

Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 3Q 2020

Product	1Q 2019	2Q 2019	3Q 2019	4Q 2019	1Q 2020	2Q 2020	3Q 2020	YTD 2020
	Annualized Premiums							
Life Total	6%	3%	28%	12%	-9%	-6%	-28%	-12%
Term life	6%	4%	39%	21%	-8%	1%	-31%	-11%
Permanent life	1%	-1%	-	-2%	-17%	-25%	-17%	-19%
Standalone AD&D	40%	-56%	6%	-68%	-25%	-	13%	-15%
Disability Total	-1%	9%	-1%	6%	8%	-41%	-26%	-15%
Short-term disability	-6%	2%	-6%	8%	7%	-44%	-27%	-18%
Long-term disability	8%	33%	12%	2%	9%	-31%	-25%	-8%
Supplemental Health Total	21%	8%	-	1%	0%	-33%	-27%	-15%
Accident	12%	3%	-2%	-3%	-2%	-42%	-33%	-22%
Critical illness	24%	20%	1%	5%	7%	-22%	-14%	-3%
Cancer	17%	-14%	-12%	-6%	-29%	-50%	-37%	-38%
Hospital indemnity	35%	18%	4%	9%	5%	-27%	-22%	-10%
	Subscribers							
Dental*	24%	-	-	-3%	-22%	-32%	-29%	-21%

Sources: LIMRA's quarterly U.S. Workplace Benefits Life Insurance, U.S. Workplace Benefits Disability Insurance, U.S. Workplace Benefits Supplemental Health, and U.S. Workplace Benefits Dental and Vision Plans Sales surveys.

Data include revisions to prior quarters.

Percent change from same period prior year. Based on carriers providing two years of comparable sales data.

+/- refers to growth/decline of one-half of one percent.

* Excludes estimates for Delta Dental Association.

©2020, LL Global, Inc. All rights reserved.