



RASCL is an easy-to-integrate, cloud-based solution that combines expert rules and artificial intelligence (AI). RASCL assists in the identification of claims leakage caused by fraud, waste and abuse by using existing claims data, without the need for dual entry, helping insurance companies to improve their portfolio performance.

### The claims tool for today and tomorrow

Traditionally, claims departments are measured on their speed of service, typically processing high volumes of low-value claims each day. However, given the pace of medical advances and the increasing complexity of insurance policies, manual claims review and processes are no longer sustainable.

That is why RGA developed an advanced digital solution that instantaneously analyzes claims. RASCL provides consistent outcomes that allow insurers to improve the claims process and make health reimbursement business more profitable.

### How it works

RASCL uses a powerful combination of published clinical rules and rules developed by RGA's medical experts and data scientists, capitalizing on best-in-class technology to incorporate machine learning and AI to seamlessly integrate with existing claims systems, procedures and processes. RASCL can:

- Identify excluded conditions
- Validate treatment necessity
- Validate reasonable and customary charges

Demonstrating our commitment to health business, RGA's investment in developing the RASCL automated claims tool will save insurers time and resources and enable improved data quality and outcomes.

### Benefits

RASCL leverages leading clinical rules and internationally recognized clinical guidelines. With this fully automated tool, insurers can maximize productivity and efficiency.

- Improve triage, allowing more efficient use of resources and the potential for straight-through processing
- Deliver consistent, timely decisions
- Identify high-risk claims
- Reduce the incidence of fraud
- Mitigate the need for manual review
- Streamline the adjudication process
- Complete transactions more quickly

RGA can also pool industry data locally, regionally and globally to form cost benchmarks that support claims wherever they occur.

### The RASCAL advantage

RASCL allows insurers to help their claims teams in identifying fraud, waste and abuse in a consistent and timely manner using the latest technology and rules, which can be easily integrated with current claims systems and processes.



For more information, contact your RGA Business Development representative or RGA's VP, Head of Global Health Claims, Colin Weston at [cweston@rgare.com](mailto:cweston@rgare.com)