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**MIB Solutions to Unveil Expanded Risk Assessment Tool
at AHOU**

WESTWOOD, Mass. (October 12, 2006) – MIB Solutions announced that it will introduce an expanded and improved version of its Audit Focus service at the Association of Home Office Underwriter’s fifth annual conference in Las Vegas, October 22 – 25. Audit Focus is a capability MIB Solutions developed to provide insurance companies with a better understanding of the inherent risk embedded in its newly issued book of business.

Audit Focus was developed to meet the needs of underwriting management

“It’s particularly appropriate that we introduce our latest version of Audit Focus at AHOU,” said Doug Mertz, vice president of sales. “The initial impetus for developing Audit Focus came from underwriting management and auditors who required a better way to select cases for routine underwriting audits and wanted a more complete view of risk across their entire new business portfolio.”

Mertz said that about two percent of recently issued cases get audited, and chief underwriters wanted a fast, easy way to make sure their auditors were focused on cases that really matter.

“Audit Focus lets underwriters review all of their policies. It checks them against the MIB impairment data base and flags cases that were likely issued in a rate class unsupported by the actual underlying mortality risk,” Mertz said. “Audit Focus pinpoints these ‘high-risk’ cases, rank orders them and provides a series of reports from high-level management summaries to policy-level reports.”

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New features make Audit Focus more effective

MIB Solutions will introduce two new features that make Audit Focus a more effective quality control tool to enhance the effectiveness of underwriting audits – filters that help users better focus attention on “high risk” cases, and a detailed narrative to quickly interpret key findings.

Senior product manager Brian Millman said, “Because Audit Focus reviews an entire portfolio, the reports contain a great deal of useful information. Users asked us to develop a capability to better prioritize the data and find ways to highlight their most critical findings.”

He said the new decision filters fine-tune Audit Focus results. The “rule-in” filter flags those high-risk cases where MIB medical impairments are specifically excluded from a given risk class based on a company’s specific underwriting guidelines. The “rule-out” filter significantly reduces noise in the result set from so-called “benign” MIB codes which are considered too high level to strongly reflect mortality.

The final Audit Focus report now includes a “Portfolio Overview” analysis which provides an expanded narrative and charts to help users interpret the analysis. It focuses executives on the most critical issues such as: mix of business, unfavorable risk concentrations by risk class, prevalence of impairments across their entire book and other important risk management factors.

“Audit Focus provides a sophisticated, comprehensive, quantitative analysis of an entire book of business,” Millman said. “Users asked us for a clear, cogent analysis that quickly sheds light on what the numbers indicated about potential excess mortality risk.”

Audit Focus as an executive level diagnostic tool

In addition to using Audit Focus for improving the effectiveness of underwriting audits, most companies have found that Audit Focus provides a previously unavailable picture of the scope and nature of the actual risk the enterprise is facing. Its 100% view of recently issued business make it an excellent diagnostic tool that can quantify and pinpoint unexpected mortality risk. MIB sees an expanded role for Audit Focus as an aid to enterprise risk management.

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“CFOs, COOs and those with risk management responsibilities have used the high level Audit Focus reports to get a quick summary of the quality of their book of business,” said Vice President of Sales Doug Mertz. “The insights that Audit Focus provides can help a company improve its loss ratio, help it adjust pricing or underwriting standards, and help it better understand the mortality profile of its book of business. Informed decisions in these areas will help improve profitability.”

About MIB Solutions, Inc.

MIB Solutions markets products that help insurance companies make better underwriting and risk management decisions. Its offering includes products that reduce applicant and claims fraud, products that enhance underwriting productivity and enterprise risk management and actuarial analytics that provide an industry-wide perspective for compliance and business decisions.

MIB Solutions, Inc. is a division of MIB Group, Inc. which is the premier provider of fraud databases used to detect and deter applicant fraud for life, health, disability income and long-term care insurance and is a leading facilitator of electronic insurance commerce. For more information visit www.mib.com.

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