

2018

LIMRA Research

An Overview of
2017 LIMRA Publications

Compiled by LIMRA's InfoCenter



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In today's information economy, where the concept of "TMI" is now pervasive, it is imperative that we all are discerning consumers of the often overwhelming amounts of data presented to us.

Keeping with this theme, while we really do a lot at LIMRA, we also make a concerted effort to streamline things for our members. So in this catalog, to make it easier for you to pinpoint studies of particular interest, you'll find research projects listed by major categories. For each study listed, you'll also find the name of a project director whose contact information appears in the back. Please feel free to reach out to the project director with any specific questions about the study.

Many studies listed will also have an embedded hyperlink. If you are reading this electronically, you can click through to an abstract of the report (if you have a LIMRA.com account), where you will usually have the option to download the full report or sometimes an executive summary or PowerPoint presentation.

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In this catalog, you'll find literally hundreds of titles of research reports that can provide valuable information to help you run your business. However, if you can't find what you are looking for and aren't sure who to ask, feel free to contact our U.S. InfoCenter at 1-860-285-7767.

And remember, whenever you have a question, please turn to LIMRA as your trusted source of industry knowledge. If you are not yet a LIMRA member and would like further information about membership options available in your area, please let us know and the appropriate person will get in touch with you.

Sincerely,

A handwritten signature in black ink that reads "Alison Salka".

Alison F. Salka

Senior Vice President and Director, LIMRA Research

Top DOWNLOADED REPORTS OF 2017

1. Financial Services Evolution: 2017 Predictions Report
2. U.S. Individual Life Insurance Sales Trends, 1975-2016
3. 2017 Insurance Barometer Study
4. Simplified Issue Made Simple (2017)
5. U.S. Retail Individual Life Insurance Sales (2016, 4th Quarter)

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LIMRA Research Descriptions*

“The number of households covered by employment-based life has increased by 68 percent (to 57 million), while the number of people (adults and children) covered has almost doubled (from 55 million to 108 million).”

— *Employment-Based Life Insurance Ownership Trends (2017)*

20/22 Vision: LIMRA's Predictions for the Next Three to Five Years

This paper provides LIMRA's view of the issues that will influence the financial services industry over the next three to five years. It is intended to help companies ground their thinking as they create or update their business strategies.



401(k) Scorecard Annual (2016)

The report details trends in 401(k) plan sales; see how companies' net flows, choice of distribution channels and representation of plans, participants, and assets have fluctuated over the last year.



401(k) Scorecard Survey

Receive a quick view of the most important sales information for the quarter. LIMRA's GLIMPSE gives busy executives highlights at a glance. The full report will help you understand sales trends within the 401(k) industry and identify your company's position in the marketplace. Participating companies receive a confidential report with sales data by company in terms of plans, participants, and assets.



A Matter of Time and Place: Debt Before and After Retirement (2017)

Despite how common debt is, the time and place during which people hold various types of debt — especially relative to retirement — deserves special consideration. After all, poorly timed debt can compromise people's financial security. To this point, a recent LIMRA Secure Retirement Institute survey asked consumers (both retired and non-retired) about their attitudes toward individuals being in debt before retirement and after retirement.



Advisor Compensation in Agency-Building Companies (2017)

Compensation plans help attract, retain, and motivate financial advisors. This report summarizes the compensation agreements for the full-time, established advisors, of 16 companies with agency-building distribution. It will help you compare the structure of your compensation plan with industry norms.



Affiliated Agent Recruiting — 2016 Data, Executive Summary (2017)

This semi-annual survey provides recruiting benchmarking information for U.S. agency-building, Canadian, and Multiple-Line Exclusive Agents (MLEA) agents.



*All prices are for non-members unless noted otherwise.

Agent Production & Retention (2016 Data)

This annual report looks at the 2016 calendar-year retention, production performance, and earnings of full-time agents. The sales force development indicators include retention rates, turnover rate, and the percent change in the size of the base force. Production and compensation measures include: first-year commissions, first-year annualized premiums, policies sold, and total earnings for surviving agents grouped by calendar year of service.



\$1,000

Annuity Buyer Metrics (2017)

Individuals are turning to annuity products to help solve many of the uncertainties involved in retirement planning. Some individuals are purchasing annuities seeking guaranteed lifetime income solutions to supplement pension and/or Social Security income, while others are turning to annuities for accumulation or asset protection features. This series of reports will provide insight into who is buying individual annuities and compare the differences in age, age distribution, and average contract size to better understand individual annuity buyers.



\$5,000

Annuity Persistency Survey – U.S.

This survey benchmarks contract and cash value annuity persistency, along with surrender rates in total and by all combinations of market, product type, distribution channel, and presence of surrender charge.



