

# Your underwriting NewsLetter



By Underwriting  
**United States**

February 2018



## Spotlight

# Facultative Assessment & Selection Tool

## FAST

Does FAST really mean 'quick'? Well...yes and no! Our Facultative Assessment and Selection Tool (FAST) is actually a table rating modification/reduction program. It provides an interface for scoring single, rateable medical impairment cases initially assessed at +100 (Table 4) or fewer debits. A proposed insured could get a better offer when a specific set of parameters are all met.

Our Medical department has identified a group of conditions for which significant mortality implications would not be expected in the near future, but rather in the distant future. Based on this information, we have focused our efforts on over 35 impairments to include in the FAST program.

Current users of our online SOLEM Underwriting Guide have access to the FAST interactive client portal almost instantaneously. If your company doesn't have our manual readily available, we can arrange for you to start using it and very quickly add your entire staff. The FAST portal is easy to include with your company access, once your underwriters have completed the initial FAST introduction presentation.

If you are interested in learning more about our FAST program or would like to have your underwriters trained to use this valuable risk assessment tool, please contact Pam Bergsten, Director, Underwriting Training for more information: pbergsten@scor.com or 913.901.4674.

## Dear friends,

We are delighted to present the premiere edition of the SCOR Underwriting Newsletter. Each issue will highlight a variety of relevant topics ranging from outlining updates and improvements to our underwriting manual, SOLEM, to providing insights from our R&D department. We will also provide a brief introduction to our talented underwriting team by spotlighting at least one member per issue.

As an industry leader, we recognize the importance of proactive and timely communication regarding industry trends as well as our numerous projects and initiatives. This periodic newsletter will serve as an information conduit between us that we hope you will enjoy.

We sincerely appreciate the opportunity to share information and solicit feedback on how we are doing and what we can do to improve our services to better meet your needs. I look forward to seeing you at an industry event and/or at your offices.

**Kristin Ringland, FLMI, FALU**  
Vice President and Chief Underwriting Officer-US

## Facultative Services

# New Way to Get Decisions

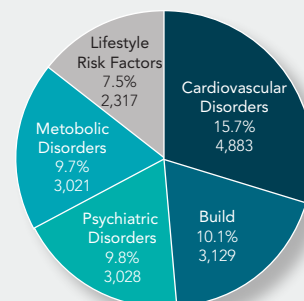
You have a new option for receiving your facultative underwriting decisions from SCOR underwriters.

We can transmit our decisions directly to your Secure FTP Site, or we can transmit our decisions to a SCOR Secure Site folder for your team's retrieval. If you are interested in either of these transmission methods, please contact Don Mayes at 704.344.2735, or at [dmayes@scor.com](mailto:dmayes@scor.com). Don can work with your IT team to assist in configuring this solution.

## Top 5

# Rateable Impairments

In 2017, SCOR reviewed 35,124 Facultative submissions from our US clients. In reviewing the data, these were the top rateable impairments.



## R&D Observations

# Accelerated Underwriting: The Basis

The basis of accelerated underwriting (AUW) is the recognition that biometrics and fluids are not necessary on every applicant. Very similar UW decisions can be reached for many applicants without these data elements. Fundamental questions in an AUW program are who qualifies and who does not.

These are the basic approaches:

- Categorically expand non-med limits (e.g., from \$99k to age 60 to \$500k to age 50)
- Selectively waive biometrics / fluids on certain 'better' applicants who are likely to qualify for best rates

The definition of 'better' can be based on traditional assessment (clean, app, MIB, MVR, Rx check) or, additionally, a 'measure of goodness score' such as LexisNexis Risk Classifier and/or Milliman Rx Score.

Once the parameters are set, typically using historical client data, aspects of the program must be quantified.

- How many applicants used to be declined (with fluids) who no longer are declined (w/o fluids)
- How many applicants used to be rated, who no longer are rated
- How many applicants used to receive Tobacco rates who now receive NT rates
- How many applicants used to be placed in a second or third best class, who now will be placed in the best class (because BP and lipids no longer exert a constraining effect)

The SCOR R&D team is working on several AUW related initiatives. Our experts are available to provide opinions and estimations of impact on AUW programs contemplated by clients.

*Peter Komsthoef*  
VP, Underwriting Research

## Agenda



# 4/29-5/2

## AHOU - CHICAGO

### SCOR Guest Speakers

**Terry Feeney**, Director, Underwriting  
*Professional Development-  
How to Stay Relevant*

**Cindy Mitchell**, AVP,  
Underwriting Research  
*The Underwriting Shapeshifter*

**James Kadouch**, MD, VP,  
Medical Director  
*Atrial Fibrillation...When the Atria Tremble*

**Philippe Aassel**, Director, Underwriting  
*The Metamorphosis of Underwriting:  
The Sprint Ahead of Silicon Valley*

## Find Out More...



### Knowledge Sharing Featured in On the Risk...

Terry Feeney authored an article on Traumatic Brain Injury in the June 2017 issue of *On The Risk*. [Read here](#).

### SOLEM Updates

In 2017 we updated and improved information on our SOLEM manual. For updates, [click here](#).

### HIV Checklist

[Click here](#) for a checklist of HIV-related conditions for clients to refer to when reviewing cases for facultative submissions. The list helps determine if capacity is available through SCOR.

## FDA News

# Diabetes & HIV Treatments

"The U.S. Food and Drug Administration recently approved Admelog (insulin lispro injection), a short-acting insulin indicated to improve control in blood sugar levels in adults and pediatric patients aged 3 years and older with type 1 diabetes mellitus and adults with type 2 diabetes mellitus. Admelog is the first short-acting insulin approved as a "follow-on" product (submitted through the agency's 505(b)(2) pathway)."

"FDA approved Juluca, the first complete treatment regimen containing only two drugs to treat certain adults with human immunodeficiency virus type 1 (HIV-1)."

[www.fda.gov](http://www.fda.gov)

## Underwriter Spotlight



**Keith Taylor** FALU,  
FLMI, ACS  
Senior Underwriting  
Consultant with  
SCOR since August  
2014.

Keith is responsible for facultative risk assessment to clients and has more than 36 years of underwriting experience. He has been married for 38 years and has 4 children, 8 grandchildren (including twin boys). He enjoys family time and his hobbies include cooking, swimming, bike riding, and reading. His favorite author is David Baldacci. He enjoys traveling the US – usually taking rural routes to visit obscure places. Keith lives in Lincoln, NE and reports out of the Leawood, Kansas office.