



*Dear friends,*

Welcome to the August edition of our newsletter. The Underwriting team at SCOR enjoys preparing this communication and staying in regular contact with you. Our goal is to provide a simple yet valuable reference tool with updates on important SCOR initiatives, descriptions of key facultative services, and highlights of industry trends and relevant underwriting topics.

This month, we are spotlighting SCOR Life and Health Ventures, our new corporate entity focused on start-up innovation in our industry. We're also covering ...

- "Concierge" service for high face amount facultative cases
- Updates to our foreign travel guidelines
- Epilepsy treatment with CBD
- ... and more.

As always, we are open to any ideas you may have for future articles. Please send us an email or give us a call. We want to make this a publication worth reading. Enjoy this edition!

**Pam Bergsten**

Director, Underwriting Training

### Spotlight

## SCOR Global Life launches SCOR Life & Health Ventures

This past June SCOR announced the launch of Life & Health Ventures. With this new entity we accelerate our focus on innovation and will pursue targeted strategic partnerships and investments in companies that can bring a complementary offering to its Life and Health business. The venture's mission is to create a community of trusted partners that will bring added value to SCOR Global Life's clients by offering cutting-edge technology in this continuously-evolving Life insurance environment. These strategic partnerships and investments will further enable SCOR Global Life and its clients to develop innovative offerings for existing and future policyholders.

One of the initiatives that SCOR Life & Health Ventures is pursuing involves a strategic investment in and partnership with iBeat, a California-based health and



wellness company. Their team is bringing the iBeat Heart Watch to market – a breakthrough cellular smartwatch that continually monitors users' 24-7 heart activity. In a life-threatening emergency, iBeat will instantly alert the user, their loved ones, and emergency responders in real-time, helping ensure immediate care and potentially saving the user's life. The watch also has an emergency help button that can be pressed at any time to get users aid.

### Underwriting Guidelines

#### Going Places with Foreign Guidelines

SCOR is thinking global! We have revised our guidelines to accommodate a broader and more competitive approach to one of the fastest growing markets. People are on the go more than ever, and we are along for the ride with new and improved foreign guidelines. Here are a few enhancements we have made:

- Expanded visa type consideration
- A more aggressive approach to short term travel to many countries
- Improved rates for travel/residency to many countries
- Increased consideration for preferred rates on cases involving foreign travel

- Internal underwriting training and resources for foreign national cases
- Streamlined internal guidelines providing more consistent and favorable offers

Contact us with your foreign travel/residency questions to see what we may be able to offer your client today!

#### We're Here to Help

Complex financial situation? Foreign travel? Medical condition? No matter what the issue, our underwriting staff is always available to assist you. Please feel free to call or email any of our [underwriters](#) for help with any questions or concerns you have on a case.

## Facultative Services

# Underwriting Made Easy

# FAST

SCOR has developed a user-friendly, online portal for assessing mildly substandard risks. The Facultative Assessment and Selection Tool (FAST) is a table rating modification program aimed at potentially reducing the final life insurance rating in certain situations.

Parameters for these cases are:

- Proposed insured must be 21 to 65 years of age
- Have only a single "ratable" medical impairment with no significant co-morbid conditions
- Show no major concerns with missing medical information

- Demonstrate adherence to therapy recommendations and preventive medical care
- Be rated at +100 (Table D) or fewer debits
- Face amount of \$2M or less

More than 40 impairments can qualify under FAST, applicable for both non-tobacco and tobacco classifications. Depending on a person's age and medical condition, a case initially rated at +100 could become a very favorable standard offer for your client.

If you are interested in a FAST presentation and demo, please contact Pam Bergsten, Director, Underwriting Training, at [pbergsten@scor.com](mailto:pbergsten@scor.com) or 913.901.4674. For your reinsurance needs, think SCOR and think FAST!

## Facultative Services

### Concierge Services for High Face Amounts

SCOR knows how competitive the market is for large net worth business. When significant premium dollars are at stake, expectations are high for a smooth and positive buying experience. That's why we have a dedicated Large Case Team of veteran underwriters to handle all cases over \$5M. This team knows the intricacies

of high net worth sales including premium finance strategies and multigenerational wealth transfer of assets. This knowledge allows us to meet your needs with superior quality and timely facultative decisions. SCOR's Large Case Team stands with you and is dedicated to providing the expertise and support necessary to succeed in this market.

Please contact Ed Sheehan at [esheehan@scor.com](mailto:esheehan@scor.com) for more information and to discuss your needs.

## FDA News

### Epilepsy Treatment with CBD

"The U.S. Food and Drug Administration today approved Epidiolex (cannabidiol) (CBD) oral solution for the treatment of seizures associated with two rare and severe forms of epilepsy, Lennox-Gastaut syndrome and Dravet syndrome, in patients two years of age and older. This is the first FDA-approved drug that contains a purified drug substance

derived from marijuana. It is also the first FDA approval of a drug for the treatment of patients with Dravet syndrome."

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



## Agenda



# 8/21

## NHOLUA - LINCOLN

**SCOR Guest Speaker**

Kristin Ringland, VP and Chief Underwriting Officer-US

Reinsurance Treaties: What's in Your Treaty?

# 9/12-9/14

## MUC - DENVER

**SCOR Guest Speaker**

Terry Feeney, Underwriting Director  
Traumatic Brain Injuries

## Underwriter Spotlight



**Gene Nicolai**, FLMI  
Senior Underwriting Consultant since February 2012.

Gene works on facultative risk

assessment. He has more than 30 years of experience with six years on the reinsurance side. He is a member and past President of the Iowa Home Office Underwriters Association.

Gene enjoys activities including golf, hiking, reading, movies, music (1960's British Invasion Rock) and traveling. He has travelled to various parts of the U.S., Canada, Greece, Ireland, Scotland, Switzerland and Italy. Gene also enjoys watching and cheering for the Iowa Hawkeyes (alma mater) and Green Bay Packers.

**SCOR**  
The Art & Science of Risk

**FOR FURTHER INFORMATION PLEASE CONTACT:**

Kristin RINGLAND: [kringland@scor.com](mailto:kringland@scor.com)