\$1,000

Bancassurance (2017)

On the 20th anniversary of its 1997 European-focused bancassurance study, LIMRA is sharing the latest practices in Europe & Africa, Asia, and Latin America. Two new reports shed light on successful programs and potential growth opportunities in these regions. The reports are ideal for insurers and banks that are considering entering the bancassurance market, expanding their existing presence, troubleshooting lagging results, and more. They examine business models, challenges, growth opportunities, regulatory impacts, distribution, products, organizational relationships, training practices, and functional success drivers. This combined information helps frame a contemporary, multi-regional view of bancassurance.

Bancassurance: Growth Opportunities

Bancassurance: Stories of Success



for both reports

\$5,000

Bank and Credit Union Life Insurance Study (2017)

The study examines how financial institutions organize and manage their programs, the distribution methods they use, and the wholesaling support needed in selling life insurance. The study further presents the best practices of those institutions that have had the most success in selling life insurance.



\$5,000

Bank Life Insurance Sales Survey

This report provides a summary of final quarter 2016 U.S. individual life insurance sales in banks. This study may help you understand your company's individual life insurance sales results by comparing them with those of your peers and the industry.



\$5,000

Black American Life Insurance Ownership: Discovering New Opportunities (2017 Infographic)

Black Americans are an important segment of the U.S. population. Measuring their life insurance ownership and coverage levels provides a benchmark against which companies can measure their effectiveness in this market.



Black Households: U.S. Life Insurance (2017)

The objectives of this analysis are to highlight the ownership and coverage levels of Black households and examine their attitudes in order to increase an understanding of this market.



BREXIT — Where Are We Now? (2017)

There are many questions regarding the United Kingdom's economical relationship with European and global markets going forward. To better understand the changes that will occur in the future, LIMRA has created a presentation to highlight some of the issues that might take place within Europe as a result of BREXIT.



Climate Change: Money Market Reform (2017)

Money market reforms that took effect in October 2016 have prompted many plan sponsors to reconsider their capital preservation investment options. This report examines plan sponsors' familiarity with money market reform, the changes they have made or will make in response, and the professionals influencing plan sponsors to take action.



Convenient and Connected: Employers and Benefits Technology (2017 Technical Report)

In December 2016, LIMRA conducted an online survey of U.S. employers to learn more about their views of HR and benefits technology. The survey included 1,403 private employers with 10 or more employees that offered insurance benefits and had been in business for at least three years.



Convenient and Connected: How Are Employers Using Technology Today? (2017)

Employers today have a wide array of technology available to make their lives easier, from payroll and time tracking to benefits administration, performance management, and compliance. As it becomes more common to use technology for benefit enrollment and administration, insurance carriers need to understand how employers want to use these platforms and how they fit in with other HR systems.



Convenient and Connected: What Are Employers Looking for in Benefits Technology? (2017)

Technology is playing an increasingly large role in how employers manage their insurance benefits. In fact, 47 percent of employers currently have a technology solution for annual benefits open enrollment, while 36 percent have one for insurance benefit administration. While this represents progress, it also means that more than half of employers still do not have technology to handle these functions. Are these businesses looking for technology? And if so, what do they want?



Dear Advisor... (2017)

Many pre-retirees do not feel confident in their preparation for retirement. Pre-retirees must address important questions like when to retire, when to claim Social Security benefits, how much to withdraw from savings, estimate how long the assets will last, and put them together in a comprehensive retirement income plan.



Disconnections When Preparing for Retirement in Canada (2017)

As the financial world evolves and planning for retirement continues to be a challenge for many, it is important to understand what Canadians are doing to prepare for retirement. This report looks at findings from two studies, five years apart, to compare some of the steps (or missteps) retired Canadians took when approaching retirement.



Discovering Gen Z: Inside Their Financial World (2017)

Gen Z, the generation following the Millennials, will be transitioning to the next phase in their lives – college education, and/or the work force. They will need financial advice and tools to help them prepare for their futures before their financial habits become ingrained.



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Disruption With a Capital "D" (2017)

Disruption is among today's buzzwords, and is used so often that it loses meaning. It frequently describes innovations regardless of their impact and regardless of anything that presents even a mild challenge to an organization. We define disruption as things that can severely crimp revenue or have a crippling effect on a business or an entire industry. While industry players aspire to innovate in ways that disrupt the status quo, this paper takes the perspective of being on the receiving end of disruption.



DOL Fiduciary Rule: Independent Distribution Networks' Perspectives (2017 DOL Viewpoints)

This infographic addresses how independent distribution networks or IDNs (i.e., brokerage general agencies and independent marketing organizations) are planning and responding to the DOL fiduciary rule. This research provides a benchmark for other IDNs to compare themselves to with regard to DOL preparedness and planning strategy.



Employee Assistance Programs (EAP) for Group Life and Group Disability Insurance Plans (2017 MarketScan)

This MarketScan collected information on carrier practices relating to carriers who offer an Employee Assistance Program (EAP) in conjunction with the purchase of a group life or group disability insurance policy, learning how the EAP is contractually structured with the employer, and with the EAP provider. Twenty companies participated in this survey.



