

Life Coverage Analytics

A STRUCTURED APPROACH TO LIFE INSURANCE ADEQUACY AND OPPORTUNITY

The U.S. life insurance coverage gap remains large and, in many segments, is widening. While existing studies track awareness and attitudes, the industry still lacks **a clear, consistent way to assess whether coverage is truly adequate**, how large unmet opportunities really are, and where growth is realistically attainable.

This study is designed to fill that gap. By **focusing on the commercially addressable life insurance market** and **directly comparing consumers' perceived needs with a modeled assessment of coverage adequacy**, the research provides sponsors with a practical, opportunity-focused framework to prioritize growth strategies and investment decisions.

This program is designed as annual, repeatable research, enabling year-over-year assessment of coverage adequacy and tracking of industry progress.

KEY QUESTIONS TO ANSWER

- Who is uninsured or underinsured and by how much?
- Where do consumer perceptions align or conflict with modeled coverage needs?
- How does coverage adequacy vary across life stages and segments?
- Which segments represent the greatest realistic growth opportunity?

METHODOLOGY AT A GLANCE

- Online survey of 4,000 U.S. adults ages 25–75 with household income \$25,000+
- Potential oversamples with traditionally underserved segments such as families with children, middle-income households, minority communities, etc.

WHAT SPONSORS RECEIVE

- **Flagship report** with clear, opportunity-focused insights
- **Webinar and executive readout** for sponsor organizations
- **Coverage adequacy model** calculator

ABOUT THE COVERAGE MODEL

Sponsors receive access to the coverage adequacy model itself, not just topline findings. The model enables sponsors to:

- Drill into opportunities by segment, life stage, or demographic group
- Quantify unmet need in terms of people, percentages, and total face amount opportunity
- Modify model assumptions to reflect your own strategic priorities, products, or planning scenarios

TIMELINE

Month 1

Month 2-3

Month 4

Month 5

All-Sponsor Kick-off

Research, Development,
& Execution

Analysis, Model Build, &
Reporting

All-Sponsor Forum

PRICING

Standard: \$18,000

LIEF Member: \$16,200

FOR ADDITIONAL INFORMATION:

www.greenwaldresearch.com/life-coverage-analytics

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