

Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 3Q 2024

Product	1Q 2023	2Q 2023	3Q 2023	4Q 2023	1Q 2024	2Q 2024	3Q 2024	YTD 2024
Life Total	9%	3%	-19%	6%	9%	4%	-1%	6%
Term life	8%	-4%	-11%	4%	9%	4%	-3%	7%
Permanent life	17%	19%	-31%	9%	5%	3%	3%	4%
Standalone AD&D	36%	-3%	19%	4%	2%	5%	14%	4%
Disability Total	7%	8%	12%	-4%	3%	-1%	-2%	1%
Short-term disability	17%	4%	11%	-	-2%	2%	-2%	-1%
Long-term disability	-6%	17%	13%	-13%	12%	-11%	-1%	4%
Supplemental Health Total	7%	5%	6%	1%	13%	6%	6%	10%
Accident	5%	2%	1%	1%	8%	2%	-	5%
Critical illness	6%	3%	13%	-3%	21%	10%	10%	17%
Cancer	16%	17%	19%	12%	5%	2%	2%	3%
Hospital indemnity	11%	8%	3%	-	14%	9%	13%	13%
Subscribers								
Dental*	11%	4%	7%	-13%	8%	1%	5%	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 two years of comparable sales data.

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

* Excludes estimates for Delta Dental Association.

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