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MIB Life Index Reports U.S. Life Insurance Activity up 1.8% in April

Braintree, MA. (May 16, 2014) — U.S. application activity for individually underwritten life insurance increased +1.8% in April year-over-year, all ages combined, according to the [MIB Life Index](#). April's gain was attained with one less business day in April 2014 than the comparative April 2013 period, somewhat tempering this month's increase. The 2014 Index, while negative January through March showed steady improvement leading up to April gains. The positive month breaks a consecutive twelve month slide in application activity dating back to May 2013. Year-to-date, the MIB Life Index is off -3.6%. April's activity was -9.0% less than that of March, consistent with seasonal trends.

U.S. application activity increased across all three age groups with ages 60+ showing the greatest improvement. In April, ages 0-44 were flat +0.2%, ages 45-59 were up +2.3%, and ages 60+ were up +5.5% year-over-year. Offset only by a one month gain, the MIB Life Index age groups are down considerably YTD: ages 0-44 off -4.6%, ages 45-59 off -3.9%, and ages 60+ flat at +0.1%.

MIB CEO Lee Oliphant talks with A.M. Best and insurancenewsnet.com on the 2013 year-in-review available from www.mibgroup.com/news. Review all the industry trends and register (free) for MIB's 2013 Life Index Annual Report at www.mibsolutions.com/regLI or login at www.mibsolutions.com/loginLI.

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April 2014 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
April 2014	+1.8%
March 2014	-4.4%
February 2014	-4.2%
YTD 2014	-3.6%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>Apr. '14</i>	<i>Mar. '14</i>	<i>Feb. '14</i>
0 - 44	+0.2%	-5.3%	-4.9%
45- 59	+2.3%	-4.7%	-4.5%
60 +	+5.5%	-1.0%	-1.4%

U.S. Monthly Percent Change vs. Prior Month	
April 2014	-9.0%

About the MIB Life Index

The MIB Life Index is the life insurance industry's timeliest measure of application activity in the United States. Released to the media each month, the Index is based on the number of searches MIB life member company underwriters perform on the MIB Checking Service database. Since the vast majority of individually underwritten life premium dollars in North America include an MIB search as a routine underwriting requirement, the MIB Life Index provides a reasonable means to estimate new business activity. For past releases, methodology or to subscribe visit www.mib.com/lifeindex.

About MIB

MIB is the life and health insurance industry's most trusted resource for risk information and analytical services. Owned by the industry it has served for more than a century, MIB is uniquely positioned to aggregate industry insights in order to develop products and services for our members that improve their risk assessment. MIB, Inc. and MIB Solutions, Inc. are wholly-owned subsidiaries of the MIB Group, Inc. (www.mibgroup.com).

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