

A Truly Global Manual

While much of the descriptive information was designed with our Canadian clients in mind, SOLEM Americas provides a wealth of information to clients throughout the Americas.

As part of the family of SOLEM underwriting manuals maintained by SCOR Global Life, SOLEM Americas has a strong focus on Life and Critical Illness (CI) while providing clients access to guidelines in other biometric risks, such as Disability or Long-Term Care (LTC) insurance.

In order to provide competitive offers, SCOR is committed to the ongoing review of its content, which reflects current market and developments. Our most recent updates within SOLEM include:

- Alpha 1-Antitrypsin
- ANA Titer Elevation
- Driving/MVR
- Family History
- Hypertrophic Cardiomyopathy (HCM)
- Infectious Diseases
- Juvenile Build
- Metabolic Syndrome
- Military Personnel
- Multiple Sclerosis
- Occupation
- Osteogenesis Imperfecta
- Pap Smear and HPV
- Polyps, Gallbladder
- Pre-term Birth
- Renal
- Scuba Diving
- Serum Albumin
- Skin
- Travel
- Underage Alcohol Usage

A Strong Partner

SCOR is the leading life reinsurer in the U.S. market based on recurring new business production¹. We have been named North American Life Reinsurer of the Year by *Reactions Magazine* for three consecutive years (2015-2017) and Reinsurer of the Year 2017 by InsuranceERM². A highly rated³ 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 (2016 Business)

² InsuranceERM (2017)

³ 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

Ready to Help

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 send your name, company name, mailing address and email address to SCORGlobalLifeAmericas@scor.com.

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



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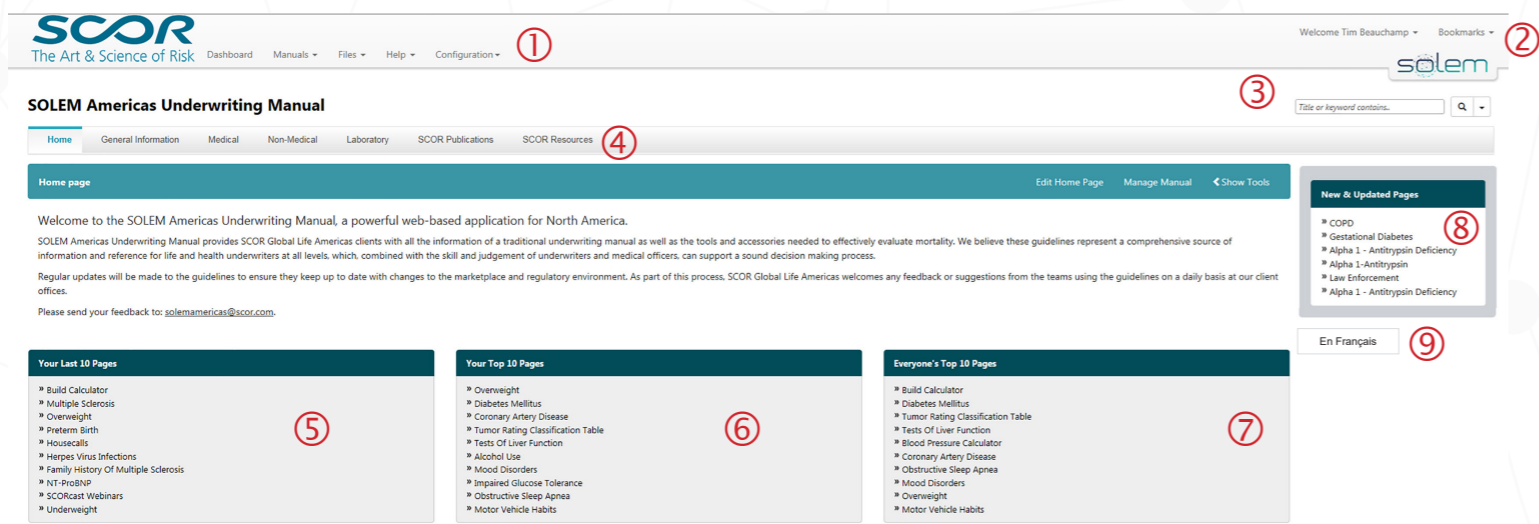
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SCOR On Line Electronic Manual



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
9. Toggle between English and French versions (coming soon)

SOLEM Americas

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

Features of our manual include:

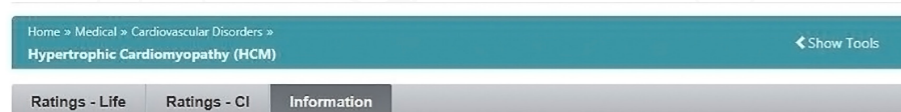
- Logical, pertinent and up-to-date content
- Exhaustive medical and non-medical guidance for all clients
- Additional information, including definitions to help the underwriter and a full directory of contact information for additional assistance
- Rating recommendations by product/feature (life insurance,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

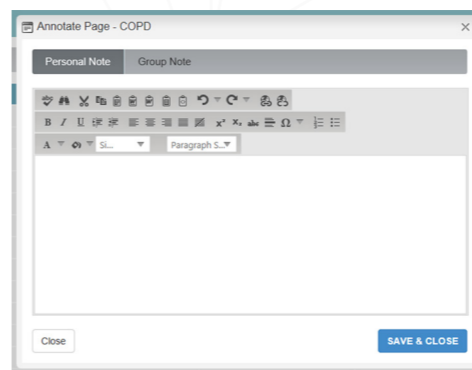
Is the most common inherited cardiovascular diseases, with a prevalence of at least 1 in 500 in the general population.

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).

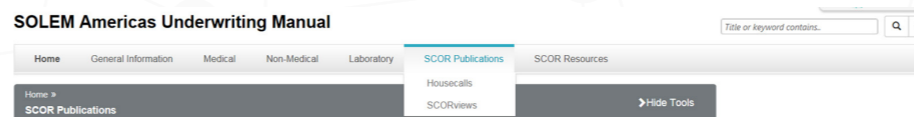
Personalization

SOLEM Americas allows an 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 & Training

We have two modules within SOLEM Americas which can be used for training purposes – **SCOR Publications** and **SCOR Resources** (see below). These modules 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. New content is added periodically to help our clients build their expertise and stay relevant in their careers.



Ease of Use and Functionality

SCOR’s 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 specialists 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) 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 10 pages that have been opened.
- Clicking on the “Show Tools” option displays links to new and recently updated pages.

Coming Soon!

With the upcoming launch of the French version of SOLEM, we are confident that this will be a great enhancement for our clients.