Employer Perspectives on DC Plan Payout Options — 2017 Update

Defined contribution (DC) plan participants have choices when they leave their employers — roll out the money, cash it out, take income, or leave it all in the plan. While individual participants are the ultimate decision-makers, other stakeholders, such as plan sponsors, may influence these decisions.



\$5,000

Employers React to Possible ACA Repeal (2017 Infographic)

In December 2016, LIMRA surveyed 1,400 U.S. employers about a variety of issues, including their potential responses to ACA repeal.



\$500

Employment-Based Life Insurance Ownership Trends (2017)

This report examines employment-based life insurance trends in the U.S. with a focus on the challenges and growth opportunities the market will face in the future.



\$7,500

Evolving Social Media: Financial Professionals' Use of Technology (2017)

While not all financial professionals need to be social media gurus, there seems to be a gap between adopting social and using it. To learn more about their use of social media and other technologies, LIMRA surveyed 650 financial professionals.



\$5,000

“Single-premium buy-in product sales were \$15.7 million in 2016, up 118 percent from 2015. There were three single-premium buy-in contracts sold in 2016.”

— Group Annuity Risk Transfer Survey

Facts of Life and Annuities: 2017 Update

LIMRA created this compilation of key facts from LIMRA and other sources to be used in educating people about the value of life insurance and annuities.



\$1,000

Financial Services Evolution: 2017 Predictions Report

Things are changing quickly in financial services. Understanding what the future may bring is the key to preparing for it. Each year, LIMRA's annual predictions report provides our insight on the key issues and trends that could impact the industry.



\$1,000

Group Annuity Risk Transfer Survey

Understand the trends from the quarterly sales, asset, and contract data in the group annuity risk transfer market. Participating companies receive a confidential report that highlights company level data.



\$1,000

Group Disability Insurance Survey – U.S.

Gain insight into the U.S. group disability insurance market and monitor trends in sales and in force.



\$1,000

Group Life and Health Insurance Sales Survey – Canada

Gain a snapshot of the Canadian group insurance market from the new sales data of 18 companies that represent over 95 percent of this market. Understand new client and annualized premium sales trends for the major group life and health product lines issued in 2017.



\$1,000

Group Life Insurance Survey – U.S.

This annual report provides group life insurance sales data for 30 U.S. companies representing approximately 90 percent of the total group life market.



\$1,000

Growing Expectations: Life Insurance Policyowners' Interest in Online Service (2017)

With most people going online for informational, financial, and retail purposes, will life insurance policyowners' expectations for online services from their life insurance companies increase? How do life insurance policyowners want to obtain service on their policies? Can a valuable website help cement their relationship with the company?



\$7,500

Guaranteed Income Investment Options on DC Plans: In-Plan GLWB and DIA Availability and Election Tracking Survey

Understand the market growth of guaranteed income investment options on defined contribution (DC) plans.



\$1,000

Heating Up: Plan Sponsor Interest in Pension Risk Transfer (2017)

Throughout the past decade, it has become increasingly difficult for employers to offer a defined benefit (DB) pension plan. Low interest rates, stock market volatility, increased longevity, and rising PBGC premiums have become major obstacles for these plan sponsors to overcome. In response to these events, many employers have chosen to freeze their DB plan and investigate the possibility of purchasing a pension risk transfer (PRT) product.



\$5,000

Identifying the Younger Decision Maker – Evolution of the Family Financial Officer

Increased education levels together with more women working have resulted in a growing share of couples where wives out-earn their husbands, which could affect decision-making roles. This study reports on the trends in identifying the Family Financial Officer (FFO) among young couples since 1965, and discusses whether the FFO concept is still relevant today.



\$7,500

If the Shoe Fits: Generational Names and Retirement Attitudes (2017)

Building strong marketing strategies involves finding the best ways to appeal to and reach consumers. Generational segmentation is one of the most common methods used to categorize customers and identify patterns in behavior. However, since labels bring with them broad assumptions about individuals' wants and needs, it's important to understand how well they fit the consumers they are meant to describe.



\$7,500

Impact of Potential Elimination of the Estate Tax (2017 Infographic)

The current administration has stated an intent to eliminate the estate tax. Twenty-four companies shared their views on the potential impact this would have.



\$500

Indexed Annuity Guaranteed Living Benefit Election Tracking Survey

Benchmark sales for a range of annuity products, such as variable, indexed, market value adjusted, book value, immediate and structured settlement annuities. In addition to product types, sales are reported by distribution channels and market types. Industry estimates for deferred annuity assets and net flows are also provided in this quarterly report.



\$1,000

Individual Annuities Sales Survey – U.S.

Benchmark sales for a range of annuity products, such as variable, indexed, market value adjusted, book value, immediate, and structured settlement annuities. In addition to product types, sales are reported by distribution channels and market types. Industry estimates for deferred annuity assets and net flows are also provided in this quarterly report.



\$1,000

Individual Annuity Premium by Distribution System and Province: Canada – 2016 Data (2017)

Canadian companies report 2016 annuity premium market share by distribution system and province.



