

Critical Illness

When a medical crisis arises, there are costs and hidden expenses that can take a toll on a family. Insurers have been developing and marketing Critical Illness (CI) lump sum payment coverage to help fill the gaps. Insurance carriers often seek consultation from reinsurers on these emerging plan designs and RGA is well positioned to assist.



Product Support from Industry Leaders

As a leader in group reinsurance for over three decades, our actuaries and underwriters have been supporting and advising carriers on all kinds of group products for that entire time.

For Critical Illness, RGA can provide:

- Plan design consultation, including advice on benefit structure and definitions.
- Physicians and medical experts involved in medical research, who frequently update RGA's standard CI trigger definitions.
- Expertise on sound group underwriting practices.
- Access to effective underwriting guidelines that have been used in the US and globally, where Critical Illness is more evolved than in the US.
- Living benefits actuarial expertise, with Critical Illness expertise in the US, Canada, and globally.
- Actuarial research and access to Group CI state filings, and international methods used to generate incidence data to support rate assumptions.
- Claims assessment training, tools, and best practices.
- Quota share reinsurance support allowing the insurer to provide coverage and moderate risk as it enters the line.
- Knowledge of product "do's and don't's" gleaned from RGA's worldwide presence in CI.

RGA Security

Financial Strength Ratings

	RGA Reinsurance	RGA Canada	RGA International & RGA Global
Standard & Poor's	AA-	AA-	AA-
AM Best	A+	A+	NR
Moody's	A1	NR	NR

RGA Senior Debt Ratings

Standard & Poor's	A-
AM Best	a-
Moody's	Baa1

For more information, contact your RGA representative, or call 612-217-6000.

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