2026 SUPPLEMENTAL HEALTH, DI AND LTC CONFERENCE

Navigating Change

State of the Disability Income Industry: Trends, Challenges and What's Ahead

LIMRA LOMA
Navigate With Confidence

Society of Actuaries ®

Todd Goens

Regional Vice President DI Sales & Distribution

Ameritas

Dawn McMaster

Munich Re Life US

2nd VP Business Development

Ed Carter

New York Life

Corporate Vice President

LIMRA LOMA
Navigate With Confidence

Society of Actuaries®

Do not edit
How to change the design

What best describes your primary role?

What best describes your tenure in the IDI Industry

Disability Income Industry: Trends, Challenges, and What's Ahead

Focus on growth

Product designs become richer while UW and risk controls loosen as carriers chase market share

The aftermath

Profitability crisis as interest rates fall, carriers experience poor risk results, optimistic pricing and generous benefits drive large losses

Stabilization

Redesigned products, tightened UW, reduced benefits, restricted riders, raised prices, and placed more emphasis on claims management

Modest but steady growth

Employer-sponsored multi-life and guaranteed standard issue (GSI) programs expand

Pandemic shock, recovery, digitization and renewed growth

COVID-19 temporarily disrupts sales but increases awareness of income protection; market rebounds with stronger sales growth, expanded digital UW and e-apps, continued GSI growth

1980s → 1990s → 2000s → 2010s → 2020-2025 → 2026+

$562M sales in 1989

92% Non-Can (unable to be repriced)

70 IDI carriers in 1990

~66% exit the market by 2000

Profitability improved

But sales and number of active carriers are materially smaller

2025 TOTAL INFORCE PREMIUM

$5.6B

Relatively flat sales growth over past 10 years

2025 Sales?

LIMRA LOMA Navigate With Confidence

Society of Actuaries®

Disability Income Industry: Trends, Challenges, and What's Ahead

1980s	1990s	2000s	2010s	2020-2025	2026+
Focus on growth Product designs become richer while UW and risk controls loosen as carriers chase market share	**The aftermath** Profitability crisis as interest rates fall, carriers experience poor risk results, optimistic pricing and generous benefits drive large losses	**Stabilization** Redesigned products, tightened UW, reduced benefits, restricted riders, raised prices, and placed more emphasis on claims management	**Modest but steady growth** Employer-sponsored multi-life and guaranteed standard issue (GSI) programs expand	**Pandemic shock, recovery, digitization and renewed growth** COVID-19 temporarily disrupts sales but increases awareness of income protection; market rebounds with stronger sales growth, expanded digital UW and e-apps, continued GSI growth	

$562M sales in 1989

92% Non-Can (unable to be repriced)

Sales peaked in 1989

70 IDI carriers in 1990

~66% exit the market by 2000

Profitability improved

But sales and number of active carriers are materially smaller

2025 TOTAL INFORCE PREMIUM

$5.6B

Relatively flat sales growth over past 10 years

2025 Sales: $495M

Where is the industry headed?

Source: LIMRA.

We Value Your Feedback — Share It in the Conference App

Module Option

2026 Supplemental Health, DI, & LTC Conference

07/29/2026 - 07/31/2026

Hyatt Regency Savannah

- Event Feed
- Agenda
- Community Engagement
- Attendees
- Speakers
- Leaderboard
- Ratings & Reviews

Home | More

Ratings & Reviews

Agenda Option

Welcome and General Session 1: AI and Regulation: Where Innovation Meets Oversight

1:30 PM - 2:45 PM 07/29/2026 0.0 (0 reviews)

Harborside Ballroom

Add to Calendar

Details | Notes | Live Feed

Description

Artificial intelligence is rapidly transforming how insurers price, underwrite, adjudicate claims, and file products — but how are regulators responding? This session explores how state departments are evaluating AI-driven innovations today, where they're drawing cautionary lines, and what they

0.0 (0 reviews)

Thank You

LIMRA LOMA

Navigate With Confidence

Society of Actuaries ®