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FOR IMMEDIATE RELEASE

MIB Life Index Reports North American Life Insurance Activity Up 2.3% in December

Q4 2009 Application Growth Breaks Negative Trend

Braintree, MA. – (January 15, 2010) North American application activity for individually underwritten life insurance was up +2.3% in December, according to the [MIB Life Index](#)SM. Fourth quarter growth of +2.8% broke the recessionary trend of losses in 2009's first nine months, ending the year even at +0.1% YTD, as compared to 2008. Application activity in the 45-59 age group experienced a watershed year up +2.4% YTD versus the prior year — the first annual growth in this demographic since 2003. Activity in the 60+ age group continued its longstanding growth trend, up +13% YTD; activity in the 0-44 age group was down -3.6% YTD. December application activity was down -7.7% from November, characteristic for this time period (2009 Annual Report available at www.mibsolutions.com/LI).

U.S. application activity turned positive in August and showed moderate growth though year-end with December up +2.6% year-over-year, all ages combined. Fourth quarter activity was up +2.9% compared to a year ago, recovering all early year losses and ending the year flat at -0.2% YTD. U.S. application activity by age group mirrored North American trends with ages 0-44 down -3.8%, ages 45-59 up +1.8% and ages 60+ up +13.0% YTD.

Canadian application activity turned positive in February, showing significant growth (6%+) in both July and August and finishing the year flat with December activity at -0.1% year-over-year, all ages combined. Canada exhibited nascent to moderate growth across three quarters of the year: Q2 up +1.3%, Q3 up +3.1% and Q4 up 2.1%, finishing 2009 up +1.8% YTD, the fourth consecutive year of annual increases. *-more-*



Canadian application activity by age demographic mirrored that of the U.S.: ages 0-44 off -2.0%, ages 45-59 up +6.7%, and ages 60+ up +12.5% on a year-to-date basis.

Monthly Percent Change vs. 2008			
	US	Canada	Total
December 2009	+2.6%	-0.1%	+2.3%
November 2009	+4.1%	+2.3%	+3.9%
Q4 2009	+2.9%	+2.1%	+2.8%
YTD 2009	-0.2%	+1.8%	+0.1%

Yearly Change by Age Group 2009 vs. 2008			
	US	Canada	Total
0 - 44	-3.8%	-2.0%	-3.6%
45 - 59	+1.8%	+6.7%	+2.4%
60 +	+13.0%	+12.5%	+13.0%

Monthly Percent Change vs. Previous Month			
	US	Canada	Total
December 2009	-6.5%	-15.8%	-7.7%

FREE in-depth 2009 MIB Life Index Annual Report - visit www.mibsolutions.com/LI.

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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.

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/).