



# 2025 LIFE INSURANCE AND ANNUITY CONFERENCE

*Reimagine Tomorrow*

**Navigating the Future: Innovation,  
Automation, Regulation**





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RGA

# Setting the table

- Underwriting and Regulatory perspectives relating to innovation in life insurance product and process development.
- Tools of the trade and things to watch out for.
- No “silver bullets”
- “Hey, what about this?”
- This is our journey...

# Product Development: Where is this all going?

Origin story

Players

Tailored solutions

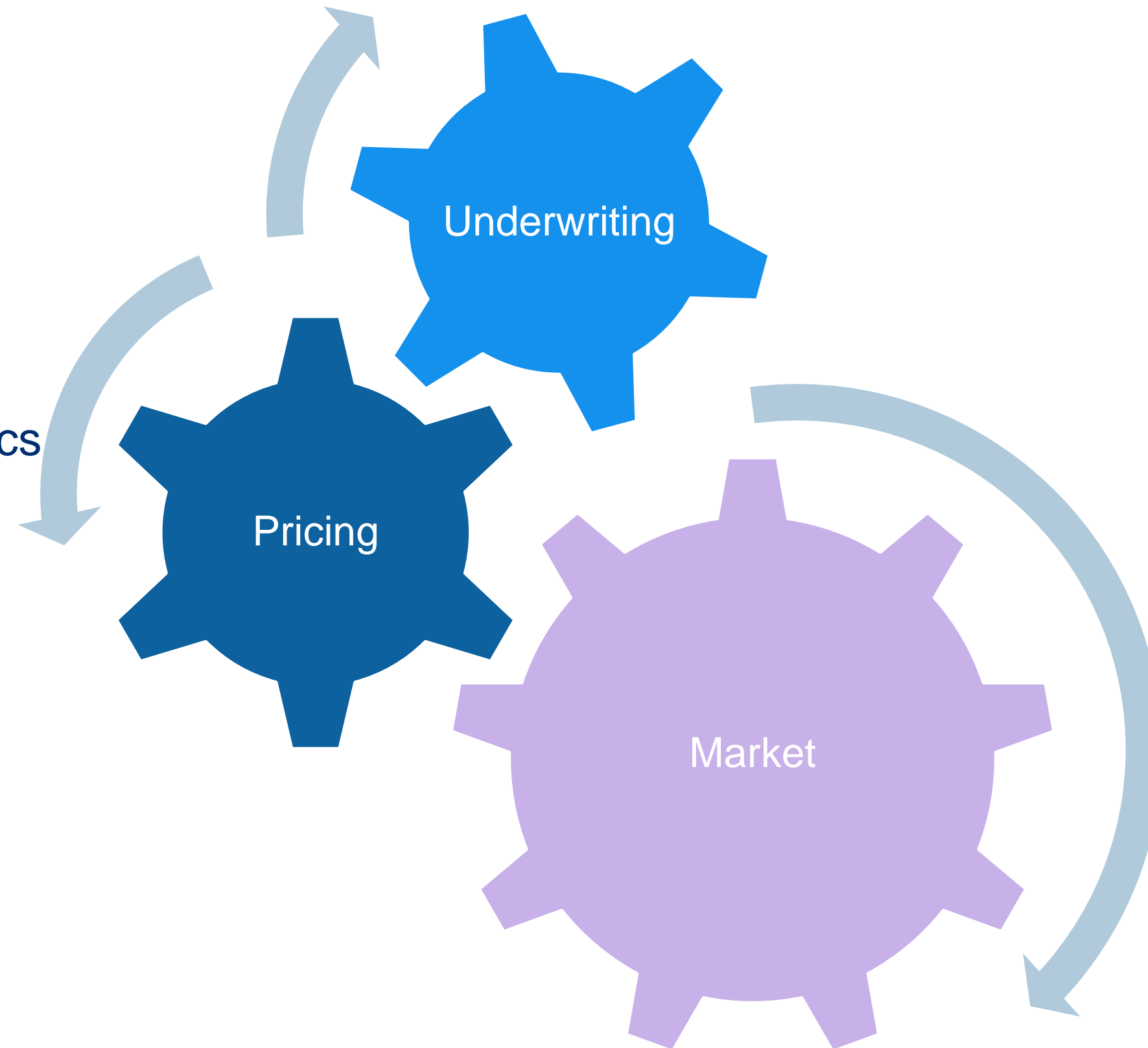
Trends: speed, friction, economics

Harmony

Uncharted waters

Risk tolerance

Solution QB



Consumer Protection

Measuring Risk

- ✓ Reserves
- ✓ Capital
- ✓ ORSA

Building Regulations

Product Approvals

Compliance



# Pricing + Underwriting: Expeditionary Learning

Program Objectives/KPI's

Tools

- ✓ Application
- ✓ Data
- ✓ Traditional evidence
- ✓ Automation
- ✓ Rules + scoring
- ✓ Reporting

