

Superior Underwriting Rules

AURA starts with RGA's industry-leading underwriting rules and expertise – but it doesn't stop there. These rules are continuously updated, based on RGA's medical, actuarial and research expertise, to reflect the latest information and practices and give you the flexibility you need to succeed.

For more than 40 years, RGA has been committed to developing underwriting expertise and applying it to innovative, customer-focused solutions. That same focus is behind our e-underwriting efforts and makes our AURA rules both comprehensive and flexible so that they adapt to changing competitive pressures, advances in medical assessment and the availability of new underwriting tools. Since its introduction in 2002, AURA's underwriting rules have been continually updated to support new products and markets around the globe while remaining consistent with each client's objectives and each country's regulatory requirements. RGA recognizes that rules must be optimized to produce the best results by underwriters who know the markets, products and distribution methods, and we work with your underwriters to ensure that AURA effectively promotes and protects your objectives and empowers your success.

RGA is committed to researching and developing breakthrough solutions for our clients. In fact, RGA has been recognized in *Best's Review* magazine's Innovation Showcase forum for three

consecutive years. With the combined knowledge and insights from our medical directors, research and development staff and experienced underwriters, RGA transforms critical information into practical and evidence-based rules.

You can also gain the advantage of RGA's capacity for acceptance of risk and risk sharing through reinsurance. Unlike many products available to write underwriting rules, RGA backs our rules with our underwriting, our acceptance of our share of the risk, and our reputation.

With AURA, you can:

- ✓ **Customize rule sets**
- ✓ **Access and adapt to the latest underwriting philosophies**
- ✓ **Take advantage of world-class underwriting expertise**
- ✓ **Process evidence from a variety of sources**
- ✓ **Create disclosure questionnaires that fit your market and products**
- ✓ **Increase sales via better and faster underwriting decisions**



- Underwriting Expertise
- Business Intelligence
- Technology





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AURA Rules Administration Tool

The AURA Rules Administration Tool is Web-based and easy to use, allowing you to create and manage AURA rule sets for multiple products, disclosure types, language requirements or regions. Your company can copy and edit all or parts of the RGA underwriting rule sets that come with AURA, or build your own rules to reflect your underwriting philosophy.

This level of customization is an advantage if your guidelines and business needs change or if you add new products. Starting with an RGA master rules set, you can customize rules to fit your requirements and still be confident that the underlying critical assumptions and expedited processes are sound, allowing you to issue more business faster without sacrificing proper due diligence on risk assessment.

Disclosures and Evidence

The AURA Rules service contains many comprehensive rule sets* for managing disclosures and evidence. You can use some or all of these sets to automate your underwriting:

- Disclosures (applicant responses)
- Motor Vehicle Records (MVR)
- Medical Information Bureau (MIB)
- Prescription Drug Database (Rx)
- Laboratory Results (Labs)

**Certain AURA Rule Sets, such as MVR or Rx, may not be available in countries where these databases are not required or sanctioned.*