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MIB Life Index Reports U.S. Life Insurance Activity up 4.9% in March

Q1 2016 – Momentum Continues to Grow

Braintree, MA. (April 7, 2016) — Ending the strongest quarter yet of the current expansion, U.S. application activity for individually underwritten life insurance was up 4.9% in March year-over-year, all ages combined, according to the [MIB Life Index](#). Life Insurance application activity was up 5.4% Q1-2016 as compared against Q1-2015. Since its initial positive breakout in Q3-2014, the MIB Life Index has been progressively stronger in each successive quarter. March's application activity was off -1.2% from that of February, tempered by February's robust results.

U.S. life insurance application activity increased across all age groups; it is the fourth consecutive quarter where younger age life insurance activity (ages 0-44) has led all others. In March, application activity ages 0-44 was up 6.5%, ages 45-59 was up 3.1%, and ages 60+ was up 2.9%, year-over-year. At the close of Q1-2016, individually underwritten life insurance applications ages 0-44 were up 6.9%, ages 45-59 were up 3.5% and ages 60+ were up 3.6% as compared to the same quarter last year.

Watch the MIB Life Index 2015 year-in-review available from www.mibgroup.com.

The 2015 MIB Life Index Annual Report and prior years' Annuals are available for free from the Enhanced Life Index portal at www.mibsolutions.com/loginLI (register at www.mibsolutions.com/regLI).

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March 2016 MIB Life Index (2)

Monthly Percent Change Composite Index (year-over-year)	
Mar-16	4.9%
Feb-16	4.6%
Jan-16	6.4%
Q1 - 2016	5.4%
Q4 - 2015	3.2%
YTD - 2016	5.4%

U.S. Monthly Percent Change vs. Prior Month	
Mar-16	-1.2%

2015-2016	0-44	45-59	60+
Mar-15	-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-15	4.5%	0.1%	2.0%
Jan	8.4%	4.4%	3.9%
Feb	5.8%	2.9%	3.8%
Mar-16	6.5%	3.1%	2.9%

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 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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