

RGA Global Health Reinsurance

Reinsurance Group of America, Incorporated (RGA) is a leading global life and health reinsurer, with deep expertise in risk assessment and capital management, an ability to develop highly innovative solutions, and a strong commitment to serving its clients. RGA's experienced health insurance and reinsurance professionals support clients in key markets with superior underwriting, actuarial and claims management capabilities and accurate, cost-effective assessment of health coverages.

Individual and Group Solutions

RGA brings an extensive database of biometric experience data, plus the technical expertise to effectively analyze and apply that data, to meet clients' risk assessment needs. By calibrating data among markets, RGA applies global healthcare expertise to deliver customized local solutions.

Underwriting Advantage

Associates analyze data to detect trends in changing demographics and experience to provide industry-leading underwriting services. For high-value and complex cases, RGA provides direct evaluations with turnaround times among the best in the industry. Underwriting services may also include periodic quality reviews for decision and process, as well as on-site and off-site training.

RGA has built medical benefits coverage into its online Global Underwriting Manual (GUM). Clients can access a range of guidelines, calculators and templates tailored to their specific market. GUM models positive underwriting outcomes, including the acceptance of a greater number of standard and substandard lives. The ability to load premiums to provide cover for disclosed conditions is unique in many markets. In addition, RGA is currently expanding its proprietary Automated Underwriting and Risk Analysis[®] (AURA[®]) e-underwriting platform to cover health as well.

Product Innovation

RGA partners with local health insurers to develop and implement new products through joint risk-sharing and aligned incentives. Local market experts also work closely with international colleagues to apply information and insight about products introduced in other parts of the world.

RGA designs products with the flexibility to ensure successful implementation. This can include underwriting and benefit modifications, application of sub-limits, and waiting period and definition adjustments.

Product offerings range from quota share arrangements to large claim (excess of loss) and volatility protection, as well as financial solutions. Recent innovations include products related to:

- Cancer medical reimbursements
- No-list surgery
- Preferred provider network evaluations
- Provider excess
- Wellness initiatives

Actuarial Expertise

RGA combines local market knowledge with expert analysis from global and regional actuaries to develop risk rates for health and morbidity products. Pricing support for clients includes premium rating, profit testing, competitiveness and marketability assessments, and pricing adjustments based on product design and distribution. RGA also offers experience and predictive analysis solutions via dedicated Global Research & Development and Global Health teams.

Risk rates are derived from RGA's extensive, insurance-specific databases, plus information gained from population studies and the client's own experience. This can include data related to hospitalization, outpatient treatment, medication, chronic conditions, critical illness, personal accidents and a range of other factors.



The security of experience. The power of innovation.

Distribution and Claims

RGA health insurance experts work directly with clients to determine optimal distribution channels based on analysis of products, underwriting and process in individual markets. Distribution services also include development of a Risk Scoring Model to profile customers, and a review of training material and manuals.

RGA supports the claims assessment of clients and their third-party administrators, while providing additional value-added claims services:

- Expert assessment of complex cases and large claims
- Intelligence for suspect claims and fraud management
- Quality assurance reviews for claims decisions and process
- Process review training evaluation

Leadership

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U.S. Market

In the U.S., RGA serves clients as an industry leader in quota share and excess of loss medical reinsurance. In 2015, RGA reinsured more than \$340 million in net health premiums in the U.S.

Group Health clients in the U.S. also have access to RGA's exclusive Reinsurance Outcomes and Service Experts (ROSE) Program, a nurse-led consulting service and the nation's foremost reinsurance-based case management program. ROSE offers clients assistance in identifying resources, including alternative care options, to manage clinically complex patients and cost containment solutions. Since 1984, the ROSE program has saved clients more than \$322 million. For the past 10 years, clients have saved an average of 17% of their reinsurance premium each year.

International Operations

With delivery, funding and other healthcare factors varying from market to market, RGA takes a focused approach outside of the U.S. After extensive investigation of the international environment, RGA established local health teams in key markets such as Mexico, India, United Arab Emirates, China, Italy and Hong Kong to ensure the delivery of health services and solutions at the local level.

These local offices are supported by a global virtual team. RGA associates work with clients around the world to implement and support traditional excess and quota share products while pursuing opportunities to bring innovative products to market and help clients improve operationally.



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