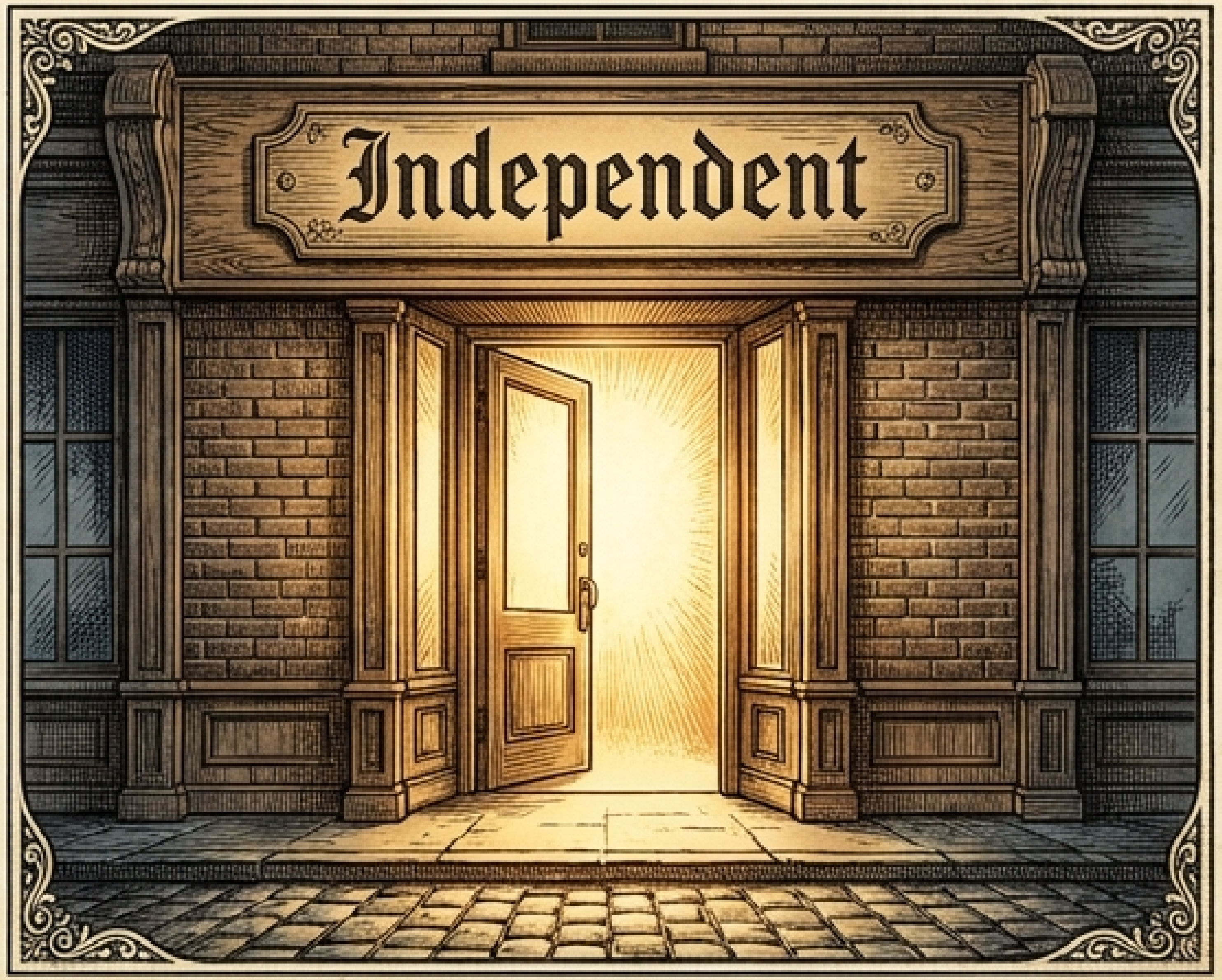
The Demand Is At The Door

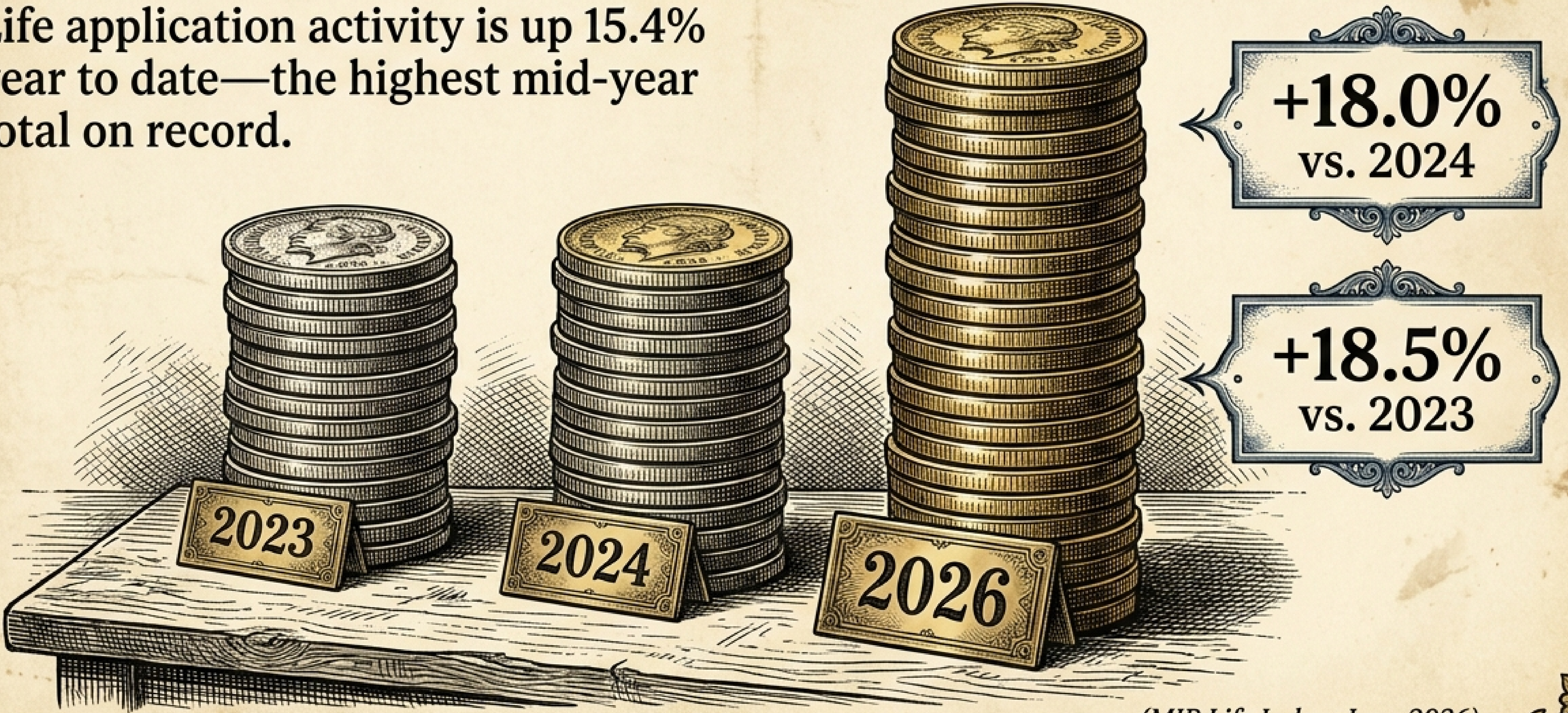
Think the life market is picked over? The data says the opposite.



A presentation for The Insurance Producers Guild by PSM Brokerage.

Record application activity shatters industry expectations.

