

LIMRA Research

An Overview of LIMRA Publications



Distribution



International



Product



Retirement



Target Markets



Technology



Your Trusted Source of Industry Knowledge

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.

If you don't have a LIMRA.com username and password and you work for a LIMRA member company, you can request one at www.limra.com/Request_Access.

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 2015

1. The 2015 Insurance Barometer Report
2. U.S. Individual Life Insurance Sales Trends, 1975–2014
3. U.S. Critical Illness: Product Profiles (2015)
4. U.S. Retail Individual Life Insurance Sales (4th Quarter 2014)
5. Measured Expectations: 2015 LIMRA Predictions Report

LIMRA Research

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LIMRA Research Descriptions*

“Twenty-eight percent of consumers have never changed primary banks in the past 10 years, and almost 9 in 10 have no plans to change in the foreseeable future.”

— *Banking on Loyalty: Leveraging Relationships to Engage Today's Bank Customers* (2015)

9 Things You Need to Know About Financial Professionals and Technology (Research Briefing 2015)

Communication patterns are changing. Financial professionals still meet in-person, but they often use other options to connect with current clients and source new ones. When they are on the road or meeting with clients they have ready access to the information they need, thanks to multiple devices ranging from smartphones to tablets and laptops.



\$2500

401(k) Plan Sponsor Perspectives: Employee Retirement Readiness

Since employers acknowledge that many of their employees will not be financially prepared for retirement, plan providers should focus on promoting solutions to measure — as well as improve — employee retirement readiness. These efforts should include continuing to initiate readiness conversations with clients and helping advisors to do the same.



\$1000

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.



\$1000

Accident Insurance Landscape (2015)

Supplemental health products are evolving as a result of healthcare reform and the emergence of insurance exchanges. While exchange based sales are minimal so far, many products sold on exchanges are sold off-exchange as well, impacting what is available to the market in general. It is important for carriers to monitor these changes in order to keep their products relevant in the marketplace.



\$5000

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

Across Generations: Retirement Savings, Attitudes, and Engagement (Research Briefing 2015)

This research briefing examines American workers across three generations and provides a snapshot of their retirement savings behavior, attitudes, and retirement planning engagement.



\$2500

Affiliated Agent Recruiting — 2014 Data (Executive Summary 2015)

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



\$1000

Agent Production and Retention (2014)

This annual report looks at the 2014 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.



\$1000

Age-Related: Potential, Possibilities, and Problems as Workers Delay Retirement (Research Briefing 2015)

An aging population — beginning with the Baby Boomers — is an economic force of nature in the marketplace *and* in the workplace. Individuals aged 55 and older (the majority of Baby Boomers today) represent an increasingly large percentage of the U.S. population *and* the workforce.



\$2500

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.



\$1000

Attracting Young Advisors (2015)

The financial services industry struggles to recruit and retain young financial professionals at a time when many financial professionals who are currently in the career are approaching retirement age. To learn more about why young advisors chose the career, LIMRA surveyed 460 investment and retail insurance financial professionals.



\$5000

Bank Life Insurance Study — 2015

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



\$5000

Banking on Loyalty: Leveraging Relationships to Engage Today's Bank Customers (2015)

Financial institutions are looking to diversify their streams of revenue beyond retail banking products and position themselves to meet their customers' investments and insurance needs. As a result, it is critical for financial institutions to understand what drives customer satisfaction and loyalty, not only to manage and grow the retail business, but also to provide new insurance and investment sales opportunities.



\$5000

Barrier or Benefit: Choosing Between One or Multiple Carriers for Retirement and Insurance Benefits (2015)

Canadian employers who deal with one carrier and those who deal with multiple carriers are highly satisfied with their decisions. But in many instances, employers are unaware of the advantages of dealing with a single carrier. They are rarely approached by either a broker or a carrier about the rewards of having all their benefit needs taken care of by one insurance carrier.



Barriers and Benefits of Single Carrier Use: Canadian Employer Perspective on Offering Group Insurance and Retirement Savings Plan Benefits (2015)

LIMRA surveyed 1,000 Canadian employers to determine what the reasons are behind the decision to deal with single or multiple carriers when obtaining retirement and insurance benefits.



