



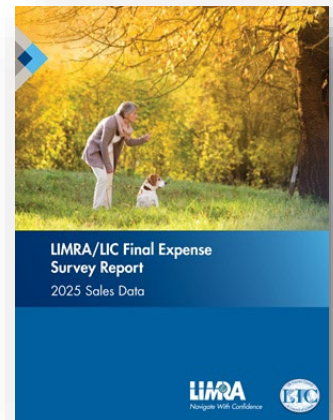
## LIMRA/LIC Final Expense Survey Report (2025 Sales Data)

Each year, the Life Insurers Council conducts a comprehensive survey of the final expense insurance market. LIC has been publishing these reports since 2009, with data going back to 2006. The latest report, produced in collaboration with LIMRA, will be published in June 2026 and covers 2025 sales data.

The sales potential for final expense has inspired much interest among carriers. “Final expense” is a generic term that loosely refers to small face amount life insurance products intended to cover burial and other death-related expenses. They typically have the following characteristics: non-participating whole life, average face amounts less than \$25,000, simplified or guaranteed issue, and targeted to lower-income seniors. These products may be sold direct to consumer, by traditional agents, or by agents who primarily focus on the final expense market through an affiliation with independent marketing organizations (IMOs). These are the products reflected in this report.

The 2025 Final Expense Report includes information from 30 companies with \$1.383B in final expense premium, covering 2025 sales, trends from 2024 to 2025, in-force premium, underwriting and new business processes, premium payments, commissions, agent management, rescission ratios, reformation of claims, and riders.

The report can be purchased from LIC in print or PDF format for \$1,175. LIMRA and LOMA members receive a discounted rate of \$950, and LIC members receive a discounted rate of \$750. Participating companies receive the report for free. Please see the attached form to order copies or contact [lic@loma.org](mailto:lic@loma.org) for information.



### 2025 Report Contents in Detail

**2025 Sales:** Overall and by Underwriting, Distribution, Policy Type, and State; Policy Type Balance, Placement Ratios, Call Center Sales

**2024-2025 Sales Trends:** Trends in Total Sales, Average Premium, and Policy Count, Expectations for 2026

**2025 In-Force:** Premium, Case Count, Average Premium, Average Age, Average Face Amount, and 2024-2025 Trends

**Underwriting and New Business Processes:** Processing Time, Reasons for Delay, Underwriting Tools, Processing Methods, Underwriting Parameters, Primary Disease Look Back Periods

**Premium Payments:** Types Accepted, Impact on Persistency, Non-Forfeiture Options, Automatic Premium Loans

**Commissions:** First Year and Renewal Commissions for Independent, Affiliated, and Call Center Distribution by Policy Type, Chargeback Policies on Earned Commissions

**Miscellaneous Topics:** Agent Performance and Sales Success Factors, Rescission Ratios, Reformation of Claims, Riders

### Participating Companies

AAA

Aetna Senior Supplemental Insurance

American Amicable Life

American Home Life

Americo

Baltimore Life

Citizens Inc.

Corebridge Financial

ELCO Mutual

Foresters Financial

Gerber Life

GPM Life

Guarantee Trust Life

Illinois Mutual

Kemper

Liberty Bankers Insurance Group

LifeShield

Loyal Christian Benefit Association

Mutual of Omaha

Old American Insurance Company

Physicians Mutual

Royal Neighbors of America

SBLI

Security National Life

Sons of Norway

State Farm

Transamerica Life

Trinity Life

United Heritage Life

United Home Life

### About LIC

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



## LIMRA/LIC Final Expense Survey Report (2025 Sales Data) ORDER FORM

To order the latest LIMRA/LIC Final Expense Survey Report – 2025 Sales Data (June 2026), please send completed form to [lic@loma.org](mailto:lic@loma.org). Invoice will be emailed upon receipt.

### Format:

PDF – Email to: \_\_\_\_\_

Printed Copies (Quantity): \_\_\_\_\_

Mail to: \_\_\_\_\_  
\_\_\_\_\_

### Amount Due:

LIC Member Company  
\$750

LOMA or LIMRA Member Company  
\$950

Non-Member  
\$1,175

Survey Participant Company (Complimentary)

### Pay Upon Receipt of Invoice:

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.

Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Email: \_\_\_\_\_

Send completed form to [lic@loma.org](mailto:lic@loma.org)