



MEDSCORE LIFE & DISABILITY

Unlock the future of risk scoring with RGA's MedScore® Life & Disability

MedScore Life & Disability is the ultimate risk insight tool for underwriting group life and disability products. Developed with RGA's expertise in underwriting, clinical, and actuarial fields, and powered by cutting-edge data science and modeling, MedScore is your key to smarter, more informed decision-making.

This innovative tool harnesses the predictive power of prescription drug (RX) and medical history (DX). MedScore provides actuaries and underwriters with actionable insights, enabling them to optimize pricing and improve risk selection. In today's competitive group life and disability market, risk scoring is more crucial than ever. A significant percentage of carriers are already utilizing or exploring advanced tools like MedScore to make confident, data-driven decisions.

Medically-based predictions

Our model uses medical and pharmacy claims data to produce our Risk Scores, updated on a monthly basis

Flexibility across business lines

- Life
- Disability

RGA stands behind our scores

We take risk on the back of our Risk Scores, putting our balance sheet behind our solutions

Ease of implementation

- Web Portal
- API

Why choose MedScore Life & Disability?

- Actionable insights for pricing refinement – determine the right price for the right groups
- Improve operating efficiency via score-based underwriting triage and increased close ratios
- Flexibility in use-cases: renewals vs. new business, rating factors vs. underwriter discretion
- Access new 3rd party data that is likely absent from your current dataset
- Lean into risk scoring tools when exploring new opportunities or absent quality data

Components of the MedScore Life & Disability Report



Defining an Underwriting Framework

MedScore Life & Disability Scores empower our clients to establish a robust framework for underwriter guidance, efficient triage, and strategic pricing.

		LTD Score				
		1-20	21-40	41-60	61-80	81-100
Life Score	1-10	Top Priority Loss Ratios from 50%-90%			Discount Life Load LTD	
	21-40					
	41-60	Underwrite normally and use Condition Specific Scores				
	61-80	Discount LTD Load Life			Low Priority or Decline Loss Ratios from 125%-250%	
	81-100					

Implementation and Pricing

RGA's unique approach of incorporating MedScore Life & Disability usage into underlying reinsurance contracts allows our clients greater access and the flexibility to use MedScore across their whole book of business.



The RGA Life and Disability team is ready to help.

To learn more about how RGA can help you achieve your business objectives, contact your RGA representative or Melissa Tilford, VP, Reinsurance Underwriting, at (612) 860-7381 or mtilford@rgare.com.