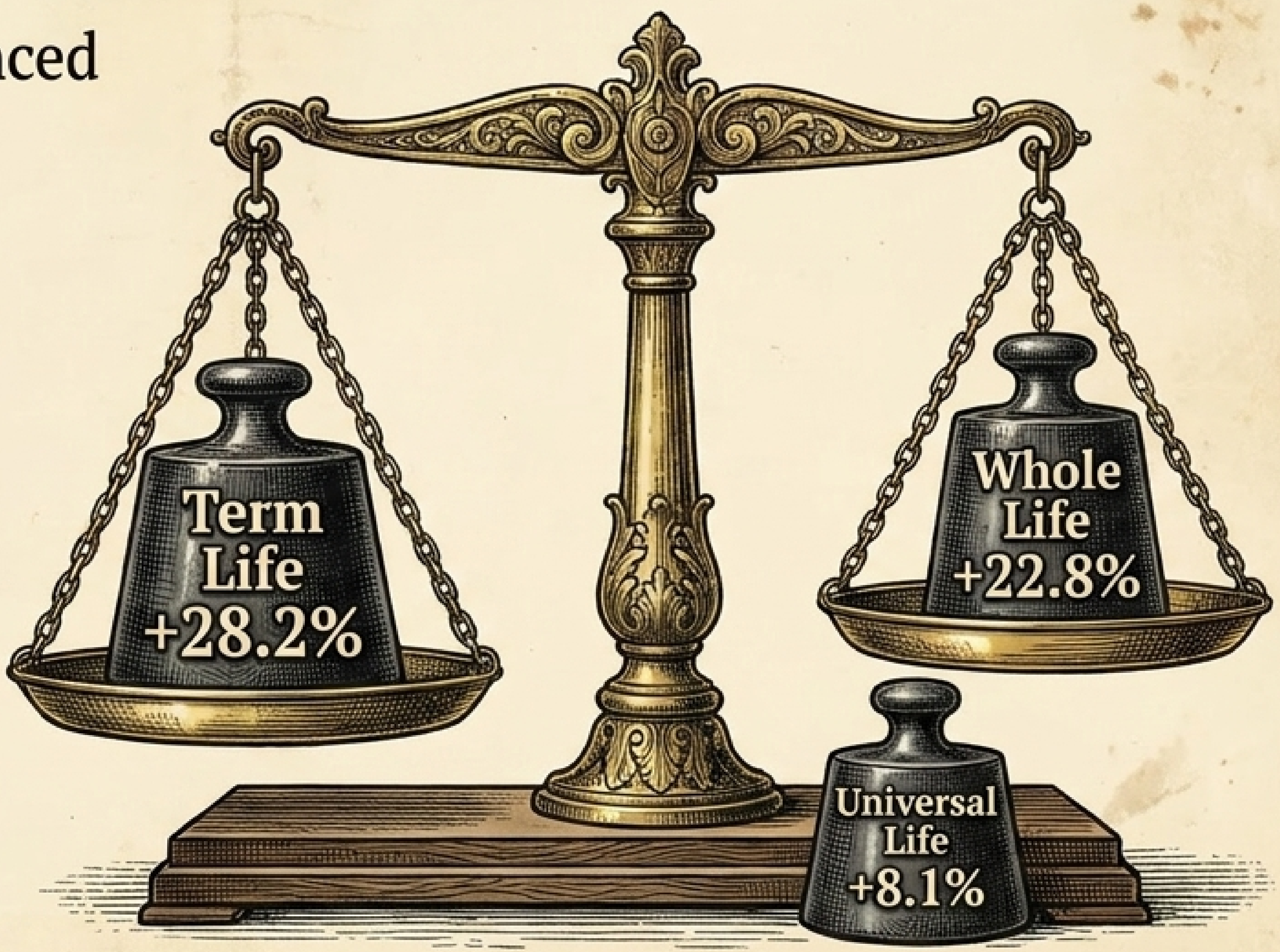
Life application activity is up 15.4% year to date—the highest mid-year total on record.



(MIB Life Index, June 2026)

The rising tide lifts your foundational products.

The growth is broad and balanced across the core products independent agents already sell.

