

Reinsurance Group of America, Incorporated

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MEDIA ADVISORY

Minneapolis, MN – March 21, 2016 - RGA Reinsurance Company, a subsidiary of [Reinsurance Group of America, Incorporated](#) (RGA), has released the results of its survey titled Group Life Insurance Medical Underwriting Practices. 31 group life carriers in the U.S. marketplace participated and provided data for the survey.

Key findings of the survey include:

- 68% of participant companies offered electronic options for collecting evidence of insurability (EOI) data on group life applicants.
- 39% of participant companies used an automated underwriting system, or 'rules engine' as a decision tool for group life medical underwriting applicants. Out of the 61% of carriers who did not use a rules engine, more than 50% of them are considering adding this in the future. Primary benefits included: 'real time' decisions and reduced staffing needs.
- 23% of participant companies varied their group life medical underwriting tables based on timely vs late entrants.
- 39% of participant companies requested reviews from the Medical Information Bureau (MIB) for group life medical underwriting. The majority of these companies requested MIB reviews on all applications, regardless of age or guarantee issue amounts.
- The majority of participant companies absorbed the costs of group life medical underwriting requirements for timely entrants.
- 26% of participant companies outsourced all, or a portion, of group life medical underwriting application review to a third party agency.

"Group life carriers are increasingly looking at their medical underwriting practices with an eye on improving the customer experience while making their own processing operations more efficient," said Paul Kersten, Vice President, Marketing and Underwriting, Group Re, RGA. "That interest gave rise to this survey and, based on the wide range in some responses, tells us that more changes are on the way."

Participating companies received the full report.

About RGA

Reinsurance Group of America, Incorporated, a FORTUNE 500 company, is among the leading global providers of life reinsurance and financial solutions, with approximately \$3.0 trillion of life reinsurance in force and assets of \$50.4 billion as of December 31 2015. Founded in 1973, today RGA is widely recognized for its deep technical expertise in risk and capital management, innovative solutions, and commitment to serving its clients. With headquarters in St. Louis, Missouri and operations in 26 countries, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development, and financial solutions. To learn more about RGA and its businesses, visit the company's website at www.rgare.com.

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