

Market Share

Group Life and Health in Quebec

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.

Market Size

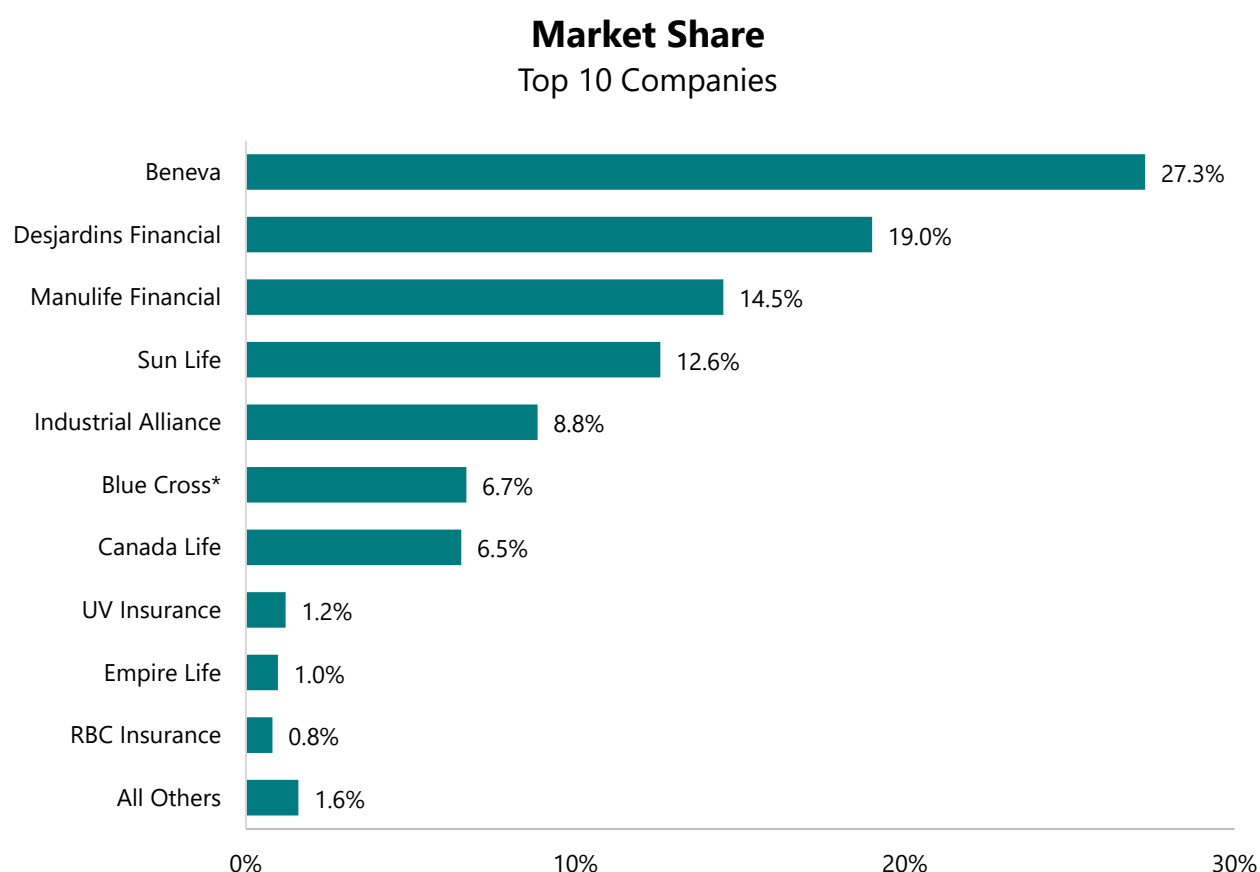
We estimate the total 2024 revenue received by all group insurance companies from Employee Benefit Group Life and Health plans in Quebec to be \$11.0 billion.

Growth Rate

The Quebec market in 2024 grew 7.5% over the year 2023.

Top 10 Companies

The top 10 companies comprise 98.4% of the Quebec market.



* Represents aggregate of all Blue Cross plans in Quebec

Market Size by Benefit

Region	Revenue (in \$millions)	Market Share
Life/AD&D	800	7%
Medical	5,800	53%
Dental	1,400	13%
Short-Term Disability	900	8%
Long-Term Disability	2,100	19%
CI	*	*
Total Row	11,000	100%

* Value is greater than zero but less than rounding error

Market Size by Employer Size

Region	Revenue (in \$millions)	Market Share
1 – 49 employees	1,100	10%
50 – 999 employees	2,600	23%
1000+ employees	7,400	67%
Total Row	11,000	100%