

# GROUP UNIVERSE REPORT

## 2009 Data Year - Canada

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### Introduction

The Group Universe Report is an annual analysis of market size and market share in the Canadian Group Life and Health business. Creditors and Affinity Groups are **excluded** from these statistics.

This brief public summary is based on this proprietary research.

### *Disclaimer*

Most of the data underlying this report was obtained directly from participating companies. In many cases, however, the statistics reported here represent the conclusions of an analytical process for which Fraser Group is solely responsible.

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### Market Size

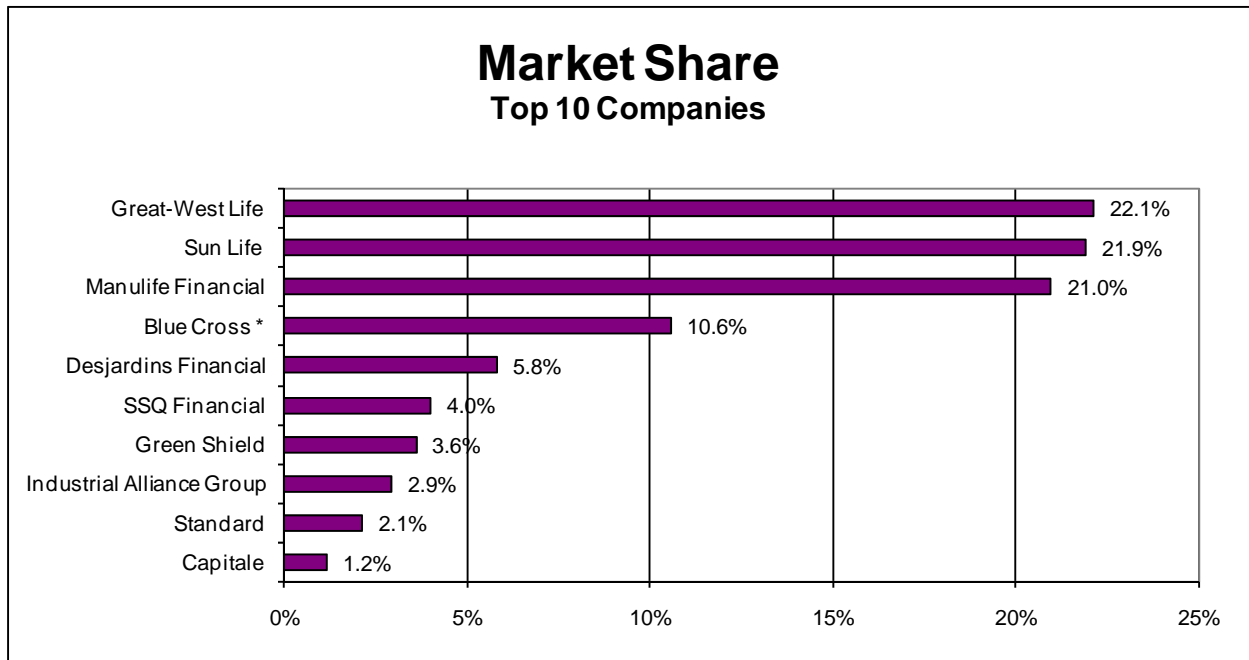
We estimate the total 2009 revenue received by all group insurance companies from Employee Benefit Group Life and Health plans to be \$30.2 billion.

### Growth Rate

The market in 2009 grew 3.9% over the year 2008.

### Top 10 Companies

The top 10 companies comprise 95.0% of the market.



\* Represents aggregate of all Blue Cross plans in Canada

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### Market Size by Region

Region	Revenue (in \$millions)	Market Share
British Columbia	3,000	10%
Prairies	4,700	16%
Ontario	15,900	53%
Quebec	5,200	17%
Atlantic	1,400	5%
Territories and Misc.	*	*
<b>Total</b>	<b>30,200</b>	<b>100%</b>

\* value is greater than zero but less than rounding error

### Market Size by Benefit:

Benefit	Revenue (in \$millions)	Market Share
Life/AD&D	2,800	9%
Medical	13,900	46%
Dental	6,900	23%
Short Term Disability	1,400	5%
Long Term Disability	5,200	17%
<b>Total</b>	<b>30,200</b>	<b>100%</b>

### Market Size by Employer Size:

Employer Size	Revenue (in \$millions)	Market Share
1-49 employees	3,500	12%
50-999 employees	7,700	25%
1,000+ employees	19,000	63%
<b>Total</b>	<b>30,200</b>	<b>100%</b>