



A foot in the door

GETTY IMAGES

Consolidation and economies of scale have dominated conversations about the group insurance industry in recent years. With stakeholders focused on these areas, a smaller player has emerged and capitalized on employers' needs left unmet by large carriers. That player is the third-party administrator (TPA). Traditionally viewed as a supplement to the insurance industry, TPAs are now positioning themselves to reshape the industry.

Currently, TPAs are seen as a heterogeneous mix of companies. Marilee Mark, vice-president of marketing, group benefits, with Manulife Financial in Waterloo, Ont., describes the group as having "varying degrees of services and levels of sophistication among them." (Manulife places second on this year's ranking of group insurance providers. See page 17 for the list.) Typically, they are small businesses in niche markets run by people with insurance backgrounds. Some take care of the administration of an employer's benefits plan, while others also do claims adjudication. TPAs can be brokers or offer only software solutions for administration.

"From the enrollment, eligibility and billing side, TPAs have always been there," says Alex Diemer, client service delivery leader with Aon Consulting in Toronto. For larger insurance companies, providing services to non-traditional groups of employees—such as unions, construction workers or teachers—is often not cost-effective. This has created an opportunity for TPAs that have stepped in to provide administration and then partnered with the carriers to cover the risk. "Insurance [companies] do a great job of handling most cases," says Pat Donnelly, a vice-president with Manion, Wilkins & Associates Ltd., a TPA in Etobicoke, Ont., "but when it comes to difficult or challenging groups they don't do as well."

Camille Isaacs-Morell, senior man-

In the competitive group insurance market, third-party administrators are positioning themselves to enhance services for employers and increase their own market share. The **2007 Group Insurance Report** looks at how they are changing the industry.

By Leigh Doyle

ager, marketing and strategy, group insurance, with Standard Life (which places ninth on this year's ranking of group insurance providers) in Montreal, believes TPAs have a role to play, particularly in managing unconventional plans. TPAs are willing to take on the administration that insurers aren't geared toward providing, which can involve personalized service for the employees of a client or catering to employers with fewer than 75 lives.

DEMANDING DIFFERENCE

Some believe consolidation within the industry has reduced choice and flexibility for employers, not just unconventional employee groups. "Is [the TPA market] expanding because there is a frustration from dealing with carriers and maybe [plan sponsors] not feeling the level of service from before? I think that's part of it," says Diemer. "Also, carriers may not be as flexible in their design of products and what they are willing to accommodate, so employers are searching out alternatives."

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JUST ADD INTEGRITY

John Moore, vice-president, business development, with Johnston Group and president of the Third Party Administrators Association of Canada (TPAAC), is very aware of the sometimes negative reputation of TPAs around the lack of regulation. That's why his company and eight other well-known Canadian TPAs created TPAAC, he says,



"WE HOPE TO BECOME KNOWN AS A STAMP OF APPROVAL IN THE INDUSTRY."

— KEITH FOOT,
PRESIDENT OF
AUTOMATED
ADMINISTRATION
SERVICES INC.,
MARKHAM, ONT.

so insurers, employers and regulators can have confidence that members of the organization follow standard best practices. Currently, there are 12 members in TPAAC. In order to join the organization, a TPA must agree to an audit from the global auditing firm KPMG, which requires, at minimum, that the company prove it meets the standards for doing business. This includes specific procedures related to fund segregation, client/insurer funds reconciliation and internal client fund protection controls. The company must also show it has a written disaster recovery plan. Moore adds that the Office of the Superintendent of Financial Institutions (OSFI) has outsourcing regulations (known as guideline B-10) for insurers. TPAAC wants to raise awareness of the organization and its regulations. "We hope to become known as a stamp of approval in the industry," says Keith Foot, president of Automated Administration Services (AAS) Inc. in Markham, Ont., and a board member of TPAAC. "So eventually insurers and employers will ask a TPA if they are a member of TPAAC before doing business with them and if they say no, will then ask 'why not?'"

Carole Yari, president of RWAM Insurance Administrators in Elmira, Ont., believes the relationship among TPAs, insurers and employers is win-win-win. "Employers are demanding choice, and we're bringing it to them while [we sell] the insurers products," she says. And, adds Donnelly, outsourcing to a TPA can allow insurance companies to focus on their core competencies, namely risk management, while the TPA does administration more efficiently.

AN EVOLVING ROLE

TPAs are not, however, into the risk side of insurance, which includes life and disability. "We have no intention of taking on risk," says John Moore, vice-president, business development, with Johnston Group in Winnipeg and president of the Third Party Administrators Association of Canada (TPAAC).

