AGENDA

- WELCOME
- DATA SERVICES OVERVIEW
- COMPANY OVERVIEW
- ASK AND UNDERWRITER DEMO

RGAx

COMPANY OVERVIEW

OUR STORY

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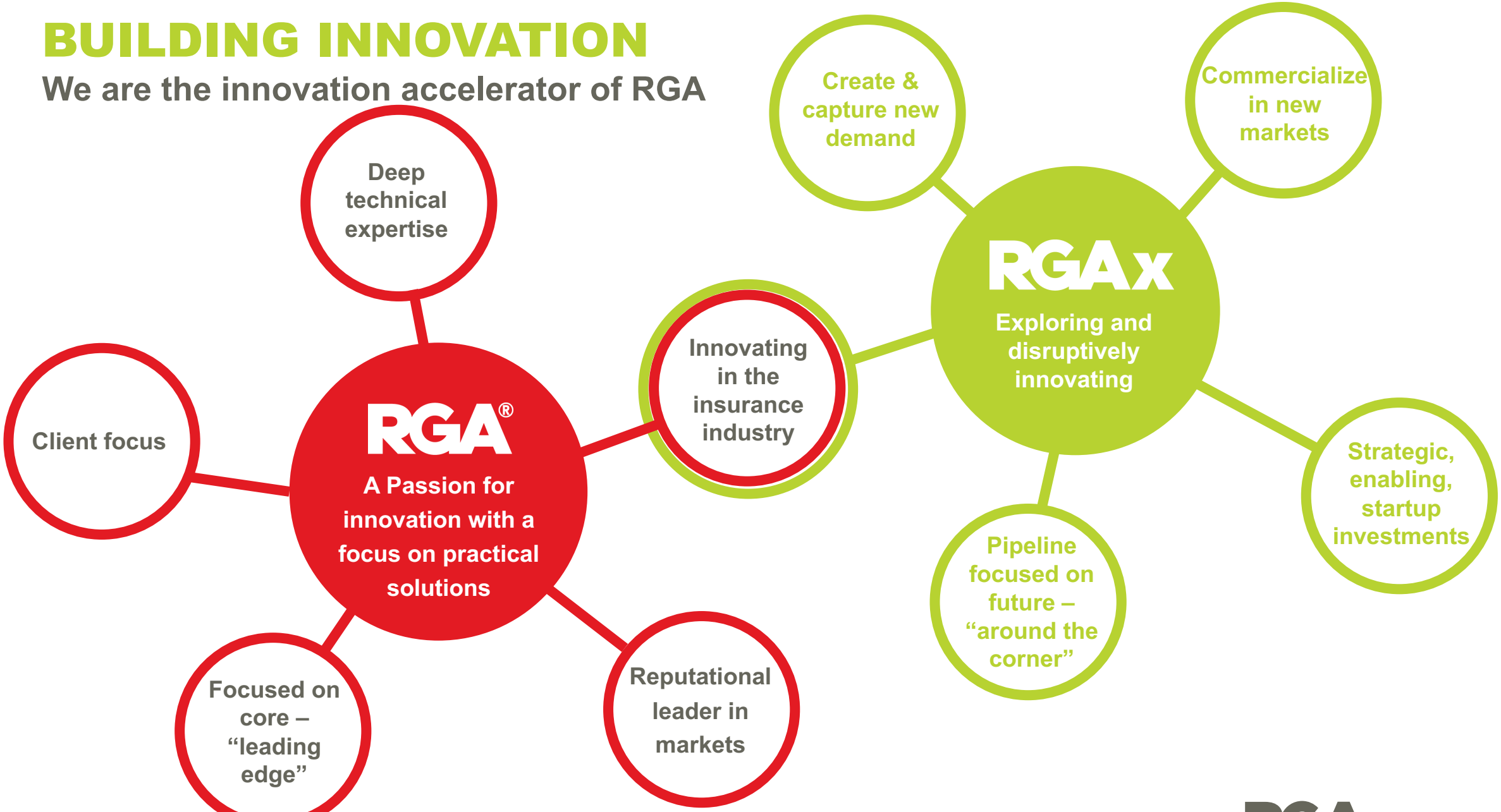
BUILDING INNOVATION