\$1,000

Individual Annuities Sales Survey – Canada

Canadian companies report fourth quarter 2016 individual fixed, segregated fund-based, and combination annuity sales activity.



\$1,000

Individual Annuity Yearbook: U.S. 2016

Benchmark sales for variable, traditional fixed, indexed, immediate, deferred income, and structured settlement annuity products. In addition to annuity product types, the yearbook reports sales by distribution channels and market types. It also provides deferred annuity assets by company.



\$5,000

Individual Critical Illness Insurance Sales Survey – Canada

Benchmark 2016 CI new sales, in-force business, and growth rates for 16 Canadian companies. Understand the market with new sales data, including annualized premium, benefit amount, and number of policies by product type.



\$1,000

Individual Disability Income Insurance Annual Supplement – U.S.

View individual disability sales and in-force trends for policy, premium, and benefits.



\$1,000

Individual Life Combination Products 2016 Annual Review

LIMRA continues to monitor the transformation of the long-term care market and the narrowing of the coverage gaps between traditional Individual Long-Term Care insurance (ILTCi), life combination products, and annuity/LTC products. This LIMRA report provides detailed information on the current state of the combination product market.



\$1,000

Individual Life Combination Products 2017 Mid-Year Review

LIMRA continues to monitor the transformation of the long-term care market and the narrowing of the coverage gaps between traditional Individual Long Term Care insurance (ILTCi), life combination products, and annuity/LTC products. This LIMRA report provides a mid-year sales update for the individual life combination product market.



\$1,000

Individual Life Insurance Industry Estimates and Forecast- Canada (2017)

This report consists of LIMRA Estimate of Individual Life Insurance Sales in Canada – estimates of annualized new premium from 1997 through 2016. LIMRA Estimate of Canadian Individual Life Annualized New Premium Market Share by Product – estimates are provided for 1997 through 2016. LIMRA Forecast of Individual Life Insurance Sales in Canada through 2020.



\$1,000

Individual Life Insurance Sales Survey – U.S.

This report provides a summary of U.S. individual life insurance sales by product and distribution channel through third quarter 2016.



\$1,000

“41 percent of Millennials believe they do not qualify for life insurance coverage, which might prevent them from considering purchasing it.”

— *Insurance Barometer Study (2017)*

Individual Life Insurance Sales Survey – Canada

Benchmark 2017 individual life insurance sales for 20 Canadian companies. For commentary, please see the Technical Supplement.



\$1,000

Individual Life Insurance Sales Annual Supplement – Canada

Benchmark 2016 individual life insurance sales for 20 Canadian companies with sales splits by age, gender, multi-life, face amount, and underwriting class.



\$1,000

Individual Life Insurance Sales Forecast – U.S.

The forecast model uses LIMRA's historical sales data, forecast of economic variables from Oxford Economics, and various LIMRA research data. Updates are expected quarterly.



\$1,000

Individual Life Insurance Sales Trends – U.S., 1975-2016

This report reveals industry estimates of individual life insurance sales in the United States. Results are displayed by annualized, planned recurring and single premium, face amount, and policy sales. Market share is displayed by product type and distribution group.



\$1,000

Individual Life Insurance Yearbook – U.S. (2016)

This report provides a comprehensive overview of the U.S. individual life insurance market over the past several years. It reveals premium, coverage, and policy sales for the industry overall and by product and distribution group. New this year are results for combination products (which pair life insurance with long-term care or critical illness coverage). As always, it includes consumer sentiment toward life insurance such as their likelihood to buy it, reasons for owning or not owning, and preferred ways to purchase coverage.



\$5,000

Individual Life Ownership Trends – U.S. (2016)

The objectives of this analysis are to update trends in individual life insurance ownership volume, ownership rates (market penetration), and coverage levels. Identify differences between consumer segments. Examine trends in distribution. Update trends in consumer attitudes towards life insurance and summarize implications for the individual life business.



\$7,500

Individual Long-Term Care Insurance – U.S. (Annual Review)

Gain a perspective on 2016 sales trends in the individual long-term care insurance marketplace from 34 U.S. companies.



\$1,000

Individual Long-Term Care Insurance Survey – U.S.

Gain a perspective on 2017 sales trends in the individual long-term care insurance marketplace from 12 U.S. companies.



\$1,000

Insurance Barometer Study (2017)

The Insurance Barometer is an annual trending study tracking the perceptions, attitudes, and behaviors of consumers in the United States. Now in its sixth year, the study seeks to understand consumers' financial concerns and how they think and act with regards to financial products, with a particular focus on life insurance.



\$5,000

Insurance Product Premium Management and Leakage (2017 MarketScan)

All companies experience some amount of loss in expected insurance premiums resulting from, but not limited to, such things as client under-billing, premium that is written off, uncollected premium, and the under-reporting of covered earnings (premium leakage). This MarketScan collects information on company practices as it relates to premium leakage for group, voluntary, and retail lines of business.



\$1,000

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It's Tax (Reform) Time!

