BUILDING FINANCIAL SECURITY IN KENTUCKY



FINANCIAL SECURITY FOR EVERY STAGE OF LIFE

Life insurers pay out **$2.7 billion** each year in life insurance and annuity benefits to Kentucky families. That's **$7.4 million every day**.

In Kentucky, **2 million** individual life insurance policies were in force in 2024, averaging **$103,000** in death benefit protection.

Here's how our products support employers and their workers and protect residents in Kentucky:

- **Life insurance** safeguards families
- **Retirement savings and personal pensions** provides critical income in retirement
- **Long-term care and disability income insurance** provides income when work is no longer possible
- **Supplemental benefits** fills gaps and covers what health plans don't
- **Paid leave** provides income during time off to care for family

View more ways life insurers invest in Kentucky

ECONOMIC INVESTMENT INTO KENTUCKY

The life insurance industry provides good jobs and long-term investment capital that spurs economic growth. In Kentucky, the life insurance industry:

- Generates **27,600** jobs
- Invests **$85 billion** in Kentucky's economy, including in commercial, residential and agricultural mortgages, stocks, bonds and more

COMPANIES IN KENTUCKY

Kentucky's life insurers protect families, businesses and communities:

- **429** licensed to do business in Kentucky
- **8** domiciled in Kentucky

IMPACT ACROSS AMERICA

Life insurers deliver protection and certainty to middle-income Americans. In fact, the median household income among annuity owners is $76,000. The life insurance industry:

- Protects **90 million** American families
- Generates **2.8 million** jobs
- Invests **$8.4 trillion** in the U.S. economy

AMERICAN COUNCIL OF LIFE INSURERS
WWW.ACLI.COM | Published 2026