

Voluntary/100 Percent Employee-Paid Product Growth Rate Trends Summary Annual 2024

Product	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
	Sales					In Force				
	Annualized Premiums									
Life Total	-11%	23%	+	2%	8%	2%	4%	6%	2%	5%
Term life	-10%	14%	1%	3%	9%	2%	4%	6%	1%	5%
Permanent life	-16%	60%	-1%	1%	3%	1%	8%	3%	6%	3%
Standalone AD&D	-13%	3%	-22%	23%	–	-1%	5%	2%	7%	1%
Disability Total	-16%	10%	5%	5%	3%	-1%	+	4%	3%	4%
Short-term disability	-20%	5%	12%	8%	+	-1%	-1%	3%	5%	4%
Long-term disability	-7%	20%	-7%	-1%	9%	–	3%	5%	1%	5%
Supplemental Health Total	-17%	5%	12%	5%	8%	3%	4%	6%	6%	5%
Accident	-24%	3%	10%	3%	3%	1%	1%	4%	5%	3%
Critical illness	-7%	6%	14%	5%	16%	11%	11%	12%	11%	8%
Cancer	-38%	-	10%	15%	1%	-2%	-4%	-2%	+	+
Hospital indemnity	-8%	9%	16%	6%	10%	6%	10%	11%	9%	10%
	Subscribers									
Dental*	-20%	-1%	16%	4%	8%	-9%	8%	3%	4%	1%

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 years.

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

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

NA means not available.

* Excludes data for Delta Dental Association.

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