Barriers and Benefits of Single Carrier Use: Canadian Employer Survey (2015)

Canadian employers who deal with multiple carriers are highly satisfied with their decision. But in many instances, employers are unaware of the advantages of dealing with a single carrier, and are rarely approached by either a broker or a carrier about the rewards of having all their benefit needs taken care by one insurance carrier. The major issue is targeted delivering of information to establish employer trust.



Calculated Choices: Examining Debt and Retirement Savings Decisions (2015)

This report analyzes the 2013 *Survey of Consumer Finances* (SCF) and *OECD Factbook*, to show how debt is impacting Americans. It also looks at hypothetical case studies of defined contribution (DC) participants at different ages, with varying levels and types of debt, and how that debt will affect their ending DC balances at retirement.



Can You Hear Me Now? Employee Views of Benefits Communication and Enrollment (2015)

LIMRA conducted a two-phase series of research exploring benefits communication, decision support, and enrollment from the employee's perspective. This report combines the results of both studies, and is part of a series of research on benefits communication and enrollment.



Canadian Group Life and Health Insurance Sales Survey

Gain a snapshot of the Canadian group insurance market from the new sales data of 17 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 2014.



Canadian Pension Market Survey

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



\$1000

Canadian Sales Force and Retention (2015)

This annual survey provides calendar-year retention related metrics for all career agents and agents grouped by gender and experience. Participants receive a full summary with coded individual company results.



\$1000

Closing the Life Insurance Gap One Household at a Time (2015)

This study not only identifies the total life insurance gap in the United States, but also uncovers the segments with the greatest unmet need. It is intended to support those who have responsibility for generating product development, marketing, and distribution strategies.



\$7500

Consumer Sentiment Tracking Survey

Keep abreast of consumer sentiment toward the economy and various segments of the financial services industry.



\$1000

Contact Center Metrics (2015)

This study provides details on metrics used at contact centers in the financial services industry. These may serve as a frame of reference for companies looking to review and revise their current metrics. The appendix provides detailed metrics and profiles of the participating centers.



\$5000

Couples' and Financial Decision-Making (Infographic 2015)

More women perceive their role in making financial decisions as shared than men do. This uneven sharing of financial decision making may have a negative effect on women as many will live longer than their male spouses or partners.



\$1000

Cracks in the Foundation: The Impact of Potential Regulation on Compensation Economics (2015)

Regulatory changes impacting distribution economics will have implications not only for the industry, but also the practices of financial professionals. As such, organizations and their advisors must be prepared for any actions in these areas and understand the potential impact on their companies and their advisors.



\$5000

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Critical Illness Insurance — U.S.: Product Profiles (2015)

Critical illness insurance has been rising in popularity in recent years. The industry has seen double-digit sales growth for most of the past several years as new carriers entered the market, and those with established products saw their offerings take hold and sales increase. As more products enter the marketplace, it is important for carriers to monitor what their competitors are offering.



\$5000

Defining Contributions: A LIMRA Secure Retirement Institute Income Projection Example (Research Briefing)

These projections, while based on relatively simple calculations, tend to support models indicating that a significant proportion of workers will need to save more in order to reach the recommended income replacement rate. The findings also underscore the need to save early in one's career to ensure future retirement security.



\$2500

Delivering on the Promise (2015)

The financial services industry struggles to recruit and retain young financial professionals at a time when many current financial professionals are approaching retirement age. To learn more about the support advisors need in the career, LIMRA surveyed 460 investment and retail insurance financial professionals.



\$5000

“Sixty percent of non-retirees are saving for retirement, only 32 percent have a long-term financial plan.”

— *Financial Triage: Assessing Consumer Wellness (2015)*

Employee Views of Benefits Communication (2015)

In early 2015, LIMRA surveyed 3,000 full-time employees regarding their experiences with benefits communication and enrollment. This report highlights employees' views of benefits communication, including preferred communication formats, resources for asking questions, and decision-support tools. This report is part of a series of research on benefits communication.



