



Hello-friends,

This issue features NT-ProBNP testing by Dr. James Kadouch. After extensive research by our medical staff, we updated the NT-ProBNP section of the SOLEM Americas Underwriting Manual. We invite you to visit the Manual site and look over new guidelines and recommendations.

SCOR is committed to supporting underwriting organizations and education. We recently conducted a seminar on hybrid underwriting. An overview of the session is included in this issue. We also include a registry of SCOR underwriters who serve in national, regional and local organizations.

SCOR underwriters are regular presenters at conferences. Terry Feeney recently presented "Traumatic Brain Injuries" at the Midwestern Underwriting Conference, and she will speak on the same topic at the Northeastern Home Office Life Underwriting Association Conference in Portsmouth, NH on October 12th. In addition, Mary Bahna-Nolan will present on Accelerated Underwriting at the Chicago Underwriters Association's Fall Education Conference on October 4th, and Dr. Bill Rooney will conduct an AHOU Webinar on Genetics and Cancer in December.

As always, we thank you for choosing SCOR for your underwriting needs and look forward to all of our opportunities to work with you.

Tim Jones

AVP Underwriting

Spotlight

Prognostic value of natriuretic peptides

By James Kadouch

The natriuretic peptides (NPs) B-type NP (BNP) and N-terminal proBNP (NT-proBNP) are mainly produced by the heart in response to pressure overload of cardiac chambers and fibro-inflammation. NPs are used for both the diagnosis of heart failure (HF) and the follow-up of patients with HF.

Besides HF, NPs have prognostic value in patients at risk of HF (e.g., patients with diabetes, coronary artery disease, valvular disease, pulmonary embolism, cardiomyopathies, atrial fibrillation), as well as in non-cardiac diseases that are known to be characterized by at least transient BNP elevation, such as sepsis, pulmonary infection, chronic obstructive pulmonary disease exacerbation, renal failure or acute hemodynamic challenge (e.g. subarachnoid hemorrhage).

However, their prognostic value in community populations have yielded conflicting results:

McKie et al. (1) found that in a healthy population without coronary artery disease risk factors and with normal echocardiogram, NT-proBNP had minimal impact on prognosis at the 9-year follow-up, but a small number of events occurred in the healthy cohort. However, Choi et al. (2), in a large

community cohort without heart disease, found a high predictive value of NT-proBNP for heart failure. Very recently York et al (3) in a retrospective study over 90,898 person-years of follow-up found in multivariate-adjusted Cox models, that higher BNP was the strongest predictor of increased risk for death among patients without overt HF and the second strongest predictor, behind age, among patients with HF.

Fulks et al (4) as well found in a retrospective study of insured population aged 50 to 89 that NT-proBNP is a strong independent predictor of all cause mortality in the absence or presence of admitted heart disease.

In conclusion, NPs seem to be a powerful tool in the prediction of prognosis. Nonetheless, in light of the confounding effects of cardiac and non-cardiac pathologies, the clinical context should be considered.

*References on back page

FDA News

Acute Coronary Artery Perforations Treatment

"FDA approves device for treatment of acute coronary artery perforations"

"The U.S. Food and Drug Administration today approved a device intended to treat acute coronary artery perforations, or tears in the blood vessels of the heart. The PK Papyrus Covered Coronary Stent System is the first device approved by the FDA for this indication in 17 years."

Source: www.fda.gov

Underwriting Guidelines

SOLEM Updates

- Mood disorders/depression
- Family history of PKD
- BNP
- Family history of breast cancer

Seminar

Hybrid Underwriter Seminar

At SCOR, we are committed to deepening partnerships with our clients by providing ongoing underwriting education. Our clients voiced a need for training and developing future underwriting leaders. We responded last month by offering the first SCOR Hybrid Underwriting Seminar in Charlotte, NC.

As a reinsurer, we are in a unique position to have a broad perspective of the industry and the direction it is heading. While traditional underwriting skills remain a critical foundation, it's vital for underwriters to broaden their skillset with exposure to research and development initiatives, actuarial insights and how data can be utilized in our profession.