We are the innovation accelerator of RGA



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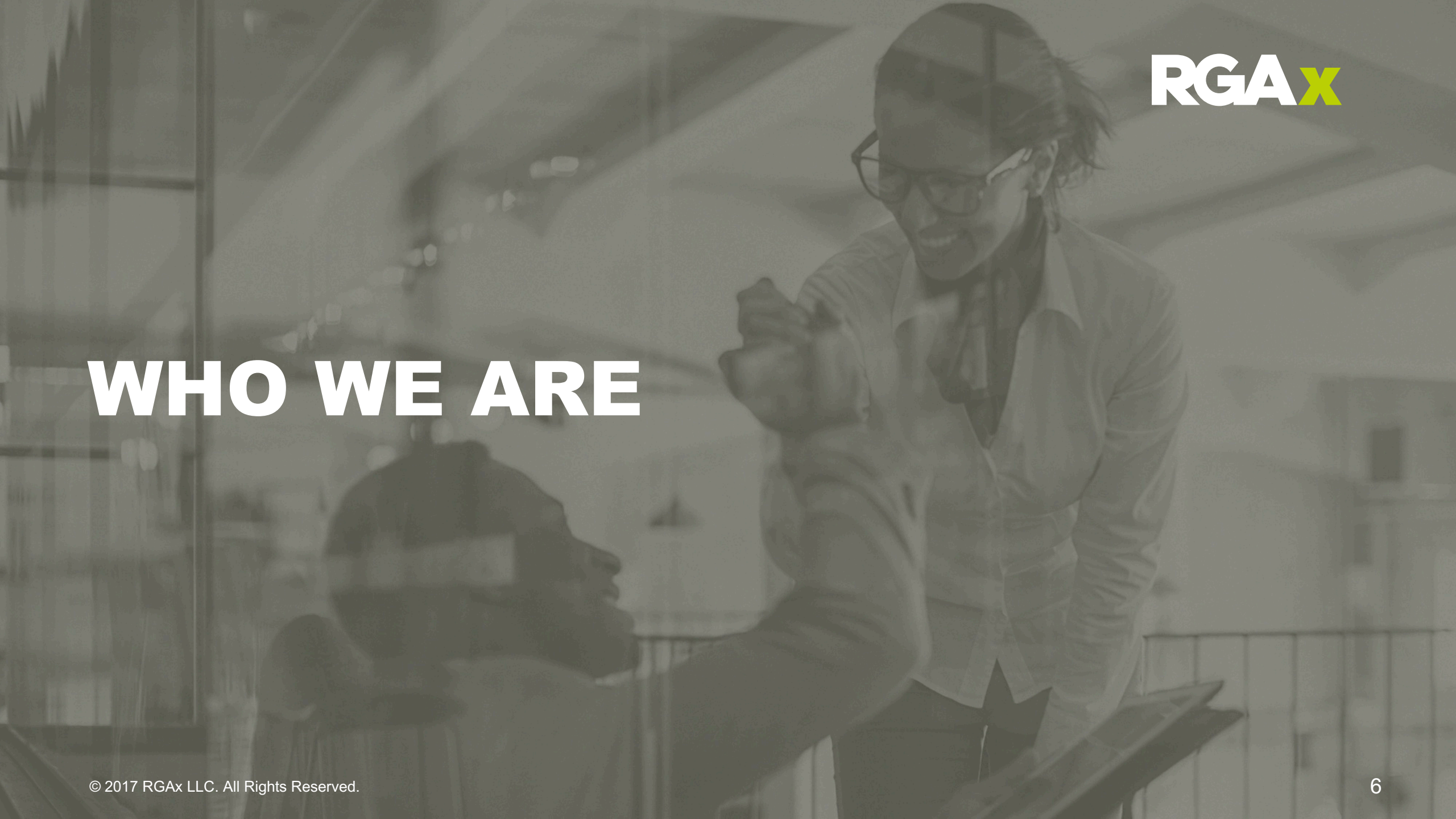
RGAx

Shepherd the life insurance industry to the next generation by providing the tools and capabilities to reach people in connected ways within a wired world.

A. Greig Woodring | **Former CEO, RGA**



WHO WE ARE

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MISSION + VISION

Transform the life insurance industry by creating tools, data, products and platforms that enhance trust and transparency, engage consumers, carriers and distribution entities within a digital world.

Offer consumers an irresistible motivation to meet their financial responsibilities.

