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MIB Life Index Reports U.S. Life Insurance Activity up 6.4% in January

Braintree, MA. (February 16, 2016) —In continued expansion, application activity for U.S. individually underwritten life insurance was up 6.4% in January year-over-year, all ages combined, according to the [MIB Life Index](#). January's results follows six straight quarters of expansion for the composite Index as growth accelerates with the underwriting of year-end sales activity. Composite application activity in January outpaced that of the prior December by 5.0%. It was the largest month-over-month percent gain for this time period since the Index started in 2001.

U.S. life insurance application activity was once again led by ages 0-44, which far outpaced all other demographics. Application activity ages 0-44 was up 8.4%, ages 45-59 was up 4.4%, and ages 60+ was up 3.9%, year-over-year. This January marks the start of the sixth consecutive quarter of solid growth for the 0-44 age group as insurers' sales and marketing investments continue to reach younger age purchasers.

For an analysis of all the trends, including January's numbers, view the MIB Life Index year-in-review video available from www.mibgroup.com.

The 2015 MIB Life Index Annual Report is available for free from the Enhanced Life Index portal at www.mibsolutions.com/loginLI or register at www.mibsolutions.com/regLI.

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January 2016 MIB Life Index (2)

Monthly Percent Change Composite Index (year-over-year)	
Jan-16	6.4%
Dec-15	2.8%
Nov-15	2.7%
Oct-15	3.5%
YTD	6.4%

<u>2015-2016</u>	0-44	45-59	60+
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%
Jan	8.4%	4.4%	3.9%

U.S. Monthly Percent Change vs. Prior Month	
Jan-16	5.0%

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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