



## RGA Announces Industry's First Digital Health Data Scoring Service

February 4, 2020

ST. LOUIS--(BUSINESS WIRE)--Feb. 4, 2020-- [Reinsurance Group of America, Incorporated](#) (NYSE:RGA), a leading global life and health reinsurer, today announced that its breakthrough Digital Health Data (DHD) Risk Scoring service is now available for U.S. life insurers. This real-time platform evaluates structured electronic medical record and medical claims data, and derives an actionable underwriting risk score for seamless integration within a carrier's underwriting system. RGA's comprehensive DHD solution is an unprecedented scoring system for efficiently translating health data into actionable insights.

"Electronic medical records and claims data are made up of literally hundreds of thousands of medical codes, which, up until now, has made applying this data to risk assessment prohibitively slow and complex for carriers," said Dianne Schuetz, Vice President, Business Initiatives, RGA. "RGA started dedicating resources to solve this industry challenge over a decade ago, recognizing that this data would revolutionize the underwriting process."

"RGA's deep expertise in medical underwriting, data analytics, and digital risk assessment has enabled us to build a robust platform from the ground up," Schuetz added. "Our DHD solution is designed for efficiency, transcending just the aggregation of electronic medical records and claims data, to provide interpretation, translation, and consistency for underwriters."

Today, as digital health data becomes more widely available across the U.S., carriers such as USAA Life Insurance Company (USAA Life) are working to leverage this rich data and RGA's DHD solution to reduce applicant wait time, provide more consistent underwriting decisions, and ultimately help their applicants obtain the protection they need. Working with prominent organizations like USAA Life, RGA is improving applicant risk assessment and expediting the underwriting process for the benefit of insurers and applicants alike.

RGA's DHD solution is available via a real-time application programming interface (API) for use across a broad range of use cases, from triage through post-issue monitoring. For further information regarding RGA's DHD solution, please contact [RGA Client & Marketing Services](#) or visit [www.rgare.com](http://www.rgare.com).

### About RGA

Reinsurance Group of America, Incorporated (RGA), a Fortune 500 company, is among the leading global providers of life reinsurance and financial solutions, with approximately \$3.5 trillion of life reinsurance in force and assets of \$76.7 billion as of December 31, 2019. 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](http://www.rgare.com).

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Source: Reinsurance Group of America, Incorporated

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