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RGAx

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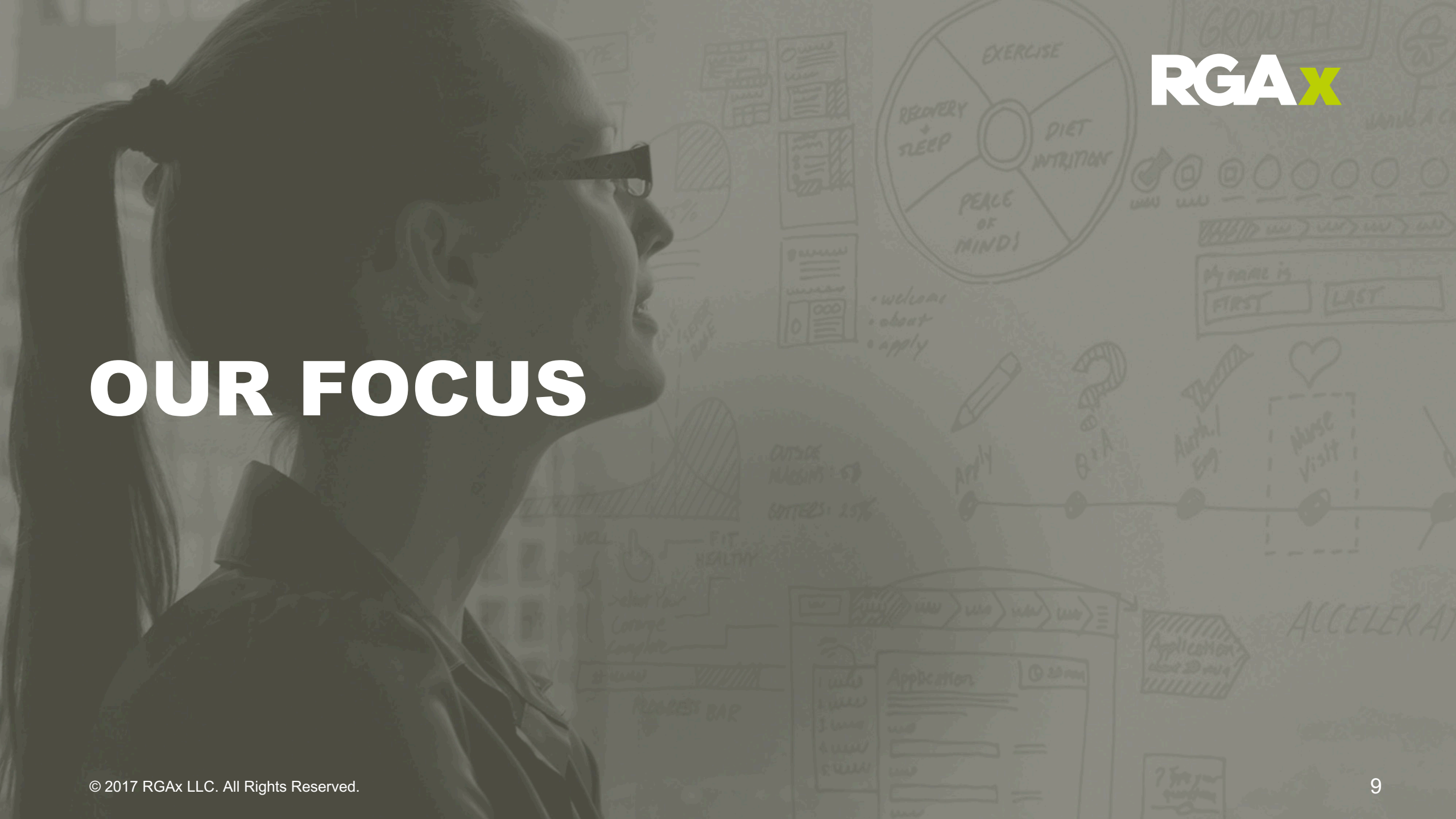

