

STATE OF NORTH DAKOTA

PROCLAMATION

LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2025

WHEREAS, the vast majority of Americans recognize the importance of protecting their loved ones with life insurance, with 7 in 10 adults acknowledging they need coverage, yet only 52% report actually having life insurance; and

WHEREAS, in 2023, the life insurance industry paid out \$90 billion, including \$347.8 million in North Dakota, to beneficiaries, delivering critical financial relief and peace of mind to families coping with the loss of a loved one; and

WHEREAS, despite understanding the value of life insurance, over 100 million Americans remain without adequate coverage, leaving many families financially vulnerable in the face of unexpected tragedy; and

WHEREAS, nearly 1 in 3 U.S. households would face financial hardship within a month of losing a primary wage earner, highlighting the essential role life insurance plays in a family's long-term security; and

WHEREAS, during a time when economic uncertainty and rising living costs continue to challenge many families, life insurance provides an increasingly important safety net, especially as fewer Americans have sufficient emergency savings; and

WHEREAS, the nonprofit Life Happens and a coalition of leading life insurance companies and organizations have designated September 2025 as "Life Insurance Awareness Month," aimed at encouraging individuals to assess their coverage needs, seek guidance from licensed professionals and take meaningful steps to protect their financial future and that of their loved ones.

NOW, THEREFORE, as Governor of the State of North Dakota, I do hereby proclaim
September 2025, LIFE INSURANCE AWARENESS MONTH in the State of North Dakota.




Kelly Armstrong
GOVERNOR

ATTEST:


Michael Howe
SECRETARY OF STATE