

Life Reinsurer of the Year



“We are honoured to be named Life Reinsurer of the Year. This award recognises RGA’s commitment to innovation and client collaboration and reflects the tireless dedication of our employees across the region.”



**Arthur Ozeki, Executive Vice President,
Head of Asia Pacific, RGA**

Tailor-made solutions for the Asia Pacific (APAC) region, coupled with first-in-market innovations to meet evolving business needs and expand insurance coverage to the uninsured or underserved, have earned Reinsurance Group of America (RGA) the Life Reinsurer of the Year Award.

“We are honoured to be named Life Reinsurer of the Year. This award recognises RGA’s commitment to innovation and client collaboration and reflects the tireless dedication of our employees across the region,” said Arthur Ozeki, Executive Vice President, Head of Asia Pacific, RGA.

RGA’s notable product innovations in the region include a first-in-market simplified issue critical illness (CI) product in China. This solution provides insurance protection for individuals with chronic diseases, while retaining the essential risk protection of traditional CI products, simplifying the underwriting and onboarding journey. A medical reimbursement product with a family-pool feature in Vietnam provides another example, allowing policyholders to share family members’ reimbursement entitlements without premium increases once their annual limit is exhausted.

The global life and health reinsurer also introduced various digital and data-driven underwriting solutions, such as a digital reinsurance underwriting tool in Japan that returns decisions on facultative cases within minutes, a predictive mortality risk scoring model using data from a local credit bureau in South Korea, and a web-based assisted underwriting tool in Hong Kong that minimises medical evidence requirements and underwriting turnaround time.

One of RGA’s most notable innovations was to address Korean insurers’ challenges in expanding their simplified issue business and providing financial protection for consumers with health impairments. RGA Korea launched a market-first data-driven automated underwriting solution, the Simplified Issue Expansion Project, optimizing sales, risk management, and the customer journey.

Amid continued regulatory changes and the evolving economic environment, RGA’s financial and capital solutions also helped clients optimise capital positions, including significant asset-intensive transactions in Japan and Hong Kong in the past year.

RGA’s APAC operations include offices in Australia, China, Hong Kong SAR, India, Japan, Malaysia, New Zealand, Singapore, South Korea, and Taiwan, offering individual and group life, living benefits, health, high net worth, Retakaful, superannuation, annuity, and financial solutions.