OUR FOCUS

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PRIMARY FOCUS AREAS

UNDERWRITING

DISTRIBUTION

EMERGING TECHNOLOGIES

DATA & ANALYTICS

CUSTOMER BEHAVIOR

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RGAx

ORGANIZATION STRUCTURE

INNOVATION

Innovation Pipeline

Strategic Partnerships

Research

CAPABILITIES

Data & Analytics

Underwriting

Digital Marketing & Distribution

BUSINESS ACCELERATOR

RGAx Teams

Entrepreneurs

Startups

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HOW WE WORK

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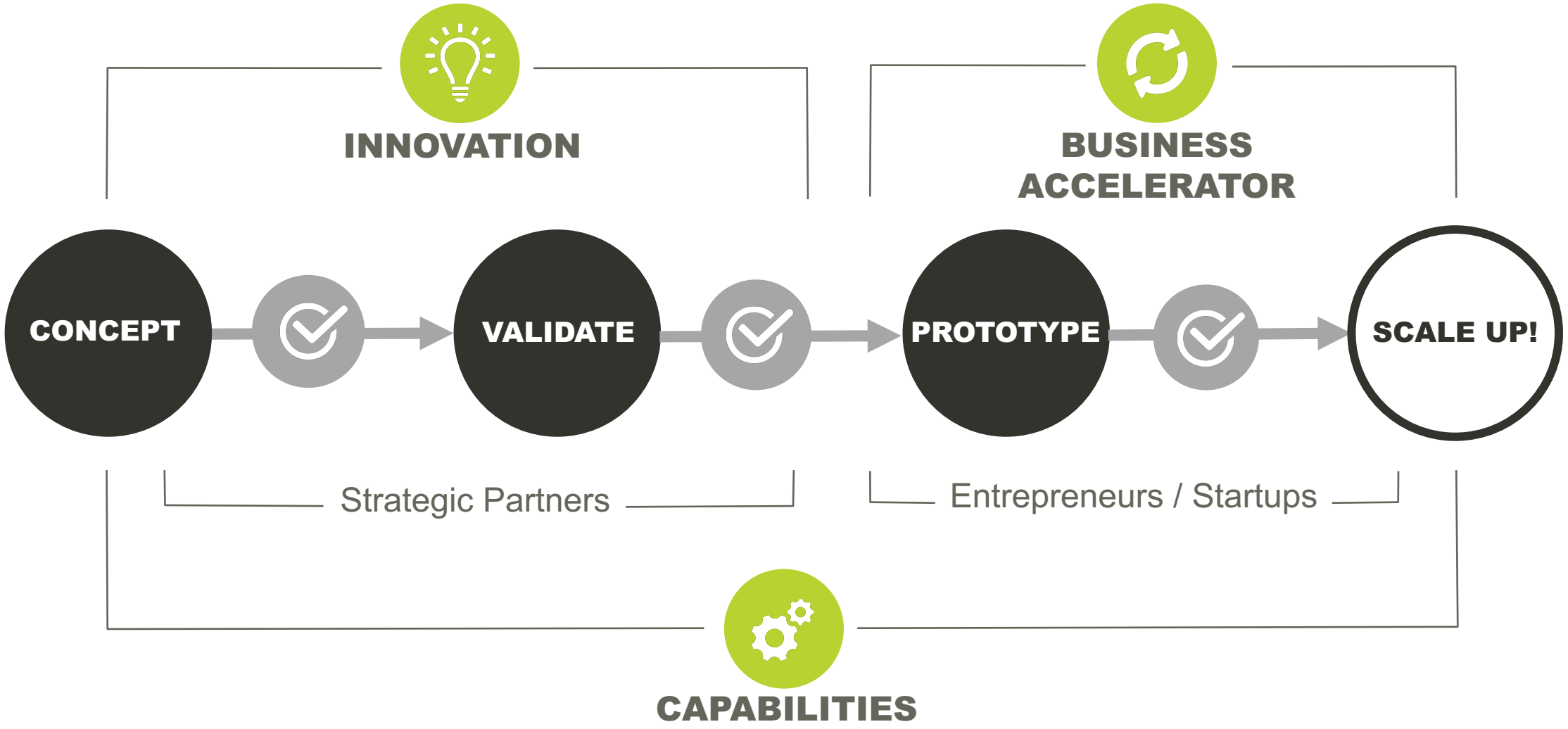
ACCELERATING INNOVATION