It's clear that tax reform ranks high on the agenda of the new administration, but how do consumers feel about it? LIMRA recently asked consumers what they think about tax reform and their understanding of how those benefits impact financial planning.



\$500

Legacy Systems and Modernization: Core Systems Strategy for Policy Administration Systems (PAS)

When faced with the economic downturn of 2008, companies focused on cost-cutting measures and many significantly reduced strategic investment in technology. As the markets and economy improved and companies achieved better margins and returns on their investments, they were able to build their reserves. During the past two to three years, these improved economic conditions made it possible for many life and annuity (L&A) insurers to renew their interest in strategic investments. As a result, modernizing and replacing legacy systems has surfaced as a top priority for many L&A insurers. The focal point of the modernizations has been the policy administration system (PAS) and the immediately surrounding interfaces to the insurance ecosystem, like new business and underwriting, policy services, compensations, billing and collections, and claims.



\$5,000

Levers for Growth (2017)

In 2015, LIMRA surveyed executives around the world to understand their biggest challenges. Chief among them was growth. In late 2016, LIMRA surveyed 115 executives from over 40 countries to learn what they are doing to achieve growth, what obstacles are making growth more challenging, and what metrics they use to measure growth.



\$5,000

LGBT (Lesbian Gay Bisexual Transgender) Life Insurance Ownership

LGBT American households will represent a minimum estimated \$304 billion market opportunity by 2020. Like all consumers, they are interested in receiving financial advice on protection products and savings strategies.



\$500

LGBT Households: U.S. Life Insurance (2017)

The objectives of this analysis are to highlight the ownership and coverage levels of LGBT households and examine their attitudes in order to increase an understanding of this market.



\$500

LIMRA and NADP U.S. Group Dental Plans Sales and In Force Survey: Annual 2016

Review the group dental plans sales data for 16 U.S. companies that participated in the LIMRA and NADP U.S. Group Dental Sales Survey. *Also available from the NADP.*



\$1,000

LIMRA and NADP U.S. Workplace Dental and Vision Insurance Survey

Review the group dental plans sales data for 28 U.S. companies that participated in the LIMRA and NADP U.S. Workplace Dental and Vision Insurance 2017 First Quarter Sales Survey. Use the trends and benchmark statistics for the group dental and vision plans marketplace to compare how your company has performed relative to peers and the industry as a whole. *Also available from the NADP.*



\$1,000

LIMRA Bank Annuity Report

Benchmark sales for a range of annuity products, such as variable, indexed, fixed-rate deferred, and income annuities in the bank channel.



\$1,000

LIMRA Secure Retirement Institute Annuity Sales Forecast for 2017 and 2018

With significant changes upcoming in the individual annuity market, LIMRA Secure Retirement Institute is providing a two-year forecast by annuity product type. This forecast has been updated to reflect the anticipated decision to delay the DOL fiduciary rule implementation until July 2019.



\$1,000

Living the Middle Class Dream (2017)

This study uncovers the mindset of self-identified middle class consumers in the U.S. and Canada, and identifies opportunities in this diverse market.



\$7,500

Long Road to STP: Straight-Through Processing Company Practices (2017)

To learn more about the status of straight-through processing implementations, LIMRA surveyed 59 companies. This report provides information about companies' experiences using STP in their individual life insurance operations, including their objectives and the implementation challenges.



\$5,000

Marketing Journey: A CMO Survey (2017)

Rapidly changing consumer attitudes and behaviors have led to the need to better understand consumers and drive better experiences for them. Managing these needs for an optimal outcome is largely a function of marketing.



\$5,000

MLEA Compensation, Production, and Retention: 2016 (2017)

This annual summary looks at the 2016 retention, production performance, and earnings of MLEA agents. The sales force development indicators include retention rates, turnover rate, and the percent change in the size of the base force. Production and compensation measures include: first-year commissions, first-year annualized premiums, policies sold, and total earnings for surviving agents grouped by calendar year of service.



\$5,000

Money in Motion: Understanding the Dynamics of Rollovers, Roll-ins, and IRA Transfers (2017)

For decades, Americans have saved in workplace and individual retirement accounts on a tax-deferred basis. Workers gain access to their retirement savings when they change jobs or retire. In almost all cases, workers can cash out their balances immediately, or wait until they have reached retirement to cash out whatever amounts they have accumulated in these plans. These cash-outs are subject to income taxation. But for many individuals before retirement – or even those who have retired – it makes sense to move their assets from one type of retirement account to another rather than cash out the money. This tax-qualified “money in motion” (MIM) represents an enormous amount of financial activity within the retirement market and thus a critically important opportunity for the retirement industry.



