

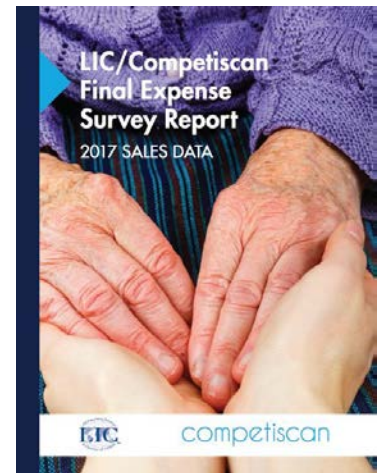
LIC/Competiscan Final Expense Survey Report (2017 Sales Data)

Each year, the Life Insurers Council conducts a comprehensive survey of the final expense insurance market. The latest report covers 2017 sales data.

The sales potential for final expense has inspired much interest among carriers, resulting in a variety of specialized distribution tactics. A number of large independent marketing organizations focus specifically on final expense sales. These IMOs rely heavily on direct mail leads and single interview sales that are product and needs specific, resulting in a very precise process that is fairly consistent among carriers. Final expense carriers using this form of distribution and this specific process of selling and marketing are the primary focus of this report.

Thirty-three companies provided new premium data, and the report provides in-depth information about current sales, trends over time, and product design, as well as other topics of interest.

This report can be purchased from LIC in print or PDF format for \$1,025. LIMRA and LOMA members receive a discounted rate of \$825, and for LIC member companies the report is a complimentary membership benefit. Please see the attached form to order copies or contact lic@loma.org for information.



Contents

Final Expense Carrier Survey Results: Overview, 2017 New Premium, New Premium Trends (2016-2017 and 2014-2017), Inforce Premium, Telephone Sales, E-Applications, Personal Health Interviews, Jet Issue, Replacements, Persistency. **Competiscan Research Results:** Percentage of Life Offers, Consumer Insights, Perceived Final Expense Need, Preferred Channel – Evaluation, Preferred Channel – Purchasing, Top Final Expense Communications.

Participating Companies

American Amicable Life of Texas	Federal Life Insurance	Oxford Life Insurance Company
American Continental Life Ins. Co.	Foresters Financial	Royal Neighbors of America
American Enterprise (American Republic Ins., American Republic Corp., Medico)	Gerber Life	Security National Life Insurance Co.
American National Insurance Co.	GPM Life	Senior Life Insurance Company
Americo	Grange Life Insurance Company	Settlers Life Insurance Company
Assurant	GTL	Standard Life and Accident
Baltimore Life Insurance Company	KSKJ Life	The American Home Life Insurance Co.
Columbian Financial Group	Landmark Life	Transamerica
Equitable Life & Casualty	Lincoln Heritage Life	Trinity Life Insurance Company
	Mutual of Omaha	United Heritage Life
	Old American Insurance Company	United Home Life/United Farm Family Life

About LIC

The Life Insurers Council (www.loma.org/lic) is a council of LOMA that provides networking and practical business solutions for small-to-midsize life insurance companies, improving performance through shared excellence.

About Competiscan

Competiscan (www.competiscan.com) is a full-service, competitive intelligence market research firm that provides its clients with insights into the direct marketing strategies of their competitors. Competiscan and its powerful web-based search utility monitors direct mail, email, mobile, online banners, print, and social networking communications targeted at consumers, businesses, financial advisors, insurance producers, and providers over time.



LIC Final Expense Survey Report – 2017 Sales Data Order Form

To order the latest LIC Final Expense Survey Report – 2017 Sales Data (published in June 2018), please send completed form to lic@loma.org.

Format:

PDF – Email to: _____

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Amount Due:

LIC Member Company \$0 (Member Benefit) LOMA or LIMRA Member Company \$825 Non-Member \$1025

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Email Invoice to: _____

By signing below, I verify that I am an authorized signer for my company and that the company agrees to pay the amount selected above.

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