

## Life Insurance Dallas is Profitable Again, but Many Public Insurers Have Stopped Selling

Life insurance agents in Dallas, says public life insurance companies like MetLife and Allstate have mostly separated themselves from selling policies.

DALLAS, TEXAS, USA, July 6, 2023 /EINPresswire.com/ -- <u>Life insurance</u> <u>Dallas</u> appears to be profitable again, as more and more Americans recognize the long-term benefits for themselves, their families, and even corporate entities. Wall Street Journal



Life Insurance Dallas

suggests it may be too little too late for many insurers who have either entirely or mostly separated themselves from selling those policies when low interest rates hit both their profits and stock prices. MetLife, Allstate, Genworth Financial, and Voya Financial are among a growing

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Top health and life insurance agents in Dallas, says public insurers like Allstate were already facing mounting pressures. But the key to getting the back in the game is for interest rates to rise."

Rick Thornton

list of publicly-traded insurers that aren't selling to American households.

More information can be found at: <a href="https://insurance4dallas.com/life-insurance-companies-in-dallas/">https://insurance4dallas.com/life-insurance-companies-in-dallas/</a>

Many life insurance companies in Dallas might follow suit if they don't see that the recent uptick in new life insurance policies doesn't deliver sustainable results for the long term. The average net yield of investment portfolios for life and health insurers declined to an estimated 3.92% last

year. To put those numbers in perspective, those net yields were at 5.92 in 2007.

Rick Thornton, one of the top health and <u>life insurance agents in Dallas</u>, said insurers were already facing mounting challenges before interest rates fell, but he echoed a sentiment that has been passed around several times by consultants and analysts that interest rates are still the key. In fact, those rates would need to rise to about 5% to entice the big public companies like

Allstate, MetLife, and Goya to jump back into the life insurance game.

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