\$1000

Employee Views of Benefits Enrollment (2015)

In early 2015, LIMRA surveyed 3,000 full-time employees regarding their experiences with benefits communication and enrollment. This report highlights employees' experiences with benefits enrollment, including time spent reviewing information, frequency of making changes to benefit selections, and preferred enrollment methods. This report is part of a series of research on benefits communication.



\$1000

Employees Open Up About Open Enrollment (2015)

In this research, LIMRA conducted a series of in-depth one-on-one interviews with employees shortly after they completed their open enrollment period for employee benefits. Respondents provided candid feedback on their experiences with benefits enrollment, including their preferences regarding communication materials, meetings, enrollment methods, and their overall decision-making process.



\$5000

Engaging the Masses (2015)

LIMRA's 2014 Worksite Employer study tracks the attitudes, practices, and preferences of employers pertaining to employee-paid insurance benefits. This fourth report examines the ways voluntary options are communicated to eligible employees, the methods used to enroll these plans, and the post-sale support offered to customers.



\$5000

Facts of Life and Annuities: 2015 Update

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



\$1000

Finances of the Affluent (2015)

The affluent are a rare breed; as a result, information that is readily available about the general population is often not accessible for the affluent market. This report presents results of LIMRA's special analysis of the Federal Reserve Board's 2013 *Survey of Consumer Finances*, specifically examining the affluent market in greater detail.



\$5000

Financial Triage: Assessing Consumer Wellness (2015)

In an effort to pinpoint where financial stress takes its greatest toll; to measure consumer receptivity to financial education programs; and to gauge the opportunities for our member companies, LIMRA is exploring the topic of financial wellness in America.



\$5000

For-Profit Sector Employees: 2015 Consumer Survey Update

401(k) and Defined Contribution (DC) plans are a primary source of retirement income for private sector workers. This flyer summarizes some key findings of a 2015 LIMRA Secure Retirement Institute survey of these employees, and offers some additional insights by employer size.



\$1000

Forsaking Most Others: Consumers and Their Financial Professionals (2015)

Perhaps the most serious and compelling of our findings — the lower someone's stress level over their finances, the more often they choose their financial professional.



\$1000

From Application to Issue: Balancing the Weight of Informal Applications (2015)

Companies in this study can learn how they stack up to their competitors with regards to informal applications. Those who have not yet managed to limit the amount of informal applications may benefit by reviewing what other companies have successfully implemented in this area. Given the low placement rates, evaluating the cost of informal applications to your company is vital.



\$5000

Get Real Already: Authenticating Industry Language (2015)

LIMRA and Maddock Douglas, Inc. joined together to study and test the relative understanding, emotions, and associations that consumers make in reaction to typical communications found in company websites and marketing materials.



\$5000

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.



\$1000

Group Disability Insurance Survey — U.S.

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



\$1000

Group Extraterritorial Requirements (2015)

This MarketScan collected information on company practices related to the administration of extraterritorial laws and regulations, primarily as they apply to group life insurance products. Topics covered include method of determining whether a law is extraterritorial, states considered to have extraterritorial regulations, and the application of extraterritorial requirements to certificates of insurance, enrollment forms, underwriting forms, and marketing materials.



\$1000

Group Life Insurance Survey — U.S.

This yearend report provides group life insurance sales and in-force data for 29 U.S. companies representing approximately 90 percent of the total group life market.



\$1000

Group Long-Term Care Insurance Survey — U.S.

Gain a perspective on 2014 sales trends in the group long-term care insurance marketplace.



\$1000

Heard on the Street: What Advisors Are Saying About Wholesaling (2015)

Most financial professionals believe wholesalers are a critical driver of practice success and appreciate the services, knowledge, and value-add services that they provide. To further explore the advisor wholesaler relationship LIMRA surveyed 900 financial professionals, and completed seventeen one-on-one interviews. The interviews conducted provided many valuable insights about the advisor-wholesaler relationship.