Limited evidence programs

Roles

End to end experience

Getting the math right

Balancing act



Defining "Fairness"

Anti-Discrimination Laws

Regulating newer technologies

- ✓ Automated Underwriting
- ✓ Triage Programs
- ✓ Big Data and AI

Reporting

Experience Collection

# Program Monitoring: All rowing the same direction?

## Reporting/monitoring

- ✓ Production
- ✓ Program

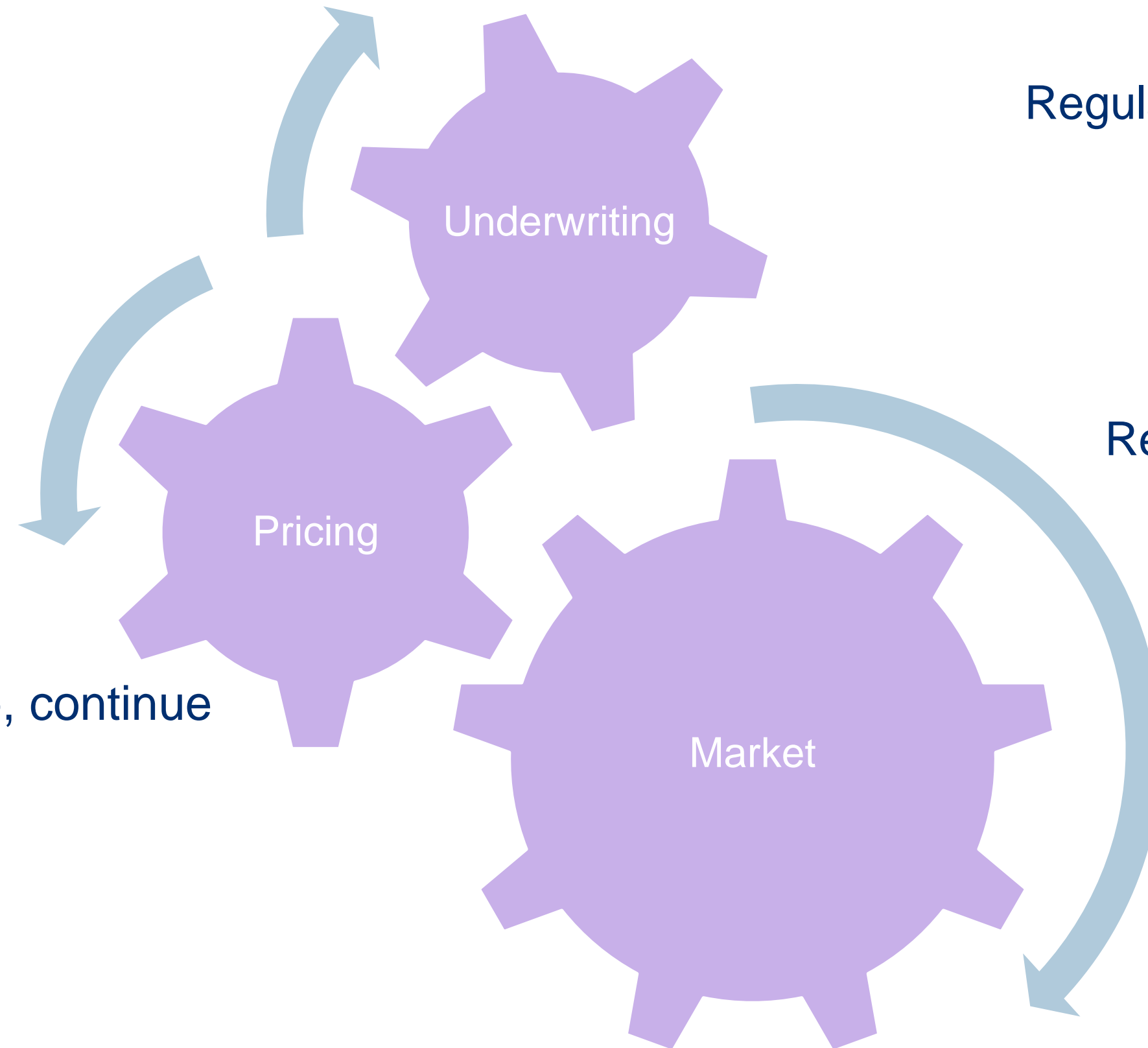
## Monitoring tools

- ✓ Plan F
- ✓ Recheck
- ✓ Post issue APS/EHR
- ✓ QA/QC audits

