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

Braintree, MA. (December 11, 2015) —Application activity for U.S. individually underwritten life insurance was up +2.7% in November year-over-year, all ages combined, according to the [MIB Life Index](#). With March 2015 the only exception, this marks the sixteenth month of expansion for the Index. At November's close, the MIB Life Index was up +2.7% year-to-date. November's activity outpaced that of October by +9.7% as insurers build sales momentum toward year-end.

For the eighth consecutive month, U.S. life insurance applications were led by the 0-44 age group, up +3.8% in November over prior year. As the largest component of the composite Index, the 0-44 monthly Index value is at its highest level seen since the 2008-2009 period; up +3.8% YTD. November applications ages 45-59 were flat at +0.2%; up +0.8% YTD, and activity for ages 60+ was up +3.1%; up +2.3% YTD.

The mid-year MIB Life Index video report is available from www.mibgroup.com. We will be releasing an MIB Life Index year in review video in January 2016.

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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November 2015 MIB Life Index (2)

| Monthly Percent Change Composite Index (year-over-year) | |
|---|------|
| Nov-15 | 2.7% |
| Oct-15 | 3.5% |
| Sep-15 | 1.5% |
| YTD 2015 | 2.7% |
| Q1 – 2015 | 1.5% |
| Q2 – 2015 | 2.6% |
| Q3 – 2015 | 2.1% |

| 2015 | 0-44 | 45-59 | 60+ |
|-------------|-------------|--------------|------------|
| Jan | 5.7% | 5.3% | 6.3% |
| Feb | 1.9% | 2.0% | 4.2% |
| Mar | -4.5% | -2.7% | 1.4% |
| Apr | 5.9% | -0.6% | 0.6% |
| 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% |
| Oct | 5.6% | 0.7% | 1.2% |
| Nov | 3.8% | 0.2% | 3.1% |

| U.S. Monthly Percent Change vs. Prior Month | |
|--|------|
| Nov-15 | 9.7% |

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 principle-based reserving. MIB, Inc. and MIB Solutions, Inc. are wholly-owned subsidiaries of the MIB Group, Inc. (www.mibgroup.com).

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