TOP 20 GROUP INSURANCE PROVIDERS

Insured premiums and non-insured deposits (millions) as of Dec. 31, 2006

Rank	Company	2006	2005	\$ Difference	% Difference
1	Great-West Life Assurance Co.	\$5,704.0	\$5,429.0	\$275.0	5.1%
2	Manulife Financial	\$5,529.8	\$5,355.9	\$173.9	3.2%
3	Sun Life Financial, Group Benefits	\$5,512.5	\$5,033.1	\$479.4	9.5%
4	Desjardins Financial Security	\$1,361.3	\$1,173.4	\$187.9	16.0%
5	SSQ Financial Group	\$986.9	\$901.5	\$85.4	9.5%
6	Green Shield Canada	\$974.0	\$906.0	\$68.0	7.5%
7	Medavie Blue Cross ¹	\$697.3	\$659.4	\$37.9	5.7%
8	Industrial Alliance, Insurance & Financial Services Inc.	\$664.4	\$611.7	\$52.7	8.6%
9	Standard Life	\$541.7	\$503.1	\$38.7	7.7%
10	The Co-operators	\$331.5	\$320.5	\$11.0	3.4%
11	RBC Insurance	\$266.9	\$262.9	\$4.0	1.5%
12	Empire Life Insurance Company	\$254.2	\$229.8	\$24.4	10.6%
13	La Capitale assurances et gestion du patrimoine	\$224.9	\$206.2	\$18.7	9.1%
14	Manitoba Blue Cross	\$207.6	\$200.6	\$7.0	3.5%
15	The Equitable Life of Canada	\$175.6	\$162.1	\$13.5	8.3%
16	Blue Cross Life	\$158.2	\$138.7	\$19.5	14.1%
17	Assumption Life	\$43.5	\$44.1	-\$0.6	-1.3%
18	Saskatchewan Blue Cross	\$42.4	\$37.3	\$5.1	13.7%
19	Wawanesa Life Insurance Company	\$28.0	\$30.0	-\$2.0	-6.7%
20	Group Medical Services	\$18.5	\$17.4	\$1.2	6.8%
Top 20 Total		\$23,723.4	\$22,222.7	\$1,500.7	6.8%
Industry Total		\$26,216.6	\$24,570.6	\$1,646.0	6.7%

Notes: All totals subject to a +/- 0.1% variance due to rounding. Alberta Blue Cross reported 2006 revenues of \$1.496 billion and Pacific Blue Cross reported 2006 revenues of \$972.7 million. However, these figures do not exclude premiums for government-sponsored social benefit programs and have been excluded from the ranking. These revenues are, however, included in the Industry Total figure.

1. Medavie Blue Cross now includes Medavie Blue Cross (Atlantic & Ontario) and Medavie Blue Cross, Group Insurance, Quebec.

OPEN TO THE UNEXPECTED

Wellness initiatives or health promotion as part of the benefits package is on the wish list of increasing numbers of employers. "We have access to a wealth of data to help [employers] build the business case for the investment," says Brigitte Parent, senior vice-president of group benefits, Sun Life Financial in Toronto, and insurers need to capitalize on it. According to Laura Mensch, senior vice-president, national practice leader, health strategies, with Aon Consulting in Toronto, targeting the employee and specific, key disease states is the path to success with health promotion programs. Suzanne Caron, vice-president, pricing, underwriting, systems and quality control for group benefit, with Standard Life in Montreal, adds, "Everyone is reluctant [to start programs] because it is difficult to demonstrate the financial impact, but we have to invest initially to get the return at a later time."



"WE'RE SEEING EVIDENCE OF A MORE INTEGRATED HEALTH AND DISABILITY APPROACH."

— DAVE JOHNSTON, EXECUTIVE VICE-PRESIDENT, GROUP, GREAT-WEST LIFE, MARKHAM, ONT.

Along with wellness programs, Mensch says the need to communicate and educate employees is increasingly important. Dave Johnston, executive vice-president, group, with Great-West Life (which places first on this year's ranking of group insurance providers) in Winnipeg, says that this year "the employment environment [created] more challenges in staffing and, as such, the value of benefits moved up in priority from past years." Employers want their employees—who are in varying demographic groups that pose very different communication challenges—to understand the benefits package in order to attract and retain. Employers are also struggling to get employees to understand their role in controlling costs.

Cost control is the number one priority for employers, and they are open to new approaches to address the challenge. Johnston has noticed a move in management strategies away from cost shifting to cost avoidance by looking at promoting areas such as prevention and healthy workplaces.

"We're seeing evidence of a more integrated health and disability approach," he says, so employers are realizing that costs in one area, such as prescription drugs, can result in savings in another area, such as disability. This way of thinking about benefits is shedding light on a previously overlooked area of disability—mental health. Johnston says plan sponsors' awareness of mental health issues in the workplace is growing due to "its impact on benefit costs and productivity."

Employers are also increasingly willing to accommodate the needs of their employees depending on where they are in the country. It's a growing trend known as regionalization. Assumption Life's Joel Drolet, director of sales for group insurance and individual brokerage, says employers are looking to tailor benefits plans to the demands of specific regions to attract (in Alberta) or retain (in the Maritimes) their best talent. Marilee Mark, vice-president of marketing, group benefits, with Manulife Financial in Waterloo, Ont., has observed additions to benefits packages in the West and a focus on drug spending in the some of the Atlantic Provinces.

The demand for talent in the West is also pushing plan sponsors into the global workforce. Employers are not only attracting employees from other provinces but from other countries, too. "People are a lot more mobile," says Caron. "So employers are asking insurance companies to assist them in providing coverage." In addition, some companies are outsourcing their benefits or are looking to provide insurance for affiliate companies in multiple countries. "We have to form alliances and partnerships so we can provide services to those employers."

OF THE APPROXIMATELY \$26.2-BILLION GROUP INSURANCE MARKET, IT'S ESTIMATED BY FRASER GROUP THAT TPAs HAVE 10%.

"We see ourselves as partners."