Program refinement: start, stop, continue

Communication

Enterprise buy-in /support



## Regulatory reporting landscape

- ✓ Change since 2020
- ✓ Recent developments

## Improving Oversight

## Regulatory monitoring tools

- ✓ Compliance
- ✓ Audits

# Comprehensive program set up: beyond the horizon

## Players and roles:

- ✓ Acquisition
- ✓ Underwriting
- ✓ Servicing
- ✓ Claims
- ✓ TPA?

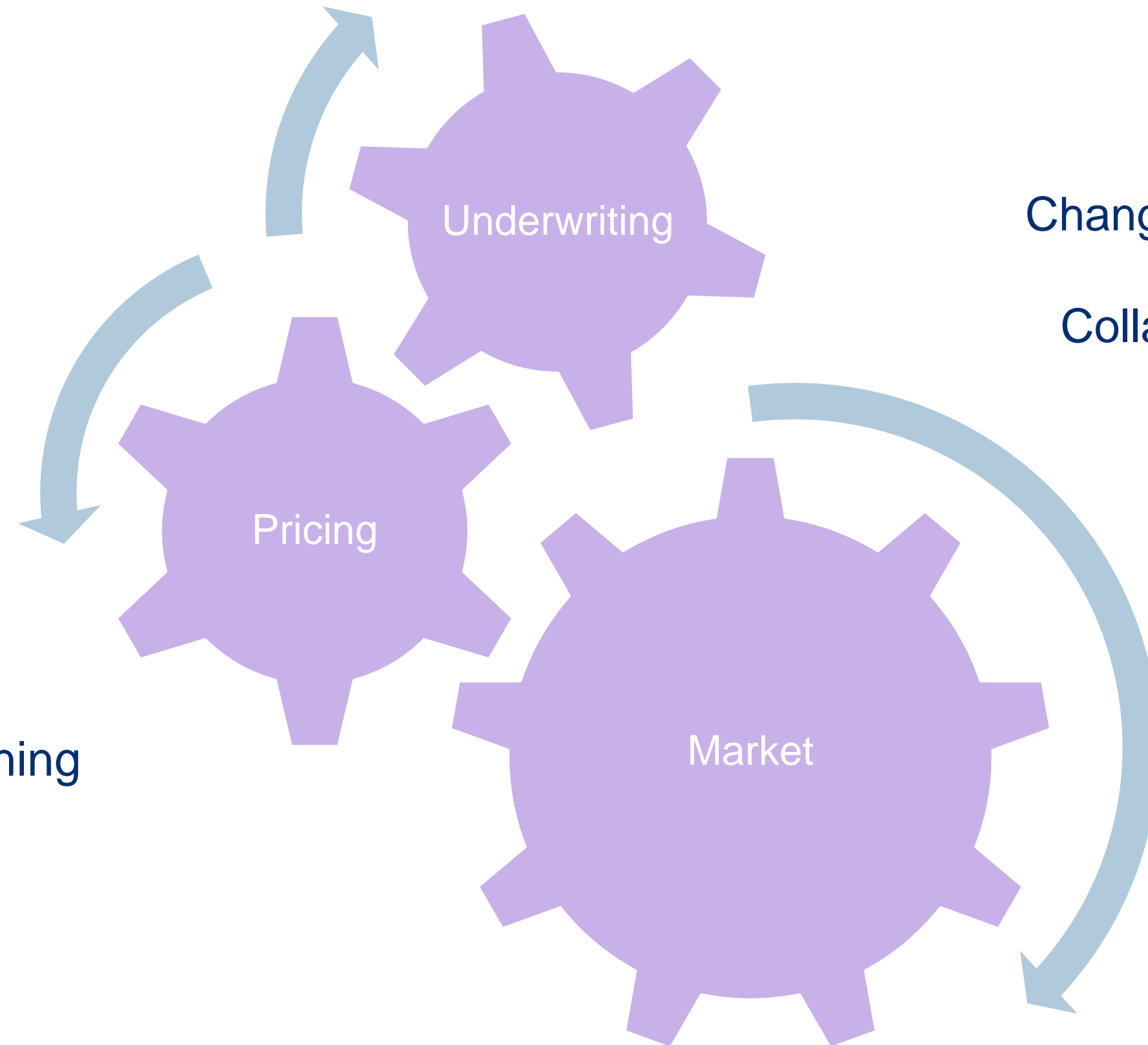
UW changes

Reinstatements

Reporting and performance mining

Digitally acquired  
then serviced via fax?

