



Worksite Life Premium Report

2021 Topic Index

EXECUTIVE SUMMARY

MARKET OVERVIEW – RANKING OF CARRIERS BY 2020 INFORCE AND SALES

INFORCE AND SALES

- Inforce
 - By Year 2018-2020
 - By Group Size
- Sales
 - By Year 2018-2020
 - By Distribution Channel
 - By Employer Group Size
 - By Enrollment Method
 - By Filing Method by product
 - By Offering Type
- Average Annual Premium and Face Amounts

RIDERS

- Election of Riders
 - Number of Carriers Offering Each Rider
 - Election rates of hybrids by product
- Hybrid Riders
 - Hybrid Riders Sold

SAMPLE PREMIUM AMOUNTS

- Average Sample Premiums by product

UNDERWRITING

- Applications
 - Breakdown of Worksite Applications
 - Worksite Applications by Issue Type
- Underwriting Methods
 - Underwriting Methods 2019-2020
 - Underwriting Methods (Employees, Spouses, Children/Grandchildren)
 - GI distribution (Employees, Spouses, Children/Grandchildren)
- GI Face Amount Limits

PARTICIPATION

- Target Participation by Employee Size
- Target vs Actual Participation
 - Target vs Actual Participation by Employer Size
 - Actual Participation Same/Better than Target 2019-2020
- Tracking Participation

THIRD-PARTY DATA

- Third-Party Data and Vendors
 - Use of Third-Party Data
- Utilization of Third-Party Data
 - How Third-Party Data is Used

ACTUARIAL

- Product Rated: Attained Age vs. Issue Age
 - Attained or Issued Age
- Reinsurance Relationships

LAPSE RATES

- Lapse Rate Assumptions
 - Durational Lapse Rates 2020
 - Durational Lapse Rates 2018-2020
 - Durational Lapse Rates by Product Line
 - Average of Reported Lapse Rates across Product Lines and Durations

COMMISSIONS

- Commission Structures
 - Commission Structure
 - Standard Commission for Heaped Structures
 - Overall Standard Commission for Heaped Structures 2020-2021

INTEREST RATES

- Interest Rates – current earned, credited and guaranteed 2019-2021

PROFITS

- Primary Profit Metric and Measurement
 - Primary Profit Metric
 - Profit Measures
- Actual vs. Targeted Profitability
 - Average Pricing Target by product
 - Target vs. Actual Profitability
 - Actual Profitability
 - Actual Profitability Worse than Target 2019-2020

PERCEIVED RISKS AND COMPETITORS

- Risks
 - Perceived Risks 2019-2021
- Overall Competitors

MARKET TOPICS

- Hot Topics
- Market Comments

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