
American Council of Life Insurers

American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association representing an industry with more than 200 years of experience providing financial security to American families, workers, and businesses.

With more than 300 legal reserve life insurer and fraternal benefit society member companies operating in the United States, ACLI members represent more than 90% of the assets and premiums of the life insurance and annuity industry. In addition, ACLI member companies offer pensions, 401(k) and other retirement plans, long-term care and disability income insurance, and reinsurance.

Seventy-five million—or two out of three—American families count on life insurers' products for protection, long-term savings, and a guarantee of lifetime income when it's time to retire. Given today's economic uncertainties, the financial and retirement security these products provide has never been more important.

Providing Jobs

- The life insurance industry generates approximately 2.5 million jobs in the U.S., including direct employees, those who sell life insurance products, and non-insurance jobs supported by the industry.

Protecting American Families

In 2010, American families received:

- \$58 billion in life insurance death benefits
- \$70 billion in annuity payments
- \$16 billion in disability income insurance benefits
- \$7 billion in long-term care insurance benefits

Investing in the Economy

With approximately \$4.8 trillion in assets at the end of 2010, life insurers represent one of the largest investors in U.S. capital markets.

- Life insurers are the single largest source of bond financing for American business, holding 17% of all U.S. corporate bonds.
- Of the \$769 billion in government and agency bonds held by life insurers, the overwhelming majority, \$740 billion, were in long-term obligations.
- Life insurers provide long-term capital to the commercial mortgage market, financing more than \$299 billion, or 9.5%, of U.S. commercial mortgages.
- Life insurers invest in American business for the long-term. More than 33% of bonds held by life insurers had a maturity of more than 20 years at the time of purchase. More than 60% had a maturity of more than 10 years.

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