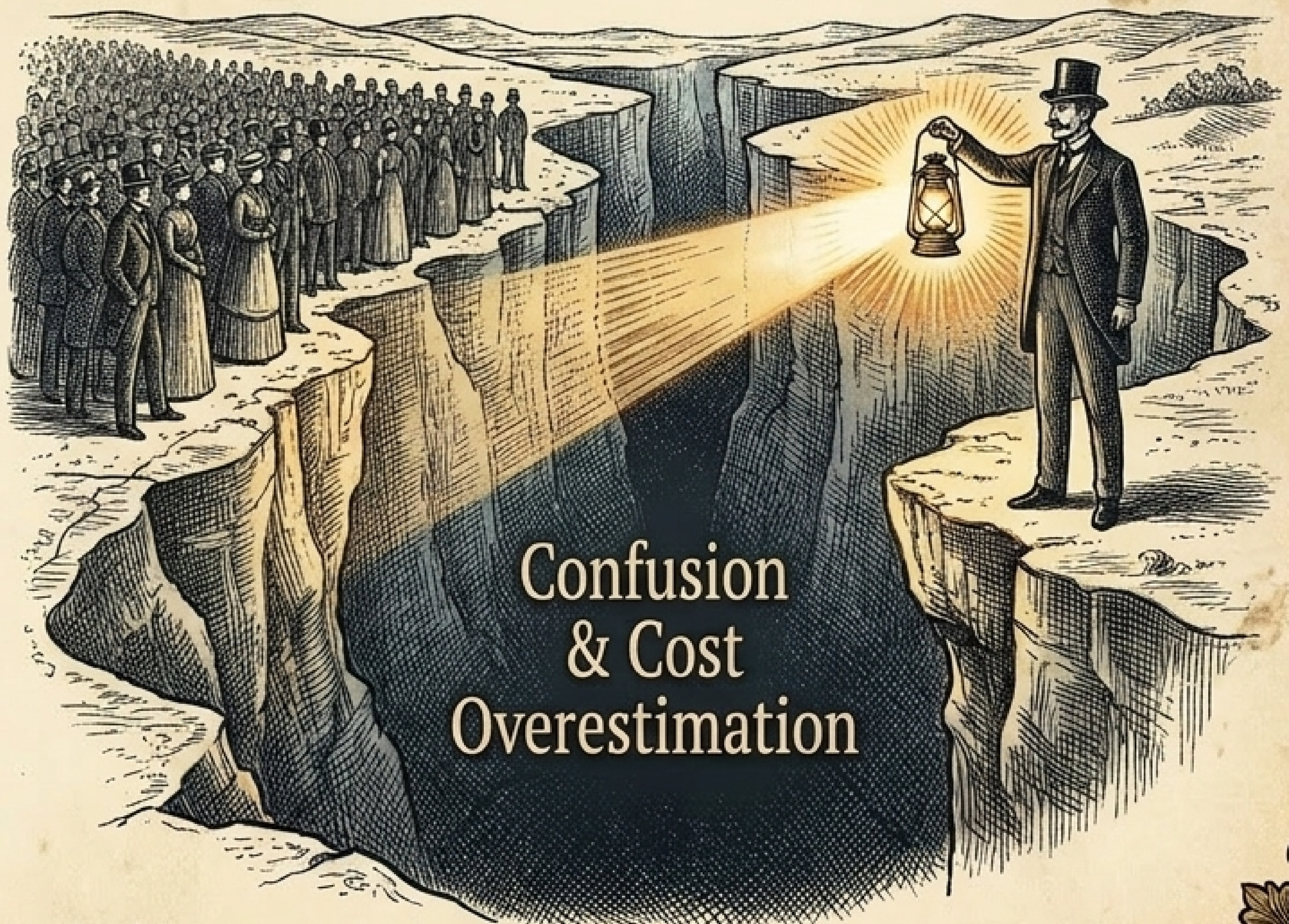


(Q2 2026 vs Q2 2025, MIB Life Index)

Confusion is the only barrier standing before 100 million prospects.

Roughly half of U.S. adults are uninsured or underinsured. Close to 100 million adults say they need coverage or need more of it.

The barrier is confusion and cost overestimation, not disinterest.

