

# Trusted Technology, Proven Results

**AURA is an automated underwriting solution powered by RGA's underwriting expertise.**

AURA is a global leader in automated underwriting, packaging RGA's unparalleled underwriting and analytics expertise into technology that is fast, flexible and reliable. For well over a decade, AURA has enabled companies on five continents to appreciate the significant benefits of automated underwriting.

With AURA, real-time underwriting can happen in any number of environments, from agent laptops and bank kiosks to online applications from the customer's home or office. You select the level of customization you require. RGA offers AURA as a Software as a Service (SaaS) model, utilizing cloud-based technology, minimizing the technical work required by clients and reducing the total cost of ownership. AURA is the ideal solution for insurers wishing to streamline end-to-end underwriting processes with a rules engine that can be integrated into an existing or new channel.

## **AURA Benefits**

AURA is more than an automated underwriting tool. It is a way for your company to sell more insurance, enter new markets or open new distribution channels. It helps to improve your underwriting turnaround times and reduce costs, and it enables greater underwriting consistency and a better understanding of your underwritten business.

AURA also reduces the complexity of IT operations supporting automated underwriting. AURA is secured through IT best practice principles and is tested regularly for security vulnerabilities. Your company can spend less time on managing IT functions and more time on generating new business.

### **With AURA, your company can:**

- ✓ **Sell more insurance**
- ✓ **Understand your business in real time**
- ✓ **Reduce cost**
- ✓ **Enable efficient and consistent underwriting**
- ✓ **Have direct internet access to RGA's rule sets**
- ✓ **Capture valuable Business Intelligence (BI)**



- **Underwriting Expertise**
- **Business Intelligence**
- **Technology**



Read how insurance companies are succeeding with AURA.

**AEGON Case Study**

**BENESURE Case Study**

**BIRLA SUN LIFE Case Study**

Watch how AURA works.  
Click on the video below.



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## The AURA Difference

### Superior Underwriting Rules

AURA is built on the solid foundation of RGA's world-leading underwriting rules and expertise. What's more, AURA rules are continually updated to reflect the latest underwriting philosophies.

### Rules Service

The Rules Service is the core of AURA. It accepts electronic data gathered by AURA's different modules and applies underwriting rules, customized for your company, across all evidence to produce a decision. The Rules Service provides user-friendly technology utilizing drag and drop functionality.

### AURA Administration Tools

These powerful web-based tools have an easy-to-use interface designed by user-experience experts to maximize user efficiency. They allow users to create, manage and share AURA rule sets for multiple products, risk factors, language requirements or regions. Your company can utilize the standard RGA underwriting rule sets that come with AURA, or build your own rules to reflect your underwriting philosophy. These tools provide full user security administration and an audit trail for all questionnaire and rules changes.

### Workflow Integration

AURA's rules service can be integrated with any standard industry workflow and underwriting desktop management system. AURA allows for easy integration using web services and XML. Customers seamlessly enter data into and receive decisions and data back from AURA, sending the right work to the right person at the right time.

### Business Intelligence

AURA Business Intelligence (BI) provides a repository of information at your fingertips and allows your company to refine underwriting rules, monitor demographics, analyze trends, monitor decision frequency, maintain decision quality, track new business and more. AURA BI contains full data extracts, standards/traditional reports and data visualization tools which have multiple dashboards, allowing you to manipulate and filter your data. When combined with RGA's actuarial and data analysis experts, AURA BI provides accessible information that can transform your business.

[www.rgare.com](http://www.rgare.com)