TPAs have previously been seen as a support to the insurance industry and not a partner or competitor, but that's changing. Employers who are willing to take on the risk of health and dental plans internally are turning to TPAs to provide administration services for such claims. More and more insurers are outsourcing their administration to reduce margins. Of the approximately \$26.2-billion group insurance market, it's estimated by Fraser Group that TPAs have 10%. "Group insurers need to pay close attention to TPAs," says Mark.

Besides adding flexibility and personalized touches while helping to reduce costs, TPAs are the catalysts that allow a further unbundling of benefits services, says Suzanne Caron, vice-president, pricing, underwriting, systems and quality control for group benefit, with Standard Life in Montreal. "They can offer different services to the employers by enabling unbundling without passing on the difficulty of working with multiple insurers to the employer." This creates a challenge for the insurance companies that can become removed from their clients. Carriers need to focus on building strong, ongoing relationships with employers by responding to their needs.

PRESSURE TACTICS

One way carriers can respond to needs and enhance relationships with employers is to deliver on their demands for creative strategies for dealing with their aging workforce and assistance with cost

containment. Stephen Gould, senior vice-president, human resources, for Purolator in Mississauga, Ont., says he wants insurance companies to be more proactive. One idea he suggests is to mine data on his company's members and alert him to trends he could address with education programs or awareness campaigns. "We'd like to know, for example, about diabetes patterns so we could plan for the

future if necessary." It comes down to plan sponsors craving value-added service from insurance carriers that goes beyond just administration—a service that TPAs can do cheaper. Gould believes the increasing presence of TPAs may ignite some necessary competition, which will allow employers to be more demanding of the industry. "Plan sponsors want more control," says Moore from the TPA

Johnston Group. "We give control and opportunity to clients."

Insurance companies are feeling the pressure of this new dynamic. "[Insurance companies] haven't come up with any new benefits to distinguish themselves," says Joel Drolet, director of sales for group insurance and individual brokerage, for Assumption Life (which places 17th on this year's ranking of

TOP 10 GROUP LIFE PROVIDERS

Insured premiums and non-insured deposits (millions) as of Dec. 31, 2006

Rank	Company	2006	2005	\$ Difference	% Difference
1	Great-West Life Assurance Co.	\$589.1	\$580.6	\$8.6	1.5%
2	Sun Life Financial, Group Benefits	\$567.4	\$545.5	\$21.9	4.0%
3	Manulife Financial	\$540.1	\$529.9	\$10.2	1.9%
4	Desjardins Financial Security	\$142.9	\$128.2	\$14.7	11.5%
5	SSQ Financial Group	\$95.6	\$87.2	\$8.4	9.6%
6	Industrial Alliance, Insurance & Financial Services Inc.	\$83.2	\$77.1	\$6.1	7.9%
7	The Co-operators	\$54.9	\$52.7	\$2.2	4.2%
8	Standard Life	\$51.2	\$49.2	\$2.0	4.1%
9	Blue Cross Life	\$42.0	\$44.3	-\$2.3	-5.2%
10	RBC Insurance	\$27.1	\$24.4	\$2.7	11.1%
Top 10 Total		\$2,193.5	\$2,119.0	\$74.52	3.5%
Industry Total		\$2,279.0	\$2,190.6	\$88.42	4.0%

TOP 10 GROUP HEALTH PROVIDERS

Insured premiums (millions) as of Dec. 31, 2006

Rank	Company	2006	2005	\$ Difference	% Difference
1	Great-West Life Assurance Co.	\$2,849.3	\$2,773.6	\$75.6	2.7%
2	Manulife Financial	\$2,802.8	\$2,709.1	\$93.7	3.5%
3	Sun Life Financial, Group Benefits	\$2,148.9	\$2,016.9	\$132.0	6.5%
4	Desjardins Financial Security	\$1,174.7	\$1,010.1	\$164.6	16.3%
5	SSQ Financial Group	\$863.3	\$790.7	\$72.6	9.2%
6	Industrial Alliance, Insurance & Financial Services Inc.	\$457.1	\$431.1	\$26.0	6.0%
7	Standard Life	\$365.1	\$343.1	\$21.9	6.4%
8	RBC Insurance	\$239.8	\$238.5	\$1.3	0.5%
9	The Co-operators	\$230.8	\$231.3	-\$0.5	-0.2%
10	Medavie Blue Cross ¹	\$229.9	\$233.4	-\$3.5	-1.5%
Top 10 Total		\$11,361.6	\$10,777.9	\$583.7	5.4%
Industry Total		\$12,766.0	\$12,096.5	\$508.1	4.2%

Notes: All totals subject to a +/- 0.1% variance due to rounding.

1. Medavie Blue Cross now includes Medavie Blue Cross (Atlantic & Ontario) and Medavie Blue Cross, Group Insurance, Quebec.

THE NUMBERS

We've made significant changes to this year's Group Insurance Report. To ensure consistency in how the group benefits industry is reported and measured, we have adopted the methodology of the Group Universe Report, the industry standard. Under this methodology, used with the permission of Fraser Group, group insurers were asked to exclude revenues for government-sponsored social benefit programs and for creditor and affinity group business when reporting their 2006 revenue figures. For the full methodology, please visit our website at www.benefitscanada.com.

