

RGA Technology Partners

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Press Release

Baltimore Life Chooses AURA From RGA Technology Partners, Inc. to Automate Underwriting

St. Louis, Missouri/USA, October 27, 2008 — RGA Technology Partners, Inc. a wholly-owned subsidiary of Reinsurance Group of America, Incorporated (NYSE:RGA) today announced that the Baltimore Life Insurance Company has entered into a commercial agreement with RTP to implement the AURA Product Suite in the U.S. market. AURA (Automated Underwriting and Risk Analysis) helps automate underwriting decisions, speeding up the time to issue a policy and improving the data gathered about an applicant.

“AURA is being adapted to Baltimore Life’s sales, marketing and underwriting processes so they can take full advantage of AURA’s automated underwriting capabilities,” said Jym Barnes, President and Chief Executive Officer, RGA Technology Partners, Inc. “This will improve issue placement timelines and increase scalability for the organization. We are very pleased that they have chosen AURA to be a part of that solution and we look forward to seeing the results.”

“AURA will allow Baltimore Life to improve our services and speed to agents while reducing costs and maintaining our conservative approach to risk,” said John Patterson, Senior Vice President, Chief Operations Officer & CIO. “We look forward to working with RGA Technology Partners in implementing a solution that gives us self-sufficiency and is flexible enough to integrate with our existing systems.”

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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 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.

Baltimore Life Established in 1882, The Baltimore Life Insurance Company has served seven generations of policyholders. Baltimore Life has upheld its commitments over the years by building and preserving high-quality assets. Baltimore Life is a member of the Insurance Marketplace Standards Association. IMSA membership promotes ethical market conduct for individual life insurance, annuities, and long-term care insurance. Our mission includes a commitment to manage our business on a sound financial basis. Current Baltimore Life rating information is available on our Web site at www.baltlife.com.

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