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**MIB Life Index Reports U.S. Life Insurance Activity
Rose .2% in 2011**

Strong Q4 Results Contribute

Braintree, MA. (January 24, 2012) — The MIB Life Index showed marked resilience in 2011. A strong December, up +5.8% year-over-year, contributed to year-end results that were slightly positive, up +0.2% YTD all ages combined, according to the [MIB Life Index](#). This is the third consecutive year where the Index finished close to parity (-1.2%, 2010, -0.2% 2009)—a relatively flat trend in consideration of prior consecutive annual losses in the 3% range. 2011 application activity by quarter shows losses improving slightly Q1 through Q3 with a firm +2.5% gain in Q4 2011/2010, atypical for this time frame. “The Index has lost more than 4% since 2007 but the pace of decline has lessened, 2011 is slightly positive and a strong fourth quarter is cause for optimism as we look toward 2012,” states Lee Oliphant, MIB’s Chief Executive Officer. “We believe market stability in challenging economic conditions may signal a new floor from which the industry can grow,” said Oliphant.

The ‘flattening’ of the Life Index trend line can be observed in the differential between its four and eight year look back. The MIB Life Index is off -4.1% since 2007, that line turns sharply south off -15.3% 2011-2003. December activity was off a modest -1.0% from that of November 2011, far less than typical—the same period in 2010 and 2009 saw declines of -6.4% and -6.5%, respectively.

All age groups finished the month of December strong: 0-44, up +4.5%; 45-59, up +4.3%; and 60+, up +13.8% year-over-year, which contributed to mixed 2011 results: 0-44, down -2.2% YTD; 45-59, flat +0.1% YTD; and 60+, up +8.9% YTD. The age 0-44 Life Index continues to lose ground, albeit at a slower pace when compared to the erosion seen in 2010 and 2009. The age 45-59 Life Index continued stable both in 2011 (+0.1%) and 2010 (-0.1%)—a 2009 +1.8% uptick in this group broke five consecutive years of prior losses (2008-2003).

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December 2011 MIB Life Index (2)

The age 60+ Life Index has increased for five consecutive years, up +42.2% 2011-2007. The size of the age groups relative to the composite Index at year-end 2011 shows ages 0-44 at 54.3% (down -6.6% since 2007), ages 45-59 at 29.1% (up +1.1% since 2007), and ages 60+ at 16.7% (up +5.4% since 2007). For more key 2011 trends, register for free to view MIB's 2011 Life Index Annual Report at www.mibsolutions.com/regLI or login at www.mibsolutions.com/loginLI.

Monthly Percent Change <i>(2011/2010)</i>	
Dec. 2011	+5.8%
Nov. 2011	0.0%
Q4 - 2011	+2.5%
YTD 2011	+0.2%

U.S. Monthly Percent Change vs. Prior Month	
Dec. 2011	-1.0%

Monthly Percent Change by Age <i>(2011/2010)</i>				
	<i>Dec. '11</i>	<i>Nov. '11</i>	<i>Oct. '11</i>	<i>YTD thru Dec.</i>
0 - 44	+4.5%	-2.0%	-1.1%	-2.2%
45- 59	+4.3%	-0.4%	+2.0%	+0.1%
60 +	+13.8%	+8.8%	+10.9%	+8.9%

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

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