\$5000

Help Wanted? Employees and Financial Wellness Programs (2015)

Are employees underestimating the effects their financial situation has on their work or are employers overstating the effects? And — given the potential and far-reaching benefits of financial wellness — does it matter?



\$5000

High-Net Worth Investors and Their Advisors (2015)

This report answers questions about HNW investors and how they interact with their advisors. How do HNW clients approach investment decision-making? Why do some HNW clients work with advisors while others don't? What is the relationship with advisors, and how satisfied are they with those relationships? And, how loyal are they to their current advisors?



\$5000

High-Net-Worth Investors and Their Retirement Planning (2015)

Most financial institutions and advisors seek out HNW investors to grow assets, revenues and practice. It is important to understand the HNW investors' financial goals, preferences for investment decision making, and the scope of their complex planning needs. Advisors also need to be aware of how many of their clients know about the services offered by them or the firm, how the clients value and utilize them, and how a formal written retire-ment plan can be a booster for client satisfaction.



\$5000

Identifying Online Markets in Canada: Consumer Internet Use for Retail Insurance (2015)

LIMRA identified three segments of Canadian consumers among those who recently researched or purchased individual retail products. The segments differ in the ways they want companies and financial professionals to interact with them for information, purchase, and service. Understanding the opinions and attitudes of these segments can help companies better reach out to them for future sales and service.



\$7500

“Three in four affluent consumers expressed high satisfaction with their advisors. Nearly half said they would like to work with their current advisor for life.”

— *High-Net-Worth Investors and Their Advisors (2015)*

Identifying Online Markets in the U.S.: Consumer Internet Use for Retail Insurance (2015)

LIMRA identified three segments of consumers among those who recently researched or purchased individual retail products. The segments differ in the ways they want companies and financial professionals to interact with them for information, purchase, and service. Understanding the opinions and attitudes of these segments can help companies better reach out to them for future sales and service.



\$7500

If You Build It, Will They Come? (2015)

Financial education programs are often discussed with regard to employer-sponsored programs. Is this the preferred source for consumers?



\$1000

Impact of Robo-Advisors: Consumers Share Their Views (2015)

A robo-advisor is a service that provides automated advice calculated through algorithms that allocate investments for the client based on investor goals and risk tolerance. This is a relatively new development for portfolio management.



\$1000

Impact of Robo-Advisors: Financial Professionals Share Their Views (2015)

A robo-advisor is a service that provides automated advice calculated through algorithms that allocate investments for the client based on investor goals and risk tolerance. This is a relatively new development for portfolio management.



\$1000

Indexed Annuity Guaranteed Lifetime Withdrawal Benefit (GLWB) Election Tracking Survey

Understand the index annuity contracts' competitive landscape with quarterly sales and assets of guaranteed lifetime withdrawal benefit riders. Participants receive additional data that enable them to benchmark specific companies or products.



\$1000

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.



\$1000

Individual Annuities Sales Survey — Canada

Canadian companies report fourth quarter 2014 individual fixed, segregated fund-based, and combination annuity sales activity.



\$1000

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.



\$1000

Individual Annuity Premium by Distribution System and Province — Canada — 2014 Data (2015)

Canadian companies report 2014 annuity premium market share by distribution system and province.



\$1000

Individual Annuity Yearbook — U.S. — 2014

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.



\$5000

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LIMRA Research?

Visit our website: www.limra.com

Individual Critical Illness Insurance Sales Survey — Canada

Benchmark 2015 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.



\$1000

Individual Disability Income Insurance Annual Supplement — U.S.

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



\$1000

Individual Life Combination Products 2014 Annual Review

After a couple of years of growth, life combination products hit a decline in 2014. New policies increased 4 percent over 2013 but new premiums declined 9 percent. The decline in new premium is mainly caused by a shift in single premium products to limited pay products.



\$1000

Individual Life Insurance Sales Survey — Canada

Benchmark 2014 individual life insurance sales for 21 Canadian companies.



\$1000

Individual Life Insurance Sales Trends — Canada, 1995-2014

LIMRA Estimate of Individual Life Insurance Sales in Canada — estimates of annualized new premium from 1995 through 2014. LIMRA Estimate of Canadian Individual Life Annualized New Premium Market Share by Product — estimates are provided for 1995 through 2014.