The group insurance industry experienced moderate growth of 6.7% in 2006 with the total insured premiums at \$26.2 billion as of December 31, 2006. The top 20 providers accounted for \$23.7 billion of the total insured premiums and experienced a 6.7% growth over last year.

Great-West Life placed first on the ranking of group insurers with \$5.7 billion in revenues. That's a 5.1% increase over last year. Manulife Financial took the number two spot with \$5.53 billion and a 3.2% increase, and Sun Life Financial came in third with \$5.51 billion after experiencing 9.5% growth. Desjardins Financial Security saw a 16% increase—the largest last year—moving it into fourth place with \$1.4 billion. In group health, the top three providers are Great-West Life Assurance Co., Manulife Financial and Sun Life Financial, Group Benefits. The insured premiums of the group health sector total \$12.8 billion—a 4.2% increase over 2005.

After a 3.5% growth, the group life sector has total insured premiums of \$2.28 billion this year. Great-West Life Assurance Co., Manulife Financial and Sun Life Financial, Group Benefits, are in the top three spots.

Administrative Services Only Providers had a sector total of non-insured premiums of \$11.2 billion, which increased 8.7% from 2005. The top three providers in this group are Sun Life Financial, Group Benefits, Great-West Life Assurance Co. and



"[INSURANCE COMPANIES] HAVEN'T COME UP WITH ANY NEW BENEFITS

TO DISTINGUISH THEMSELVES. WE HAVE TO COME UP WITH INSURANCE THAT TPAS CANNOT COPY."

— JOEL DROLET, DIRECTOR OF SALES, GROUP INSURANCE AND INDIVIDUAL BROKERAGE, ASSUMPTION LIFE, MONCTON, N.B.

group insurance providers) in Moncton, N.B. "We have to come up with insurance that TPAs cannot copy." Brigitte Parent, senior vice-president of group benefits, Sun Life Financial (which places third on this year's ranking of group insurance providers) in Toronto, says it's pretty clear the role of the benefits provider has evolved, and employers are looking to insurers for atypical solutions. "We need to step away from the conventional." Manulife's Mark believes the demand on the insurance industry is a result of a maturation of traditional benefits offerings. Carriers, she says, need to look at other types of offerings. New benefits could

TOP 10 ADMINISTRATIVE SERVICES ONLY PROVIDERS

Non-insured deposits (millions) as of Dec. 31, 2006

Rank	Company	2006	2005	\$ Difference	% Difference
1	Sun Life Financial, Group Benefits	\$2,796.2	\$2,470.7	\$325.5	13.2%
2	Great-West Life Assurance Co.	\$2,265.7	\$2,074.8	\$190.8	9.2%
3	Manulife Financial	\$2,186.9	\$2,116.9	\$70.0	3.3%
4	Green Shield Canada	\$761.0	\$703.8	\$57.2	8.1%
5	Medavie Blue Cross ¹	\$467.4	\$426.0	\$41.4	9.7%
6	Manitoba Blue Cross	\$136.9	\$133.4	\$3.5	2.6%
7	Standard Life	\$125.5	\$110.8	\$14.7	13.3%
8	Industrial Alliance, Insurance & Financial Services Inc.	\$124.1	\$103.5	\$20.6	19.9%
9	The Co-operators	\$45.8	\$36.5	\$9.3	25.6%
10	Desjardins Financial Security	\$43.7	\$35.1	\$8.6	24.5%
Top 10 Total		\$8,953.1	\$8,211.5	\$741.7	9.0%
Industry Total		\$11,171.6	\$10,277.6	\$894.0	8.7%

Notes: All totals subject to a +/- 0.1% variance due to rounding. Alberta Blue Cross reported 2006 non-insured deposits of \$1.304 billion and Pacific Blue Cross reported 2006 non-insured deposits of \$788.3 million. However, these figures do not exclude revenues from government-sponsored social benefit programs and have been excluded from the ranking. These revenues are, however, included in the Industry Total figure.

1. Medavie Blue Cross now includes Medavie Blue Cross (Atlantic & Ontario) and Medavie Blue Cross, Group Insurance, Quebec.



THE INCREASING PRESENCE OF TPAs MAY IGNITE

SOME NECESSARY COMPETITION, WHICH WILL ALLOW EMPLOYERS TO BE MORE DEMANDING OF THE INDUSTRY.”

— STEPHEN GOULD, SENIOR VICE-PRESIDENT, HUMAN RESOURCES, PUROLATOR, MISSISSAUGA, ONT.

include more flex aspects to plans, elements of health spending accounts and access to alternative health services.

THE TRADE-OFF

Using a TPA can help reduce margins for employers or insurers, and their smaller size and responsiveness to change will shake up the market. However, there are apprehensions about the lack of regulation of TPAs. This is a particular concern when it comes to those that are evolving into adjudicators and brokers. Standard Life’s Isaacs-Morell recognizes that TPAs already administer cases for some insurers and are eager to build more alliances, but she stresses that carriers should have operational mech-

anisms in place to deal with them. Assumption Life’s Drolet says TPAs need to be regulated because “some are large organizations that do administration very well, while others are not.” Employers, says Sun Life Financial’s Parent, should thoroughly investigate any TPA they want to partner with for adjudication. “[Employers] can sometimes spend a lot of time focusing on fees and miss doing the due diligence on the adjudication, which can very quickly offset any savings they may have gained in fees.”

