

Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 3Q 2022

Product	1Q 2021	2Q 2021	3Q 2021	4Q 2021	1Q 2022	2Q 2022	3Q 2022	YTD 2022
	Annualized Premiums							
Life Total	5%	11%	52%	60%	6%	11%	-1%	5%
Term life	5%	6%	57%	15%	5%	11%	-25%	-1%
Permanent life	3%	26%	38%	165%	14%	13%	68%	30%
Standalone AD&D	21%	3%	-19%	-36%	-29%	–	-49%	-27%
Disability Total	-3%	64%	20%	-7%	-9%	-10%	–	-7%
Short-term disability	-11%	44%	20%	-4%	-3%	15%	1%	3%
Long-term disability	10%	106%	21%	-15%	-17%	-45%	-4%	-22%
Supplemental Health Total	-5%	18%	16%	9%	15%	10%	3%	11%
Accident	-14%	24%	18%	9%	15%	7%	5%	10%
Critical illness	+	17%	9%	10%	15%	9%	4%	12%
Cancer	-36%	37%	10%	6%	13%	10%	6%	9%
Hospital indemnity	6%	17%	22%	3%	20%	12%	2%	15%
	Subscribers							
Dental*	-15%	10%	10%	26%	16%	2%	8%	15%

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.

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