



## FOR IMMEDIATE RELEASE

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## MIB Life Index Reports U.S. Life Insurance Activity up 4.6% in February

Braintree, MA. (March 9, 2016) — Application activity for U.S. individually underwritten life insurance was up 4.6% in February year-over-year, all ages combined, according to the [MIB Life Index](#). With one monthly exception, February's results mark the nineteenth month of expansion for the composite MIB Life Index. February's application activity outpaced that of the prior January by 4.1% all ages combined—consistent with seasonal trends for this time period although slightly off pace.

U.S. life insurance application activity increased across all age groups with year-over-year growth once again led by ages 0-44. Application activity ages 0-44 was up 5.8%, ages 45-59 was up 2.9%, and ages 60+ was up 3.8%, year-over-year. Since the second calendar quarter of 2015, application activity in the younger ages has surpassed growth of all other age groups. 2016 results show the industry continuing to capture younger age business at a strong rate.

For a video analysis of all the trends, view the MIB Life Index 2015 year-in-review available from [www.mibgroup.com](http://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](http://www.mibsolutions.com/loginLI) or register at [www.mibsolutions.com/regLI](http://www.mibsolutions.com/regLI).

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February 2016 MIB Life Index (2)

| Monthly Percent Change<br>Composite Index<br>(year-over-year) |             |
|---|-------------|
| Feb-16  | 4.6%        |
| Jan-16  | 6.4%        |
| <b>YTD</b>  | <b>5.6%</b> |

| U.S. Monthly Percent Change<br>vs. Prior Month |      |
|--|------|
| Feb-16   | 4.1% |

| 2015-2016 | 0-44  | 45-59 | 60+  |
|-----------|-------|-------|------|
| 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% |
| Feb       | 5.8%  | 2.9%  | 3.8% |

**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. 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](http://www.mibgroup.com)).

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