

Canadian Workplace Benefits Product Growth Rate Trends Summary — 4Q 2025

	2024				2025			
Product	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	Annualized Premiums							
Total	39%	41%	-62%	34%	33%	-21%	-33%	-35%
Long-term disability	82%	43%	-6%	-6%	14%	-24%	-12%	-16%
Other health*	29%	39%	-67%	46%	43%	-23%	-36%	-39%
Total health	36%	39%	-64%	36%	38%	-23%	-33%	-36%
Life	85%	56%	1%	+	-13%	16%	-26%	-8%
Total by case size								
Less than 10 lives	-4%	6%	-27%	-4%	2%	-4%	-7%	-3%
10–19 lives	17%	18%	14%	9%	10%	-4%	-4%	1%
20–49 lives	9%	11%	30%	3%	6%	4%	-16%	-14%
50–99 lives	24%	23%	6%	10%	7%	5%	-1%	-18%
100–199 lives	-5%	2%	+	21%	28%	+	3%	-8%
200–499 lives	50%	61%	19%	49%	20%	-22%	-21%	-24%
500–999 lives	59%	33%	19%	14%	31%	-21%	-31%	-44%
1,000–4,999 lives	43%	18%	-4%	29%	168%	41%	-19%	-58%
5,000 or more lives	72%	97%	-83%	83%	-2%	-58%	-70%	-48%

Note: Data include revisions to prior quarters. Percent change from same period prior year. Based on carriers providing 2 years of comparable sales data. +/- signify growth/decline of less than half of 1 percent.

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

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

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