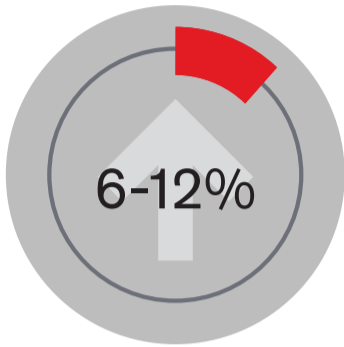
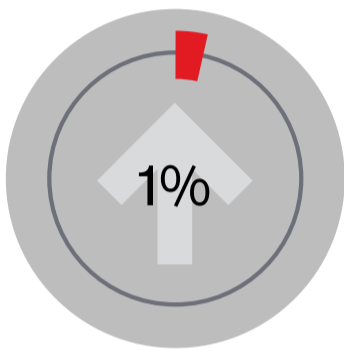


Group Life, LTD & Critical Illness Insurance Non-Evidence Limits / Overall Maximums 2016 Canada Industry Survey Trends

2014-2016

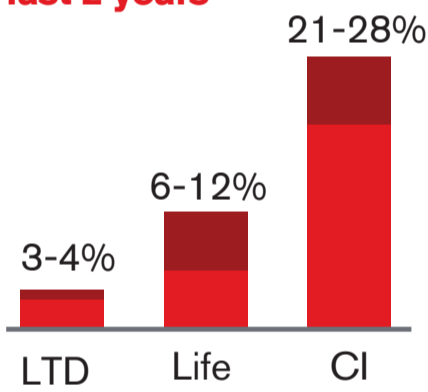


Group life NELs increased (depending on face amount)

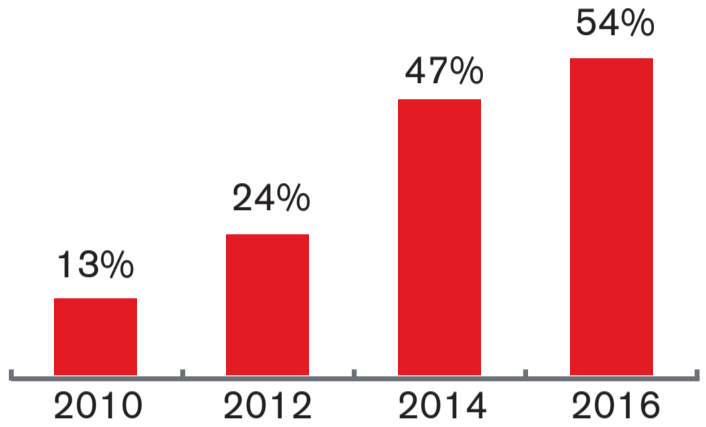


Overall maximums

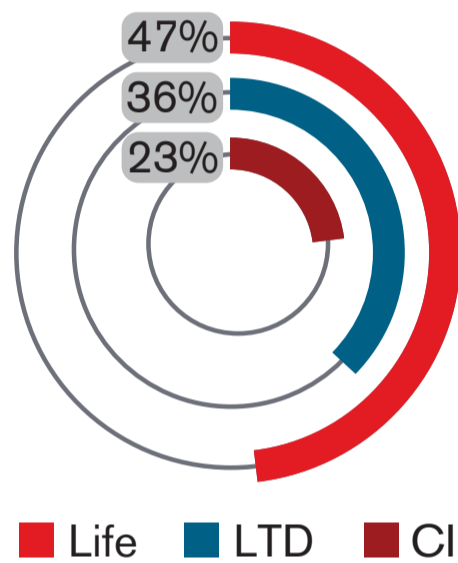
NEL increases in the last 2 years



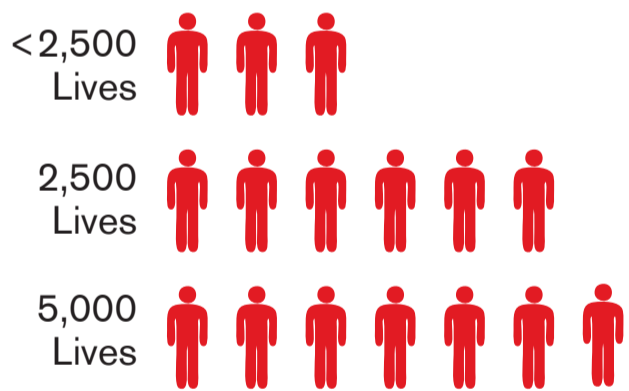
Percentage of carriers that offer optional CI on a non-evidence basis



Fewer carriers declined to grandfather coverage for CI

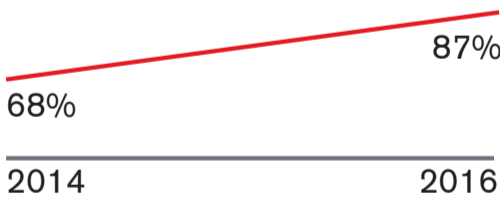


Greater Life NEL increases were seen for groups of more than 2,500 lives

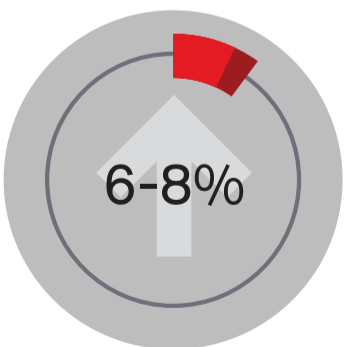


Based on average certificate face amounts of \$100,000

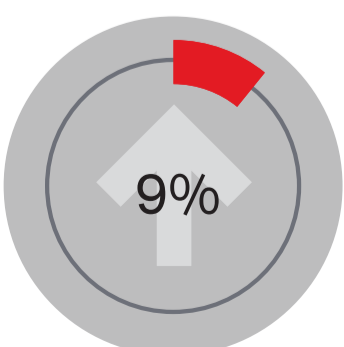
Percentage of participating carriers offering critical illness



Greatest increase in LTD overall maximums



Groups ≤ 25 lives



Groups ≥ 2,500 lives

CI overall maximums varied widely from company to company