As a major part of the workforce continues to get older and the new generation of workers demand more personalized attention, insurance companies will have to find new ways to deliver services either through innovation within their organizations or through strategic partnerships with TPAs. TPAs are positioning themselves to support insurance companies in their attempts to respond to employers needs. They are also helping employers source flexibility and customization. Insurers are beginning to realize they need to become more responsive to employers. If they choose not to, they’ll watch TPAs move in on a larger part of the market. **BC**

Leigh Doyle is assistant editor of BENEFITS CANADA. leigh.doyle@rci.rogers.com

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The evolution of disability management

Disability Risk Management and the role of the EAP

The HSA impact



2007 GROUP INSURANCE DIRECTORY



ALBERTA BLUE CROSS

10009 - 108 St. N.W., Edmonton T5J 3C5

Contact: Ray Pisani, vice-president, group & individual (780) 498-8500, fax: (780) 498-8989

Website: www.ab.bluecross.ca

2007 Total Group Health: insured premiums \$192.0 mil, ASO deposits \$1,304.0 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials (see Blue Cross Life), Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Preferred Provider Networks (Agreements with Alberta Pharmacies & Ambulance Operators), Small Group Business Products
Group Insurance Clients: 4,525 with 1-100 employees, 149 with 101-1,000 employees, 33 with 1,001-5,000 employees, 9 with 5,001+ employees

BLUE CROSS LIFE

644 Main St., PO Box 220, Moncton, NB E1C 8L3

Contact: Christine Thibault, manager, distributor relations (506) 867-4215, fax: (506) 867-4646

Email: christine.thibault@bluecrosslife.ca

2007 Total Group Health: insured premiums \$77.9 mil, ASO deposits \$38.3 mil

2007 Total Group Life: insured premiums \$42.0 mil, ASO deposits \$4.1 mil

Group Health Products/Services

Offered: Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Critical Illness, Rehabilitation Services

Group Insurance Clients: 4,277 with 1-49 employees, 291 with 50-99 employees, 156 with 100-199 employees, 85

with 200-499 employees, 31 with 500-999 employees, 41 with 1,000+ employees

MANITOBA BLUE CROSS

PO Box 1046, Winnipeg R3C 2X7

Contact: Aidan O'Brien, president & CEO (204) 775-0161, fax: (204) 774-1761

Website: www.mb.bluecross.ca

2007 Total Group Health: insured premiums \$70.7 mil, ASO deposits \$136.8 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (Doctor), Small Group Business Products, Paperless Dental & Vision Claims, Adjudication

Group Insurance Clients: 1,293 with 1-49 employees, 148 with 50-99 employees, 99 with 100-199 employees, 92 with 200-499 employees, 40 with 500-999 employees, 55 with 1,000+ employees

Note: Medavie Blue Cross includes Medavie Blue Cross (Atlantic & Ontario only) and Medavie Blue Cross, Group Insurance, Quebec. These divisions were reported separately in the 2006 directory.

MEDAVIE BLUE CROSS

644 Main St., PO Box 220, Moncton, NB E1C 8L3

Contact: Lori Leblanc, director, actuarial services – corporate (506) 867-4668, fax: (506) 867-4651

Email: lori.leblanc@medavie.bluecross.ca

Website: www.medavie.bluecross.ca

2007 Total Group Health: insured premiums \$229.9 mil, ASO deposits \$467.4 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability,

AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Preferred Provider Networks, Small Group Business Products, Absenteeism Management, Internet Enrolment, Health Risk Assessment, Prevention Programs
Group Insurance Clients: 2,726 with 1-49 employees, 144 with 50-99 employees, 105 with 100-199 employees, 73 with 200-499 employees, 48 with 500-999 employees, 82 with 1,000+ employees

PACIFIC BLUE CROSS

PO Box 7000, Vancouver V6B 4M1

Contact: Morris Nord, sr. vice-president (604) 419-2000, fax: (604) 419-2014

Email: mnord@pac.bluecross.ca

Website: www.pac.bluecross.ca

2007 Total Group Health: insured premiums \$174.4 mil, ASO deposits \$788.3 mil

2007 Total Group Life: insured premiums \$10.0 mil, ASO deposits \$0.7 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Staff with Medical Expertise, Preferred Provider Networks, Small Group Business Products
Group Insurance Clients: 1,951 with 1-49 employees, 189 with 50-99 employees, 126 with 100-199 employees, 89 with 200-499 employees, 50 with 500-999 employees, 80 with 1,000+ employees

SASKATCHEWAN BLUE CROSS

516 2nd Ave. N., PO Box 4030,

Saskatoon, SK S7K 3T2

Contact: Tenny Carter, vice-president, corporate development (306) 667-5274, fax: (306) 664-1945

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If something's foreseeable, why not foresee it?

It's no news to healthcare professionals: prevention and education are the most cost-effective means of maintaining mental and physical well-being.

So it should come as no surprise that Standard Life places a high priority on the day-to-day prevention of common and not-so-common problems that may affect your employees' productivity.

That's why we provide a suite of integrated services that promotes well-being and ability management in the workplace and helps minimize the impact of absenteeism.

It saves a whole lot of money for everyone. Because prevention, productivity and profits go hand in hand.

