,252	$5,098	$10,984	$6,795

Notable Statements

● Core group employee benefits premium grew by 16% to a record $283 driven by 18% growth in group disability at RSL. RSL's disability premium growth was boosted by strong new production which was up 60% and another solid contribution from our new, turnkey disability division, CDS. Turnkey disability premiums, which aren't included in our production numbers, rose 30% in the quarter to 13.3 million. For the year, these turnkey disability premiums rose 35% to just over $51 million.

● Delphi's earnings growth continues to benefit from RSL's focus on smaller cases which have historically been more profitable. Smaller companies are increasing their payrolls and with job market staying tight, are adding employee benefits to attract new and retain existing employees.

● Sales force continues to focus on increasing our case count, not just our premium dollars. This was demonstrated by an 18% increase in new cases sold in 2006 while our average case size remained essentially constant. On the total production side, that production rose 12.5%.

● We also benefited from our focus on voluntary markets, which have better margins. Production of voluntary products rose 80% in 2006 and represented 10% of the total production up from 6% in total production from 2005. We expect voluntary products to continue to increase in importance as employers seek to control cost while still providing benefits.

● We've made significant improvements in our insurance business over the past several years:

(1) Technology improvements, new underwriting and claims systems which started in 2002 (PACS), automated sales and underwriting function and enabled us to handle a much higher volume of quotes.

(2) Product development, good success in voluntary products

(3) Acquisitions, we continue to cast a side net and look for new opportunities. We've been very successful with some small acquisitions; renewal rights to ERC's excess Workers' Comp business, a disability claims manager in Portland Maine which we used to develop our turnkey provider, CDS.

● Question from analyst on the large cases that were sold in the 4th quarter, were they all sold through Matrix or were there any standalone large cases? If there were, any comments on what you saw as far as pricing, which has historically been an area where you guys have been a little bit more cautious on.

Response: Most of our larger cases are in fact packaged with Matrix where we do the leave and the absence management. Therefore, we've been seeing better pricing there. I think that with the overall book, there is very good price integrity, there is some standalone business. We continue to remain disciplined regardless whether the case is bundled with Matrix or not bundled, we will only sell it if it's within our pricing guidelines.

Standard Financial Group

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

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)
Insurance Services	$93.0	$87.3

EP/Sales

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales ($000,000)
LTD	$205.7	$33.6	$198.9	$31.9
STD	$54.9	$8.7	$49.6	$10.8
Life & AD&D	$189.6	$38.0	$173.6	$42.9
Other	$18.2	$5.5	$17.6	$9.6
ERR	($3.1)	N/A	($6.2)	N/A
Total EB	$465.3	$85.8	$433.5	$95.2

Notable Statements

● Very favorable claims experience in the insurance services segment, offsetting some of the less favorable experience in the first half of the year.

● For nearly a decade, the annual rate of growth for group life and disability insurance premiums in the U.S. has ranged as high as 11% and as low as 2%. During the past two years to three years, the growth rate nationally has been in the lower part of that range but StanCorp's 10 year compound annual average growth rate of 12% has consistently outperformed the industry.

● Insurance services segment had a record 4th quarter in 2006. Income before income taxes increased 6.5%. Results reflect premium growth and very favorable claims experience. As was the case last quarter, we continue to see our claims experience decline from the higher levels during the first half of the year. The favorable experience this

quarter demonstrates that during the first half of the year, we were not seeing systemic issues within our claims but rather the normal fluctuations that we experience when claims are measured on a quarterly basis. Results this quarter were driven by very low LTD new incurrals and decreased incidence in both the LTD and STD lines.

● Premiums for the insurance services segment increased 7.1% for the 4th quarter of 2006 compared to 4th 2005. For the full year, premium growth was 6.1%. Our premium growth for 2006 was affected by terminations of a few large group contracts in the first quarter of 2006.

● Drop in sales for 2006 group insurance products. Lower sales were primarily due to a very price competitive sales environment in 2006. We have maintained our pricing discipline and have consciously chosen not to chase unprofitable business in a soft pricing market. We remain confident that there is a lot of room for growth for us in this business, whether is taking market share from the competition, or increased penetration in the small and mid-case market.

● We lowered our discount rate for newly established long-term disability claim reserves 25 basis points to 5.5% from 5.7% in the 3rd quarter.

