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MIB Life Index Reports North American Life Insurance Activity Flat in June

Losses slow in the second quarter

Braintree, MA. – (July 9, 2009) North American application activity for individually underwritten life insurance was flat in June at -0.6% year-over-year, according to the [MIB Life Index](#)SM. Second quarter 2009 results showed a slowing of lost ground compared to the first quarter. U.S. and Canadian application activity was off -1.1% (Q2 2009/Q2 2008) versus first quarter results, off -2.1% (Q1 2009/Q1 2008). Year-to-date (YTD) North American application activity is off -1.6%. June's volume showed gains over this past May (+1.3%).

Application activity in the U.S. was off -0.8% in June year-over-year, all ages combined. The 0-44 age group declined -4.0%, while ages 45-59 were flat (+0.4%) and ages 60+ continued their long-run growth trend, up +11.6% over May 2008. U.S. life insurance application activity was off -1.5% (Q2 2009/Q2 2008) all ages combined and for the year is down -2.0% YTD.

Application activity in Canada was up +0.9% in June year-over-year, all ages combined. The 0-44 age group declined -3.1% with increases in ages 45-59 and ages 60+, up +6.1% and +11.3%, respectively. Canadian life insurance application activity was up +1.3% (Q2 2009/Q2 2008) all ages combined and continued positive for the year, up +1.0% YTD.

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Monthly Percent Change vs. 2008			
	U.S.	Canada	Total
June 2009	-0.8%	+0.9%	-0.6%
May 2009	-3.0%	+0.5%	-2.5%
Q2 - 2009	-1.5%	+1.3%	-1.1%
YTD 2009	-2.0%	+1.0%	-1.6%

Monthly Percent Change vs. Previous Month			
	U.S.	Canada	Total
June 2009	+2.8%	-7.6%	+1.3%

About the MIB Life Index

The MIB Life Index is the life insurance industry's timeliest measure of application activity across the U.S. and Canada. Released to the media each month, the Index is based on the number of searches 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 and email subscription visit www.mib.com/lifeindex.

About MIB Group, Inc.

MIB Group, Inc. is the premier provider of Internet-based information and knowledge services to the risk management market in North America and is a leading facilitator of electronic insurance commerce. MIB Group, Inc. companies include MIB, Inc. and MIB Solutions, Inc. (www.mib.com).

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