We welcomed 26 attendees representing more than 20 companies. The presentations were geared towards

intermediate to senior level underwriters with 7-10 years of experience. Dinner receptions held each night provided networking opportunities.

Kristin Ringland, VP and Chief Underwriting Officer, noted at the end of the meeting, "Our goal was to provide attendees with information regarding the evolution of the life insurance industry and to present new and different skills that we believe will be valuable to your career and organizations. We achieved these goals while managing to have a lot of fun!"

SCOR underwriting intends to organize a Chief Underwriter Client Advisory Board meeting in 2019 and another Underwriting Educational Seminar in 2020.

Volunteering

SCOR gives back to the industry

SCOR supports underwriting organizations financially, through volunteer support, and through underwriter education. Here is a list of SCOR underwriters and medical directors currently volunteering in various national, regional and local underwriting associations.

SCOR Employee	Underwriting Association	Role
Dr. Bill Rooney	AAIM	Education Vice President
Ed Sheehan	TCAHOU (Twin Cities AHOU)	Program Committee member
Elisabet Cox	NEHOUA	Treasurer
Elisabet Cox	Rick Weaver Award Committee (RWAC)	Committee Chair
James Atkins	TWUC (Texas Wide Underwriting Conference)	VP, Print Media Committee
Kelly Davis	ALU	ALU 301 Test Writing Committee member
Kristin Ringland	AHOU	Scholarship Development Task Force
Kristin Ringland	ALU	Survey Group Coordinator
Laurie Kaiser	MUC	Program Committee Member
Michelle Spevak	AHOU	Program Committee
Pam Bergsten	MUC	Past President
Pat Scanlon	Kansas City Risk Selectors Club	Treasurer
Dr. Regina Rosace	Midwest Medical Directors Association	Secretary/Treasurer and Planning committee
Steve Dupont	Carolina Underwriters Forum	Webmaster
Terry Feeney	AHOU	Education Committee member
Terry Feeney	Carolina Underwriters Forum	Assistant Vice President
Tim Beauchamp	CUA (Chicago Underwriting Association)	Vice President
Tim Jones	NEHOUA	Program Committee Member

Agenda



10/4

CUA FALL EDUCATION CONFERENCE

SCOR Guest Speaker

Mary Bahna-Nolan, EVP Life R&D
Accelerated Underwriting

10/12

NORTHEASTERN HOLUA

SCOR Guest Speaker

Terry Feeney, Underwriting Director
Traumatic Brain Injuries

Underwriter Spotlight



Terry Hughes, FLMI
Senior underwriting
SCOR Consultant
since September
2000

Terry works on facultative risk assessment and has more than 27 years of experience.

He is a current member of the Midwestern Underwriters Association.

Terry works in the Leawood, Kansas office and is single/divorced with 3 adult sons, one adult daughter and 2 granddaughters. He is an avid sports enthusiast.

*References

1. McKie PM, Cataliotti A, Lahr BD, et al. The prognostic value of N-terminal pro-B-type natriuretic peptide for death and cardiovascular events in healthy normal and stage A/B heart failure subjects. *J Am Coll Cardiol* 2010;55(19): 2140-2147..
2. Choi EY, Bahrami H, Wu CO, et al. N-terminal pro-B-type natriuretic peptide, left ventricular mass, and incident heart failure: Multi-Ethnic Study of Atherosclerosis. *Circ Heart Fail* 2012;5: 727-34.
3. York MK, Gupta DK, Reynolds CF, et al. B-type natriuretic peptide levels and mortality in patients with and without heart failure. *J Am Coll Cardiol* 2018;71:2079-88.
4. Fulks M, Kaufman V, Clark M, et al. NT-proBNP Predicts All-Cause Mortality in a Population of Insurance Applicants, Follow-up Analysis and Further Observations. *J Insur Med* 2017;47:107-113.



FOR FURTHER INFORMATION PLEASE CONTACT:

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