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MIB Life Index Reports U.S. Life Insurance Activity Continues to Climb, up +4.0% in July

Braintree, MA. (August 14, 2015) — U.S. application activity for individually underwritten life insurance was up +4.0% in July, year-over-year, all ages combined according to the [MIB Life Index](#). July's strength comes on the heels of progressive quarterly growth in 2015 with Q1 up +1.5% and Q2 up +2.6% 2015/2014. Year-to-date (YTD) July, the MIB Life Index was up +2.3%, as compared to the same seven month period last year. July's activity was off -2.6% from that of June, as we entered the summer doldrums.

In the age groups, growth in application activity for ages 60+ was eclipsed by growth in the 0-44 age group as of April 2015. In July, application activity ages 0-44 was up +6.5%, ages 45-59 was up +0.9%, and ages 60+ was up +1.8%, year-over-year. Year-to-date (YTD) July, application activity ages 0-44 was up +3.2%, ages 45-59 was up +0.7%, and ages 60+ was up +2.4% YTD versus the same seven month period last year.

Watch the mid-year MIB Life Index report available at www.mibgroup.com. Review all the industry trends on the Enhanced Life Index portal at www.mibsolutions.com/loginLI or register for free at www.mibsolutions.com/regLI.

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July 2015 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
July 2015	+4.0%
June 2015	+2.0%
May 2015	+2.7%
YTD 2015	+2.3%
Q1 – 2015	+1.5%
Q2 – 2015	+2.6%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>July '15</i>	<i>June '15</i>	<i>May '15</i>
0 - 44	+6.5%	+3.7	+4.3%
45- 59	+0.9%	-0.4%	+0.5%
60 +	+1.8%	+0.8%	+1.6%

U.S. Monthly Percent Change vs. Prior Month	
July 2015	-2.6%

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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