\$1000

Individual Life Insurance Sales Trends — U.S., 1975-2014

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.



\$1000

Individual Life Insurance Yearbook — U.S. (2014)

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. It also includes key insights, particularly behind the latest trends. We have also provided a forecast of what we expect to see over the next four years.



\$5000

Individual Long-Term Care Insurance — U.S. (Annual 2014)

Gain a perspective on 2014 sales trends in the individual long-term care insurance marketplace from 34 U.S. companies.



\$1000

Individual Whole Life Insurance Underwriting Practices (MarketScan 2015)

LIMRA asked companies about their individual whole life underwriting practices. Topics addressed included grandparents purchasing insurance on grandchildren, insurance written on juveniles, child term riders, policies issued in the United States on non-U.S. citizens, and general application issues.



\$1000

Information Seeking in Canada: Consumer Internet Use for Retail Insurance (2015)

This report looks into the information-seeking and need-identification processes for Canadian consumers who researched or purchased individual products (individual life insurance, disability insurance, long-term care insurance, or annuities) within the prior 24 months. It examines the factors that led them to consider products and the information sources they used, both on- and off-line. It then explores online researching in greater depth.



\$7500

Information Seeking in the U.S.: Consumer Internet Use for Retail Insurance in 2015

This report looks into the information-seeking and need-identification processes for U.S. consumers who researched or purchased individual products within the prior 24 months. It examines the factors that led them to consider products and the information sources they used, both on- and off-line.



\$7500

In-Plan Income Guarantee Availability and Election Tracking Survey

Participants receive additional data that enable them to benchmark the availability and election of in-plan guarantees by plan size and over time.



\$1000

Insurance Barometer Study: 2015

The Insurance Barometer is an annual trending study tracking the perceptions, attitudes, and behaviors of consumers in the United States. Now in its fifth 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.



\$5000

IRA Market: Scoping and Potential (2015)

This report scopes the current IRA market in terms of assets, contributions, and rollovers, and explores some of the most critical disruptive factors that will influence the market trajectory.



\$5000

Keeping Up With the Times (2015)

LIMRA's 2014 Worksite Employer study tracks the attitudes, practices, and preferences of employers pertaining to employee-paid insurance benefits. This third report measures the workplace insurance benefits landscape, both in aggregate and specifically for employee-funded offerings. It also examines market potential for voluntary benefits, including at the businesses which do not sponsor these plans.



\$5000

Latin American Life Market (2015)

Insurers both inside and outside the region are working to figure out how to tap into some of the more promising Latin American life markets. To take advantage of these opportunities, insurers need to look closer at exactly who will be purchasing the products, what makes them tick, and what has led to success for other companies already invested in the region.



\$5000

Lead Generation Programs (MarketScan 2015)

Participants shared information about their lead generation programs, how they are implemented, and how their success is gauged.



\$1000

LIMRA and NADP U.S. Group Dental Plans Sales Survey

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.



\$1000

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

Review the group dental plans sales and in force data for 28 U.S. companies that participated in the LIMRA and NADP U.S. Group Dental Sales and In Force Survey.



\$1000

LTCI Market at a Glance: 2013

This report provides individual and group long-term care insurance (LTCI) sales and in-force data for 40 U.S. companies. Sales information is based on the number of new policies/certificates (lives) and annualized premium written in 2013. In-force data is based on the total number of policies/certificates (lives) and premium in force as of December 31, 2013.



\$1000

LTCI Market at a Glance: 2014

This report provides individual and group long-term care insurance (LTCI) sales and in-force data for 40 U.S. companies. Sales information is based on the number of new policies/certificates (lives) and annualized premium written in 2014. In-force data is based on the total number of policies/certificates (lives) and premium in force as of December 31, 2014.



\$1000

Mass Affluent Market: Use of Financial Advisors (2015)

Do mass affluent households have the same high touch service expectations as more affluent households? Can companies meet the mass affluent market's service expectations without incurring the same costs as more upscale markets? How much do these households rely on financial advisors? Are these households moving towards digital, omnichannel advice models?



