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

Braintree, MA. – (August 14, 2008) North American application activity for individually underwritten life insurance was flat in July, off -0.2% year-over-year, according to the [MIB Life Index](#)SM. Year-to-date (YTD) U.S. and Canadian application activity was off -1.7% compared to the same period last year. July's activity was off -4.8% when compared to June 2008.

U.S. application activity was flat, off -0.2% in July year-over-year, all ages combined. When compared against last July, the 0-44 age group declined -2.1%, ages 45-59 were up slightly at +0.6% and ages 60+ jumped +7.1%. The 60+ age group has consistently shown year-over-year gains since March 2007. July's MIB Life Index for this group is the highest ever recorded for this month since the Index started in 2001. YTD, U.S. application activity was off -2.3%, all ages combined.

Canadian application activity was flat, up +0.4% in July year-over-year, all ages combined. Application activity by age group show ages 0-44 up +1.7% year-over-year with declines in ages 45-59 and 60+, off -1.4% and -2.7%, respectively. YTD growth in application activity has steadily diminished from its February high of +9.6% but continues positive, up +2.4% at July's close.

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Monthly Percent Change vs. 2007			
	U.S.	Canada	Total
July 2008	-0.2%	+0.4%	-0.2%
June 2008	-0.9%	-0.7%	-0.9%
YTD 2008	-2.3%	+2.4%	-1.7%

Monthly Percent Change vs. Previous Month			
	U.S.	Canada	Total
July 2008	-4.6%	-6.2%	-4.8%

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 {PRIVATE "TYPE=PICT;ALT=MIB Life Index"}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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