

Canadian Workplace Benefits Product Growth Rate Trends Summary — 3Q 2019

Product	1Q 2018	2Q 2018	3Q 2018	4Q 2018	1Q 2019	2Q 2019	3Q 2019
	Annualized Premiums						
Total	-11%	-35%	-26%	-3%	-7%	-18%	84%
Long-term disability	19%	-21%	-14%	16%	40%	6%	169%
Other health**	-16%	-37%	-28%	-13%	-15%	-23%	61%
Total health	-12%	-35%	-26%	-8%	-6%	-18%	83%
Life	6%	-31%	-20%	53%	-9%	-15%	97%
Total by Case Size							
Less than 10 lives	16%	3%	-4%	-25%	-2%	-9%	10%
10-19 lives	-1%	-5%	-12%	15%	-5%	8%	32%
20-49 lives	2%	2%	12%	-1%	-12%	6%	11%
50-99 lives	4%	-1%	-1%	17%	23%	14%	11%
100-199 lives	-8%	-21%	7%	27%	35%	18%	-2%
200-499 lives	-18%	-11%	-7%	29%	38%	33%	-21%
500-999 lives	-37%	2%	-71%	62%	42%	-37%	170%
1,000-4,999 lives	47%	-2%	-49%	32%	-	-18%	61%
5,000 or more lives	-35%	-61%	-48%	-81%	-41%	-54%	742%

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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