\$5000

Measured Expectations: 2015 LIMRA Predictions Report

LIMRA's predictions can assist individuals throughout the organization. The information can guide senior executives, provide initiatives for strategic planners to consider, and deliver project ideas for research staff.



\$5000

Middle Market Tactics: Company Practices in a Crucial Segment (2015)

Company practices, strategies, and issues faced. Current industry views, priorities, and practices toward the middle market; and the major challenges they face when marketing life insurance to this segment.



\$5000

MLEA Distribution System Costs (2015)

The goal of this study is to put MLEA companies on a level playing field so that expense performance can be compared among participants. A standardized production measure and common expense definitions make comparisons possible.



\$1000

Multiple-Line Exclusive Agents: Compensation, Production, and Retention (CPR) 2014

The sales force retention and development indicators include the actual and projected four-year 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.



\$1000

NADP-LIMRA 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.



\$1000

NADP-LIMRA 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 contact center metrics, such as average call duration, speed to answer, abandon rate, and first call resolution.



\$1000

“Those without life insurance think it’s three times more expensive than it actually is.”

— Insurance Barometer Study: 2015

New Agent Development Programs and Agent Success: Agency-Building and MLEA Companies (MarketScan 2015)

Helping new agents become successful so they stay in the business has been a key industry issue for decades. Participants shared information about their company’s pre-contract programs, financing programs, and the employment status of their new agents to see if these factors have any impact on agent success.



\$1000

New Perspective on Retirement Planning — Affluent Investors Market Segmentation

The study provides “frames” for solutions in a context that leads to greater levels of investor receptivity and higher adoption of sustainable income strategies with important key takeaways.



\$5000

Not-for-Profit Retirement Market Survey

This report benchmarks 27 companies’ not-for-profit retirement market contributions, assets, and participants in 403(b), 457, and other not-for-profit plans.



\$1000

Not-for-Profit Sector Employees: 2015 Consumer Survey Update

Defined Contribution (DC) plans are a primary source of retirement income for workers in all employment sectors, including not-for-profit sectors (education, non-profit and government employees). This flyer summarizes some key findings of a 2015 LIMRA Secure Retirement Institute survey of these employees, and highlights behavioral trends.



\$1000

Opportunities in the Sharing Culture (Research Briefing 2015)

Many are willing to share their data with an insurance company, and insurance companies should address consumer concerns to get a bigger potential market.



\$2500

Optimum Use of Deferred Income Annuities (2015)

This article emphasizes that DIAs can be used to improve the sustainability of the retirement income portfolio (in most cases), but should be used judiciously based on clear expectations, analyses, and understanding on the part of advisors and their clients.



\$5000

Overpayment Collection Practices for Disability Products (MarketScan 2015)

This MarketScan gathered information on staffing sizes, capacity, workflow, and process with regard to overpayment collection for various disability products (i.e., group long term disability, group short term disability, and individual disability products). Ten companies participated in this survey.



\$1000

Path to Independence (Research Briefing 2015)

There are not enough new independent insurance professionals entering the channel to replace those retiring or leaving. Understanding the career path and what intrinsically motivates an independent professional can help organizations align their value proposition with these advisors.



\$2500

Paving the Way With Mentoring (2015)

Financial professionals aged 40 and younger are eager for more support and help developing selling skills. Mentors can provide the type of help that can increase the young professionals' chances of success.



\$5000

Price Dilemma in the Age of Transparency (2015)

The industry has a variety of levers it can pull to increase sales towards closing the coverage gap. Some of those relate to price, including advances in underwriting, distribution channel strategy, and improving transparency.



\$2500

Protecting Their Greatest Resource: Workplace Insurance Benefits in the Public Sector (2015)

LIMRA's 2014 Worksite Employer study tracks the attitudes, practices, and preferences of employers pertaining to employee-paid insurance benefits. This fifth report focuses on public organizations, which account for more than 15 percent of the total U.S. workforce.