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INNOVATION

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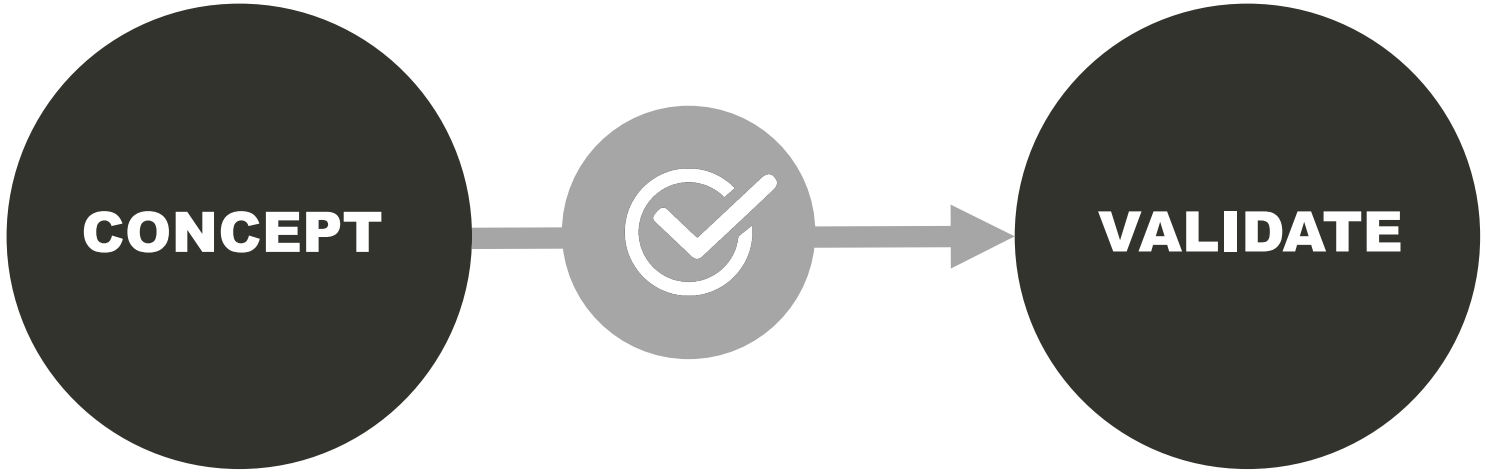
INNOVATION: OVERVIEW



Select a concept from ideation with internal experts and strategic partners

Business model is built to test approved concepts

We constantly source ideas from our internal expertise and external partners. Once an idea moves to the concept phase, we refine it and develop a formal problem statement with a market hypothesis. Then, we build out a business model to test in the validation stage.

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CO-INNOVATE + CO-CREATE

Our ideation process involves co-innovating with Entrepreneurs

Co-creating with our partners, clients, startups, and other industry leaders

We're working with strategic partners to accelerate high-value, transformational ideas