● Analyst question about benefit ratio guidance, you moved it up from the 77-78% in 2006. Can you talk about what was the primary reason for the increase in the new range? How much of that is due to your conservatism and how much of that is underlying fundamental changes in the pricing of business, the market, etc?

Response: We looked at the benefit ratio that we had for 2006, it's dead center of this range and then we've looked at our case size and the mix of our business and we've seen a little bit of creep accumulate in that the larger case size has a slightly higher benefit ratio but they're more efficient from an operating expense perspective. So, it would be a combination of those two. The pricing target and the return targets are all the same, there's no change there. I would not say that is us attempting to be conservative, we put our estimates out based on analysis that we deem to be appropriate. However, based on what you've seen from us on a quarterly basis during 2006, it could land above or below or dead center of that range.

● Analyst question about market growth, why do you expect the market to grow at a slower level than historical rates?

Response: What we have seen from the mid-year surveys, we haven't seen a total 2006 survey is that the market has slowed some. It's a combination of a number of different factors, the number of cases that are out to bid in any given year, the length of those renewals that are in place, job formation, wage changes, all those various things come into play. When we look at it today, we don't see that the market will move back to the double digit growth rate during 2007, we think that it will increase over 2006 but will not hit the double digits in 2007.

● Analyst question about competition, talk about the pricing environment that you're seeing by case size.

Response: The pricing environment is quite competitive. Oftentimes we see that as we come down the homestretch at year end, we see some people become very aggressive in trying to attempt to hit sales targets and so on. We very consciously chose to step back when that occurs and to not writer unprofitable business in a soft pricing environment. Frankly, the large case environment is always quite competitive, although I will tell you that we like to work in that environment because it is very easy for us to rate those cases based on their experience and develop a partnership with the customer and so on. There's lots more that goes into those cases than just rate. I would continue to say that the small case environment, and when I say that I mean under 250 lives, is quite competitive. We would see a large range of potential quotes out there for a given risk many of which do not seem supportable from a profit standpoint in our view.

Aetna

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

Line of Business	4Q06 Profit ($000,000)	4Q05Profit ($000,000)
Group Insurance (Life, Disability, LTC)	$29.9	$35.0

EP

Line of Business	4Q06 Earned Premium ($000,000)	4Q05 Earned Premium ($000,000)
Group Insurance	$529.7	$551.2

Notable Statements

● Aetna does not provide premium or sales by product line, but they do provide the number of covered individuals by line (members in thousands):

	As of 12/31/2006	As of 12/31/2005
Life	10,070	10,812
Disability[1]	4,801	2,571

● In 2006 we made an important acquisition, Broadspire's disability services business. This added full administration services, technology and absence management capability to our existing disability underwriting capacity. This operation has already made a significant contribution to new sales opportunities in our group insurance segment.

Principal Financial Group

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

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)	4Q06 Loss Ratio	4Q05 Loss Ratio
Life & Health*	$65.6	$63.3	N/A	N/A
Group Disability	N/A	N/A	71.5%	68.7%
Group Life	N/A	N/A	70.7%	67.4%

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

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales ($000,000)
Disability	$67.4	$11.9	$55.2	$11.1
Life	$78.1	$9.5	$65.0	$11.9

Notable Statements

● The 4th quarter marked 16 consecutive quarters of record operating revenue for the specialty benefits division and 9 consecutive quarters for the segment.

● Specialty benefits earnings were flat in the 4th quarter but increased 19% for the year

● Analyst question, Group LTD, the loss ratio was very high, what is driving that, is it just a variance that happens or is there some endemic in that book of business that you've discovered?

Response: Basically there is one cell of our group LTD that is underperforming, we've narrowed it down, we understand the cell, we understand why it is underperforming, and we have changes in place to get it back to normal performance.

Cigna

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

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)
Group Disability & Group Life	$2.0	($7.0)

EP

Line of Business	4Q06 EP ($000,000)	4Q05 EP ($000,000)

Disability	$210	$170
Life	$272	$308

Notable Statements

● Disability premium for the quarter was up 24% to $210 million versus $170 a year ago. For the year, it was up 18%.

● Life premium was down 12% for the quarter and down 5% for the year.

