

Ease of Use and Functionality

Accessing content in an easy and logical way is critical to any manual. SCOR's semi-intuitive search function helps auto-fill the underwriter's query. Our main page conveniently contains the most popular impairments, as well as the underwriter's own most commonly referenced pages.

Where applicable, pages of our manual will have quick links to related conditions to allow the case manager to move quickly from one impairment to another.

The **General Information** module contains a tab with a complete directory of our underwriting, medical and technical staff available to address questions or comments.

Within SOLEM Americas, we have built-in calculators for build, blood pressure, general life expectancy, and estate growth projection.

Navigation Tips

- The "Starts With..." search option is the quickest way for the user to find the highest percentage of results.
- The "Contains..." search option can be helpful when the searched topic is not readily found. This allows the user to find any page name that contains the word(s) being searched.
- Hovering over module names (e.g. **General Information, Medical, Non-Medical**, etc.) generates alphabetical dropdown menus of module topics.
- Clicking on the module names displays a screen containing an alphabetical list of page topics within each module.
- Returning to the Home Page provides quick access to the last ten pages that have been opened.
- Clicking on the "Show Tools" option displays links to new and recently updated pages.

A Strong Partner

SCOR is the leading life reinsurer in the U.S. market based on recurring new business production and inforce volume¹. We have been named North American Life Reinsurer of the Year by *Reactions Magazine* for three consecutive years (2015-2017). A highly rated² life reinsurer, we offer broad capabilities in risk and capital management as well as innovative services that help life insurers develop competitive products and enter markets with speed and efficiency.

¹ Society of Actuaries / Munich Re Survey (2015 Business)

² A+ (stable outlook) by AM Best as of January 2017.

AA- (stable outlook) by Standard & Poor's as of February 2016.

AA- (stable outlook) by Fitch as of July 2017.



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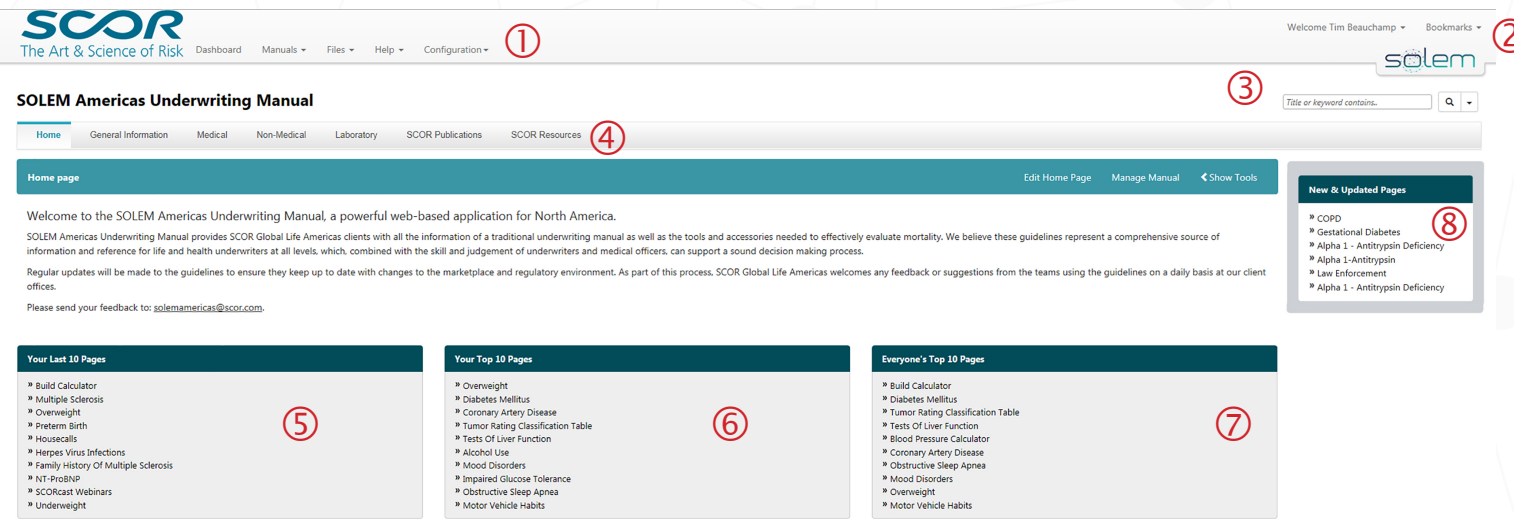
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SCOR On Line Electronic Manual

SCOR
The Art & Science of Risk



Legend

1. Main navigation
2. Personalized bookmarks
3. Intuitive search function
4. Manual modules (**Home, General Information, Medical, Non-Medical, etc.**)
5. Your last viewed pages
6. Your top ten most visited pages
7. Ten most visited pages by all users
8. Most recent impairment/section updates

SOLEM Americas

The SOLEM Americas Underwriting Manual is a user-friendly guide for client underwriters. Our medical and non-medical staff continuously review content, layout, functionality and accuracy.

