

Press Release

RGA Technology Partners, Inc. Brings Automated Underwriting to AAA Life Insurance Company

St. Louis, Missouri/USA, January 4, 2010 — RGA Technology Partners, Inc. a wholly-owned subsidiary of Reinsurance Group of America, Incorporated (NYSE:RGA) today announced that AAA Life Insurance Company has launched phase one of its direct sales program utilizing the AURA software. AURA (Automated Underwriting and Risk Analysis) helps insurance companies globally to improve application data gathering, ensure consistent underwriting decisions, lower underwriting costs and reduce policy issue timelines in order to increase placement rates.

AAA Life Insurance offers life insurance solutions to AAA Members through a variety of sales channels, including direct mail. Insurance carriers such as AAA Life Insurance are now able to gain efficiencies in their new business and underwriting operations from the ability to leverage available electronic third-party underwriting information, proven underwriting rules engine technology and prebuilt underwriting business rules. As part of the overall solution, AAA Life Insurance has also been able to take advantage of AURA's expanded pharmaceutical (Rx) rule set capabilities recently developed by RGA.

"AAA Life Insurance is able to underwrite significantly more applications with no additions to staff, while gaining efficiencies and maintaining consistent underwriting," said Jym Barnes, President and Chief Executive Officer, RGA Technology Partners, Inc. "We have been thrilled with the success of the project thus far and we are excited about witnessing the longer-term results in the months and years to come."

"AAA Life Insurance continues to focus on providing value to AAA Members who need life insurance coverage," said Jim Sharkey, AAA Life's Senior Vice President and Chief Marketing Officer. "AURA helps us to efficiently manage mortality risk and also provide a great member experience by reducing the average turnaround time on underwriting decisions."

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RGA Technology Partners, Inc. (RTP) is a wholly-owned subsidiary of Reinsurance Group of America, Incorporated (RGA). RTP's AURA solution leverages RGA's 30-plus years of underwriting experience with RGA's underwriting rule sets integrated into the technology of RTP. AURA is designed to improve underwriting time service, manage risk consistently and reduce the costs associated with processing life insurance applications. It can be used in a traditional life insurance setting, in banks and call centers, and can be accessed by underwriters, agents, brokers and customer service representatives. For more information on RGA Technology Partners, Inc., visit <http://www.rgatp.com>.

Reinsurance Group of America, Incorporated, through its various operating subsidiaries, is among the largest global providers of life reinsurance. In addition to its U.S. operations, Reinsurance Group of America, Incorporated has subsidiary companies or offices in Australia, Barbados, Canada, China, Hong Kong, India, Ireland, Japan, Mexico, South Africa, South Korea, Spain, Taiwan, and the United Kingdom. Worldwide, the company has approximately \$1.7 trillion of life reinsurance in force, and assets of \$16.2 billion.

AAA Life Insurance Company is owned by several of the largest entities in the AAA organization and is headquartered in Livonia, Michigan. With nearly 1,000,000 policies, AAA Life has over \$66 billion of life insurance in force as of June 30, 2009.

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