

MIB, Medical Information Bureau

- Nonprofit
- Over 700 member companies
- Helps to hold down cost of life insurance through prevention of misrepresentation and fraud
- Information is available to member companies ONLY
- Applicants are notified in writing that the company will make a report to MIB
- Applicants are advised that if they call another MIB member company, that company will be able to see MIB report
- Applicants sign authorizations
- MIB arranges all disclosures and medical information is sent to applicant's physician
- MIB gets ALL of its information from life insurance applications