Talk soon.

www.standardlife.ca

The Standard Life Assurance Company of Canada



2007 GROUP INSURANCE DIRECTORY

Email: tcarter@sk.bluecross.ca

Website: www.sk.bluecross.ca

2007 Total Group Health: insured premiums \$32.5 mil, ASO deposits \$9.9 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Small Group Business Products

Group Insurance Clients: 848 with 1-49 employees, 56 with 50-99 employees, 34 with 100-199 employees, 13 with 200-499 employees, 6 with 500-999 employees, 5 with 1,000+ employees

ASSUMPTION LIFE

770 Main St., Moncton, NB E1C 8L1

Contact: Joel Drolet, director, group insurance (506) 853-6040, fax: (506) 853-5434

Email: joel.drolet@assumption.ca

Website: www.assumption.ca

2007 Total Group Health (Excludes

AD & D): insured premiums \$24.1 mil, ASO deposits \$8.0 mil

2007 Total Group Life (Includes

AD & D): insured premiums \$11.5 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Employee Assistance Program, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Small Group Business Products, Coordination of Benefit

Group Insurance Clients: 577 with 1-49 employees, 26 with 50-99 employees, 12 with 100-199 employees, 7 with 200-499 employees, 1 with 500-999 employees, 9 with 1,000+ employees

AXA ASSURANCES INC.

1075 Bay St., Toronto M5S 2W5

Contact: Michael Finnegan, vice-president, group accident & sickness (416) 928-8646, fax: (416) 928-1553

Email: michael.finnegan@axa-assurances.ca

Website: www.axa.ca

2007 Total Group Health: insured premiums \$17.7 mil

Group Health Products/Services

Offered: AD & D, Critical Illness

CIGNA LIFE INSURANCE

COMPANY OF CANADA

Ste. 606, 55 Town Centre Court, Scarborough, ON M1P 4X4

Contact: Anna Liu, controller (416) 290-6666, fax: (416) 290-0726

Email: anna.liu@cigna.com

Website: www.cigna.com

2007 Total Group Health: insured premiums \$6.6 mil

2007 Total Group Life: insured premiums \$0.3 mil

CO-OPERATORS, THE

5600 Cancross Court, Mississauga, ON L5R 3E9

Contact: Stephanie Fletcher, director, group marketing (905) 507-5531, fax: (905) 755-8546

Email: stephanie_fletcher@cooperators.ca

Website: www.cooperators.ca

2007 Total Group Health: insured premiums \$230.8 mil, ASO deposits \$45.8 mil

2007 Total Group Life: insured premiums \$54.9 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (On-staff Nurses, On-staff Doctor), Preferred Provider Networks (Vision Care), Small Group Business Products, Best Doctors™, Prenatal Benefit

Group Insurance Clients: 5,484 with

1-49 employees, 294 with 50-99 employees, 190 with 100-199 employees, 102 with 200-499 employees, 42 with 500-999 employees, 62 with 1,000+ employees



DESJARDINS FINANCIAL SECURITY

2, Complexe Desjardins, East Tower, 23rd Fl., Montreal H5B 1E2

Contact: André Simard, vice-president, sales, group & business insurance (514) 285-7888 or 1 (800) 363-3072, fax: (514) 285-2442

Email: asimard@dfs.ca

Website: www.desjardinsfinancialsecurity.com

2007 Total Group Health: insured premiums \$1,174.7 mil, ASO deposits \$43.7 mil

2007 Total Group Life: insured premiums \$142.9 mil, ASO deposits \$7.0 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise

Group Insurance Clients: 3,430 with 1-49 employees, 431 with 50-99 employees, 269 with 100-199 employees, 184 with 200-499 employees, 74 with 500-999 employees, 95 with 1,000+ employees

EMPIRE LIFE INSURANCE COMPANY

259 King St. E., Kingston, ON K7L 3A8

Contact: Doug Cooper, associate vice-president, group sales & marketing 1 (800) 267-0215, fax: (613) 548-8402

Email: doug.cooper@empire.ca

Website: www.empire.ca

2007 Total Group Health: insured premiums \$217.9 mil, ASO deposits \$17.5 mil

2007 Total Group Life: insured premiums \$18.8 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital,

Long-term Disability, Short-term Disability, AD & D, Health Spending Accounts (Incidental Health Expense), Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Staff with Medical Expertise (Medical Consultants, including General Practitioner, Psychiatrist, Dentist, Nurse and Dental Hygienist)

Group Insurance Clients: 6,278 with 1-49 employees, 385 with 50-99 employees, 123 with 100-199 employees, 44 with 200-499 employees, 6 with 500-999 employees, 5 with 1,000+ employees

EQUITABLE LIFE OF CANADA, THE
1 Westmount Rd. N., PO Box 1603, Stn. Waterloo, Waterloo, ON N2J 4C7

Contact: Karen Mason, vice-president, group 1 (800) 722-6615, fax: (519) 883-7403

Email: head-office@equitable.ca

Website: www.equitable.ca

2007 Total Group Health: insured premiums \$146.6 mil, ASO deposits \$14.8 mil

2007 Total Group Life: insured premiums \$14.2 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Short-term Disability, AD & D, Flexible Benefits Plans, Health Spending Accounts (as of July 1, 2007), Employee Booklets and Reference Materials, Drug Cards, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (RNs, KINs, RNAs, Consulting Medical Doctors)

Group Insurance Clients: 1,277 with 1-49 employees, 333 with 50-99 employees, 177 with 100-199 employees, 69 with 200-499 employees, 8 with 500-999 employees, 7 with 1,000+ employees

ETFS INC.

