

**RGGA** GLOBAL  
UNDERWRITING  
MANUAL



Reinsurance Group of America, Incorporated (RGA) is the world leader in facultative reinsurance specializing in substandard risk – putting us in a unique position to provide expert underwriting advice to our clients.

The RGA Global Underwriting Manual is a comprehensive, easy-to-use manual that provides instant access to risk classification information. It is designed to help underwriters make fair and knowledgeable decisions on product lines including Life, Critical Illness, Cancer Only, Disability Income, Hospitalization and Medical Reimbursement, Waiver of Premium, Total and Permanent Disability, and Accidental Death Benefits, as well as a range of market-specific product types.

The manual was first launched as an internet-based guide in 2006 and has been continuously updated since then to incorporate the latest medical and nonmedical trends, legislative changes, as well as valuable feedback from our clients.

The Global Underwriting Manual helps underwriters make fair and knowledgeable decisions.



Up-to-date information includes:

## Medical

Guidelines for more than 800 impairments with useful information, including:

- General Topic Description
- Epidemiology including aetiology
- Signs and Symptoms
- Investigations and Diagnosis
- Treatment
- Prognosis
- Risk Classification
- Underwriting Considerations

## Occupations

Occupational risks are assessed based on occupational duties. As with the medical section, rating guidance is given across all product lines. Recent research has shown that the mortality and morbidity associated with the majority of occupations in many countries is low, allowing us to offer life cover at standard rates in most instances.

Other nonmedical sections include:

- Avocations
- Financial Risk Assessment
- Foreign Risks

## Calculators

The manual includes eight separate calculators:

- Blood Pressure
- Build
- eGFR
- Liver Function Tests
- Lipids
- Risk Profile Calculator
- Foreign Risk Calculator
- Occupation Calculator

The risk profile calculator is designed to allow the assessment of many common risk factors in one place, and includes build, blood pressure, lipids, liver and renal function, impaired glucose metabolism, diabetes and family history.

## Worksheet Functionality

The new worksheet functionality allows you to add impairment ratings including free text notes to a worksheet. The worksheet can be saved and downloaded.

The medical section has rating guidelines for more than 800 impairments.

## Laboratory

Normal reference ranges for all commonly seen laboratory values and possible causes for abnormal values are documented. There is also information about possible disease and pharmacological interaction.

## Questionnaires

A library of questionnaires addresses many of the medical and nonmedical impairments. These are available in Microsoft Word, enabling you to customize them if necessary.

## Features

**Type-ahead search functionality.** The most effective search engine in manuals of this type.

**Tab view for content.** You can target specific information by description sub-sections, or product line.

**Create and maintain favorites.** Easily access your most viewed pages, calculators and other resources by saving these as favorites. You can save as many as 10 favorites throughout your navigation experience, or edit favorites by priority through your 'Account Details' via the 'Home Screen'.

**Personal Notes.** You can add personal notes on any topic, viewable only to yourself, by clicking on the 'Notes' icon on the rating page. Your personal notes are preserved even if your computer is updated because they are saved within the manual, not on your computer.

**Account Details.** Use your Account Details to select preferred products you want to see on a rating page, or to contact RGA by clicking on 'Support/Contact us'.

**Access to Page History.** Review past guidelines with an easy-to-use function that lets you select a specific date from the specific topic page of the manual. You can change the date as needed to review historical information. To return to the current version of the page, you just use the 'Back' arrow on your browser. Archive pages have an 'Archive' watermark so you always know when you are viewing historical information. (Note: Calculators are unavailable in Archive mode. If you require access to archived content, please contact your local RGA Chief Underwriter.) Favorites can be accessed from an archived page in GUM v2.

**Company Notes.** You now have the ability to include underwriting guidelines specific to your company within the manual. This company-specific information is accessible only by your company. You can add your company-specific guidelines for any impairment to rating pages in the manual by simply clicking on the 'Company Note' icon on the rating page.

If company notes are available, a red dot appears on the company note icon. When you click on the icon, you can view your company's guidelines for that impairment. (Note: The ability to add or change company notes is limited to an approved editor. For more information on accessing the company notes functionality, please contact your local RGA office.)

**What's New.** Easily see "What's New" from the home screen or from the rating page.

**GULF Bites.** GULF Bites are quick, interactive anatomy and physiology tutorials for each of the body systems that are embedded in the manual's impairment pages.

## How to Register

In order to access the Global Underwriting Manual you need to have access to the RGA's client portal, RGA Central. The first step is to register for the RGA Central Portal as shown below:

1. Open a new browser window and go to:  
<https://central.rgare.com>.
2. Click 'Request Access'.
3. Complete your personal details and click 'Submit'.
4. Once your RGA Central Access has been approved, you will be notified via e-mail.

Once you are registered with RGA Central you can register for the Global Underwriting Manual (also at <https://central.rgare.com>).

To register for the manual please follow the below steps:

1. Click on the Global Underwriting Manual tile.
2. Follow the prompts to complete the registration form for the manual.
3. Once your Global Underwriting Manual access is approved, you will receive an e-mail notification.

If you forget your password, you can request a new one to be sent to you by clicking on the Forgot Password link on the RGA Central login page.

If you would like more information on the Global Underwriting Manual, or have any questions, please contact your regional RGA representative, or contact the Global Underwriting Manual Helpdesk via e-mail at: [gumhelp@rgare.com](mailto:gumhelp@rgare.com).

