

TOP GROUP DISABILITY INSURERS

Ranked according to net premiums written in North America in most recent four quarters



STATE OF THE GROUP DISABILITY INSURANCE INDUSTRY

The group disability insurance market is mature and marked by slow, steady growth. The industry is dominated by three carriers that held 47.9 percent of long-term disability market share and 44.1 percent of short-term disability market share at midyear 2006, according to JHA, an industry reinsurance, research and consulting firm. The top 30 carriers account for more than 95 percent of in-force premiums of more than \$11 billion, led by UnumProvident with more than 20 percent market share. Group

disability insurance sales fell 11 percent from midyear 2005 to midyear 2006, according to JHA. Total earned premium in midyear 2006 rose 5 percent from midyear 2005. Average premium per life for new sales in 2005 was \$217 for LTD and \$193 for STD coverage, up 6 percent or both plans from the previous year. Thirty-nine percent of private-industry workers are covered by STD benefits and 30 percent are covered by LTD benefits, according to the Bureau of Labor Statistics.

RANK '07	Company, Web address	Total group disability net premiums	Long-term disability/ short-term disability premiums	Number of corporate policyholders	Number of client-company employees covered by insurer
1.	UNUMPROVIDENT www.unumprovident.com	\$2.473 billion	\$1.931 billion/\$542 million	56,279	7.2 million
2.	HARTFORD LIFE www.thehartford.com	\$1.663 billion	\$1.171 billion/\$491.8 million	Would not disclose	Would not disclose
3.	METLIFE www.metlife.com	\$1.216 billion	\$967.7 million/\$248.6 million	Would not disclose	Would not disclose
4.	STANDARD INSURANCE www.standard.com	\$1.009 billion	\$803.3 million/\$205.8 million	15,356	4.3 million
5.	CIGNA www.cigna.com	\$758 million	\$657 million/\$101 million	7,300	5.2 million
6.	LINCOLN FINANCIAL GROUP www.lfg.com	\$526.4 million	\$342.1 million/\$184.3 million	18,788	2.1 million
7.	RELIANCE STANDARD www.rsl.com	\$438.4 million	\$341.4 million/\$97 million	15,257	2 million
8.	AETNA www.aetna.com	\$400 million	\$285 million/\$115 million	2,900	2 million
9.	ASSURANT www.assurant.com	\$341.3 million	\$254.1 million/\$87.2 million	22,859	1.2 million
10.	GUARDIAN www.glic.com	\$321.6 million	\$192.4 million/\$129.2 million	25,467	1 million
11.	PRUDENTIAL www.prudential.com	\$320.5 million	\$233.2 million/\$87.3 million	7,702	3.4 million
12.	LIBERTY MUTUAL www.libertymutual.com	\$301.1 million	Would not disclose	Would not disclose	1.6 million
13.	PRINCIPAL www.principal.com	\$280 million	\$179.1 million/\$100.9 million	29,337	1.3 million
14.	SUN LIFE www.sunlife.com	\$266.8 million	\$180.4 million/\$86.4 million	9,211	1.5 million

Sources: Companies

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