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MIB Life Index Reports U.S. Life Insurance Activity up +3.0% in April

Growth Trend Continues

Braintree, MA. (May 14, 2015) — U.S. application activity for individually underwritten life insurance was up +3.0% in April, year-over-year, all ages combined according to the [MIB Life Index](#). April's gain matched March's decline in what seemed like an anomaly, as the Index to date has steadily paced year-over-year percent gains since July of 2014. Year-to-date (YTD) life insurance application activity is up +1.9% as compared to the same four month period last year. April's activity was -3.4% less than that of the prior March; its best performance on record against normal seasonal losses and further evidence of April's strength.

Strength in U.S. application activity focused on the 0-44 age group in April, long considered an underperforming potential sweet spot for insurers. Ages 0-44 were up +5.9%, up +2.1% YTD; ages 45-59 were off slightly -0.6%, up +0.9% YTD; and ages 60+ were up +0.6%, up +3.1% YTD. Notably after years of decline, the 0-44 age group has trended positive since Q4 2014 with January and April of 2015 showing some of the strongest gains on record.

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

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Monthly Percent Change <i>(year-over-year)</i>	
April 2015	+3.0%
March 2015	-3.0%
February 2015	+2.3%
YTD 2015	+1.9%
Q1 - 2015	+1.5%
Q4 – 2014	+2.6%
U.S. Monthly Percent Change vs. Prior Month	
April 2015	-3.4%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>Apr. '15</i>	<i>Mar. '15</i>	<i>Feb. '15</i>
0 - 44	+5.9%	-4.5%	+1.9%
45- 59	-0.6%	-2.7%	+2.0%
60 +	+0.6%	+1.4%	+4.2%

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. Its MIB Solutions, Inc. subsidiary is the life insurance industry's first appointed statistical agent, and has cost-effectively performed numerous regulatory data calls for 80% of the insurers that will be subject to principles-based reserving. MIB, Inc. and MIB Solutions, Inc. are wholly-owned subsidiaries of the MIB Group, Inc. (www.mibgroup.com).

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