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MIB Life Index Reports U.S. Life Insurance Activity up +2.3% in February

Braintree, MA. (March 13, 2015) - Application activity for individually underwritten life insurance increased +2.3% in February, year-over-year, all ages combined, according to the [MIB Life Index](#). This is the fourth consecutive month of year-over-year growth in the plus 2 to 5% range, firmly establishing a trend of increased application activity that started with soft growth last July-August (under 1%). For the first two months of the year, the MIB Life Index is up +4.1% YTD. February's application activity was up +5.9% from that of January, a moderate increase when compared to prior years' increases for this time period.

February was the fourth consecutive month of growth across all age groups, albeit somewhat diminished from January's pace: ages 0-44, up +1.9%; ages 45-59, up +2.0%; and ages 60+, up +4.2%; year-over-year. Year-to-date February, ages 0-44 are up +3.9%; ages 45-59 are up +3.7%; and ages 60+, up +5.3%; year-over-year. Overall, as the U.S. economy continues to improve, life insurance sales appear to be riding that trend.

Review all the industry trends in detail. Register for free to view the MIB 2014 Life Index Annual Report at www.mibsolutions.com/regLI or login at www.mibsolutions.com/loginLI.

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February 2015 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
February 2015	+2.3%
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>Feb. '15</i>	<i>Jan. '15</i>	<i>Dec. '14</i>
0 - 44	+1.9%	+5.7%	+1.1%
45- 59	+2.0%	+5.3%	+3.7%
60 +	+4.2%	+6.3%	+6.3%

U.S. Monthly Percent Change vs. Prior Month	
February 2015	+5.9%

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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