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MIB Life Index Reports U.S. Life Insurance Activity up +2.0% in June

Activity up +2.6% Q2 2015

Braintree, MA. (July 10, 2015) — U.S. application activity for individually underwritten life insurance was up +2.0% in June, year-over-year, all ages combined according to the [MIB Life Index](#). The Index has shown growth in ten of the last eleven months trailing, marking +2.6% growth in the second quarter over Q2 2014. Year-to-date (YTD) life insurance application activity was up +2.1%, as compared to the same period last year. June's activity was up slightly (+0.5%) from May, demonstrating consistent seasonality.

Life insurance applications ages 0-44 outpaced all other age groups in the second quarter, up +4.7% as compared to ages 45-59, flat at -0.2% and ages 60+, up +1% Q2 2015/Q2 2014. For the year, ages 0-44 application activity kept pace with ages 60+, up +2.7% YTD and up +2.5% YTD, respectively; ages 45-59 were up +0.6% YTD. If this trend sustains, growth in younger age life insurance activity could surpass older age applicants in 2015—a welcomed hand-off for the industry. In June, ages 0-44 were up +3.7%, ages 45-59 were down slightly -0.4%, and ages 60+ were up +0.8%.

Review all the industry trends in detail. Login to the Enhanced Life Index portal at www.mibsolutions.com/loginLI or register to view at www.mibsolutions.com/regLI.

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June 2015 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
June 2015	+2.0%
May 2015	+2.7%
YTD 2015	+2.1%
Q1 – 2015	+1.5%
Q2 – 2015	+2.6%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>June '15</i>	<i>May '15</i>	<i>Apr. '15</i>
0 - 44	+3.7	+4.3%	+5.9%
45- 59	-0.4%	+0.5%	-0.6%
60 +	+0.8%	+1.6%	+0.6%

U.S. Monthly Percent Change vs. Prior Month	
June 2015	+0.5%

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.

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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