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Contact:

David O. Aronson
MIB Group, Inc.
781-751-6330
daronson@mib.com

MIB Life Index Reports U.S. Life Insurance Activity Recovers in November, up +5.2%

Braintree, MA. (December 16, 2014) - U.S. application activity for individually underwritten life insurance grew at +5.2% in November, year-over-year, all ages combined, according to the [MIB Life Index](#). January kicked off 2014 down -7.9% YTD in what resembled a continuation of 2013 declines. Over the subsequent 10 months the MIB Life Index has slowly gained ground to close November at -0.9% YTD 2014/2013. November showed promising strength as it posted the highest Index value for this month since 2008. Month-over-month, November was +10.6% higher than application activity in October, the highest gain for this time period on record. As 2014 life insurance application activity approaches last year's levels, the composite MIB Life Index remains off some -3.0% from year-end 2009.

U.S. life insurance application activity increased across all age groups: ages 0-44 up +5.3%, ages 45-59 up +4.0%, and ages 60+ up +7.2%. Year-to-date volume for all age groups was strongly swayed by November's strength with applications ages 0-44 and 45-59 approaching par value off -1.8% and -1.2%, respectively. Application activity in ages 60+ in November experiencing its largest monthly jump since February 2012, this age group is up +2.5% YTD.

Review all the industry trends and register (free) for MIB's past Life Index Annual Reports at www.mibsolutions.com/regLI or login at www.mibsolutions.com/loginLI. MIB's 2014 Life Index Annual Report is anticipated to be published by mid-January.

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November 2014 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
November 2014	+5.2%
October 2014	+0.7%
September 2014	+0.1%
YTD 2014	-0.9%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	Nov. '14	Oct. '14	Sept. '14
0 - 44	+5.3%	0.0%	-1.0%
45- 59	+4.0%	-0.6%	-0.1%
60 +	+7.2%	+5.2%	+3.6%

U.S. Monthly Percent Change vs. Prior Month	
Nov. 2014	+10.6%

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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