Press Release

SCOR develops an innovative biometric risk calculator to improve the underwriting process

Though the Life insurance underwriting process is simple and straightforward for healthy customers, it can be long and complicated for those with pre-existing conditions. Underwriters must examine such cases in depth, applying higher, sometimes excessive rates and even refusing cover.

SCOR's latest digital innovation, Vitae, addresses these key underwriting complexities through the automation of the risk assessment process. Vitae is a cutting-edge biometric risk calculator based on advances in medical research and employing innovative Machine Learning techniques. The automation enables more accurate risk assessment based on a wider array of medical factors and simplifies the underwriting process, ultimately yielding a better experience – and a greater potential for solutions – for end customers.

Vitae, with its flagship calculator Vitae CVR for cardiovascular risk, is embedded in SCOR's underwriting manual, SOLEM. Vitae CVR is also proposed as an e-underwriting solution for SCOR clients.

Paolo de Martin, CEO of SCOR Global Life, comments: *"Improving Life insurance options for people who are not in 'perfect health' is at the heart of SCOR's inclusive approach to underwriting. With Vitae, we reinvent the underwriting approach by leveraging vast amounts of data and Artificial Intelligence, to provide as many people as possible with protection against the risks they face."*

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