73 Queen St., Sherbrooke, QC J1M 1J3

Contact: Fred Albert, vice-president, national sales (514) 874-2603, fax: (514) 393-3271 or 1 (800) 297-0478

Email: frederic.albert@etfsinc.com

Website: www.etfsinc.com

Group Health Products/Services

Offered: Stop Loss Insurance (Drug & Health), Travel Medical Emergency Insurance, Expatriate Insurance, Inpatriate Insurance, Viator Priority Care (Critical Illness). The firm's fully owned assistance and claims company, Global Excel Management Inc., offers doctors and nurses available 24-7 by calling the travel emergency card number that ETFS provides.

GREAT-WEST LIFE ASSURANCE COMPANY

60 Osborne St. N., Winnipeg R3C 3A5

Contact: Jeff Macoun, sr. vice-president, group sales & marketing (204) 946-2927, fax: (204) 946-8829

Email: jeff.macoun@gwl.ca

Website: www.greatwestlife.com

2007 Total Group Health: insured premiums \$2,849.3 mil, ASO deposits \$2,265.7 mil

2007 Total Group Life: insured premiums \$589.1 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (MDs on staff to assist with claims/underwriting questions; RNs on staff in claims area), Preferred Provider Networks (Assessment & Treatment Facilities), Small Group Business Products

Group Insurance Clients: 27,220 with 1-49 employees, 1,623 with 50-99 employees, 944 with 100-199 employees, 596 with 200-499 employees, 261 with 500-999 employees, 322 with 1,000+ employees

GREEN SHIELD CANADA

Ste. 1600, 5001 Yonge St., Toronto M2N 6P6

Contact: Steve Moffatt, vice-president,

sales & marketing (416) 221-7001, fax: (416) 733-1955

Email: steve.moffatt@greenshield.ca

Website: www.greenshield.ca

2007 Total Group Health: insured premiums \$213.1 mil, ASO deposits \$761.0 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Care, Flexible Benefits Plans, Wellness Programs, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Preferred Provider Networks (Vision, Nursing, Orthotics, Drugs, Dental), Small Group Business Products, Adjudication Services, White Labelled Claims System, Individual Health & Dental Products

Group Insurance Clients: 3,006 with 1-49 employees, 134 with 50-99 employees, 100 with 100-199 employees, 99 with 200-499 employees, 55 with 500-999 employees, 77 with 1,000+ employees

GROUP MEDICAL SERVICES

200-3303 Hillsdale St., Regina S4S 7J8

Contact: Shirley Raab, president & CEO (306) 352-7638,

fax: (306) 525-3825

Email: sraab@gms.ca

Website: www.gms.ca

2007 Total Group Health: insured premiums \$18.5 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Employee Assistance Program, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Staff with Medical Expertise (RNs), Small Group Business Products

Group Insurance Clients: 218 with 1-10 employees, 101 with 11-50 employees, 13 with 51-99 employees, 4 with 100-499 employees, 4 with 500+ employees

2007 GROUP INSURANCE DIRECTORY



INDUSTRIAL ALLIANCE, INSURANCE AND FINANCIAL SERVICES INC.

1080, Grande Allée Ouest, Quebec G1K 7M3

Contact: Jacques Parent, sr. vice-president, group insurance (514) 499-3800, fax: (514) 499-3735

Email: jacques.parent@inalco.com

Website: www.inalco.com

2007 Total Group Health: insured premiums \$457.1 mil, ASO deposits \$124.1 mil

2007 Total Group Life: insured premiums \$83.2 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Small Group Business Products, WCB Services, Ergonomics Assessments, Absence MGT Program, Early Intervention Program, Claims Assessment, Service for Salary Continuance Plans, EDI Rental, Travel Assistance, Cost Plus, Trip Cancellation, Internet-based Administration Tool

Group Insurance Clients: 980 with 1-49 employees, 299 with 50-99 employees, 233 with 100-199 employees, 174 with 200-499 employees, 43 with 500-999 employees, 62 with 1,000+ employees

LA CAPITALE ASSURANCES ET GESTION DU PATRIMOINE

Bur. 100, Édifice le Delta 2, 2875 boul. Laurier, Sainte-Foy, QC G1V 2M2

Contact: Jacques Tardif, sales director (418) 646-8942, fax: (418) 644-4352

Email: jtardif@lacapitale.com

Website: www.lacapitale.com

2007 Total Group Health: insured premiums \$191.4 mil, ASO deposits \$6.6 mil

2007 Total Group Life: insured premiums \$26.8 mil, ASO deposits \$0.4 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Long-term Care, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Legal Assistance Insurance, Travel Insurance, Work Attendance, Management Programs

Group Insurance Clients: 1,615 with 1-49 employees, 153 with 50-99 employees, 65 with 100-199 employees, 65 with 200-499 employees, 17 with 500-999 employees, 18 with 1,000+ employees

MANULIFE FINANCIAL

380 Weber St. N., Waterloo, ON N2J 4V7

Contact: Ron Hoskins, assistant vice-president, group strategy & research (519) 747-7000, fax: (519) 883-0406

