Reinsurance Group of America, Incorporated (RGA), is the world leader in facultative reinsurance specializing in substandard risk – putting us in a unique position to provide expert underwriting advice to our clients.

The RGA Global Underwriting Manual (GUM) is a comprehensive, easy-to-use manual that provides instant access to risk classification information. GUM helps underwriters make fair and knowledgeable decisions on product lines including Life, Critical Illness, Disability Income, Hospitalization and Medical Reimbursement, Waiver of Premium, Total and Permanent Disability and Accidental Death Benefits as well as a range of market-specific product types.

GUM was first launched as an Internet-based manual in 2006. Since then it has been extensively reviewed and updated. Our program of continuous updates means that we are able to incorporate the latest medical and nonmedical trends, legislative changes and valuable feedback from our clients into GUM.

In 2013 RGA redesigned GUM, with new screen designs and improved functionality to complement the extensive underwriting guidelines that our clients have long enjoyed.

Medical
The medical section contains guidelines for more than 800 impairments, each of which contains detailed information, including:
- Description
- Epidemiology
- Signs and Symptoms
- Investigations and Diagnosis
- Treatment
- Prognosis
- Underwriting Considerations
**Laboratory**

Normal reference ranges for all commonly seen laboratory values and possible causes for abnormal values are documented. There is also information about possible disease and pharmacological interaction.

**Questionnaires**

GUM contains a library of questionnaires that address many of the medical and nonmedical impairments. They are available in Microsoft Word, which enables you to customize them if necessary.

**Calculators**

GUM includes six separate calculators:
- Blood Pressure
- Build
- eGFR
- Liver Function Tests
- Lipids
- Risk Profile Calculator

The risk profile calculator is designed to allow the assessment of many common risk factors in one place, and includes build, blood pressure, lipids, liver and renal function, impaired glucose metabolism, diabetes and family history.

Each calculator can be opened in a new window so you can continue to access the rest of the manual without having to navigate away from these useful pages.

**Occupations**

GUM covers a wide range of occupations, from office clerk to demolition expert. Like the medical section, rating guidance is given across all product lines. Recent research has shown that the mortality associated with the majority of occupations in many countries is low, allowing us to offer Life cover at standard rates in most instances.

Other nonmedical sections include:
- Avocations
- Financial Risk Assessment
- Foreign Risks
New and Improved Features!

- **Typeahead search functionality.** The most effective search engine in manuals of this type.

- **Tab and page view for content.** You have the ability to select how you see the page: the traditional page view, which displays all guidelines on one page, or tab view, which lets you target specific information by description or product line. Once you select a view preference, it will be maintained until you change it.

- **Create and maintain favorites.** We all have specific pages that we refer to time and again. Rather than navigating to those pages, you can now bookmark and retain those within GUM and simply select them from the ‘Favorites’ list on the menu bar, saving you retrieval time on your most viewed pages, including calculators and other resources within GUM.

- **Top 10 lists.** On the Home page you can see and link directly to the last 10 pages you have viewed, another time-saving feature that lets you easily return to information previously accessed.

- **Notepad.** You can add personal notes to any section by clicking on the ‘Notes’ icon. You can see notes regardless of where you access GUM, and notes are maintained even if your computer is updated.

- **Access to archive pages.** At times you need the ability to review past guidelines. GUM has always retained this information, but until now it has not been readily accessible to our clients. A new, easy-to-use function lets you select a specific date from the main page of GUM, and when you update that page, you will then have access to all approved guidelines from that time. Change the date as needed to review historical information. When you are done, simply update to ‘Current Date’ or click on the hyperlinked date in the upper left corner of the screen to return to current-date information. Archive pages have an ‘Archive’ watermark so you always know when you are viewing historical information. Calculators and Favorites are unavailable in Archive mode. If you require access to archived content, please contact your local RGA Chief Underwriter.

- **Shared Notes.** You now have the ability to include underwriting guidelines specific to your company within GUM. This company-specific information will be accessible to all clients within a given region. You can add your company’s general guidelines to the GUM home page - simply click on the ‘Home Page’ tab for your company. In addition, you can add guidelines that are specific to any impairment. If impairment guidelines are available, an icon appears at the top of the page and next to the impairment in the page listings. When you click on the icon, you can view your company’s guidelines for that impairment. The ability to add or change company notes is limited to an approved editor. For more information on accessing the shared notes functionality, please contact your local RGA office.

How to Register

Registration for GUM is a quick and easy process. After following these steps, you will have access in 24 to 48 hours.

1. Open a new browser window and go to: https://gum.rgare.com
2. Click ‘Create an Account Today’.
3. Complete your personal details and click ‘Continue’.
4. Accept the End-User License Agreement.

You will be notified by e-mail when your registration has been approved. You need to click on the link in that e-mail to verify the address, after which you have access to the manual.

Keep Me Logged In

You have the option to keep yourself logged into the manual. By checking the ‘Keep me logged in’ box, you can access GUM without having to enter your user name and password until your password expires, normally after 75 days.

If you forget your password, you can request a new one to be sent to you by clicking on the ‘Forgot Password’ link on the login page.

If you would like more information on GUM, or have any questions, please contact your regional RGA representative, or contact the GUM Helpdesk via e-mail at: gumhelp@rgare.com.

Global Underwriting Manual, GUM and the GUM logo are trademarks of Reinsurance Group of America, Incorporated, RGA and the RGA logo are registered trademarks of Reinsurance Group of America, Incorporated in the United States and elsewhere. Copyright RGA Reinsurance Company, 2003. All rights reserved.