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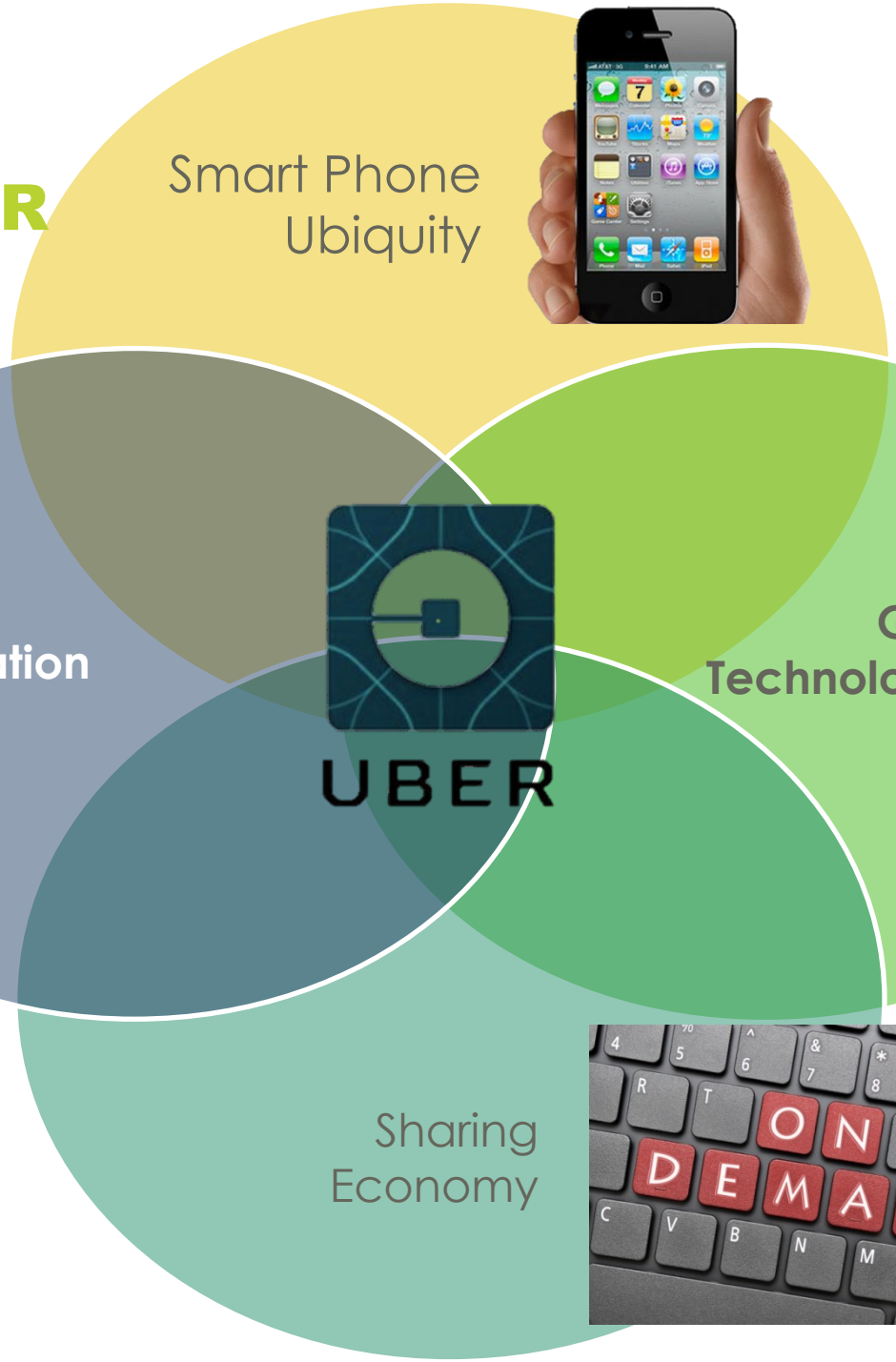
TRENDS ARE THE RAW MATERIALS FOR PREDICTING THE FUTURE



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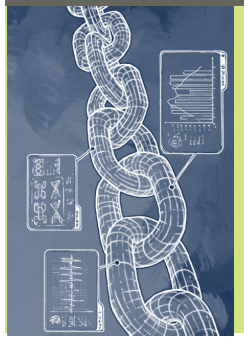
EIGHT TECH TRENDS IMPACTING LIFE INSURANCE

InsureTech

Startup Speed

"Run for Your Life"

Blockchain



Distributed Ledger

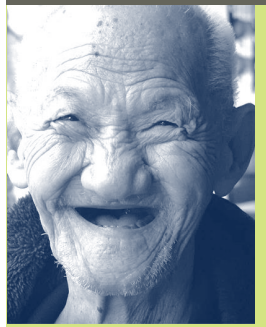
"Penny Lane"

Content Marketing

Virality of Content

"Paper-back Writer"

Elder Tech



Aging Economy

"When I'm 64"

Wearables / IoT

Quantified Self

"I Me Mine"

Platform Markets

Sharing Economy

"With a Little Help From my Friend"

AI/ML

Cognitive Computing

"One and One and One is Three"

CRISPR-Cas9

Gene Editing

"Dr. Robert"

