

Canadian Workplace Benefits Product Growth Rate Trends Summary — 4Q 2022

Product	1Q 2021	2Q 2021	3Q 2021	4Q 2021	1Q 2022	2Q 2022	3Q 2022	4Q 2022
	Annualized Premiums							
Total	17%	29%	-16%	17%	-10%	38%	4%	1%
Long-term disability	-5%	8%	-18%	62%	-5%	3%	-10%	-18%
Other health**	26%	39%	-8%	7%	-13%	49%	7%	5%
Total health	20%	32%	-10%	17%	-12%	41%	4%	1%
Life	-12%	5%	-51%	9%	22%	2%	6%	+
Total by Case Size								
Less than 10 lives	-11%	58%	41%	7%	31%	-2%	9%	2%
10-19 lives	-7%	50%	18%	9%	15%	3%	8%	4%
20-49 lives	-8%	33%	11%	9%	10%	2%	9%	5%
50-99 lives	-11%	28%	34%	27%	24%	-12%	-2%	-1%
100-199 lives	-5%	28%	-8%	22%	21%	-14%	1%	-3%
200-499 lives	36%	46%	21%	3%	-7%	-25%	-10%	-4%
500-999 lives	-31%	-6%	4%	-6%	23%	-37%	-14%	-17%
1,000-4,999 lives	-39%	-22%	-30%	25%	11%	-	+	-7%
5,000 or more lives	154%	91%	-47%	48%	-39%	316%	13%	11%

Source: LIMRA's quarterly *Canadian Group Life and Health Insurance Sales*.

**Other health includes STD/Weekly indemnity, dental, and supplemental healthcare products.

Data include revisions to prior quarters. Percent change from same period prior year. Based on carriers providing two years of comparable sales data.

+/- Growth/decline of less than ½ of one percent.

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