● They made a statement that their profit margins in this business (referring to Life and Disability) continue to be industry leading reflecting strong disability management results.

● We expect our group disability and life and international business, to continue to grow revenue while maintaining strong margins. Specifically in 2007 we expect mid single digit earnings growth in group and high single digit 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	4Q06 Profit ($000)	4Q05 Profit ($000,000)	4Q06 Loss Ratio ($000,000)	4Q05 Loss Ratio ($000,000)
Employee Benefits* (includes DRMS)	19,428	19,329	69.0%	69.9%

* Employee benefits includes dental, disability & life

EP/Sales

Line of Business	4Q06 EP	4Q06 Sales	4Q05 EP	4Q05 Sales
LTD & STD	119,812	11,126	123,390	9,722
Life	55,718	5,859	63,734	6,702

Notable Statements

● Assurant Employee Benefits continues to make a strong contribution to profits, while continuing the transition to reorient its business around the small employer. While overall sales are down, sales in our target market of under 500 lives are up 12% year-over-year.

● Assurant Employee Benefits continues strategically transitioning to the small employer market and made a strong contribution to profit in the quarter and for the year. Net operating income was slightly up for the quarter for $19.4 million. Full year 2006 net operating income was up 22% to $83.6 million, driven by favorable loss experience, most notably disability.

● Assurant Employee Benefits net earned premiums decreased 9% during the fourth quarter of 2006 to $280 million. Full year 2006 net earned premiums decreased 8% to $1.2 billion. The decreases are primarily the result of lower sales and persistency as the business continues to implement its small group strategy.

● Question from an analyst on premium decline in Employee Benefits: "I read your comments to suggest that the premium decline, there are probably some larger cases that you sort of allowed to lapse?"

Response: We are renewing cases only at premium levels that we think are appropriate in that market. Given it's such a competitive market, many of those cases have gone away and we're not unhappy about that. And you know, 1/1 is heavy large case renewal. We may see some more of that in January. On the other hand, we are very excited about the growth we have going on in our target market segment and, with the introduction of our expanded PPO panel in dental, we are very optimistic about our sales momentum.

MetLife

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

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)	4Q06 Loss Ratio	4Q05 Loss Ratio
Group Disability	N/A	N/A	95.2%	91.1%
Group Life	$101	$118	92.1%	89.3%

EP

Line of Business	4Q06 EP ($000,000)	4Q05 EP ($000,000)
Disability	$352	$335
Life	$1,665	$1,563

MetLife does not disclose sales numbers in these lines.

Notable Statements

● Life mortality ratio remained well within our target range

● LTD results were weaker than both the comparable year ago and sequential periods. Higher incidence in disability pushed the morbidity ratio to the upper end of our targeted range.

● Favorable underwriting results in Dental, LTC and individual disability were offset by weaker disability results as disability continues to be impacted by higher than expected incidence and lower than planned recoveries. Disability's morbidity ratio was 92.5% for the quarter, essentially at the top of our target range.

Hartford

Profit (Pre-Tax and before after)

Line of Business	4Q06 ($000,000)	4Q05 ($000,000)
Group Benefits (Disability, Life, Other)	$87	$81

EP/Sales

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales $(000,000)
Group Disability	$457	$39	$427	$58
Group Life	$458	$55	$422	$65

Notable Statements

● Group benefits had a record sales year in 2006. Through 9 months we retained our #1 ranking in group disability sales and we were #3 in Group Life sales. Additionally, in Group Benefits we're seeing the increased impact of our efforts at cross-selling. 42% of 2006 sales to employer markets were sales to existing customers.

● Analyst question about competitive conditions in the group benefits marketplace, what are you seeing in pricing?

Response: It seems like the small case market is a little tighter but all-in, these have been pretty competitive markets. We think that these have been pretty good times for group disability carriers.

Jefferson Pilot

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)	4Q06 Loss Ratio	4Q05 Loss Ratio
Group Protection	$33.2	N/A	69.1%	N/A
Group Disability	$15.5	N/A	69.3%	N/A
Group Life	$13.6	N/A	69%	N/A

EP/Sales

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales ($000,000)
Group Protection	$315.9	$113.1	N/A	N/A
Group Disability	$138.5	$56.9	N/A	$44.5
Group Life	$112.5	$43.1	N/A	$29.4

* includes life, disability & dental

Notable Statements

● In 2007, we expect loss ratios to return to more normal levels in the 71% to 74% range.

