

# MIB Frequently Asked Questions

As an important part of North American Company's underwriting process, we want to share with you some information about MIB, Inc., a not for profit membership corporation owned by member life insurance companies in the United States and Canada.

MIB maintains a database for the member companies to exchange confidential information of underwriting significance when a person applies for life, health, disability income, long term care and/or critical illness insurance. This information is maintained and safeguarded in a coded format that is accessible only to authorized personnel of a member company.

To access this information, the member company must receive authorization from the proposed insured to use MIB as an information source. The authorization is provided by the completion of an insurance application and is signed by the proposed insured. The primary purpose of MIB is to protect the member companies from proposed insureds who knowingly or unknowingly omit information about their insurability on their application.

Frequently asked questions regarding MIB:

1. Can an insurance company obtain the final decision(s) of the proposed insured's prior applications? The answer is no. MIB does not provide the exact decision made by the insurance company only the details that affected the decision.
2. When a person checks online for information about an Insurance company or receives a quote online from a company do these actions get reported to MIB? The answer is no. To access information from MIB the insurance company must receive a signed application by the proposed insured. The application can be either in paper form or electronic.
3. Does MIB receive information directly from an individual's Medical Doctor? The answer is no. Only insurance companies report information to MIB. This is only after the insurance company has received authorization from a proposed insured.
4. Can an insurance company obtain the name of the company(s) the proposed insured has applied to in the past? Upon request MIB will supply the name of any insurance company(s) the proposed insured has applied to in the past.

We hope the above information will help answer any questions you may have about MIB and help you understand its importance to insurance companies like North American Company. If your client would like information on MIB, you may provide a copy of the brochure "[A Consumer's Guide to MIB's Underwriting Services](#)" to the proposed insured, or you may submit a request form to have North American provide a copy of this material to the client.

We appreciate your business and the opportunity to work with you. If you have questions regarding MIB, we'd be happy to connect with you.

**Any questions regarding the revised form may be directed to your upline or MGA. MGAs may contact your dedicated New Business Team.**

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