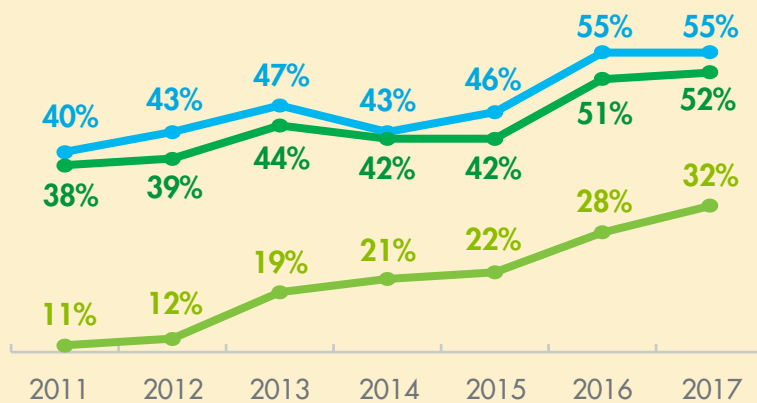


2017 Insurance Barometer Study

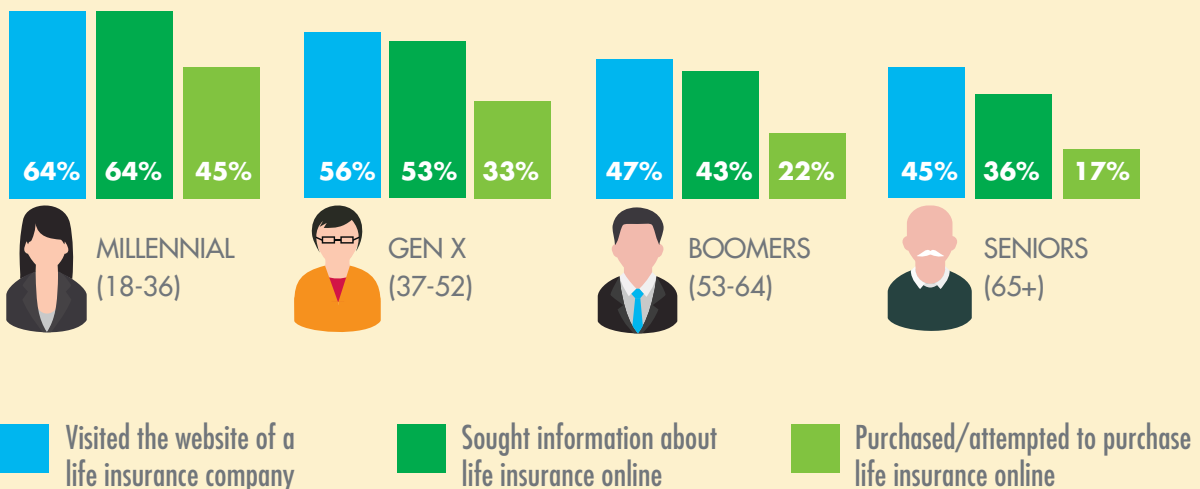


Online purchase attempts have tripled since 2011.

Online Activities Related to Life Insurance



Online Activities Related to life insurance by Age



Simplicity is Key

83%

consider "easy to understand" a very or extremely important factor when buying life insurance.

There is Consumer Appetite for Simplified Underwriting





Simplified underwriting makes use of publically available data for risk classification decisions for life insurance pricing, enabling purchase without medical testing



► Seven in 10

respondents indicate they would be likely to purchase life insurance priced by using data and without a physical exam

Benefits of Simplified Underwriting: Appeal to Consumers of all ages

Respondents who indicated the benefit was extremely or very appealing	 Millennial	 Gen X	 Boomers	 Seniors
It is unbiased and objective	67%	69%	65%	61%
Avoids face-to-face conversation	53%	46%	41%	33%
It removes the need to see a doctor	65%	65%	64%	60%
It removes the need for a medical exam	65%	65%	64%	60%
It is fast and easy	74%	72%	70%	61%
Transparent risk classification and pricing.	70%	68%	64%	63%

For more information, please visit www.limra.com/barometer

Feel free to contact Lauren Finnie at lfinnie@limra.com for additional information