

Market Share

Group Life and Health in Canada

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

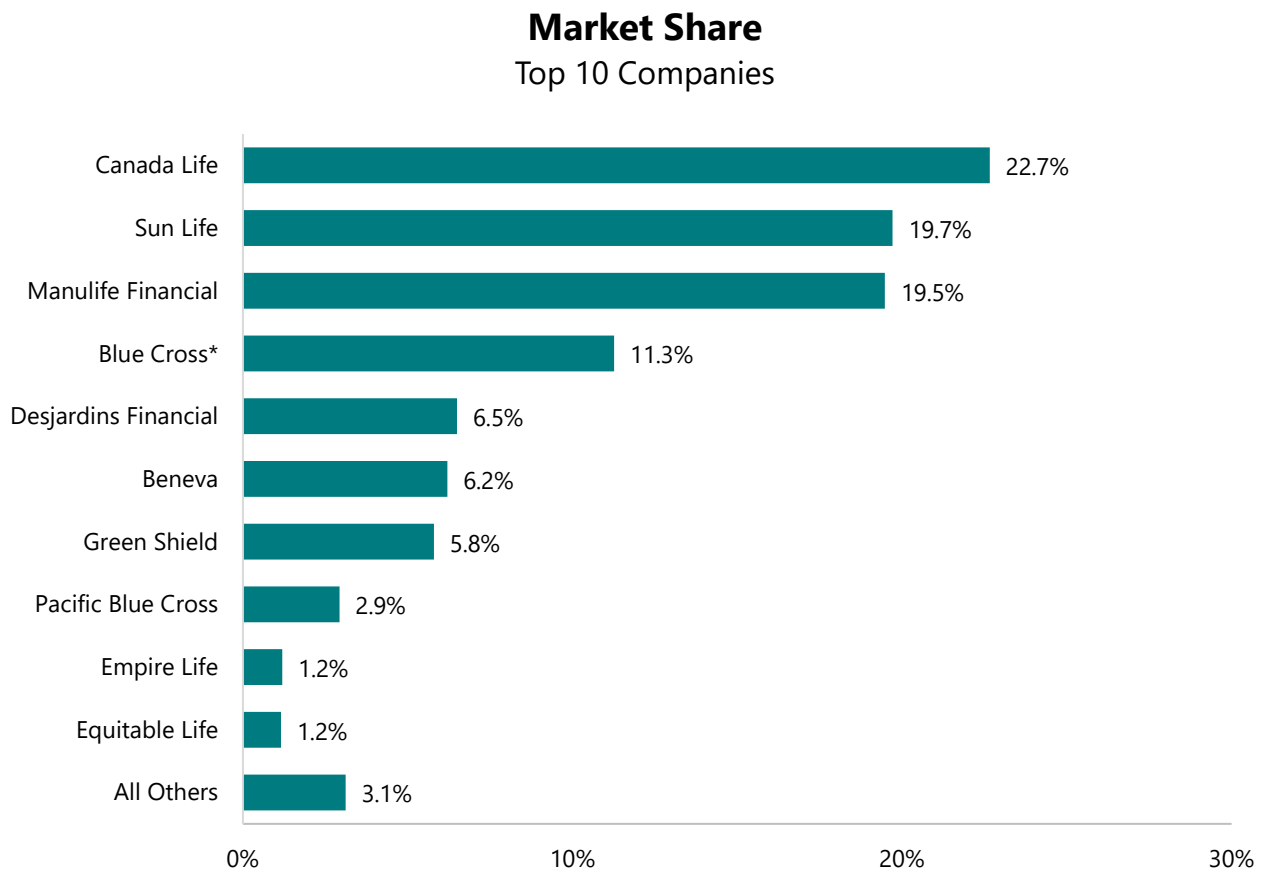
We estimate the total 2025 revenue received by all group insurance companies from Employee Benefit Group Life and Health plans to be about \$68.0 billion.

Growth Rate

The market in 2025 grew 6.0% over the year 2024.

Top 10 Companies

The top 10 companies comprise 96.9% of the market.



* Represents aggregate of all Blue Cross plans in Canada

Market Size by Region

Region	Revenue (in \$millions)	Market Share
British Columbia	7,900	12%
Alberta	7,100	10%
Saskatchewan	1,200	2%
Manitoba	1,700	3%
Ontario	35,000	52%
Quebec	11,800	17%
Atlantic	3,000	4%
Territories and Misc.	200	*
Total Row	68,000	100%

* Value is greater than zero but less than rounding error

Market Size by Benefit

Region	Revenue (in \$millions)	Market Share
Life/AD&D	4,400	7%
Medical	33,900	49%
Dental	14,000	21%
Short Term Disability	3,000	4%
Long Term Disability	12,200	18%
CI	300	1%
Total Row	68,000	100%

Market Size by Employer Size

Region	Revenue (in \$millions)	Market Share
1 – 49 employees	6,700	10%
50 – 999 employees	14,900	22%
1000+ employees	46,300	68%
Total Row	68,000	100%