

# Your underwriting NewsLetter



By Underwriting  
**United States**

March 2020



*Hello friends,*

We sincerely hope you and your families are coping well through this challenging time. I want to assure you that SCOR remains committed to our clients, and we are here to support you. We will continue to monitor developments and provide frequent updates. [SCOR has been providing](#) research and current information on the pandemic that you may find useful.

By now you have likely heard the phrase “flattening the curve” (see the chart on bottom right). The curve refers to the projected number of people who will contract COVID-19. The purpose of social distancing and sheltering in place is to slow infection and spread the rising number of new cases over long time, to avoid overwhelming our healthcare system. We each must do our part to slow this disease by following recommendations of healthcare experts and adhering to restrictions.

During this time, we may find it difficult to remain positive and focused on our work. The challenges take a toll on our physical and mental health. To combat the effects of isolation and feelings of being disconnected, SCOR employees are using various collaborative and internal social networking sites to encourage engagement. We have begun a virtual yoga group and a department-wide virtual coffee break.

Dr. Rooney at right discusses his new role in the Health & Wellness department and how these programs benefit policyholders. We also provide insight on SCOR’s Underwriting Reimagined initiative and the future.

Let’s continue to do our part to “flatten the curve”. Stay safe and healthy!

**James Atkins**  
AVP Underwriting

**SCOR**  
The Art & Science of Risk

## Health & Wellness

# Interview with Dr. Rooney



**Dr. Bill Rooney**  
VP, Medical  
Director  
brooney@scor.com

*Dr. Rooney, you have recently joined the newly created Health & Wellness Department. Can you briefly tell us what the objectives are for the department?*

I have been fortunate enough to be a member of the excellent underwriting department here at SCOR for more than seven years supporting the underwriting efforts. Having recently joined the newly created Health & Wellness department, I am very excited about this new challenge. SCOR’s Health & Wellness team plans to assist our client companies as they strive to improve the general health and wellness of both their new and existing clients.

*What are the benefits for the policyholders to have SCOR involved in health and wellness?*

It is a natural next step once a life insurance policy is in place for the policyholder to partner with the life insurance company to promote the insured’s wellbeing. As a purpose-driven company SCOR is working with client companies to identify areas where the policyholder can make modifications in their risk factors and improve their health.

*What are some examples of areas where this partnership would be of help to the policyholder?*

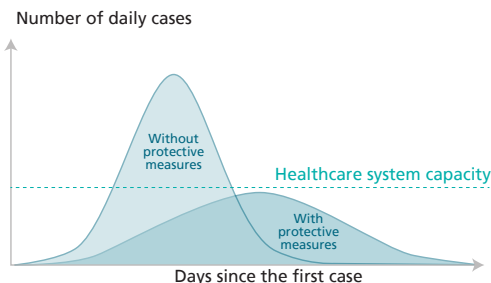
Some deaths are preventable. The CDC and others have quantified preventable deaths, and the numbers are startling: up to 30% of cardiovascular deaths and 15% of cancer deaths are preventable. The percentage increases to over 40% when evaluating unintentional injuries. That is huge.

The key here is that these preventable deaths are associated with modifiable risk factors. This is where the opportunity arises. Of course, many of the modifiable risk factors involved in reducing these preventable deaths are what you would expect, such as discontinuing smoking, exercising more and maintaining a normal healthy weight. Others, however, are more focused such as being up to date on colorectal cancer screening or breast cancer screening.

Another area of focus is trying to prevent falls in the older age group. Falls are feared by many in this age group, and when the fall does occur it frequently leads to significant pain and suffering. Falls also have the potential to be associated with premature death. Anything we can do to assist policyholders understand and be compliant with modifiable risk factors has the potential to improve the quality of life.

## Flattening the Curve

Social distancing and sheltering in place can help slow the infection and spread the rising number of new cases over a long time, to avoid overwhelming our healthcare system.



Source: CDC



## Underwriting Initiative

# SCOR's Underwriting Reimagined

by Rick Pretty



SCOR's Underwriting Reimagined initiative has entered its second phase of providing insightful information to our clients. In 2019, Underwriting Reimagined

started with a series of conversations around the future of life insurance underwriting. SCOR presented our vision of that future and collected feedback from over a dozen life insurance and industry supporting companies to validate and modify our thinking. Eight topics of interest emerged out of those conversations:

1. Legacy Data to Accelerate Knowledge
2. Predictive Modelling
3. Automation and Acceleration
4. Underwriting Research and Resources
5. Health & Wellness/Wearables
6. Genetics/Medical Advances & Genetics
7. Distribution
8. Regulatory Changes

To learn more about phase 1 of this initiative and what SCOR has learned from our clients, [please see the report online](#).

For phase two of Underwriting Reimagined, we consolidated feedback and further researched the eight topics of interest and are now bringing the findings back to those original companies as well as to an expanded list of life insurers, throughout the first quarter. The feedback has been very positive.

For phase three, we will be doing a deeper dive into

1. Accelerated Underwriting Best Practices
2. Health & Wellness innovations.

These valuable insights will be shared with companies throughout the second quarter. If you have questions about Underwriting Reimagined, please contact your SCOR Account Executive, Rick Pretty, Kristin Ringland or Dawn Boitnott.

## Underwriting Update

# E-Vaping

EVALI (E-Vaping Associated Lung Injury)  
Updates as of 2/18/2020

- 2807 cases hospitalized (most cases related to products containing THC from informal sources)
- 68 deaths confirmed, with a median age of 49.5 yrs
- Emergency Department visits continue to decline since peaking in September 2019
- Vitamin E acetate strongly linked to the EVALI outbreak



[https://www.cdc.gov/tobacco/basic\\_information/e-cigarettes/severe-lung-disease.html#latest-outbreak-information](https://www.cdc.gov/tobacco/basic_information/e-cigarettes/severe-lung-disease.html#latest-outbreak-information)

This year's SCOR Campus webinar series (formerly called SCORcast) continues with:

### Underwriting Hepatitis B & C

Presented by:

**Richard Braun, MD**  
VP and Chief Medical Officer



AHOU Annual Meeting and SOA Life & Annuity Symposium have been canceled for this year. We look forward to seeing you at future events.

## Underwriter Spotlight



**Pat Scanlon, ALMI, ACE**

Director,  
Underwriting Quality Assurance

Pat provides facultative risk assessment to clients and Internal and External Underwriting audits for SCOR and Member clients. He handles facultative claims review and works on special projects. Pat has over 23+ years of experience and has been with SCOR since 4/2007.

Pat is President of Kansas City Risk Selectors Club. He reports out of the Leawood, Kansas office. Pat enjoys playing golf and hiking/camping with family and friends in Colorado.