Email: ron.hoskins@manulife.com

Website: www.manulife.ca/groupbenefits

2007 Total Group Health: insured premiums \$2,802.8 mil, ASO deposits \$2,186.9 mil

2007 Total Group Life: insured premiums \$540.1 mil, ASO deposits \$1.3 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (Medical and Dental Consultants), Preferred Provider Networks, Small

Group Business Products

Group Insurance Clients: 13,271 with 1-49 employees, 1,038 with 50-99 employees, 663 with 100-199 employees, 549 with 200-499 employees, 296 with 500-999 employees, 450 with 1,000+ employees

RBC INSURANCE

6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5

Contact: Neil Paton, vice-president, distribution, life & health businesses 1 (800) 387-1555, fax: (905) 813-4774

Email: neil.paton@rbc.com

Website: www.rbcinsurance.com

2007 Total Group Health: insured premiums \$239.8 mil

2007 Total Group Life: insured premiums \$27.1 mil

Group Health Products/Services

Offered: Long-term Disability, Short-term Disability, AD & D, Employee Assistance Program, Critical Illness, Employee Booklets and Reference Materials, Rehabilitation Services, Staff with Medical Expertise (RN, RRP, CDMP), Best Doctors Service

Group Insurance Clients: 3,295 with 1-49 employees, 1,004 with 50-99 employees, 559 with 100-199 employees, 314 with 200-499 employees, 81 with 500-999 employees, 65 with 1,000+ employees



SSQ FINANCIAL GROUP

2525 Laurier Blvd., Quebec G1V 4H5

Contact: Carl Laflamme, vice-president, sales & marketing (418) 651-7000, fax: (418) 652-2737

Email: carl.laflamme@ssq.ca

Website: www.ssq.ca

2007 Total Group Health: insured premiums \$863.3 mil, ASO deposits \$28.0 mil

2007 Total Group Life: insured premiums \$95.6 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Supplementary Hospital,

Long-term Disability, Disability Management Consulting, Long-term Care, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (Doctors, Nurses, Pharmacists, Dentist), Small Group Business Products

Group Insurance Clients: 3,516 with 1-99 employees, 471 with 100-999 employees, 39 with 1,000-4,999 employees, 12 with 5,000+ employees



STANDARD LIFE

2045 Stanley St., 8th Fl., Montreal H3A 2V4

Contact: Suzanne Caron, vice-president, pricing, underwriting, systems & quality controls (514) 499-4419, fax: (514) 499-4465

Email: suzanne.caron@standardlife.ca

Website: www.standardlife.ca

2007 Total Group Health: insured premiums \$365.1 mil, ASO deposits \$125.5 mil

2007 Total Group Life: insured premiums \$51.2 mil

Group Health Products/Services

Offered: Dental (Sold with Life and/or LTD), Drug (Sold only within Extended Health), Extended Health Care, Supplementary Hospital, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise (Medical Consultants, Physicians, Nurse, Psychiatrists), Small Group Business Products, Multinational Pooling, Out-of-Country, Travel Assistance
Group Insurance Clients: 998 with 1-49

employees, 306 with 50-99 employees, 208 with 100-199 employees, 130 with 200-499 employees, 65 with 500-999 employees, 55 with 1,000+ employees

SUN LIFE FINANCIAL

225 King St. W., Toronto M5V 3C5

Contact: Jan Warren, assistant vice-president, group marketing services (416) 408-8930, fax: (416) 595-1436

Email: jan.warren@sunlife.com

Website: www.sunlife.ca

2007 Total Group Health (Excludes

AD & D): insured premiums \$2,148.9 mil, ASO deposits \$2,796.2 mil

2007 Total Group Life (Includes

AD & D): insured premiums \$567.4 mil, ASO deposits \$2.2 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Long-term Disability, Disability Management Consulting, Short-term Disability, AD & D, Flexible Benefits Plans, Employee Assistance Program, Wellness Programs, Critical Illness, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services, Eligibility Data Submitted Electronically to Adjudicator, Staff with Medical Expertise, Preferred Provider Networks (Medisys, Emergis), Small Group Business Products, Health Management (Strategic Support, Health Promotion, Attendance Support), International Benefits

Group Insurance Clients: 9,261 with 1-49 employees, 854 with 50-99 employees, 655 with 100-199 employees, 700 with 200-499 employees, 406 with 500-999 employees, 742 with 1,000+ employees

WAWANESA LIFE INSURANCE COMPANY

191 Broadway, Winnipeg R3C 3P1

Contact: Rudy Maharajh, group actuary (204) 985-5789, fax: (204) 985-5781

Email: rmaharajh@wawanesa.com

Website: www.wawanesalife.com

2007 Total Group Health: insured premiums \$21.0 mil, ASO deposits \$3.0 mil

2007 Total Group Life: insured premiums \$4.0 mil

Group Health Products/Services

Offered: Dental Care, Drug, Extended Health Care, Long-term Disability, Short-term Disability, AD & D, Health Spending Accounts, Employee Booklets and Reference Materials, Drug Cards, Rehabilitation Services

Group Insurance Clients: 218 with 1-49 employees, 35 with 50-99 employees, 15 with 100-199 employees, 13 with 200-499 employees, 3 with 500-999 employees, 3 with 1,000+ employees