

Workplace Benefits Product Growth Rate Sales Trends Summary — 2Q 2025

Product	1Q 2024	2Q 2024	3Q 2024	4Q 2024	1Q 2025	2Q 2025	YTD 2025
Premiums							
Life Total	10%	4%	3%	10%	-9%	1%	-7%
Term life	10%	2%	3%	13%	-9%	-4%	-8%
Permanent life	13%	11%	4%	-1%	-11%	1%	-6%
Standalone AD&D	1%	6%	29%	-26%	-9%	6%	-6%
Disability Total	-2%	-3%	1%	12%	-10%	3%	-7%
Short-term disability	-6%	-5%	-3%	6%	-9%	7%	-5%
Long-term disability	2%	1%	6%	20%	-10%	-3%	-9%
Supplemental Health Total	15%	5%	7%	-2%	-7%	–	-5%
Accident	10%	1%	1%	-6%	-6%	-1%	-4%
Critical illness	23%	10%	11%	7%	-9%	8%	-5%
Cancer	6%	1%	3%	-2%	-12%	-8%	-10%
Hospital indemnity	16%	9%	13%	-6%	-6%	-5%	-6%
Subscribers							
Dental*	15%	3%	2%	0%	-6%	-9%	-7%

Sources: 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, LIMRA, [2025].

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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