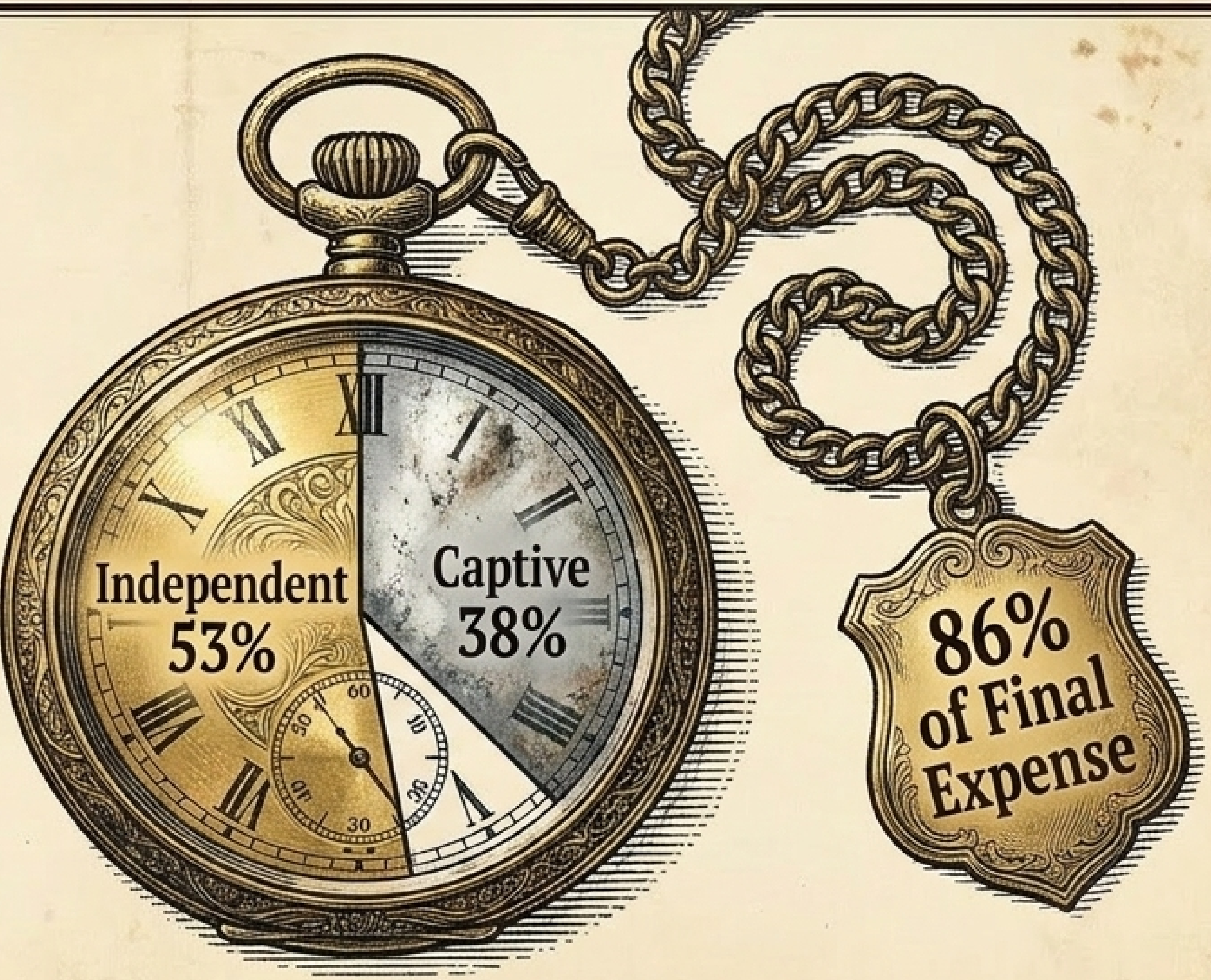


(LIMRA and Life Happens, Insurance Barometer Study)

The channel opens toward the independent producer.

Independent agents now write 53% of new life premium versus 38% captive, and dominate the final expense market.

Policy counts have risen every single quarter since 2022.



(LIMRA U.S. Individual Sales Survey; Karen Terry, LIMRA)

A durable growth lane awaits.

Record demand.

A 100 million-person gap.

A channel that favors the independent agent.

Produced by PSM Brokerage. Talk to us about contracting.