

# Turnkey Group Life and AD&D



**RGA has the expertise and access to resources to help your company develop a Group Life and AD&D product tailored to meet your needs.**

In addition to providing market and product analysis, we stand ready to provide actuarial support including rate development, underwriting guidelines, underwriting support, filing assistance and administrative services. With these turnkey resources and our reinsurance support, RGA can provide a complete array of product development and risk management services.

## Benefits of RGA's Turnkey Program

- RGA's reinsurance expertise
- Quick and cost-effective entry into the Group Life and AD&D market
- Reduction of time and financial commitment associated with product development
- Simple and flexible product designed especially for your customers
- Attractive plan features with optional coverage to enhance your program
- Competitive rates
- Freedom to choose, at your discretion, all or a portion of our turnkey services
- Assistance in developing market strategies
- Complete actuarial and rate development assistance
- Access to complete underwriting guidelines, medical requirements and consulting on unusual risks.
- Assistance with filing issues
- Flexible administration and claim services
- Improve existing products or introduce new products – putting your brand in front of customers and distributors, strengthening relationships and increasing your market share.
- Appropriate risk management through RGA's support
- A reinsurance team committed to helping you make the most of your opportunities ▶

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# Turnkey Group Life and AD&D Services

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## Market and Product Analysis

It is essential to have an alliance with someone who knows the industry and understands the various market issues. RGA can provide these market and product analysis services:

- Assessment of market opportunities
- Suggestions on product designs that will meet your needs

## Actuarial and Rate Development

We can help you understand financial and actuarial requirements with the following services:

- Actuarial support to review your current rates
- Pricing and plan design
- Periodic review and updating of the rates
- Develop and provide quote issuance guidelines
- Training and implementation of automated rating and proposal systems

## Underwriting Services

With our services, you gain experience and insight from our many years in the business. Here are just a few of our underwriting features:

- Design of underwriting guidelines for your unique market needs
- Provide medical underwriting requirements and processes
- Review and consultation on risks requiring special consideration

## Compliance Services

Compliance is a critical need in today's regulatory environment. By taking advantage of the experience offered through RGA and our vendors, you can turn the time-consuming filing function into a competitive advantage with these services:

- Assistance in reviewing current forms
- Provide compliant forms for your use, if necessary
- Consultation to your compliance staff as they move through the filing process
- If desired, coordinate use of quality vendors to handle filing and objections

## Administration and Claim Services

We can refer you to experienced administrators who can bundle and unbundle their services for you:

- Policy and certificate issuance
- Premium billing and collection
- Premium reporting
- Customer service
- Claim adjudication
- Claim draft issuance and reporting
- Agent appointment assistance

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

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