\$7,500

NADP-LIMRA 2017 U.S. Group Dental Claims Processing Metrics Survey

Operations managers representing 27 carriers in the group dental business submitted their responses to this benchmarking study. The survey addresses contact center claims processing metrics, such as claims accuracy and auto-adjudication rates. *Also available from the NADP.*



\$1,000

NADP-LIMRA 2017 U.S. Group Dental Contact Center Metrics Survey

Operation managers representing 24 carriers in the group dental business submitted their responses to this benchmarking study. The survey addresses claims processing metrics. *Also available from the NADP.*



\$1,000

Not-for-Profit Retirement Market Survey

This report benchmarks 26 companies' not-for-profit retirement market contributions, assets, and participants in 403(b), 457, and other not-for-profit plans. Results can be used to compare with the industry and peers, create and adjust sales plans, and identify industry trends. Participants receive a more detailed report with company-level data including contributions, assets, and total participants by market segment.



\$1,000

On Life Insurance Adequacy (2017 White Paper)

Every day financial professionals and companies help individuals determine whether they should purchase a life insurance policy and, if so, what type, and how big a policy to buy. LIMRA applies those same principles to entire populations to help the industry understand the overall opportunity and where it is the greatest. We need to challenge our preconceived notions of who should own life insurance (the incidence) and how much they should have (the severity). This paper explores the severity, or the "how much" question more than the "if" someone should own. It concludes by challenging several unwritten laws of life insurance to generate ideas for growing sales.



\$2,500

Online Service Preferences: Life Insurance Policyowner Preferences (2017)

To learn more about the usage and preferences of life insurance policyowners who have used or would like to use their life insurance companies' websites for service, LIMRA surveyed 2,090 life policyowners. This report explores the characteristics of policyowners who go online, reasons to use companies' sites, and how to increase usage.



\$7,500

Partnering With Carriers to Connect With Clients (2017 Technical Report)

This report examines what employee benefit brokers think about a number of topical issues including services, communications, and technologies they receive from the carriers with whom they do business.



\$5,000

Partnering With Carriers to Connect With Clients (2017)

This report examines the preferences and practices of employee benefit brokers, measures the popularity of various web-based tools and services, and explores the popularity of online enrollment platforms.



Partnering With Carriers to Connect With Clients: Employee Benefit Brokers' Perspectives on Technology (2017)

Brokers are continuously turning to carriers to provide them with the tools and services that will make their lives and those of their clients easier. As a result, carriers are constantly evaluating and updating the web-based tools and services they provide brokers. However, trying to meet everyone's needs can be a costly endeavor. To learn more about broker technology practices and preferences, LIMRA surveyed 1,168 U.S.-based employee benefit brokers.



Partnering With Carriers to Connect With Clients: Employee Benefit Brokers' Perspectives on Their Carriers

Employee benefits brokers are operating in a very fluid and demanding environment. With so many carriers offering employee benefits, employers rely on their brokers to identify top-notch providers. How do advisors narrow the field? To learn more about broker perceptions of their carrier partners, LIMRA surveyed 1,168 U.S.-based employee benefit brokers.



“8 in 10 middle class consumers have concerns of becoming seriously ill and the impact it would have on their future lifestyle. 7 in 10 worry that being injured; incurring an unplanned home expense; or significant financial loss could undermine their future.”

— *Living the Middle Class Dream (2017)*

Pension Market Survey — Canada

This quarterly survey benchmarks eight Canadian companies' pension sales and member activity. Compare your results to the industry by tracking plans, members, deposits, and transfer assets by market size.



Pinpointing Preferences 2017: Life Insurance Policyowner Service Channel Preferences

What makes a company “stand out” with their service? How valued are digital channels and how important do policyowners feel it is to talk with someone — either a financial professional or a customer service representative — when they need service? LIMRA surveyed life policyowners to learn more about their service channel usage and preferences.



Plan Sponsor Perspectives: LIMRA's 2016 Plan Sponsor Survey Highlights

This overview examines plan sponsors' thoughts, attitudes and familiarity on a wide variety of topics such as DC plan features, goals and programs, state retirement mandates, pension risk transfer, and money market reform.



Positioning for the Future: The New Environment for Independent Distribution Networks (2017)

This report examines independent distribution network's (IDNs) expectations regarding the DOL fiduciary rule. The study provides information on how much of an impact IDNs are expecting the rule to have on their business and product sales. How firms are preparing for the rule and what they expect from the carriers they are contracted with are also presented.



Purchase Funnel — Tracking Consumers Through the Life Insurance Purchase Process (2017)

The Individual Life Insurance Consumer Survey assists business development and distribution effectiveness. This analysis identifies traits of households that purchase life insurance, and illustrates applied marketing tactics to connect with life insurance buyers.



Retirement Spending: Experience Versus Expectations (2017)

With so much attention focused on income strategies and investment management during retirement, it is easy to overlook expenses. Because retirees cannot directly control costs, and because costs can vary dramatically over time and by individual, it is tempting to simply use rules of thumb for planning purposes.



Reworking Your Strategy: How to Persuade More Employees to Purchase Optional STD and CI Benefits (2017)

To increase participation rates significantly for optional STD and CI, we must find what drives employees to learn more about these benefits and how they make their decisions to purchase during open enrollment.



