

The Capacity to Compete in Today's Marketplace



RGA has the proven knowledge, experience and financial strength to underwrite a wide variety of risks, so that you can offer your clients competitive products with-out compromising financial stability.

Our expertise and flexibility allow us to be innovative in providing tailored reinsurance coverage to meet special needs and requirements on a treaty or facultative basis.

When you choose RGA for your group life and AD&D reinsurance, you are choosing a company that is committed to help you with your business.

Products

- Excess Group Life and AD&D Reinsurance
- Quota Share Group Life and AD&D Reinsurance

Capacity

- RGA's financial strength allows us to provide per person capacity amounts to meet virtually any market need.
- The market leading capacity we have available applies to both group life and AD&D and will be customized to meet your needs.

The RGA Advantage

- **Underwriting Support**
 - ▶ Consultation on industry trends
 - ▶ 24-hour turnaround on facultative exceptions
 - ▶ Seasoned staff of experts
 - ▶ On-site underwriting seminars
 - ▶ Advice on underwriting tables and guidelines
- **Actuarial Support**
 - ▶ Consultation and Advice
 - ▶ Retention Studies
 - ▶ Reserve Analysis
 - ▶ Pricing Support
- **Customized Market Research Surveys**
- **Product Development Assistance Capabilities**
- **Risk Management Services**
 - ▶ Risk exposure mapping software
 - ▶ Access to our company-tracking database with location identification capabilities
 - ▶ Modeling
- **Consultation on compliance and policy issues**
- **General Market Intelligence and Information**
- **Waiver of Premium Claims Consultation**

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

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The security of experience. The power of innovation.

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