

The RGA logo is displayed in white, bold, sans-serif capital letters. A horizontal red bar is positioned below the logo, extending across the page.

**RGA**

# GLOBAL UNDERWRITING MANUAL

## THE POWER OF PARTNERSHIP

Insurers need confidence that the underwriting manual they use is the right one. RGA's market-leading medical and underwriting knowledge means we formulate ratings that provide reassurance and stability for our client partners. With RGA's Global Underwriting Manual (GUM), insurers have the power of a recognized global leader with them every step of the way.

RGA puts this guiding philosophy of partnership and service into practice every day, for every client, and in every market where we do business.

## TRUSTED UNDERWRITING EXPERTISE

Underwriters are constantly under pressure to make the right decisions – and make them quickly – in order to support profitable and sustainable business.

At RGA, we understand those challenges and what it takes to be successful in the rating of complex risks. RGA's Global Underwriting Manual (GUM) is designed to help companies achieve that success consistently and reliably.

GUM is built on our deep underwriting expertise, which comes from handling millions of cases from every region in the world and our long history of supporting our clients on their most difficult cases. Through the latest in medical advances, technological developments, evolving regulations, and new products, RGA has always been at the forefront of risk assessment.

## THE RESEARCH-BASED APPROACH

RGA's approach to producing our underwriting guidelines is based on data, expert opinion, clinical research, and local market knowledge, in combination with RGA's proprietary ratings development process.

Why is this important? RGA firmly believes that a research-based approach better reflects actual experience. It is a rigorous methodology that allows for a more nuanced understanding of complex risks and ultimately enables our clients to offer insurance to the greatest number of people.

GUM integrates RGA's medical knowledge with principles of risk selection to identify risks and determine fair and reasonable outcomes based on multiple sources of information and data. We continually gain deeper insights and fresh perspectives into emerging trends that lead to more accurate risk assessment.

We incorporate a broad spectrum of relevant data in developing our underwriting guidelines. They encompass medical studies, statistical information, and current intelligence on avocations

and occupations for a holistic view of the many dimensions of risk. We evaluate and apply clinical research from renowned peer-reviewed scientific and medical journals, and our guidelines are directly correlated with the latest research.

## BUILT BY UNDERWRITERS FOR UNDERWRITERS

Drawing on RGA's wealth of medical expertise, GUM was built by underwriters with underwriters in mind. That's why GUM offers the reliability that both frontline underwriters and underwriting leaders can count on. RGA put the power of our unique heritage in underwriting into the manual's creation, leveraging our extensive experience as the world's premier facultative underwriter.

### Other benefits of RGA's manual include:

**Fair and consistent decisions.** GUM ensures the same guidelines are applied for the same risks to achieve consistency and constancy in underwriting decisions, which is critical for insurers to manage their business. It also supports insurer efforts to meet regulatory requirements and minimize the potential for legal challenges

to underwriting decisions. With RGA's manual, insurers and customers alike can have confidence that underwriters have made fair decisions, and that companies have charged appropriate premiums based on the risk.

**Ease of use.** GUM is intuitive and easy to navigate, saving underwriters valuable time and effort. Its user interface is ranked first in simplicity of use and in presentation clarity of decisions. Underwriters also have a comprehensive range of tools at their disposal, such as worksheets, a precision calculator, company and personal notes, and access to decision history.

**Underwriter training and education.** GUM is a valuable resource for underwriters of all experience levels for whom it is vital to stay informed. The manual is updated regularly and reflects changing market conditions. It also features educational components, such as anatomy and physiology training modules, so that underwriters can continually improve their skills and risk assessment acumen.

To learn how GUM can support your business, contact us at [gumhelp@rgare.com](mailto:gumhelp@rgare.com).

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