

## Automated Underwriting for the Digital Age

**Is your life underwriting program moving your new business process forward?**

**AURA NEXT™** lets you make comprehensive, accurate, and fast underwriting decisions, backed by RGA's unmatched underwriting expertise.

### Faster decisions



AURA NEXT is architected for today's fast-paced digital world. Delivered as a Software as a Service (SaaS), it provides an underwriting decision to your customer – agent or consumer – in moments, at the point of sale, using a comprehensive but less intrusive underwriting process.

### More accurate disclosures



Digital underwriting doesn't have to mean sacrificing underwriting discipline, or precision, for speed. Its unique architecture allows you to obtain more accurate disclosures based on behavioral science and industry-accepted evidence sources.

### Industry-leading expertise



You benefit from our leading-edge digital underwriting technology built on RGA's industry-leading Global Underwriting Manual and more than 40 years of underwriting experience.

### Getting you to "NEXT", now



AURA NEXT helps position your business for both today and tomorrow's insurance markets with built-in tools for analyzing trends, capturing demographics, and reviewing existing data for new business opportunities.

## Work Smarter and Faster

AURA NEXT is the latest release of RGA's automated underwriting decision management platform, leveraging more than 40 years of underwriting expertise. It provides the advanced business intelligence and digital data capabilities you need combined with the risk assessment accuracy and underwriting discipline you expect from RGA.

## Automated Underwriting Decisions

AURA NEXT provides a complete view of risk through:

- Advanced, reflexive interview questions delivered when and where required, incorporating learnings from a dedicated behavioral science team
- Industry accepted evidence sources that can integrate predictive models and electronic health records
- Modern architecture enabling immediate multivariate decisioning and advanced analytics, including foundational evidence sources, such as TransUnion TrueRisk® Life, MIB, MVR, and Rx

## Advanced Business Intelligence

Data visualization insights provide meaningful metrics and key performance indicators to enable strategic, operational decision-making, including:

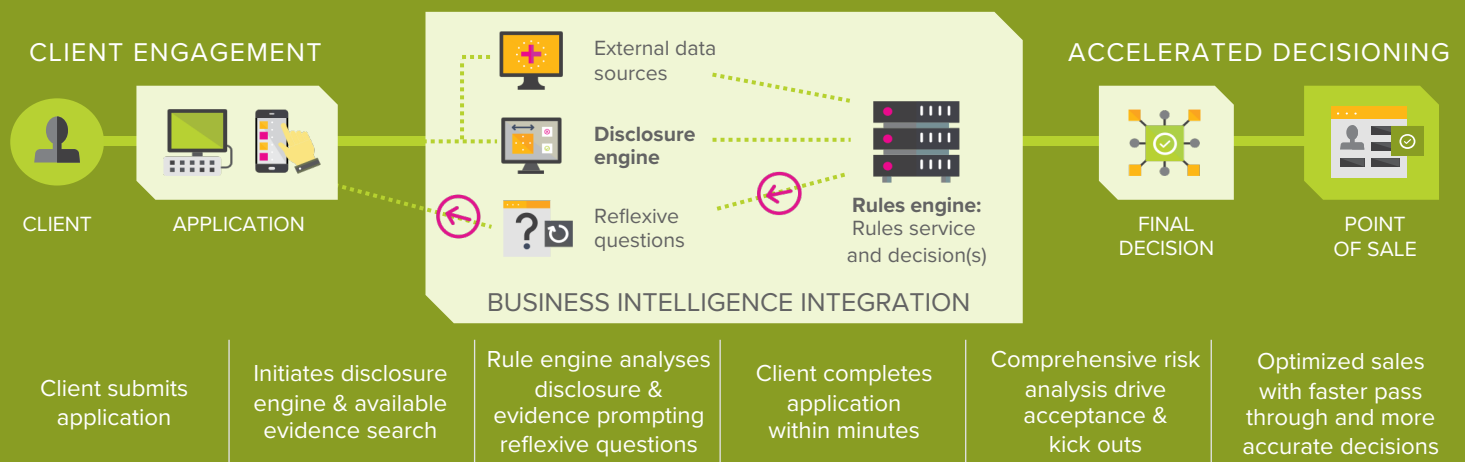
- Refining underwriting rules
- Monitoring decision frequency
- Maintaining decision quality
- Analyzing trends
- Capturing demographics
- Tracking new business opportunities

## Strategic Architecture

- Proven SaaS delivery removes technology risk from your underwriting process, as your firm will always be on the most current version of the software
- Enables lower cost of entry and accelerated implementation for startups and established carriers

## The AURA NEXT Engine

**SCHEDULE A DEMO TODAY**



## Flexible Decisioning Support

- Delivers decisions to any distribution channel, including financial advisors, call centers, and direct-to-consumer, while consistently applying the same underwriting discipline
- Utilizes new and emerging evidence sources and allows additional evidence to be sourced through existing channels alongside those available on the AURA NEXT platform
- Built into AURA NEXT's methodology is the concept of client self-sufficiency in interview and underwriting rules maintenance, enabling autonomy and lower cost of ownership

## Expert Underwriting Knowledge

- Incorporates leading scientific behavioral science research reflexively to benefit the applicant and capture the most accurate disclosure information
- Developed using responsive design techniques and delivered with a full library of interviews reflecting RGA's 40+ years of combined underwriting expertise

## Real-Time Enhancements

- Because it's a SaaS model, clients are always current with the latest version of software, with RGA providing production support, maintenance, enhancements, and quarterly upgrades
- Features an information repository to refine underwriting rules, monitor trends, and maintain decision quality

With over 5 million applications processed annually, isn't it time your team took the first step toward smarter, faster decisioning? Contact the AURA NEXT team today: [Let's Connect.](#)

## About AURA NEXT™

AURA NEXT is a decision management platform that enhances underwriting decisions and optimizes outcomes. Delivered by RGA, AURA NEXT is a global leader in automated underwriting with more than 50 implementations across 40 markets and multiple languages, processing more than 5 million applications annually.

## An Emphasis on Security

AURA NEXT has achieved SOC2 Type II certification, protecting you so that you can be more effective at protecting others.

### AVAILABILITY

Amazon Web Services (AWS) hosting combined with a disaster recovery plan ensures your data is always accessible.

### PROTECTION

RGA data protection policies prohibit the disclosure or misuse of information about your customers.

### MONITORING

Comprehensive systems monitoring and logging activity protect against unauthorized access.

