

RGA and MIB Partner to Offer Electronic Health Record Underwriting Solution

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New solution from life insurance industry leaders supports quicker and less invasive risk assessment process

ST. LOUIS & BRAINTREE, Mass.--(BUSINESS WIRE)--May 7, 2019-- Reinsurance Group of America. Incorporated (NYSE: RGA), a leading global life reinsurer, is teaming up with MIB Group, Inc. (MIB), the life and health insurance industry's most trusted and secure resource for data-driven risk management services, to develop a synergistic electronic health record solution for improving applicant risk assessment and expediting the underwriting process for underwriters and applicants alike.

By offering MIB's data network capabilities and RGAs Digital Health Data scoring capability together, carriers will benefit from the synergies of a new data source and a powerful risk assessment tool for use in underwriting.

"As the insurance industry's leading data resource, MIB is the ideal partner for RGA's scoring expertise," said David P. Wheeler, Executive Vice President and Head of U.S. Mortality Markets, RGA. "Our respective capabilities address a twofold challenge – accessing sources of electronic health records and transforming them into actionable information for underwriting."

"By working with RGA and MIB, carriers will obtain powerful information that will streamline their underwriting processes, allowing them to keep up with changing consumer buying preferences and the movement to digital environments," said Lee Oliphant, President and Chief Executive Officer, MIB Group, Inc.

The RGA and MIB electronic health record solutions will be available on a pilot basis starting in April 2019. MIB's Electronic Health Records (EHR) Service and RGA's Digital Health Data scoring are separate and distinct services available from MIB and RGA respectively. Customers may subscribe to one or both services. MIB's EHR Service will be provided by MIB, Inc., a wholly-owned subsidiary of MIB Group, Inc. to members of MIB Group, Inc.

About RGA

Reinsurance Group of America, Incorporated, a Fortune 500 company, is among the leading global providers of life reinsurance and financial solutions, with approximately \$3.4 trillion of life reinsurance in force and assets of \$66.7 billion as of March 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.

About MIB

MIB is the life and health insurance industry's most trusted and secure resource for data-driven risk management services that protect the financial integrity of its members and address their evolving needs. Owned by its members, MIB is uniquely positioned to securely collect and analyze confidential data. MIB services help to detect fraud, errors and omissions on insurance applications; to analyze industry data needed to manage a variety of financial risks; and to make regulatory reporting compliance less onerous and more efficient. MIB Group, Inc., a membership corporation, provides services through its wholly-owned operating subsidiaries, MIB, Inc. and MIB Solutions, Inc. For more information, visit www.mibgroup.com.

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