\$5000

Purchasing Insurance in Canada: Consumer Internet Use for Retail Insurance (2015)

This report seeks to learn more about the process used by Canadian consumers who purchased individual products (individual life insurance, disability insurance, long-term care insurance, or annuities) within the prior 24 months. It looks at the purchase channel used, reasons to buy or not buy online, and perhaps be encouraged to buy online in the future.



\$7500

Purchasing Insurance in the U.S.: Consumer Internet Use for Retail Insurance in 2015

This report looks at the process U.S. consumers use to purchase individual products (life insurance, disability, long-term care, or annuities). It identifies the channel consumers purchased through in the prior 24 months, reasons they buy or don't buy online, and factors that may encourage them to buy online in the future.



\$7500

Raising the Bar: An Assessment Framework for Big Data Analytics Programs (2015)

In order to overcome barriers to widespread adoption and implementation of an effective data strategy, companies need to assess not only individual aspects of their program, but also the interrelationships of those aspects. The actual ability to complete that analysis is often easier said than done.



\$5000

Rate Guarantees on Group and Voluntary Insurance Products (MarketScan 2015)

This MarketScan examined rate guarantees for group and voluntary insurance products. Some of the topics examined include number of years for which a rate guarantee is offered, whether the rate guarantee is a standard or case-by-case offering, and the percentage of new 2013 cases with a rate guarantee.



\$1000

Retail 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 2015.



\$1000

Retirement Income Reference Book 2015

The Retirement Income Reference Book provides a comprehensive view of the facts, projections, and research on the retirement income market. It brings together LIMRA Secure Retirement Institute's research, analysis, and interpretations on the retirement income market and helps our member companies achieve their strategic business goals.



\$15000

Retirement Plan Trends & Strategies: Focus on 403(b) K-12 Plans (2015)

This report, based on a survey of 403(b) plan administrators, working at public schools/school districts or private/parochial schools, analyzes current trends in the K-12 market such as benefits strategy, vendor preferences, and use of TPAs and consultants.



\$5000

Retirement Saving Decision in Context (Research Briefing 2015)

This research briefing examines the retirement savings behavior of people with household incomes of \$50,000 or more, and identifies the reasons why some individuals do not save at work or outside of the workplace.



\$2500

Sales Capacity — An Industry Evolution (Research Briefing 2015)

This paper will explore trends in the number of insurance sales professionals in direct sales force and independent insurance channels, the opportunities in investment-oriented channels for insurance companies to expand their distribution, and drivers of capacity and best practices which can help companies drive success.



\$2500

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Service Delivery Models For Group Nonmedical Benefits (MarketScan 2015)

This MarketScan collected information on company practices related to the structure of service delivery models for group nonmedical benefits. Topics covered included the structure of account management and staffing, handling of new case implementation, and incentive compensation programs.



\$1000

Sizing Up Small Business Owners: Product Ownership Trends (2015)

The percentage of small businesses with fewer than 10 employees is growing. This could be an issue for the industry as findings indicate smaller firms behave differently; ownership rates are lower, particularly for employee benefits.



\$5000

Small Business Benefits: What's Hot & What's Not (2015)

LIMRA's Small Business Owners Study is a unique industry resource that examines how these entrepreneurs address their financial needs. This report focuses specifically on employee benefits and the factors driving changes in the small business market; and delivers projections for employee benefit revenue over the next 12 months.



\$5000

Small Market Service Standards and Processes (MarketScan 2015)

Companies can compare what they provide for customer service to what other companies provide to their small market clients and broker partners.



\$1000

Spotlight on Advisors: Consumer Perception, Assessment, and Experience (2015)

With individuals shouldering an increasing burden of responsibility for making sound retirement saving, planning, and income decisions, advisors have come under increased regulatory scrutiny. Regulators question not only how advisors are compensated, but also consumer understanding of the role that compensation may play in their recommendations



\$5000

Stable Value and Funding Agreement Products Survey

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



\$1000

Student Loans and Retirement: Consumer Behaviors and Attitudes (2015)

From not saving as much over the course of one's career to facing a diminished retirement lifestyle, student loan debt has a widespread impact on workers as well as retirees. This report examines how student loans affect a consumer's ability to save, prepare for, and live comfortably in retirement.



