



## FOR IMMEDIATE RELEASE

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## **MIB Life Index Reports U.S. Life Insurance Activity up +5.7% in January**

Braintree, MA. (February 13, 2015) - Application activity for individually underwritten life insurance increased +5.7% in January, year-over-year, all ages combined, according to the [MIB Life Index](#). January's numbers reflect continued improvement in the Index, a trend that started in the fourth quarter of 2014, up +2.6%—last November and December showing the sharpest increases, up +5.2% and +2.6%, respectively year-over-year. January's strength was that much more impressive considering it had one fewer business day than the January 2014 comparative period. January application activity was up +1.5% from that of December, the first monthly increase for this time period since 2012.

Mirroring the composite Index, January's application activity showed continued strength across all three age groups: ages 0-44, up +5.7%; ages 45-59, up +5.3%; and ages 60+, up +6.3%; year-over-year. All age groups have been on the rise for the last three consecutive months. January's increases are atypical for this time period for ages 0-44, mixed across prior years for ages 45-59, and not seen for ages 60+ since 2012. As of January 2015, all signs point to a rising trend of application activity for the industry.

Review all the industry trends in detail. Register for free to view the MIB 2014 Life Index Annual Report at [www.mibsolutions.com/regL](http://www.mibsolutions.com/regL) or login at [www.mibsolutions.com/loginL](http://www.mibsolutions.com/loginL).

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January 2015 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
January 2015	+5.7%
December 2014	+2.6%
November 2014	+5.2%
Q4 - 2014	+2.6%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>Jan. '15</i>	<i>Dec. '14</i>	<i>Nov. '14</i>
0 - 44	+5.7%	+1.1%	+5.3%
45- 59	+5.3%	+3.7%	+4.0%
60 +	+6.3%	+6.3%	+7.2%

U.S. Monthly Percent Change vs. Prior Month	
January 2015	+1.5%

**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](http://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](http://www.mibgroup.com)).

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