



## RGA's ROSE® Program Provides Record Savings to Clients in 2014

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MINNEAPOLIS--(BUSINESS WIRE)--May 26, 2015-- [RGA Reinsurance Company](#), a subsidiary of Reinsurance Group of America, Incorporated (NYSE: RGA) today announced a record savings of \$29.3 million last year to its U.S. Group Reinsurance clients through the use of RGA's proprietary ROSE® (Reinsurance Outcomes and Service Experts) Program. This figure represents an increase of almost \$12 million from total 2013 savings of \$17.5 million. The ROSE Program is a specialty operation of RGA, helping clients manage catastrophic healthcare claims while supporting quality outcomes for those insured. The 2014 savings to direct healthcare and stop-loss insurance companies represents the largest annual savings recorded in the program's 30-year history.

ROSE is the nation's foremost reinsurance-based case management consulting program, providing group healthcare clients with expert consulting and education services, perinatal and neonatal case management, transplant networks, oncology and renal management services, research support, claims repricing and negotiation services.

With a staff of 11 nurse-consultants, each with more than 10 years of clinical and managed care experience, ROSE offers RGA clients assistance in identifying resources, including alternative care options, to manage clinically complex patients and cost containment solutions. The ROSE physician review program offers access to a panel of hundreds of doctors across all specialties who provide individual case reviews, appropriateness of care, and medical necessity.

"The ROSE program provides our clients with a unique added-value service, which not only helps them realize savings, but helps them provide *their* members with support toward quality healthcare outcomes," said Mike Emerson, Executive Vice President, Head of U.S. And Latin American Markets, Group Reinsurance, RGA. "Our team of seasoned professionals have extensive practice helping companies with complicated diagnoses and clinical situations. They work closely with clients to connect them with the appropriate vendors and services, and help them realize savings. We are grateful to our clients for their partnership and look forward to another year of savings."

Savings to clients and RGA through the use of ROSE services are calculated on an annual basis.

### About RGA

Reinsurance Group of America, Incorporated is among the largest global providers of life reinsurance, with operations in Australia, Barbados, Bermuda, Canada, China, France, Germany, Hong Kong, India, Ireland, Italy, Japan, Malaysia, Mexico, the Netherlands, New Zealand, Poland, Singapore, South Africa, South Korea, Spain, Taiwan, Turkey, the United Arab Emirates, the United Kingdom and the United States. Worldwide, the company has approximately \$2.8 trillion of life reinsurance in force, and assets of \$44.7 billion.

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