Road Ahead: Building Female Client Relationships to Last (2017)

In order to be successful, advisor-client relationships require work. And because clients are often married, advisors can face this challenge times two. Since a majority of advisors are men, the ability to connect with male clients may come more easily to them. However, since women tend to have longer lifespans than men do, it's vital to invest in those relationships, too.



Robo-Advice: Today and Into the Future (2017)

Robo-advisors are growing in popularity and consumers now have these automated advice platforms available to them as they look to manage their finances. Banks, broker-dealers, and registered investment advisors are also adopting or building their own robo-advisor technology to support their financial professionals or to offer directly to their clients.



Sales Force & Retention — Canada (2016)

This annual survey provides calendar-year retention related metrics for career agents in Canada. Participants receive coded individual company results as well as data broken out by gender and agent experience.



Sales Force Trends: A Baseline Metric (2017)

The number of insurance sales professionals is a common measure of the industry’s health. To collect a baseline metric, LIMRA surveyed 34 companies – representing 40 distribution channels – to estimate the number of insurance sales professionals contracted with these companies.



\$500

Servicing Workplace Benefit Sponsors and Clients (2016 MarketScan)

This survey examines the service capabilities of carriers marketing insurance benefits at the workplace. It explores company practices related to turnaround time expectations, online services, proactive client communications, and obtaining evidence of insurability information.



\$1,000

Simplified Issue Made Simple (2017)

Simplified issue products are a hot topic in the life insurance industry right now. Advancements in data collection and predictive analytics have translated to quicker, more accurate underwriting. This study will help industry professionals understand current simplified issue product offerings.



\$5,000

Single-Mother Households: U.S. Life Insurance (2017)

The objectives of this analysis are to highlight the ownership and coverage levels of single-mother households and examine their attitudes in order to increase an understanding of this market.



\$7,500

Small Business Reaction to the Connecticut State Retirement Plan (2017)

Industry Issues:

- Access to retirement savings plans
- The role of government in offering employer-based retirement plans
- Public versus private plans
- The role and appeal of Multiple Employer Plans (MEPs)



\$5,000

Spousal and Adult Dependent Signatures for Life Insurance Sold in the Workplace (2017 MarketScan)

This survey examines carrier practices relating to spousal and/or dependent signatures for individual and group life insurance coverage sold at the worksite as a supplemental or voluntary offering. Eleven companies participated in the survey.



\$2,500

Stable Value and Funding Agreement Products Survey

View bank and insurance company sales and assets data by major product line in this survey jointly sponsored by LIMRA and the Stable Value Investment Association.



\$1,000

Succession Planning Strategies — Helping Your Advisors Get Their Ducks in a Row

Recent LIMRA research identified a significant gap between client perception and financial professional (FP) reality when it comes to business transition/succession planning. Virtually all clients believe their FP is prepared for an unplanned exit from the business, yet only half of FPs are prepared. To get a sense of how home offices are supporting their FP's succession planning needs, LIMRA surveyed life insurance and annuity providers using affiliated and/or independent distribution channels.



\$5,000

Supplemental Health Insurance Sales and In Force Survey — U.S. (Annual Review)

Gain a perspective on 2016 sales trends in the supplemental health insurance marketplace from 38 U.S. companies.



\$1,000

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www.limra.com/marketfacts



Taking Out the Mystery: Providing Transparency for Life Buyers (2017)

How did recent buyers purchase life insurance and how does this compare with how they want to buy it? Do they prefer to talk with someone before they buy, and if so, do they prefer in person, phone, or chat? What are they looking for online and does the digital experience meet their needs?



\$7,500

Target Markets of Financial Professionals (2017 White Paper)

With the rise of the consumer, a rapidly growing number of companies now see the end consumer as their primary customer, rather than (or in some cases, in addition to) the financial professional (FP). Will this shift lead to more companies developing solutions for specific types of consumers?



\$2,500

Transforming Underwriting: Automated Underwriting Company Practices for Life Insurance in 2017

By investing in automated underwriting solutions, companies can transform the policy issue process to achieve multiple goals, including the ability to issue policies faster while using a less invasive underwriting process. To learn more about companies' automated underwriting initiatives, LIMRA surveyed 78 companies in the United States and Canada.



\$5,000

Turn Up the Volume: \$12 Trillion Sound Opportunities (2017)

This report examines the size of the U.S. life insurance market and the sales potential within the underinsured market and uses a quantitative model to estimate the size and scope of it. It also examines subsets of the underinsured market to identify the best marketing and sales opportunities for the industry.



\$7,500

Understanding Current Trends in Employee Benefits: Benefit Penetration Rates (2017)

In September 2017, LIMRA surveyed U.S. employers to determine the latest trends in penetration rates of employee benefits and retirement and savings plans; e.g., what percent of employers offer various benefits. The survey included 1,497 private employers with 10 or more employees that had been in business for at least three years. Respondents were the individuals that made or shared in the firms' decisions concerning employee benefits.



