

■ THE CHALLENGE

Aegon UK needed an automated underwriting solution that could best cover its product range – permanent health insurance, life, critical illness and total permanent disability products – and its multiple sales channels. The right solution would also have to effectively and efficiently translate Aegon’s own underwriting philosophy into consistent, correct decisions.

■ THE SOLUTION

Aegon selected RGA’s AURA in part because it was designed to fit into nearly any type of underwriting situation. RGA’s rules team was able to draw upon its vast experience in developing automated rule sets that allowed flexibility in data gathering while still making the right decisions consistently.

Aegon and RGA worked together to tailor Aegon’s rules for the online environment so that they could be used for two key distribution channels: the Independent Financial Adviser (IFA) sector and online sales. In Aegon’s case, AURA was built as part of a larger program, which also included upgrading Aegon’s extranet system to allow online quotations and new business.

With AURA in place, Aegon was able to:

- Reach target markets better
- Increase business through an online offering
- Improve the customer experience
- Reduce cycle times and operational costs
- Increase acceptance at the point of sale



“AURA Management Information is helping us identify trends and hone in on pinch points, referral rates and acceptance rates to make real improvements.”

Nigel Kirkpatrick, Aegon Automated Underwriting Development Manager