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**MIB Life Index Reports Unprecedented Gains  
in 2015 U.S. Life Insurance Activity**

**Younger Age Applications Lead All Others**

Braintree, MA. (January 22, 2015) — Application activity for individually underwritten life insurance posted its largest historical year-end gain in 2015, up +2.7% YTD, according to the [MIB Life Index](#). Continuing the expansion seen in the last two quarters of 2014, application activity progressively gained momentum across all four quarters of 2015, suggesting continued growth heading into 2016. Excluding March, the MIB Life Index showed gains across every month in 2015, up +2.8% in December, year-over-year. Trending year-end Index values show 2015 rebounding to just slightly below the Index's most recent highpoint in 2012; similarly on par with those seen in 2010 and 2011. Month-to-month, December's activity was -8.2% less than that of prior month in consideration of a very strong November, up +9.7%, but consistent with previous trends for the same period.

For the first time in the history of the Index (2001), the 0-44 age group led all other age groups in year-over-year percent growth at the close of 2015. Ages 0-44 jumped +4.5% in December and finished the year up a record breaking +3.9% YTD; ages 45-59 were flat at +0.1% in December, up +0.7% YTD; and ages 60+ were up +2.0% in December, up +2.3% YTD. 2015 showed a marked handoff in life insurance buyer behavior. Previously led by growth in ages 60+, this group's percent gains remain positive but diminishing, with ages 0-44 showing solid strength for five consecutive quarters.

"More than one-in-three American workers today are Millennials (adults ages 18 to 34), according to Pew Research—the peak ages for raising families and buying homes. The transformative sales, underwriting and distribution strategies insurers have been focusing on appear to be taking hold, as this year's Life Index results reflect very positive trends for this age group," said Lee Oliphant, MIB Group's Chief Executive Officer.

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December 2015 MIB Life Index (2)

Review all the industry trends in detail. Register for free to view the MIB 2015 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).

<b>Monthly Percent Change Composite Index</b> (year-over-year)	
Dec-15	2.8%
Nov-15	2.7%
Oct-15	3.5%
<b>YTD 2015</b>	2.7%
Q1 – 2015	1.5%
Q2 – 2015	2.6%
Q3 – 2015	3.6%
Q4 – 2015	3.2%

<b>2015</b>	<b>0-44</b>	<b>45-59</b>	<b>60+</b>
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%
Dec	4.5%	0.1%	2.0%

<b>U.S. Monthly Percent Change vs. Prior Month</b>	
Dec-15	-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. MIB, Inc. and MIB Solutions, Inc. are wholly-owned subsidiaries of the MIB Group, Inc. ([www.mib.com](http://www.mib.com) and [www.mibsolutions.com](http://www.mibsolutions.com)).

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