\$5,000

Variable Annuity Guaranteed Living Benefit Election Tracking Survey

Guaranteed income has been a key value proposition for annuity products, and has been a factor in the value proposition of variable annuities. This quarterly benchmarking report provides an industry overview of GLB elections within variable annuity sales, including the differences by distribution channel.



\$1,000

Variable Annuity Guaranteed Living Benefits Utilization – 2014 Experience

Few product innovations have transfigured the variable annuity (VA) industry as much as guaranteed living benefit (GLB) riders. They were offered in a variety of forms on the majority of VA products sold in 2014. Understanding how VA owners use these benefits is critically important for actuaries and others responsible for the management of in-force business. This study – an update of annual investigations conducted by LIMRA since 2006, and the fourth to be co-sponsored with the Society of Actuaries – examines the guaranteed living benefits (GLB) utilization of over 4.9 million contracts that were either issued during or in force as of 2014. Twenty-one insurance companies participated in this study. These 21 companies made up 68 percent of all GLB sales in 2014 and 73 percent of GLB assets at year-end 2014. *Also available on the Society of Actuaries website.*



\$1,000

Views of the Canadian Group Benefits Advisor (2017)

In September of 2017, LIMRA surveyed Canadian group life and health benefit advisors on a variety of issues pertaining to their business. Topics included their top business challenges, experiences working with group insurance carriers, expectations for the future, use of technology, frequency of taking clients to market, use of MGAs, and succession planning. Altogether, 546 advisors responded to the survey.



\$5,000

Was It Something We Said? Messaging About Buying Life Insurance Online

Companies across all consumer retail products have created effective marketing messages to drive online sales. How does this play out in the life insurance industry? LIMRA conducted an experiment to test the effectiveness of 10 messages about buying life insurance online.



\$7,500

What Will They Pay For? (2017)

The objectives of this analysis are to determine how consumers value five key factors when evaluating a financial professional. Present the ideal combination of factors based on consumer ratings.



\$7,500

Who Buys What and Why (2017)

Information on recent life insurance buyers can assist members in business development and distribution effectiveness. The report identifies household traits associated with life insurance buyers. It illustrates how members can use consumer segmentation to identify the right prospects for their product offerings.



\$7,500

Wholesaling to Independent Agents & Advisors (2017 MarketScan)

This MarketScan looks at the degree to which wholesaling operations segment independent agents and advisors, and the strategies that sales desk operations use to generate life insurance business from B and C level producers.



\$2,500

Workers and Retirement Programs: What Are They Thinking? (2017)

More than half of states – who may well face the eventual challenge of impoverished retirees – have proposed a variety of measures to mandate coverage, create exchanges, and otherwise facilitate retirement savings (via payroll deduct) for these workers. The Federal government has made an attempt, as well, with the introduction of an optional “MyRA” program; uptake has been lukewarm at best, though, with approximately 20,000 people opting to participate.



\$5,000

Workplace Benefits Disability Insurance Survey – U.S.

Gain insight into the U.S. workplace benefits insurance market and monitor trends in sales.



\$1,000

Workplace Benefits Life Insurance Survey – U.S.

This report provides life insurance sales data for 46 U.S. companies that contribute to the U.S. Workplace Life Insurance Survey. Participants in this study receive an additional benefit: a participant-only report containing data by company and product. Consider joining the study, if your company does not already participate.



\$1,000

Workplace Life Insurance Survey – U.S.

This annual report provides workplace life insurance sales data for 48 U.S. companies representing approximately 90 percent of the total employment-based life market.



\$1,000

Workplace Retirement Savings and State Plan Mandates: Employer and Employee Perspectives (2017)

The Department of Labor estimates that 38 percent of private sector workers do not have access to a Defined Contribution (DC) plan. Making worksite savings available to more workers is a critical first step in helping resolve the issue of how workers invest and save for retirement via the workplace. Lack of access is especially pronounced among employees of smaller companies, and can be complicated by questions of full- or part-time working status, or tenure with a given employer. The Federal government and more than half of the states have turned their attention to the lack of DC programs in so many workplaces, with proposals, studies and legislation various stages to enable workplace savings.



\$5,000

Workplace Supplemental Health Insurance Survey – U.S.

This report summarizes 38 U.S. carriers' third quarter 2017 year-to-date sales results for workplace supplemental health products, including accident, critical illness, cancer, and hospital indemnity insurance.



\$1,000

Worksite Sales Survey – U.S.

This report summarizes 45 U.S. carriers' 2016 premium totals and the corresponding growth rates for life, health, and total voluntary sales. It also examines the top carriers and product-level growth rates of many lines. Survey participants receive additional company-specific results, allowing them to track their performance against the competition.



\$1,000

Worksite/Voluntary Sales Survey – U.S.

This report summarizes 47 U.S. carriers' second quarter 2017 sales results and the corresponding growth rates for life, health, and total voluntary sales. It also examines the top carriers and product-level growth rates of many lines.



\$1,000

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