

Second Quarter 2020 Canadian Life and Critical Illness Insurance Sales Results

Canadian Individual Life Insurance Growth Rates by Product

		Percent Change 2019-2020			
		Annualized Premiums	Face amount	Number of policies	Market Share by premium
Universal Life	Second Quarter 2020	-8%	-7%	-4%	15%
	Year-to-date	-4%	-5%	-3%	14%
Term	Second Quarter 2020	-5%	-4%	-2%	28%
	Year-to-date	7%	11%	9%	28%
Whole Life	Second Quarter 2020	-9%	++	-14%	57%
	Year-to-date	-2%	3%	-7%	58%
Total	Second Quarter 2020	-8%	-4%	-6%	100%
	Year-to-date	++	8%	3%	100%

++ Less than ½ of -1 percent

Canadian Critical Illness Insurance Growth Rates by Product

		Percent Change 2019-2020			
		Annualized Premiums	Face amount	Number of policies	Market Share by premium
Permanent	Second Quarter 2020	20%	28%	4%	36%
	Year-to-date	14%	20%	5%	30%
Renewable	Second Quarter 2020	-18%	-10%	-13%	20%
	Year-to-date	-9%	-3%	-5%	25%
LPL	Second Quarter 2020	-17%	-2%	-9%	44%
	Year-to-date	-6%	2%	-4%	45%
Total	Second Quarter 2020	-6%	1%	-9%	100%
	Year-to-date	-1%	4%	-3%	100%