



A Digital Risk Management Solution for Scalable Underwriting

Transforming growth. Step by step.

India's push for "Insurance for all by 2047" is unlocking massive growth—bringing higher volumes, faster onboarding expectations, and a bigger role for smart, scalable underwriting. RGA Shield is built to protect that growth and power it forward.

RGA Shield

Shield your underwriting,
fuel your growth!

RGA Shield –
Protection built
into every decision

RGA Shield empowers Indian insurers to scale rapidly, manage risk effectively, and deliver fast, consistent underwriting with reinsurance-backed confidence.



What's under the hood?

RGA Shield brings together three tightly integrated components:

The mind



Risk Scoring Model
(RSM):

Analyses each application, assesses mortality risk, and classifies applicants into the appropriate risk tiers

The heart



Decision Management Layer
(DML):

Keeps everything connected, ensuring underwriting decisions flow smoothly, consistently, and in real-time






The muscle



E-Underwriting Solutions
Rule Engine:

Executes underwriting decisions at speed, turning data-driven intelligence into real-time action

RGA Shield Simplified

- 1 Data Ingestion:**
Application, financial and medical inputs 
- 2 Risk Triage:**
Segment customers using RSM 
- 3 Evidence Orchestration:**
Risk-based requirements including Video-based Medical Examination Report (VMER) 
- 4 Automated Underwriting:**
E-Underwriting solutions evaluates against underwriting rules 
- 5 Decision Outcomes:**
Accept (with RGA reinsurance assurance), Decline, Sub-standard/ refer for full underwriting 

Curious? Let's Explore.

Connect with us for a deeper dive into RGA Shield – how it works, how it fits your underwriting approach, and how it can help you scale with confidence.

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RGA Shield Advantage

RGA understands the strain of scaling underwriting in a market growing faster than current systems can handle. RGA Shield integrates seamlessly into existing systems, allowing for faster application processing, greater fraud prevention, and empowering underwriters with instant decisions.



Speed and availability

Faster Turnaround Time:

Reduce issuance time dramatically – speed policies from proposal to approval

24/7 – Around the Clock:

Always available – delivering decisions even beyond business hours

Underwriting Efficiency:

Fast, straight-through underwriting to automate decisions without manual intervention



Reliability and scale

Scalable Automation:

Flexes effortlessly with business volume – true elasticity in action

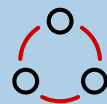
Consistency of Decision:

Uniform decision-making by removing subjectivity, ensuring fair and consistent outcomes

Audit Trails:

Clear digital breadcrumbs for every decision, making reviews and audits simple and transparent

Integration, Security, and Compliance



API-based integration with existing insurer systems



Hosted in India and compliant with local regulatory requirements



Data privacy aligned with RGA's reinsurance-grade security standards