CLOSING THE COVERAGE GAP

Too many Americans don't have proper life insurance protection. Without life insurance, the loss of a wage earner can affect housing, education and retirement security for families, widening financial gaps that could take generations to overcome.

THE CURRENT CLIMATE

In recent years, people have faced one shock after the other, from the COVID-19 pandemic to record-high inflation to job insecurity. At this pivotal moment, life insurance can provide the peace of mind and certainty people so desperately need.

LIFE INSURANCE COVERAGE TODAY

U.S. life insurance ownership has remained relatively steady since 2021, with about half of Americans reporting they have coverage, according to the 2025 Insurance Barometer Study. However, many who have life insurance don't have enough. In fact, one in four adult Americans say their household would feel the financial impact of the death of the primary wage earner in one month or less.

100M

Nearly 100 million American adults believe they need more life insurance.

ACCESS TO CERTAINTY

Life insurance is an essential tool in helping Americans protect their family's financial future. That's why life insurers are committed to closing coverage gaps to expand this certainty for more families.

Our work is focused on making it easier and more convenient for modern consumers to get the financial protection they deserve. This includes greater use of technologies that simplify the underwriting process and a broader-based agent population to help more consumers access information from a financial professional.

We're looking for more ways to help all Americans achieve financial peace of mind. Learn more at https://www.acli.com/about-the-industry/industry-products/life-insurance.