



*Hello friends,*

SCOR is off to a busy start in 2019. We are already looking forward to Spring and seeing many of you in New Orleans at AHOU. Good luck to everyone currently studying for their FALU exams!

For those unable to attend AHOU this year, SCOR would like to encourage you to consider attending and supporting local and regional underwriting meetings and conferences. Most of these can be found on the [AHOU website](#). SCOR takes pride in the support and resources it provides to these organizations. They provide valuable educational opportunities as well as discussions and panels on trends within our industry. It is also a great way for remote underwriters to network and interact.

This edition of the newsletter features Underwriting Situational Depression by Dana Kendrick and updates on CBD from Al Autry. We will continue to provide CBD updates as this issue evolves.

Thank you again for your interest and continued support of the *Underwriting Newsletter*. We welcome suggestions or future topics you may wish to learn more about.

We also value the positive comments we have received in response to our effort to make better Fac offers and improve communication. The feedback is encouraging and greatly appreciated.

**James Atkins**  
AVP Underwriting Quality-Assurance

**Underwriting Perspective**

**Situational Depression**

by Dana Kendrick, Underwriter

Underwriting situational depression is challenging since it is not based on measurable facts and has the element of subjectivity with the presence or absence of symptoms. Underwriters and Medical Directors will sometimes debate the appropriate rating for an applicant with a stated diagnosis of situational depression especially in the absence of meaningful APS records.

In medical literature, situational depression is most properly referred to as an adjustment disorder with depressed mood. The risk is higher if one has undergone considerable stress during childhood, has existing mental health problems and has had difficult life circumstances occurring simultaneously. Depressed mood has been associated with increased mortality risk due primarily to suicide, cardiovascular disease and substance abuse. Situational depression can manifest and result in a diagnosis of major depressive disorder as long as the criteria for diagnosing major depressive disorder has been met while criteria for a more specific disorder, such as Bipolar disorder, has not been met.

Determining the onset should enhance the assessment process. Unrelated medical conditions can lead to situational depression and result in increased medical risks. Situational depression is usually categorized as short-term and occurs in the aftermath of various traumatic changes in your normal life, such as the loss of a job or death of a loved one. An individual with situational depression should not be assessed the same as a person with major depressive disorder. Underwriting depression can be viewed as somewhat subjective, where an underwriter's own experience and views on mental illness could be incorporated

into the overall risk assessment process. This is one reason underwriting is often referred to as both an art and a science.

An assessment can be considered correct if the underwriter adheres to the company's philosophy, follows established risk classification principles and uses consistent judgment in the underwriting decision when assessing the risk class. It is also important for underwriters to monitor medical trends to keep up with diverse medical issues. New treatment options may be discovered in treating situational depression and that can potentially change the way the risk is assessed in someone with any type of depression.

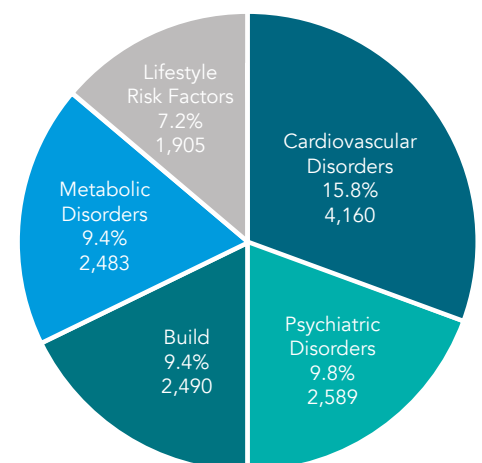
**Sources**

1. American Psychiatric Association: *Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition*. Arlington, VA, American Psychiatric Association, 2013. [www.psych.org](http://www.psych.org)
2. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3462815/>

**All Decisions**

**Top Rateable Impairments**

The chart below shows the top five rateable impairments outside of standard/preferred in 2018.