Experience matters

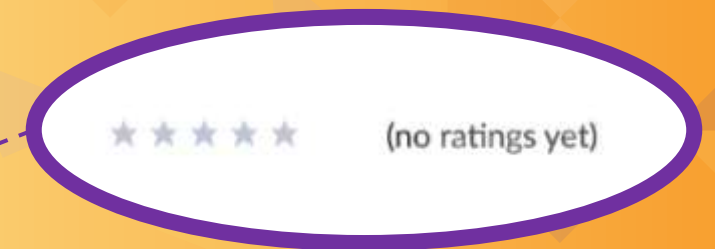
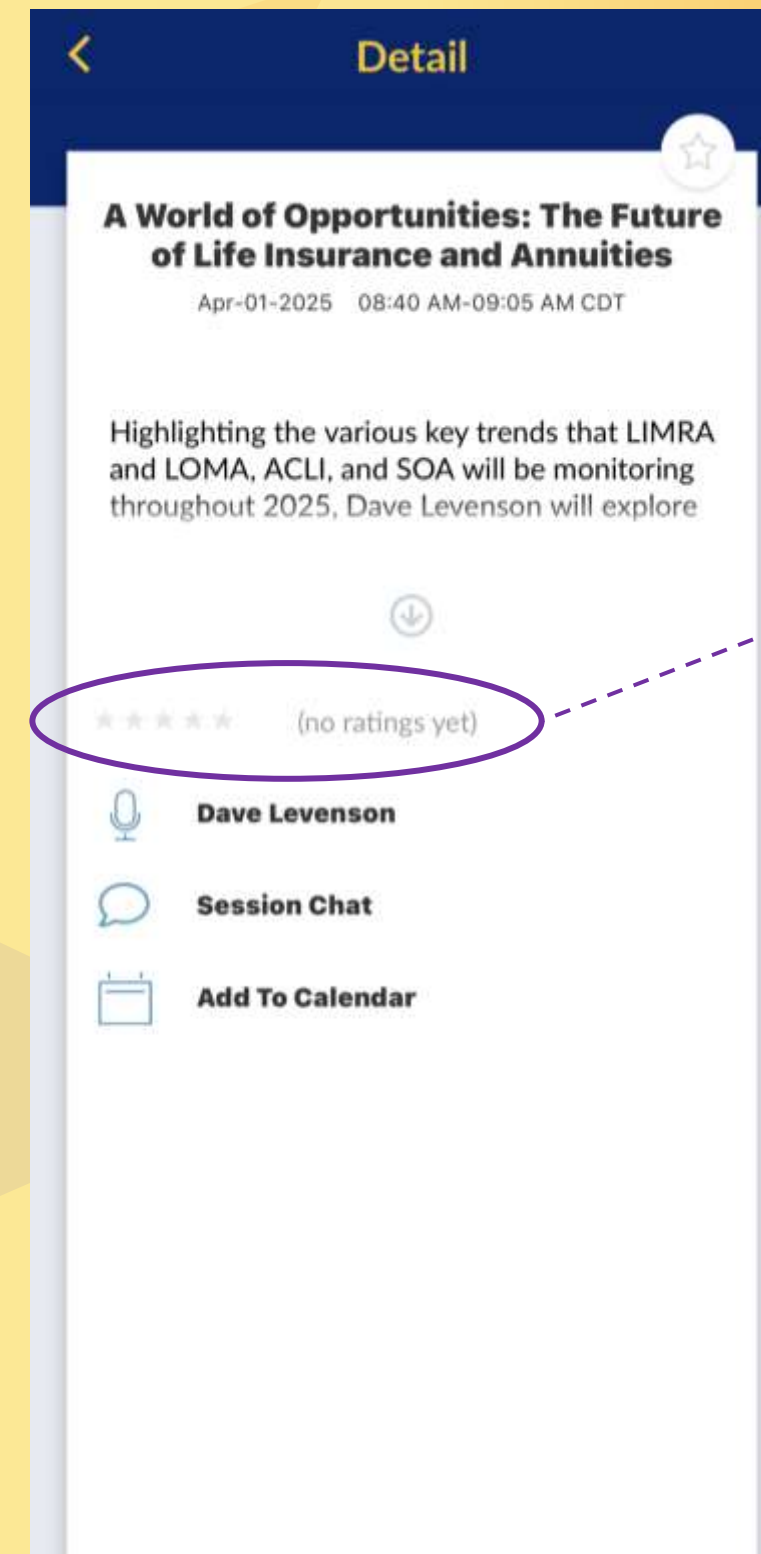
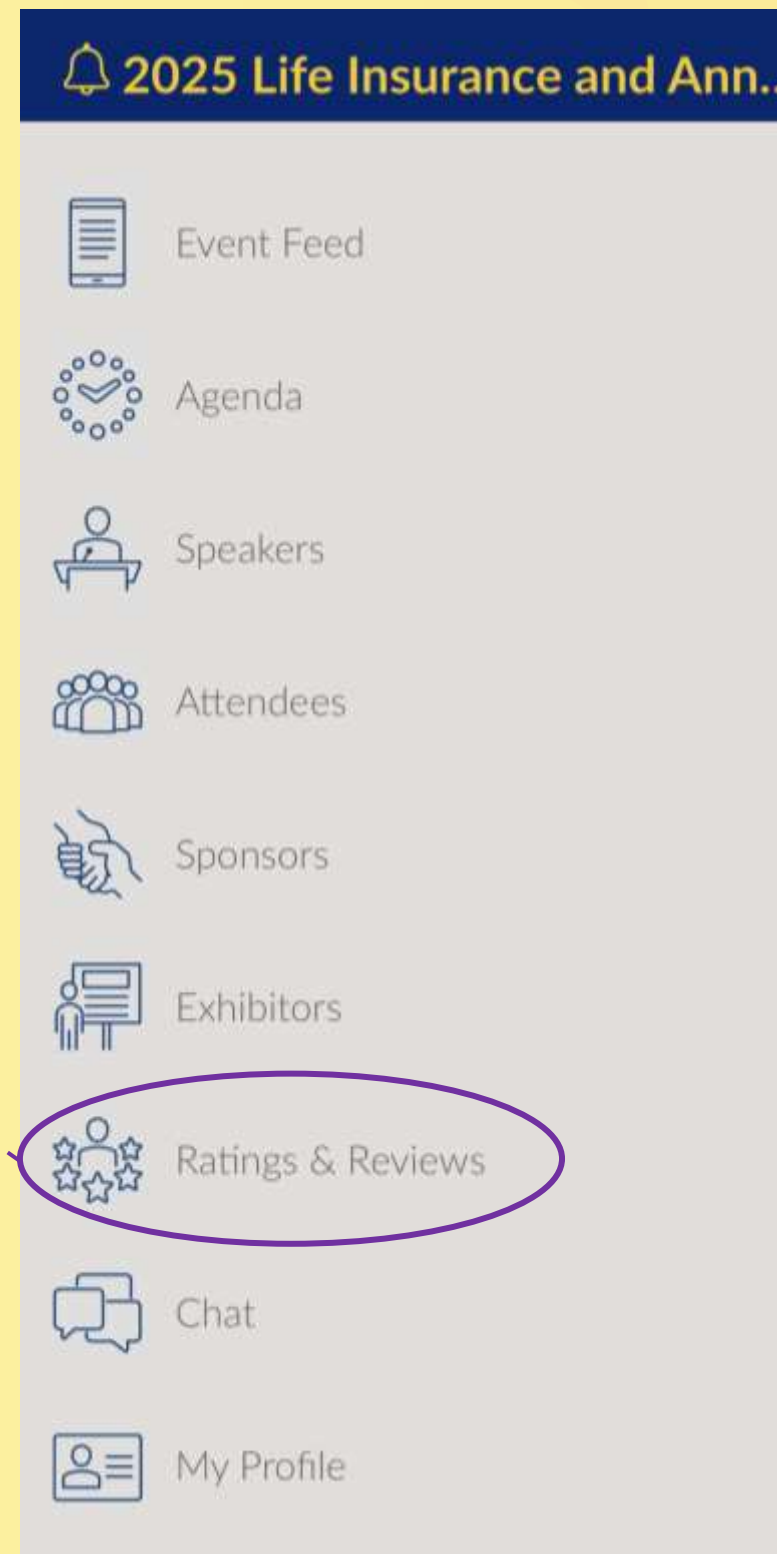


Evolution of Regulation

Changing World of Compliance

Collaboration with Regulators

# Please Provide Your Feedback on the Conference App





# Thank You