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BUSINESS ACCELERATOR

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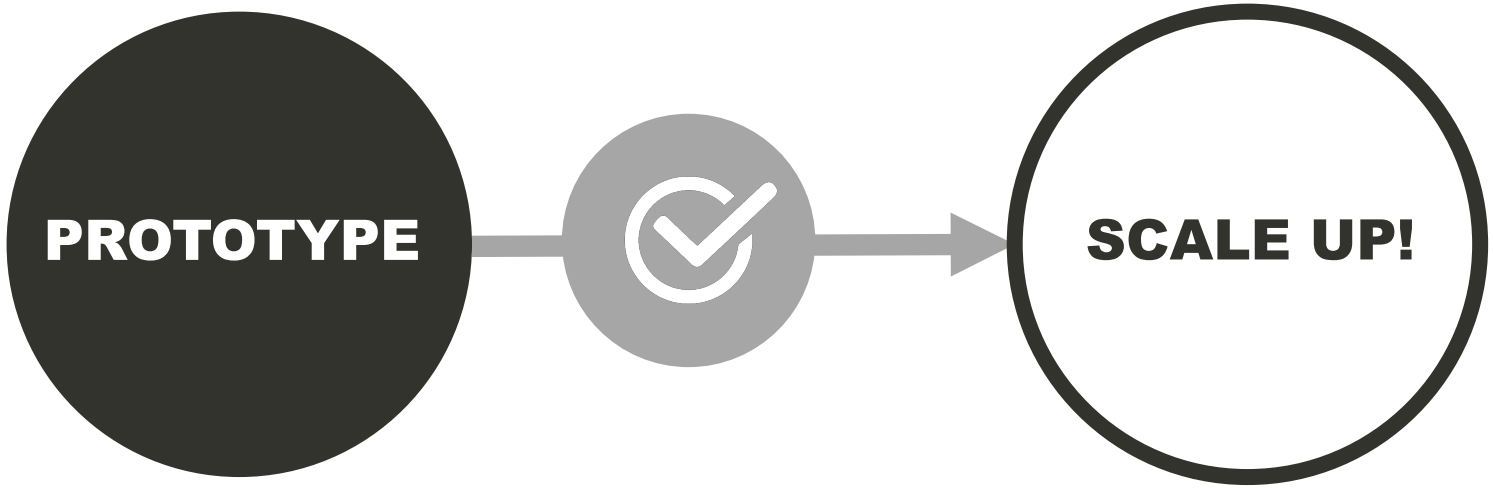
BUSINESS ACCELERATOR: OVERVIEW



Build, test and A/B testing in the market

Advance prototype to operating business

Our Business Accelerator is where we leverage entrepreneurs and internal staff to lead prototype initiatives. The initiative leads are responsible for building the ecosystem for the business and then A/B testing to hit scalable metrics. Once goals are met, they move into full-scale business models.

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RGAx

80%

of people overestimate the cost of insurance

We're building and accelerating

TRANSFORMATIONAL

BUSINESSES

that tackle the industry's toughest problems

58M

Households lack adequate insurance coverage

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CAPABILITIES

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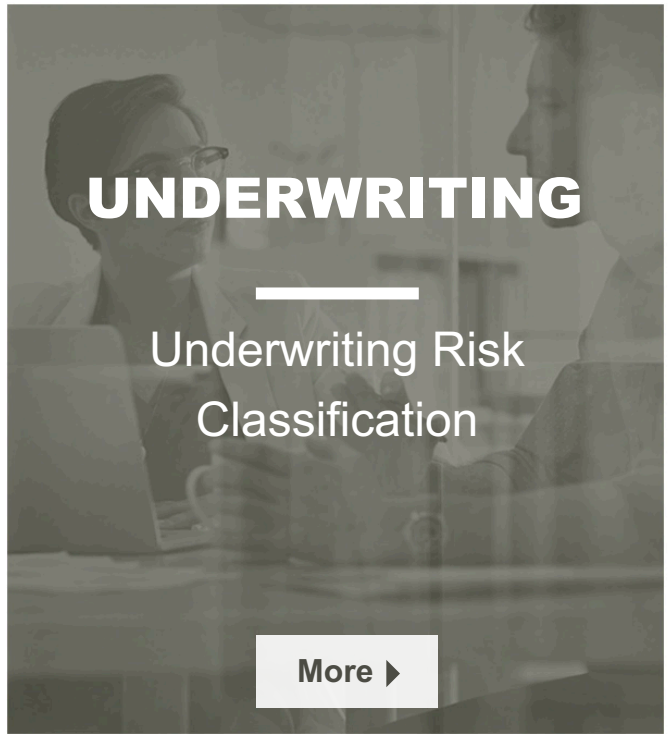
CAPABILITIES: WE ARE UNIQUE



UNDERWRITING

Underwriting Risk
Classification

More

DATA & ANALYTICS

Behavioral insights
Health and Mortality

More

MARKETING & DISTRIBUTION

Consumer Targeting
D2C Marketing
Campaign management
Digital Fulfillment

More

SUBJECT MATTER EXPERTISE Actuarial, Underwriting, Product, Industry Research, Health

