



# MEDICAL INFORMATION BUREAU

## WHAT DOES THE MEDICAL INFORMATION BUREAU (MIB) DO?

MIB Group, Inc. is a member-owned corporation that has operated on a not-for-profit basis in the United States and Canada since 1902. MIB's Underwriting Services are used exclusively by MIB's member life and health insurance companies to assess an individual's risk and eligibility during the underwriting of life, health, disability income, critical illness, and long-term care insurance policies. These services "alert" underwriters to errors, omissions or misrepresentations made on insurance applications.

## DID YOU KNOW?

The MIB requires member companies to input information of a positive (good) nature, such as negative tests and current normal findings where previous abnormal findings had been coded.

## WHEN DOES THE MIB OBTAIN INFORMATION?

When a client's application is submitted to a member company, any information that is significant (whether admitted on the application or discovered during underwriting), is sent securely to the MIB if they feel the information is relevant to the proposed insured's health or longevity.

## WHAT DO MIB CODES CONSIST OF?

Information is sent to the MIB in a coded and encrypted format ensuring that the confidential information is protected. The codes consist of the category of impairment (such as cardiac, cancer, etc.), the source of the information (such as an Attending Physician Statement (APS), inspection reports, paramedical exam, insurance application, etc.), and the approximate date of the actual information.

## DO THE CODES IDENTIFY THE SPECIFIC CARRIER OR UNDERWRITING ACTION?

Codes do not identify the specific insurance carrier that reported the code or what underwriting action (such as decline, rating, or postponement) was taken by that company. MIB rules state that no insurance company can take underwriting action based on the MIB code alone. Codes serve only as an alert to possible significant underwriting information – it is up to the carrier underwriters to investigate this information before making a final decision. MIB does not maintain or store records, exams or other medical information.

### FOR ADDITIONAL INFORMATION

Questions about the Medical Information Bureau? Contact the AIN Member Underwriting Services Team:

800-350-2019

[underwriting@advantageinsurance.com](mailto:underwriting@advantageinsurance.com)

## HOW LONG DO MIB CODES REMAIN ACTIVE?

The MIB database only includes information that has been reported by a member company within the past 7 years, after which the code is removed.

## DO MEMBER COMPANIES CODE TO MIB ON INFORMAL APPLICATIONS?

No. Only formal applications submitted to a member company with a signed authorization are coded.

## DOES YOUR CLIENT DISAGREE WITH INFORMATION IN THE MIB REPORT?

Ask your client to contact the MIB. If available, please include an MIB reference number from a prior disclosure or communication.

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