

Workplace Benefits Product Growth Rate Sales Trends Summary — 3Q 2025

Product	2024				2025			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	YTD
Premiums								
Life total	10%	4%	3%	10%	-8%	1%	9%	-3%
Term life	10%	2%	3%	13%	-8%	-1%	9%	-4%
Permanent life	13%	11%	4%	-1%	-9%	7%	8%	+
Standalone AD&D	1%	6%	29%	-26%	-7%	-5%	-33%	-12%
Disability total	-2%	-3%	1%	12%	-8%	7%	-3%	-5%
Short-term disability	-6%	-5%	-3%	6%	-8%	10%	-1%	-5%
Long-term disability	2%	1%	6%	20%	-9%	3%	-6%	-6%
Supplemental health total	15%	5%	7%	-2%	-6%	1%	-7%	-5%
Accident	10%	1%	1%	-6%	-5%	+	-3%	-3%
Critical illness	23%	10%	11%	7%	-6%	9%	-8%	-4%
Cancer	6%	1%	3%	-2%	-12%	-8%	-14%	-11%
Hospital indemnity	16%	9%	13%	-6%	-5%	-4%	-6%	-5%
Subscribers								
Dental*	15%	3%	2%	0%	-7%	-9%	1%	-6%

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 2 years of comparable sales data.

+/- refers to growth/decline of less than one-half of 1 percent.

* Excludes estimates for Delta Dental Association.

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