Sun

Profit (Net income after tax):

Line of Business	4Q06 Profit ($000,000)	4Q05 Profit ($000,000)
U.S. Group Life & Health (LTD, STD, Stop Loss & Life)	$18	$12

EP/Sales

Line of Business	4Q06 EP ($000,000)	4Q06 Sales ($000,000)	4Q05 EP ($000,000)	4Q05 Sales ($000,000)
U.S. Group Life & Health (LTD, STD, Stop Loss & Life)	$315	$97	$281	$72

Notable Statements

● Big news from Sun was their purchase of GenWorth's U.S. group benefits business for $650 million

Summary

Company	Earnings	Sales	EP
Prudential	**Not reported by line of business**	**Dis: $17M (flat) Life: $37M (↑8.8%)**	**Dis: $211M (↑11%) Life: $788M (↓18%)**
Unum	**LTD/STD: ($35.1M) (↑158%) Life/AD&D: $46.3M (↑6.4%) Limited: $81.8M (↑65.9%) Colonial: $50.5 (↑30.4%)**	**U.S Brokerage LTD: $89.1M(↑30.8%) STD: $33.5M(↑2.8%) Life: $55.4M(↓13.7%) ADD: $6.0M(↓4.8%) Vol: $25.5M(↓7.3%) Unum Limited LTD: $39.8M(↑127%) Life: $2.8M(↓52%) Other: $1.4M(↓12%) Colonial LTD: $60M(flat) Life: $22.1M(↑13.3%) Othr:$19.8M(↑11.2%)**	**U.S. Brokerage LTD: $493.8M (flat) STD: $131.3M (↓4%) Life: $311M (↓4.7%) AD&D: $37.8M (↓5.1%) Vol: $95.7(↑9.5%) Unum Limited LTD: $171.7M (↑14.8%) Life: $50.4M (↑22.6%) Other: $8.9M (↑17%) Colonial LTD: $136.4M (↑5.7%) Life: $34.8M (↑19.2%) Other: $46M (↑9%)**
RSL	**Group: $60.5M(↑ 14.3%)**	**Dis: $52.8M (↑59.5%) Life: $32M (↑34.2%)**	**Dis: $120M (↑18.2%) Life: $81.5M (↑13.8%)**
Standard	**Group: $93.0M (↑6.5%)**	**LTD: $33.6M (↑5.3%) STD: $8.7M (↓19%) Life/AD&D: $38.0M (↓11.5%)**	**LTD: $205.7M (↑3.4%) STD: $54.9M (↑10.7%) Life/AD&D: $189.6M (↑9.2%)**
Aetna	**Group: $29.9M (↓14.6%)**	**Group:N/A**	**Group: $529.7M (↓4%)**
Principal	**Life & Health: $65.6M (↑3.6%)**	**Dis: $11.9M (↑7.2%) Life:$9.5M (↓20%)**	**Dis: $67.4M (↑22.1%) Life: $78.1M (↑20.2%)**
Cigna	**Group Dis & Life: $20 (--)**	**N/A**	**Dis: $210M (↑23.5%) Life: $272M (↓12%)**
Assurant	**Employee Benefit: $19.4 (flat)**	**LTD/STD: $11.1M (↑14.4%) Life: $5.9 (↓12%)**	**LTD/STD: $119.8 (↓3.0%) Life: $55.7M (↓12.6%)**
Met	**Not reported by line of business**	**Not reported by line of business**	**Dis: $352M (↑5.1) Life: $1,665M (↑6.5%)**
Hartford	**Group: $87M (↑7.4%)**	**Dis: $39M (↓33%) Life: $55M (↓15%)**	**Dis: $457M (↑7%) Life: $458M (↑8.5%)**
JP	**Dis: $15.5M Life: $13.6M**	**Dis: $56.9 (↑27.9%) Life: $43.1 (↑46.6%)**	**Dis: $138.5M Life: $112.5M**
Sun	**U.S. Group: $18M (↑50%)**	**U.S. Group: $97M (↑34.7%)**	**U.S. Group: $315M (↑12.1%)**