

Life, Accident, and Disability
Value-Added Services

PARTNERING WITH OUR CLIENTS TO MAXIMIZE OPPORTUNITIES



RGA

The security of experience. The power of innovation.

Premier Services

At RGA, client-centricity is at the heart of everything we do. One way we deliver on our commitment to your success is through the value-added services you can access as an RGA client. In this document, we've outlined what those services are, and together, we can determine which of these offerings will deliver the most impact for your business.

EXCLUSIVE REPORTS

Quarterly Earnings Summary

This industry-leading publication from RGA is a compilation of quarterly earnings information from the top 10-15 group life, disability, and worksite carriers. RGA compiles data from earnings calls, 10-Qs, 10-Ks, and financial supplements, among other sources. We then analyze this information to identify themes and unearth findings to deliver powerful insights that can be leveraged by our clients for benchmarking and business planning purposes.

INDUSTRY RESEARCH

Surveys and Benchmarking

With decades of group insurance experience, the RGA Market Research team serves as an extension of your company. Our research experts help you uncover critical insights and deliver in-depth answers to help your team deepen their understanding of the market, various sectors, and functional areas, such as claims, underwriting, product development, and more. By tapping into our competencies in benchmarking, market and industry research, best practice and guideline development, and industry and market profiling, you'll get customized information that enables you to take action.



Premier Services

UNMATCHED EXPERTISE

Complex Case Underwriting and Consultation

RGA is synonymous with underwriting expertise and for good reason. Our team of group life and disability underwriters averages 20 years of industry experience in unique and complex risk cases. We review more than 1,500 cases per year, respond to inquiries within one business day, and maintain a client approval rating above 94%. As such, you can expect a quick and clear response from our underwriters who will provide expert consultation on even the most challenging of cases.

Complex Disability Claims Management and Consultation

Some disability claims can be downright puzzling and costly. RGA's group claims consultants are experts in managing complex, long-term disability claims to a positive outcome. Whether you're struggling with a pending, active, or mature claim, our consultants draw upon their many years of experience in working with challenging cases to assist you in developing an effective approach to resolution.

COMPETITIVE ADVANTAGE

Exclusive Predictive Insights Tools

Group RiskDimensions® is a suite of solutions offered exclusively by RGA that identifies different dimensions of insurance risk, ranging from medical to behavioral. The flagship Group RiskDimensions solutions, MedScore® and TransUnion TrueRisk® Life Group, provide our group carrier clients a consistent, compatible set of predictive tools that, when used separately or in combination, deliver powerful pricing and underwriting insights.



Advanced Analytics, Market Intelligence, and Competitive Insights

As a global reinsurer, RGA has an unparalleled view across geographies, lines of insurance, sources of evidence, and best practices. Our clients benefit from our perspective and insights, which, when coupled with RGA's progressive techniques and tools, reveals deep insights and enables us to help with business projections and go-forward recommendations. Ultimately, our clients are equipped with an understanding of how their rates and practices compare to the industry and knowledge on ways to be even more competitive.

Industry Trends and Hot Topics

Engage in discussions about emerging experiences, new industry studies, product trends, and late-breaking industry matters

Pricing

Perform actuarial review of rates, assumptions, and industry benchmarks

Valuation

Review methods, assumptions, and best practices

Risk Concentration

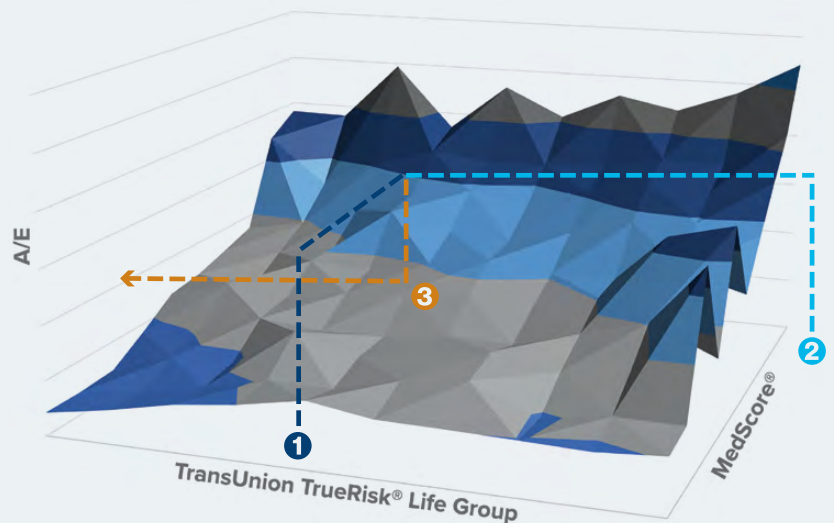
Conduct mapping exercises, scenario analyses, and reporting on geographic concentrations within a carrier's group life block

Group Risk Dimensions

TransUnion TrueRisk® Life Group is a credit-based behavioral index that is predictive of group mortality and morbidity experience. Validated and marketed exclusively by RGA, TransUnion TrueRisk® Life Group helps carriers get more value from existing underwriting information by combining it with insights derived from the behavioral side of risk.

MedScore® is a risk assessment tool for group business that combines the predictive power of prescription drug (Rx) and digital health data (DHD) in a single score.

