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FOR IMMEDIATE RELEASE

**GOVERNOR EHRLICH AND COMMISSIONER REDMER
RECOGNIZE SEPTEMBER AS
“LIFE INSURANCE AWARENESS MONTH”**

Baltimore, MD (September 9, 2005) - Governor Robert L. Ehrlich, Jr. and Insurance Commissioner Alfred W. Redmer, Jr. are recognizing this September as “Life Insurance Awareness Month” in Maryland, in cooperation with the National Association of Insurance and Financial Advisors (NAIFA). This acknowledgment of the value of life insurance to financial planning comes at a time when recent national studies show that roughly 50 million Americans lack the life insurance coverage needed to help ensure a secure financial future for their loved ones.

“Governor Ehrlich is supporting this initiative by proclaiming September Life Insurance Awareness Month,” said Commissioner Redmer. “Governor Ehrlich and I recognize that life insurance is a financial planning tool that all families should explore. Our support of this awareness campaign highlights the importance of this useful financial instrument for the millions of Americans who presently lack the life insurance coverage needed to meet the long-term financial needs of their families.”

Other statistics show the need for greater awareness of life insurance and its benefits:

- Only 41 percent of adult Americans have individual life insurance. Many rely on group insurance through their employers, leaving many of the employees vulnerable if they lose a job.
- When a premature death occurs, insufficient life insurance coverage on the part of the insured results in three-fourths of surviving family members having to take measures such as work additional jobs or

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longer hours, borrow money, withdraw money from savings and investment accounts, and, in too many cases, move to smaller, less expensive housing.

Redmer continued, “People should learn more about the benefits of life insurance from a trusted advisor, so that if a premature death of a loved one does occur, the family will be spared the economic hardships that too often accompany this type of tragedy. We hope that the Life Insurance Awareness Month campaign will address the crisis of under-insurance that our nation faces today.”

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Founded in 1890 as the National Association of Life Underwriters, NAIFA represents the business interests of 225,000 life and health insurance agents, financial advisors and their employees nationwide. A majority of NAIFA's members are also NASD-licensed registered representatives or registered investment advisors. Benefits of membership include legislative and regulatory representation, education and training, and networking opportunities. The NAIFA umbrella includes three specialty organizations: Association for Advanced Life Underwriting, the Association of Health Insurance Advisors (AHIA) and GAMA International.