## Update

# The CBD Oil Rush!



By Al Autry  
Senior Underwriting Consultant

Despite political divisions in Washington, a new Bipartisan Farm Bill was passed by Congress and signed by the President late last year. The bill includes provisions that will legalize hemp farming and products on a broader scale. As defined by the legislation, hemp cannot contain more than 0.3 percent THC. The new law does legalize the sale, possession and transport of hemp products with certain restrictions.

The new restrictions include the 0.3 percent THC limit and new oversight by the USDA along with individual State Departments of Agriculture. The FDA has since stated that any hemp-based Cannabidiol (CBD) product marketed as dietary supplements or for other therapeutic benefits must be FDA approved. Other Cannabinoids not produced as prescribed by the bill remain illegal under Federal law.

In summary, it appears the new Farm Bill will turn hemp into a mainstream crop. However, the new bill should also provide more oversight and regulation for the budding CBD industry.

#### Sources

1. Hudak (December 14, 2018) The Farm Bill, hemp legalization and the status of CBD: An explainer, Retrieved from <https://www.brookings.edu/blog/fixgov/2018/12/14/the-farm-bill-hemp-and-cbd-explainer/>
2. Doheeny (1/8/2019) Marijuana, Hemp, CBD Oil: What's Legal and Where, Retrieved from [https://www.webmd.com/pain-management/news/20190108/marijuana-hemp-cbd-whats-legal-and-where?ecd=wnl\\_nal\\_011119&ctr=wnl-nal-011119\\_nsl-LeadModule\\_cta&mb=MGNpaAiXevDt2OQWAhciepAyWFWq9PL48EsxuVdot4%3d](https://www.webmd.com/pain-management/news/20190108/marijuana-hemp-cbd-whats-legal-and-where?ecd=wnl_nal_011119&ctr=wnl-nal-011119_nsl-LeadModule_cta&mb=MGNpaAiXevDt2OQWAhciepAyWFWq9PL48EsxuVdot4%3d)

## FDA News

# Diabetes Care

"The U.S. Food and Drug Administration today permitted marketing of the Tandem Diabetes Care t:Slm X2 insulin pump with interoperable technology (interoperable t:Slm X2) for delivering insulin under the skin for children and adults with diabetes. This new type of insulin pump, referred to as an alternate controller enabled (ACE) infusion pump, or ACE insulin pump, is the first

interoperable pump, meaning it can be used with different components that make up diabetes therapy systems, allowing patients to tailor their diabetes management to their individual device preferences. Diabetes therapy systems may be comprised of an ACE insulin pump and other compatible medical devices, including automated insulin dosing (AID) systems, continuous glucose monitors (CGMs), blood glucose meters or other electronic devices used for diabetes management."

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

## SCOR FALU Designations



**Suzanne Labella**  
Senior Underwriting Consultant



**Stephen Dupont**  
Underwriter - Data Analyst

## Agenda



# 4/28-5/1

## AHOU - NEW ORLEANS

### SCOR Speakers

**Dr. Richard Braun,**  
VP and Chief Medical Officer

*Unusual Presentations of Alcohol Abuse*

**Dr. William Rooney,**  
VP and Medical Director

*Lynch Syndrome, Colon Cancer and Colon Polyps*

**Ed Sheehan,**  
Director, Underwriting

*Panel Discussion: Financial Underwriting for High Net Worth Individuals*

**Kristin Ringland,**  
VP, Chief Underwriting Officer  
*Chief Underwriting Panel 2.0*

## Underwriter Spotlight



**Karin Tuttle, FALU,**  
FLMI

Senior Underwriting  
Consultant since  
June 2007

Karin provides facultative risk assessment on the large case team and assists our Group Life division with case review. She provides capacity checks for our clients along with special risks involving aviation, avocation, occupation and travel. Karin has more than 25 years of experience. She has written articles for *On The Risk* and attends the RMHOUA meetings in Colorado.

Karin loves the outdoors and keeps active with biking, hiking, and yoga. Most of her time is spent with family and attending school activities and sports for her 12-year-old son and 8-year-old daughter. Karin works remotely reporting out of the Charlotte office.