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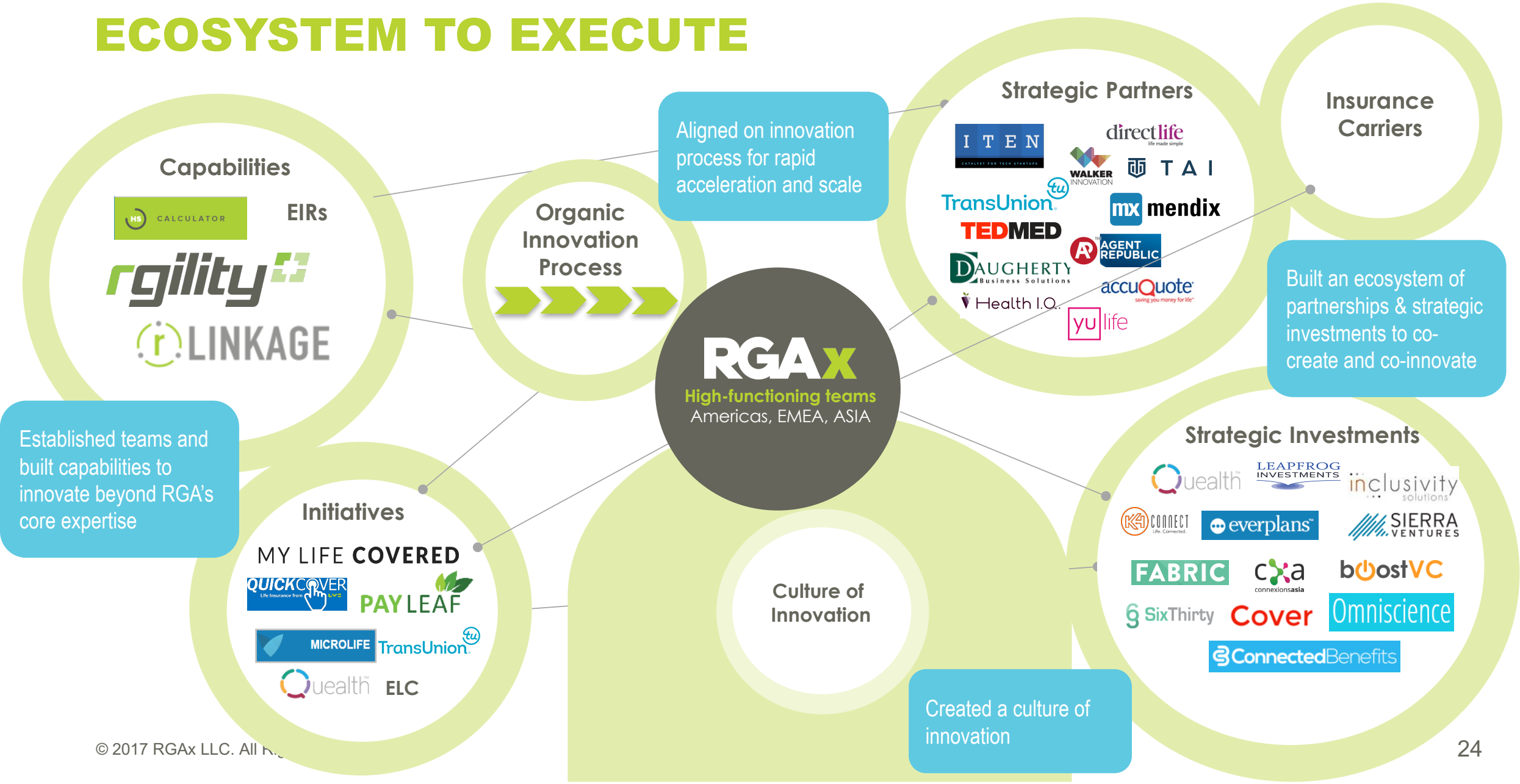
RGAx HAS ESTABLISHED OPEN INNOVATION ECOSYSTEM TO EXECUTE



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16600 Swingley Ridge Road, Chesterfield, Missouri 63017-1706 U.S.A.

Phone: (636) 736-7000 • Toll-Free: 1 (888) 736-5445 • Media Inquiries: (636) 736-2351

RGAx.com • rgaxinfo@rgare.com