The complementary nature of these two data sources (behavioral plus medical) when used together, gives carriers a powerful tool for identifying groups with the greatest potential to deviate materially from the pricing basis. Equipped with this knowledge, a carrier can use the scores from these two tools to refine pricing, triage new opportunities, or modify benefits or rate guarantee offerings.



Interpreting a surface graph is as easy as 1 2 3

- Find a point **1** on your TransUnion True Risk® Life Group lift curve
- Find a point **2** on MedScore curve
- Find point **3** on your surface graph where these two points intersect and touch the surface. This represent the A/E when using the scores in combination, which in this case, is lower than the individual A/E's

Advanced Analytics, Market Intelligence, and Competitive Insights

Quarterly Earnings Summary

A detailed industry report from RGA that outlines and analyzes the historical and current performance of top group life and disability insurers, identifying actionable insights for our clients.



Benchmarking Studies

Get in-depth, custom reports on current market issues impacting your business. Reports can focus on topics such as critical illness, life claims, disability claims, guaranteed issue/maximum, life waiver of premium, and voluntary accident. These custom insights can also shed light on strategic business efforts, such as product development, open enrollment, medical underwriting, underwriting guidelines, claims practices, experience ratings, renewal retention and profitability, among others.

Our consistently-scheduled benchmark studies are well established to dive into selective topics for comparing your company's business practices to those of your competitors. We deliver timely, customized information with actionable insights your team can incorporate into your business strategy and processes.



Industry Claim Trends

Optimize operational performance by incorporating RGA expert information, trend data, and best practices in your processes, products, and utilization of resources.

Expert Solutions for Core Strategies

In partnership with our clients, RGA delivers the expertise, innovation, and execution excellence you require by leveraging our comprehensive portfolio of actuarial, underwriting, claims, and research services.

Facultative (case-specific) consultation and risk review

Enlist dedicated RGA experts with broad group experience to provide creative, flexible consultation on sub-standard industries and other unique risks typically within 24 hours. Comprehensive facultative dashboards outline the type of requests, case sizes, industries, and approval rates.

Plan design improvements for group benefits

Get an assessment and change recommendations based on industry best practices for benefits plan design in collaboration with RGA underwriters and claims professionals.

Claim data analysis and focused assessment

Improve group LTD as well as life waiver of premium claim management and outcomes.

Disability claim settlement strategies

Receive expert evaluation on settlement practices and decision-making in group LTD.

General advice and consulting

Liaise with RGA experts to obtain industry knowledge and insights on topics such as experience rating, grandfathering, open enrollment, foreign exposure, occupation factors, guarantee issue, maximums, and more.

Operational assessment

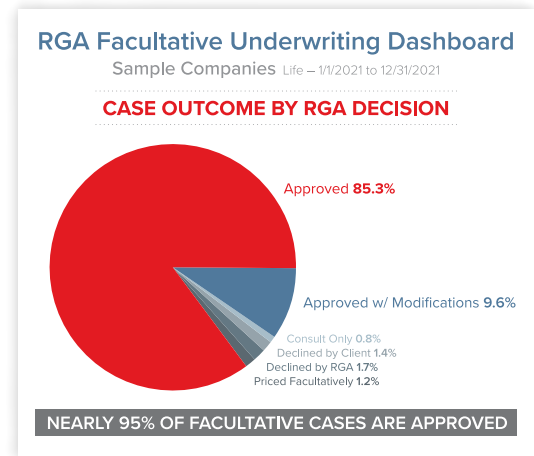
Perform organizational and focused assessments of claim and underwriting procedures to identify and analyze potential risks to an organization.

Primary research

Collaborate with RGA to develop industry surveys as well as to request immediate guidance or ad-hoc research.

Medical underwriting

Access our groundbreaking, web-based RGA Global Underwriting Manual, which is updated continuously by our medical directors and underwriting experts who are available daily at our facultative call desk for underwriting assistance with challenging risks.



Knowledge and Development Opportunities

RGA offers a wide range of on-demand or experiential education and training, equipping our clients to succeed in the ever-changing group insurance market.

Conferences/Seminars

Provide opportunities for networking and development for audiences ranging from entry-level to senior executives. This includes:

- RGA Executive Leaders Forum
- RGA Group Life and Disability Symposium
- RGA Disability Claim Leaders Forum
- RGA Regional Claims Seminar
- RGA Regional Underwriting Seminar

Webcasts (live and on-demand)

Offer clients access to a wide array of topics, including:

- Group underwriting, claims, and actuarial
- Medical Managed Care (RGA ROSE® Consulting Group)

Workshops and training

Give clients the opportunity to learn and deepen their knowledge:

- Roundtables on a variety of industry topics and trends
- Real-world case study reviews
- RGA Learning Gateway, our clients-only platform containing learning modules and podcasts on timely topics





About RGA

Reinsurance Group of America, Incorporated (NYSE: RGA) is one of the largest global providers of life and health reinsurance and financial solutions. Ranked #222 on the 2022 Fortune 500 list, RGA has approximately \$3.5 trillion of life reinsurance in force and assets of \$92.2 billion as of December 31, 2021. Founded in 1973, RGA is recognized for its deep technical expertise in risk and capital management, innovative solutions, and commitment to serving its clients. With headquarters in St. Louis, Missouri, and operations around the world, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development, and financial solutions. To learn more about RGA and its businesses, visit the company's website at www.rgare.com.

To learn more about RGA's value-added services, contact your RGA representative or email the RGA Group Re Value-Added Services Team at valueaddedservices-team@rgare.com