\$5000

Supporting Social Media (2015)

LIMRA conducted a study with 36 companies to better understand how they are helping their financial professionals to use social media within the confines of the financial services industry.



\$5000

Taking a SWOT at the Middle Market (2015)

Carriers see the middle market as a significant life insurance sales opportunity. As life insurance distributors, banks and credit unions have seen the most success with mass affluent and high-net-worth customers. However, these institutions should not overlook the middle market. Financial institutions are well positioned to be successful, but must overcome challenges before realizing the full potential the middle market offers.



\$5000

Technology and Young Advisors (2015)

Technology is convenience. For young advisors, some of the top challenges to getting started in the business are growing their practice and time management. Technology can play a key role in helping young advisors with these challenges.



\$5000

Translate From Insurance to English (2015)

Consumers have told us that the life insurance industry language is confusing. While consumers have access to their own life insurance research, they turn to financial professionals to make sense of it all. Financial professionals engage their clients in the shopping process and communicate industry terms in their own unique ways.



\$5000

U.S. Supplemental Health Insurance Sales and In Force, Annual 2014

Gain a perspective on 2014 sales trends in the supplemental health insurance marketplace from 34 U.S. companies.



\$1000

Under the Microscope: Defined Contribution Investments Advisor Study (2015)

This study examines how advisors select investment platforms and funds for inclusion in their client recommendations. What do they look for in funds, constructs, platforms, and managers? What do they value and how do they prioritize various platform, fund, manager, and other attributes?



\$5000

Understanding IRAs: Worker Behaviors and Attitudes (2015)

Individual Retirement Accounts (IRAs) allow most workers to make pre-tax contributions that can accumulate on a tax-deferred basis. Those without retirement plans at work can save up to a statutory maximum every year.



\$5000

Understanding the Chinese-American Market (2015)

The Chinese-American population is the largest Asian-American group. It has a savings-oriented culture and high median incomes relative to the U.S. population as a whole. These factors make it an attractive market for the financial services industry.



\$7500

Unlocking the Advisor-Sold Retirement Plans Market: Six Keys to Understanding Generalist and Specialist Advisor Approaches

As the qualified plans market becomes more commoditized, services providers may struggle with how they differentiate themselves to a key constituency: Advisors, who represent a gateway to most qualified plan business. This study advances our understanding of advisors, their practices, their values and their expectations of services providers.



\$5000

Variable Annuity Guaranteed Living Benefit (GLB) Election Tracking Survey

Benchmark fourth quarter 2014 GLWB, GMIB, and the other types of variable annuity GLB rider election rates. Understand the VA contracts' competitive landscape with quarterly sales and assets of guaranteed living benefit riders. Participants receive additional data that enable them to benchmark specific companies or products.



\$1000

What's on the Minds of Executives? (2015)

What's keeping industry executives up at night? Does the answer vary by geography or by the role they play in their organization? LIMRA set out to understand the greatest challenges industry players face and what executives see as critical to their future success.



\$2500

Whole Team: The Importance of the Sales Desk in the Distribution Model (2015)

Advisors today expect seamless service from wholesalers and view wholesalers not as the sales desk and the external, but as a team. In order to provide the best service to advisors external and internal wholesalers must communicate effectively between themselves and act as a team.



\$5000

Worksite Sales Survey — U.S.

Use this report to track the quarterly progress of carriers marketing employee-funded benefits to employees through the workplace. Learn which products are hot, how aggregate sales are trending over recent years, and how the top writers recently fared compared to other survey participants.



\$1000

Young Advisor Snapshot (2015)

Young advisors vary in how they are recruited into the career, their reasons for becoming financial professionals, and the sales support they value. Gen Yers and young Gen Xers are often attracted to the income potential and the opportunity to help people, while facing common challenges with finding enough clients.



\$2500

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000549-0516 (50700-10-406-22500)