



*Hello friends,*

As we embark on the busiest time of year, we want you to know that the Underwriting staff at SCOR is ready to help your year-end go smoothly.

We have attached our [department roster](#) so that you can reach out to us if you have a case that needs special attention or simply need a status (our status line number is: 704-901-4700). Be sure to share this newsletter and the directory of SCOR underwriters with your associates to facilitate communication and to help get those policies issued!

For formal cases, our FAST program and Case Inquiries mailbox – [sglacaseinquiries@scor.com](mailto:sglacaseinquiries@scor.com) – are useful tools to help expedite responses. Please forward capacity requests and jumbo notices to our mailbox [sglajumbonotice@scor.com](mailto:sglajumbonotice@scor.com). Let us know if you need more details on any of these.

This newsletter covers a variety of hot topics such as Velogica, our automated underwriting platform that can assist with accelerated underwriting programs. It uses the latest data sources and provides analytics to assist in managing this business.

If you have any ideas on how we can serve you better, we welcome your feedback. We thank you for your valuable partnership throughout 2019 and look forward to working with you in the new year. Happy holidays!

**Terry Feeny**  
AVP Underwriting

## Velogica Enhancements

# The Data Is in the Details

by Davy Moore

SCOR offers Velogica to assist with the execution and implementation of accelerated and automated life underwriting programs. Velogica automatically assess mortality risk using e-data in conjunction with application data to underwrite in real time. Fifteen years of R&D have gone into creating, maintaining and improving the complex set of algorithms that drive Velogica, and SCOR's dedicated Velogica team is continuously improving this service.

Velogica implementations include secure access to reporting and analytical dashboards via a business intelligence portal. These interactive dashboards are designed to invoke exploration and action that allow the user to discover ways to meet business needs.

For example, Risk Factor Analysis visualizes the frequency of risk factors found in the client program. The user can drill down to a summary and case detail.

The launch of this dashboard was met with enthusiasm and requests for further enhancement.

We are pleased to announce that a case level detail section will now be available outside of the Risk Factor Analysis. This gives clients the ability to input a policy number/Velogica ID and see applicant and policy information, risk factors and third-party vendor information. An advanced search option is also available.

The look and feel of the new tool is designed with the underwriter in mind. In fact, client underwriters collaborated with us, providing valuable feedback on the content and user experience.

Current Velogica partners can look forward to seeing the Case Detail Lookup this quarter. For more information please feel free to contact Ken McNair ([kmcnair@scorvelogica.com](mailto:kmcnair@scorvelogica.com)) or Davy Moore ([dmoore@scorvelogica.com](mailto:dmoore@scorvelogica.com)).

### Velogica Case Detail Screen

**Jane Doe**  
ZZ12345  
submitted 10/11/2019 10:27:06 PM

**Decline total score: 325**

Applied Standard Non Smoker → Actual Non Smoker

**HOMEMAKER**  
24 years old (at issue)  
5 feet 3 inches, 130.0 pounds  
Birth date: March 1, 1995  
Birth place: United States  
Citizen of US

Great Client  
Applied Face \$100,000  
Deal Name Term\_Life  
Deal Family  
Policy Type Term 20

Dist Channel Agent  
Agent Number AB123  
RVP  
Solicitation Code  
Issue State AZ

Risk Factors

APP Required

CRIMINAL HISTORY Required  
Felony

MIB Required  
No Hit

MVR UNSATISFIED  
WAIVED

RISK PROFILE

RX Required  
Claims & Eligibility

- ▼ **Risk Factor(s)** This applicant has 1 significant risk factor(s) out of 7. Note: Risk Factors scoring less than one (1) are not included in the XML response.
- ▼ **Application Responses** This applicant completed 21 questions and answered Yes to 0.
- ▼ **Criminal History** This applicant has 1 Felony(ies) and 0 Non-Felony(ies).  
Medical Bureau Information None.
- ▼ **Medical Bureau Information Codeback(s)** This applicant has 1 codeback(s).  
Motor Vehicle Report None.
- ▼ **Prescription History** This applicant has 40 prescription(s) filled between 10/11/2012 and 9/6/2017.

## Underwriting Update

# Vaping Epidemic

by Kelly Davis



SCOR's current underwriting stance on vaping is similar to traditional tobacco products. Some details may arise during underwriting that alter our assessment but the majority of applicants who vape should qualify for non rated tobacco classes.

Where it's possible to identify at the UW stage, we would recommend excluding THC vaping individuals that have failed to heed the CDC warnings at the present time.

Here is information from the CDC regarding the outbreak of vaping-related injury.

- A complex investigation spans almost all states, involves over 2,000 patients and a wide variety of brands and substances and e-cigarette or vaping products.
- As of November 20, 2019, 2,290\* cases of e-cigarette or vaping-associated lung injury (EVALI) have been reported to CDC from 49 states (all except Alaska), the District of Columbia and two U.S. territories (Puerto Rico and U.S. Virgin Islands).
- 47 deaths have been confirmed
  - The median age of deceased patients was 53 years and ranged from 17 to 75 years.
  - More deaths are under investigation.
- Among the 2,016 cases of EVALI with hospitalization data:
  - 95% were hospitalized, 5% were not.
  - 68% were male (among 1,905 patients with data on sex).
  - 77% were under 35 years old, with a median age of 24 years and age range from 13 to 78 years (among 1,906 patients with data on age).
- 1,184 patients had complete information\*\* on substances used in e-cigarette or vaping products in the three months prior to symptom onset:
  - 83% reported using THC-containing products; 35% reported exclusive use of THC-containing products.
  - 61% reported using nicotine-containing products; 13% reported exclusive use of nicotine-containing products.
  - 48% reported both THC- and nicotine-containing product use.
  - 4% reported no THC- or nicotine-containing product use.

Note: Statistics current as of November 20, 2019

\* The increase in lung injury cases from last week represents both new patients and recent reporting of previously-identified patients to CDC.

\*\* Based on complete reports received.

Source: [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)

## Announcement

# FAST Stand-alone Portal

We are excited to announce the launch of the stand-alone portal for our FAST program. Now you can submit your cases to SCOR without accessing SOLEM.

FAST (Facultative Assessment and Selection Tool) allows credits of up to three tables on over 100 conditions, when the following conditions are met:

- Age 18 to < 65
- Single rateable medical condition with no significant co-morbidity
- No concerns regarding missing medical information

- Adherence to recommended therapy/treatment
- Maximum face amount of 2m or less

By using FAST, the entire risk is ceded to us without case review. Carriers who use FAST achieve a Standard rating on over 92% of their cases (as of 11/20/19). SCOR Underwriters also use FAST. When we use FAST on your case (noted on your decision wire), we achieve Standard rates 85% of the time.

Think SCOR and Think FAST!

## Webinars



SCOR will kick off its 2020 series of webinars in January with the following programs. Dates and times to come.

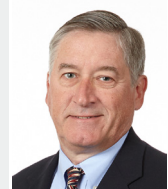
### Liquid Biopsy

presented by  
**Nathalie Racco**  
Senior Underwriting  
Consultant



### Nonalcoholic Fatty Liver Disease and Steatohepatitis, Trending Cause of Liver Failure

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



## FAST

### FAST Resource Coordinators

FAST Resource Coordinators are ready to answer your questions, train and provide your company access to the FAST portal. Contact us today to see the difference FAST can make!



**Elisabet Cox**  
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Consultant  
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**Liz Hickman**  
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**Rachel Swigert**  
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**FOR FURTHER INFORMATION PLEASE CONTACT:**  
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