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MIB Life Index Reports North American Life Insurance Activity Stable in July

Canadian activity up +6.2%

Braintree, MA. – (August 11, 2009) North American application activity for individually underwritten life insurance remained flat in July (0%) compared to the same month last year, according to the [MIB Life Index](#)SM. Flat activity across both June and July 2009 is consistent with activity levels observed for these two summer months since 2007. Year-to-date (YTD), U.S. and Canadian application activity is off -1.4%. July's activity declined -4.2% versus June 2009.

Application activity in the U.S. was off -0.9% in July year-over-year, all ages combined. The 0-44 age group was off -4.8%, ages 45-59 were up slightly at +0.8% and ages 60+ increased +12.8% over July 2008. At July's close, YTD U.S. life insurance application activity was off -1.8% -- a half percentage point ahead of YTD levels from July 2008 (-2.3%).

Application activity in Canada was up +6.2% in July year-over-year, all ages combined. The 0-44 age group was up +1.8% with significant increases in ages 45-59 and ages 60+, up +10.2% and +22.3%, respectively.* At July's close, YTD Canadian life insurance application activity was up +1.7% -- seven tenths of a percentage point behind YTD levels from July 2008 (+2.4%).

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Monthly Percent Change vs. 2008			
	U.S.	Canada	Total
July 2009	-0.9%	+6.2%	0.0%
June 2009	-0.8%	+0.9%	-0.6%
YTD 2009	-1.8%	+1.7%	-1.4%

Monthly Percent Change vs. Previous Month			
	U.S.	Canada	Total
July 2009	-4.7%	-1.3%	-4.2%

* *Volatility in Canadian activity is greater than that observed in the U.S. due to lower volumes from fewer insurance companies.*

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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