



Hello friends,

Welcome to the Summer edition of our newsletter. SCOR's underwriting department continues to focus on evolving to achieve efficiencies and processes that should ultimately yield benefits to you and your customers. As part of this undertaking, we gathered our team for two days in April in our KC office. We recognize the importance and benefits of getting together for educational presentations, process improvement brainstorming, team building, socializing and simply having fun together. We emerged with fresh ideas that we continue to explore.

Two of our newer underwriters recently achieved their FALU designations. Congratulations to both Steve DuPont and Chris Wrenn!

We hope you enjoy our insightful and thought-provoking articles. Steve DuPont explores the off-label use of the drug Naltrexone, and Karin Tuttle discusses the extra risks often presented with MLB players traveling abroad. These dangers were in the spotlight recently as former Boston Red Sox player David Ortiz was shot in public while visiting his native Dominican Republic.

It was a pleasure to catch up with you at AHOU. Our veteran team of dedicated underwriting professionals wants to hear about the challenges you face in today's changing environment. From offering competitive and timely facultative case decisions to presenting ongoing underwriter educational opportunities, SCOR is a trusted business partner you can rely on.

Ed Sheehan
Director, Underwriting

Underwriting Perspective

Effects on Risk Selection with Clinical and "Off-Label" Uses of Naltrexone



by Steve DuPont, Underwriter - Data Analyst

Pharmacology and pharmaceuticals have experienced major changes in the past decade, both positive and negative. The current opioid crisis in the US is an epidemic, and as underwriters, we encounter many cases of proposed insureds who experience chronic pain and some who have abused narcotics after surgery. Naltrexone is a medicine currently used to assist with recovery from opioid or alcohol abuse. However, this drug for treating addiction in "off-label" ways does not impact overall mortality, despite the proven/advertised clinical uses.

Naltrexone is an opioid antagonist and new developments have occurred that explain the uses are not as unfavorable as previously thought¹. This drug is not solely for addiction recovery purposes anymore. I have seen other legitimate uses of naltrexone, such as weight-loss therapy and possibly as a psychological wellness component as an adjunct in that therapy².

Contrave is a new drug that combines both bupropion and naltrexone. Bupropion, the mental wellness component of Contrave, is the generic name for Wellbutrin, and this new combination may increase the motivation to lose weight by promoting a sense of well-being/positive moods³. While Contrave is a name brand, combination drug, underwriters may instead see concurrent prescriptions for bupropion and naltrexone on a script check. In those cases, it's important to determine the true reason for the prescriptions.

As life insurance underwriters, we are required to be impartial and investigate all possibilities to make the most favorable and fair decisions for the company and the proposed insureds. We should not be so quick to decline cases when we see currently prescribed medicine that caused suspicion 10 years ago. As medical innovation grows, underwriters will need to know the many different, legitimate uses of prescription drugs and not rely on past negative connotations to evaluate the proposed insured.

Sources

1. Novella, Steven (May 5, 2010). "Low Dose Naltrexone – Bogus or Cutting Edge Science?"
2. Tek, Cenk (May 4, 2016). "Naltrexone HCl/bupropion HCl for chronic weight management in obese adults: patient selection and perspectives"
3. Tek, Cenk (May 4, 2016). "Naltrexone HCl/bupropion HCl for chronic weight management in obese adults: patient selection and perspectives"



Our most recent updates to topics within SOLEM include:

- EBCT
- Thyroid nodules
- Thyroid tumors
- Goiter
- Foreign travel and summary

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.

Update

The Global Game of Baseball



By Karin Tuttle
Senior Underwriting Consultant

We have always been cautious when underwriting professional athletes. Young men, many raised with modest means, suddenly gain fame and fortune with newfound access to a variety of lifestyle risks. However, there is now more to consider when underwriting professional baseball players.

According to the Major League Baseball roster, a record 29% of major leaguers at the start of the 2018 season were born outside the United States. 93 players were from the Dominican Republic alone. Given these statistics we need to understand more about home countries and conditions if they intend to travel there.

Multiple reported deaths of MLB players have occurred while athletes traveled home to visit family and friends. A player from Venezuela died of pneumonia that was not treated in time due to a lack of medication. One player was told by pro-government people he would likely be killed if he returned to the country. Over the last few years eight players have died in car accidents.

Dominican Republic is known to be one of the most dangerous countries in the world in which to drive. The World Health Organization ranked it as the deadliest in the Western hemisphere in 2015 with 29.3 auto accident fatalities annually per 100,000 residents.

Venezuela is another country that is concerning. 7.7% of the MLB rosters this year are natives of Venezuela where there currently is a volatile political situation and rampant humanitarian crises. NY Mets catcher Wilson Ramos, who was kidnapped in 2011, employs eight bodyguards to protect him and his family. When he visits during the off-season, he has a bodyguard with him at all times.

Issues noted here need to be discussed and understood because they affect these athletes during the offseason when traveling back to visit friends and families. As an underwriter we must take this into account and even consider asking for a travel questionnaire and checking for any travel warnings.

Sources

1. <https://bleacherreport.com/articles/2723512-my-country-is-misery-the-mlb-stars-who-are-too-scared-to-go-back-home>
2. <https://www.cnn.com/2018/11/04/us/mlb-pitcher-dies-jairo-capellan/index.html>
3. <https://www.forbes.com/sites/stuartanderson/2018/04/27/27-of-major-league-baseball-players-are-foreign-born/#4177784c7712>
4. <https://www.mlb.com/press-release/opening-day-rosters-feature-254-players-born-outside-the-u-s-270131918>
5. https://bleacherreport.com/articles/2839887-fear-texts-and-bodyguards-how-mlbs-venezuelan-stars-cope-with-unrest-at-home?utm_source=cnn.com&utm_campaign=editorial&utm_medium=referral

Underwriter Spotlight



Elisabet Cox, AALU,
Senior Underwriting Consultant since April 2008

Elisabet provides facultative risk assessment on the large case team. She is a bilingual underwriter and claims evaluator for international business and FAST coordinator. She has more than 25 years of underwriting experience.

Elisabet is a member of the AHOUS scholarship award committee, NEHOUA treasurer since 2009 and Rick Weaver Award Chair.

She loves languages and has taught Spanish in private schools and community colleges in the US and Germany. She enjoys presenting, communicating, reading and helping create interactive venues and opportunities for underwriters via regional underwriting associations.

Elisabet works remotely from Suffield, CT.

FDA News

E-liquid Violations

“FDA, FTC take action to protect kids by citing four firms that make and/or sell flavored e-liquids for violations related to online posts by social media influencers on their behalf.”



www.fda.gov