Features of our manual include:

- Logical, pertinent and up-to-date content
- Exhaustive medical and non-medical guidance for clients of all sizes
- Additional information, including definitions to help the underwriter and a full directory of contact information for additional assistance
- Rating recommendations by product/feature (life insurance, waiver-of-premium, accidental death benefit) where possible

For more information, please contact your underwriting representative.

Real-time Updates

Our medical and non-medical specialists regularly refresh the impairment pages in the manual with the latest advancements and implications for our industry. Once these edits are made, they are "live" immediately – even if an underwriter is in the manual as the change is made. Each disorder page also contains a *View Page History* link, allowing the user to see the updates made since their last visit. For more detailed information about a particular condition, robust content is available under the **Information** tab as illustrated here.



Hypertrophic cardiomyopathy (HCM)

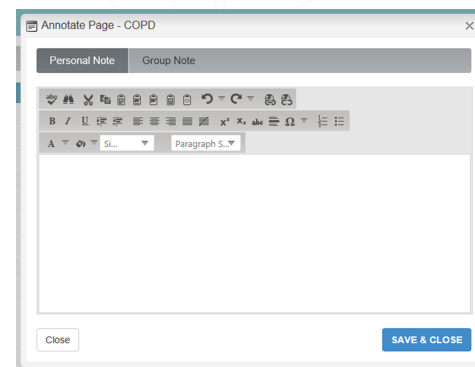
Is the most common inherited cardiovascular diseases, with a prevalence of at least 1 in 500 in the general population.

Depending on the specific defect, HCM is also described as hypertrophic obstructive cardiomyopathy (HOCM); idiopathic hypertrophic subaortic stenosis (IHSS) and asymmetrical septal hypertrophy (ASH).

In an adult, HCM is defined by a wall thickness ≥ 15 mm in one or more LV myocardial segments (> 13 mm in familial HCM) as measured by any imaging technique (echocardiography, cardiac magnetic resonance imaging (CMR) or computed tomography (CT)) that is not explained solely by loading conditions (excludes HTN, valvular heart disease /Aortic stenosis).

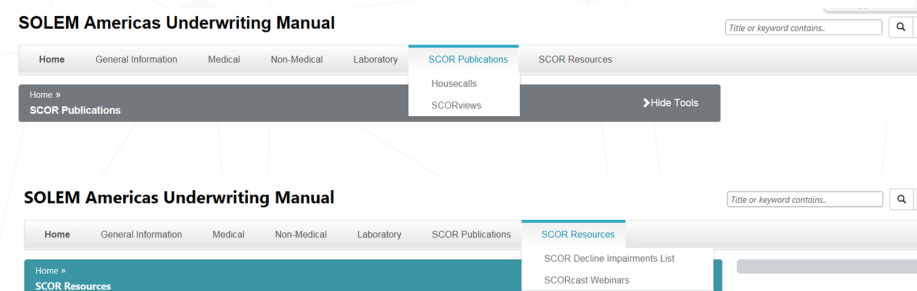
Personalization

SOLEM Americas allows a client underwriter to flag special items, write notes in the margins and highlight pertinent information so they can quickly find those items later, exclusive to that employee's electronic version of the manual. Customizing features include: bookmarking specific pages and adding notes to specify a company's internal guidelines for an impairment or to detail past discussions with our team.



Education

We have two modules within SOLEM Americas which can be used for training purposes – **SCOR Publications** and **SCOR Resources** (see below). These sections provide useful links to read about important industry topics through our corporate newsletters as well as listen and view webinars previously conducted by our Medical Directors and numerous other SCOR staff members. We continue to add new content periodically to help our clients build their expertise and stay relevant in their career.



A Truly Global Manual

SOLEM Americas is designed to be pertinent for clients throughout the Americas. Much of the descriptive information was designed with our U.S. and Canadian clients in mind, but it provides a wealth of information and guidance to clients elsewhere in the Americas. Information for Latin American countries (IDB, critical illness) may be helpful to U.S./Canadian carriers.

SOLEM Americas is part of the family of SOLEM underwriting manuals maintained by SCOR Global Life, providing clients throughout the Americas with access to guidelines in other biometric risks, such as disability or long-term care. Client companies in Asia, Europe and other areas outside the Americas may register for access to SOLEM Americas.

Our most recent updates to topics within SOLEM include:

- Pre-term Birth
- Multiple Sclerosis
- Metabolic Syndrome
- Osteogenesis Imperfecta
- Serum Albumin
- Alpha 1-Antitrypsin
- ANA Titer Elevation
- Pap Smear and HPV
- Military Personnel
- Hypertrophic Cardiomyopathy (HCM)
- Juvenile Build
- Scuba Diving

To check the status of any underwriting issue, please call us at 704.945.9100 Monday through Friday, 8am to 6pm ET.

If you have any questions or comments regarding SOLEM, email us at solemamericas@scor.com.

SOLEM links to the latest research and medical information reported in our quarterly newsletters (*Housecalls* and *SCORviews*) and webinars (*SCORcast*). If you would like to receive these publications, please email your name, your company name and email address to SCORGlobalLifeAmericas@scor.com.