

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 six 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 hosted service utilizing cloud-based technology, minimizing the technical work required by clients and reducing the total cost of ownership.

AURA can help you achieve your business objectives because you can configure AURA's components and customize the underwriting rules in a way that makes sense for your company, your products and your market. AURA consists of: the Disclosures Engine and

Evidence Framework for collecting data; Underwriting Rules Service, which evaluates the data; the Web-based Rules Administration Tool to maximize rule efficiencies; Underwriting Rules, which are backed by RGA's expertise; and Business Intelligence to monitor and analyze your data.

AURA Benefits

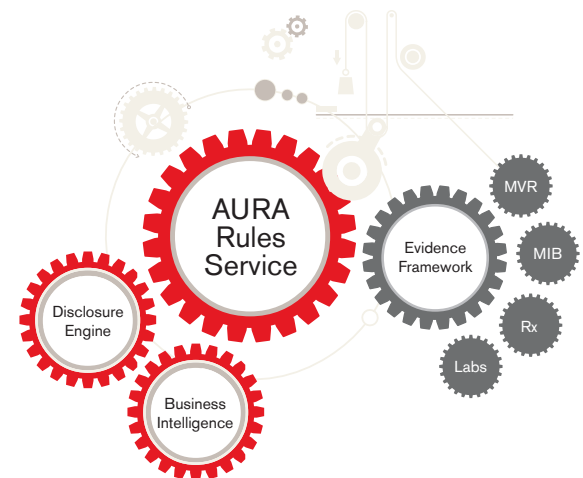
AURA is more than an automated underwriting tool. It is a way for your company to sell more insurance, enter new markets or open new distribution channels. It helps to improve your underwriting turnaround times and reduce costs, and it enables greater underwriting consistency and a better understanding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

With AURA, your company can:

- ✓ **Sell more insurance**
- ✓ **Understand your business in real time**
- ✓ **Reduce cost**
- ✓ **Enable efficient and consistent underwriting**



- 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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RGA

**AURA**

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.

AURA Rules Administration Tool

This powerful web-based tool has an easy-to-use interface designed by user experience experts to maximize user efficiency. It allows users to create, manage and share AURA rule sets for multiple products, risk factors, language requirements or regions. Your company can copy and edit the RGA underwriting rule sets that come with AURA, or build your own rules to reflect your underwriting philosophy. The tool provides full user security administration and an audit trail for all 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

The Business Intelligence (BI) module 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. When combined with RGA's actuarial and data analysis experts, AURA data becomes BI that can transform your business.

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