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**MIB Life Index Reports U.S. Life Insurance Activity  
off -3.0% in March**

**First Quarter 2015 Activity up +1.5%**

Braintree, MA. (April 13, 2015) – U.S. application activity for individually underwritten life insurance declined by -3.0% in March, year-over-year, all ages combined, according to the [MIB Life Index](#). This marks the Life Index's first monthly decline in year-over-year application activity since June 2014. First quarter (Q1) results show March declines somewhat ameliorated by January's (+5.7) and February's (+2.3%) strength—at the close of Q1 2015, the MIB Life Index remained up +1.5% YTD. March's application activity was down -1.5% from that of February, atypical for this time period with the last February-to-March decline seen back in 2012.

U.S. application activity in March was down for ages 59 and lower, with ages 60+ continuing to trend higher as it has since April of 2014. In March, ages 0-44 were off -4.5%; up +0.8% Q1, ages 45-59 were off -2.7%; up +1.4% Q1, and ages 60+ were up +1.4%; up +4.0% Q1, year-over-year.

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

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March 2015 MIB Life Index (2)

| Monthly Percent Change<br><i>(year-over-year)</i> |       |
|---|-------|
| March 2015  | -3.0% |
| February 2015                                     | +2.3% |
| January 2015                                      | +5.7% |
| Q1 - 2015   | +1.5% |
| Q4 – 2014   | +2.6% |

|        | U.S. Monthly Percent Change by Age<br><i>(year-over-year)</i> |                 |                 |
|--------|---|-----------------|-----------------|
|        | <i>Mar. '15</i>   | <i>Feb. '15</i> | <i>Jan. '15</i> |
| 0 - 44 | -4.5%   | +1.9%           | +5.7%           |
| 45- 59 | -2.7%   | +2.0%           | +5.3%           |
| 60 +   | +1.4%   | +4.2%           | +6.3%           |

| U.S. Monthly Percent Change<br>vs. Prior Month |       |
|--|-------|
| March 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. As the life insurance industry's first appointed statistical agent, our MIB Solutions, Inc. subsidiary has successfully and cost-effectively performed numerous regulatory data calls for the New York Department of Financial Services and Kansas Insurance Department. MIB, Inc. and MIB Solutions, Inc. are wholly-owned subsidiaries of the MIB Group, Inc. ([www.mibgroup.com](http://www.mibgroup.com)).