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MIB Life Index Reports U.S. Life Insurance Activity Up +1.5% in September

Q3 Growth up +2.1%

Braintree, MA. (October 12, 2015) — U.S. application activity for individually underwritten life insurance was up +1.5% in September, year-over-year, all ages combined, according to the [MIB Life Index](#). September's numbers did show some evidence of weakening as it was the smallest gain in 2015. With March the only exception (off -3.0%), the MIB Life Index has shown steady year-over-year increases in all other months of 2015. For the third quarter, the year-over-year percent change was +2.1%; year-to-date, the Index is up +2.5% over the same nine months last year. September's activity was up +3.9% from that of August, a modest gain compared against historical percent changes for this time period.

In the age groups for U.S. individually underwritten life insurance, the baton has clearly been passed from leading growth in ages 60+, now shifting to ages 0-44. At the end of September, life insurance application activity was up +2.8%, ages 0-44, down -0.5% ages 45-59, and up +1.2% ages 60+, year-over-year. Year-to-date, application activity ages 0-44 were up +3.5%, ages 45-59 were up +0.8%, and ages 60+ were up +2.4%, year-over-year.

A MIB Life Index mid-year video report is available from 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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September 2015 MIB Life Index (2)

Monthly Percent Change Composite Index (year-over-year)	
Sep-15	1.5%
Aug-15	5.3%
Jul-15	4.0%
Jun-15	2.0%
YTD 2015	2.5%
Q1 – 2015	1.5%
Q2 – 2015	2.6%
Q3 – 2015	2.1%

2015	0-44	45-59	60+
May	4.3%	0.5%	1.6%
Jun	3.7%	-0.4%	0.8%
Jul	6.5%	0.9%	1.8%
Aug	7.0%	3.3%	3.5%
Sep	2.8%	-0.5%	1.2%

U.S. Monthly Percent Change vs. Prior Month	
Sep-15	3.9%

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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