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**MIB Life Index Reports U.S. Life Insurance Activity  
up +2.7% in May**

**Index up 2.1% YTD**

Braintree, MA. (June 15, 2015) — U.S. application activity for individually underwritten life insurance was up +2.7% in May, year-over-year, all ages combined according to the [MIB Life Index](#). From Q4 of 2014 through the first five months of 2015, life insurance application activity has been robust, with March 2015 the only exception. Year-to-date (YTD) life insurance application activity was up +2.1% as compared to the same five month period last year. May's activity was off -8.2% from that of the prior April consistent with seasonal declines for this time period.

In both April (+5.9%) and May (+4.3%), growth of ages 0-44 life insurance applications outpaced all other age groups. As of the end of May, ages 0-44 were up +4.3%, up +2.6% YTD; ages 45-59 were up slightly +0.5%, up +0.9% YTD; and ages 60+ were up +1.6%, up +2.9% YTD. Notably after years of decline, the 0-44 age group has trended positive since Q4 2014 with January, April and May 2015 all showing significant gains.

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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May 2015 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
May 2015	+2.7%
April 2015	+3.0%
YTD 2015	+2.1%
Q1 - 2015	+1.5%
Q4 – 2014	+2.6%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>May '15</i>	<i>Apr. '15</i>	<i>Mar. '15</i>
0 - 44	+4.3%	+5.9%	-4.5%
45- 59	+0.5%	-0.6%	-2.7%
60 +	+1.6%	+0.6%	+1.4%

U.S. Monthly Percent Change vs. Prior Month	
May 2015	-8.2%

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

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