

# Newsletter



By Nordic  
Markets

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## Client Services

# More Efficient Medical UW for Your Business

Dear friends,

It was great meeting so many of you at our Nordic Life Insurance conference. Your participation and interaction are very important for the success of this yearly event.

Experience studies are a valued and important tool for any insurance operation. In this edition we interview our Head of Pricing & Underwriting Torbjörn Örnstig about the importance of experience studies and what we, in SCOR Sweden Re, can contribute in this area.

Medical underwriting has for 100 years been, and still is, very important for any insurance company. Read more about how we in SCOR Sweden Re continue to develop tools and services in this field.

I look forward to continuing our interesting discussions in the coming months and would like to once again congratulate Maryna Lundgren for being awarded the 2019 SCOR Sweden Re Actuarial Prize in cooperation with the Swedish Actuarial Association.

Yours sincerely,

**Svein-Børre Solvang**  
CEO SCOR Sweden Re



Our medical underwriting experts are an integral part of a highly collaborative team at SCOR Sweden Re.

Today's competitive markets require insurance companies to possess strong medical risk knowledge and underwriting expertise to meet a full spectrum of customer needs. At SCOR Sweden Re, we offer a wide range of medical underwriting services and provide tailored support to help our clients efficiently grow their business.

Our underwriting department consists of five experienced underwriters, all with a medical background. Additionally, they have access to five medical advisors with different areas of expertise for more difficult questions and assessments.

Figuratively, our medical underwriting team handles everything from A to Z, taking on all kinds of cases our clients receive. Our services include reviewing health declarations, requesting supplementary documents, compiling the information obtained and providing a recommendation for assessing the policy as well as a suggestion of motivation for the assessment.

In situations where clients' want to double check their decision, our team will offer a second opinion, which can be very helpful for the clients' medical underwriter. All communication regarding personal information takes place via our customer portal where our medical underwriters can securely receive sensitive information and easily communicate back and forth until the case is closed.

Other support services involving product development, terms and conditions, changes in regulations, optimizing and digitalizing health declarations, streamlining processes, updating medical manuals and more are also available.

## Announcing

### SCOR Sweden Re Actuarial Prize Winner

Congratulations to Maryna Lundgren, who received this year's SCOR Sweden Re Actuarial Prize, for her diploma thesis, "Modelling of expenses in Solvency II".

Maryna, an actuary at *Finansinspektionen*, Sweden's financial supervisory authority, carried out her winning work with great skill on a high pedagogical level about a problem of significant relevance to both insurers and regulators.



2019 winner Maryna Lundgren receives prize check from sponsor SCOR Sweden Re.



View the entire [presentation](#).

People at SCOR Sweden Re

## Providing a Higher Level of Service Through Experience Studies



**"It is exciting to work with clients to improve business growth."**

Torbjörn Örnstig, Head of Pricing and Underwriting at SCOR Sweden Re, joined SCOR Sweden Re in 2012. He has noticed a gradual development in the reinsurance market where clients are expecting a high level of service today, particularly in the actuarial field.

"As a reinsurer, we should do more than simply price business", Torbjörn says.

"It is also essential to provide support and offer advice on many aspects of the client's direct business."

During the past year, Torbjörn and his team has performed several experience studies for many of SCOR Sweden Re's clients. By pooling data of consenting clients, in combination with market data, the team can compare their clients with each other without disclosing individual data.

"These studies allow us to give our clients valuable insights into how they compare to their peers. Where they have the upper hand and where there might be some room for improvement are key takeaways", Torbjörn states.

Going forward, Torbjörn believes the need for experience studies will continue to grow. "It is exciting to work with our clients to help improve business growth because it mutually benefits all of us".

### Human Support

## Night Hikers Help to Keep Our Youth Safe

SCOR Sweden Re has proudly supported *Nattvandrarerna* for several years in their meaningful work to provide human support and social safety among young people as they go out in the evenings and nights.

The presence of adult volunteers, named "night hikers", helps to prevent crime such as vandalism, violence and drug abuse. The goal is to be on hand as role models to set boundaries, create security and provide support and assistance when needed.

### NATTVANDRARNA Sedan 1989



When on duty, all night hikers wear an easily recognizable yellow jacket.



See Nattvandrarerna's website to [learn more](#)

### Event

## 2019 SCOR Sweden Re Life Conference



An all-time high number of guests, close to 300, attended this year's SCOR Sweden Re Life conference featuring the theme of "Sustainability". Keep an eye out for the next edition of our *ReNews* magazine, which will highlight the topics and speakers that were a big hit with many clients. *Thank you to all who participated!*

### Video

## Life is Precious, Give Value to Life

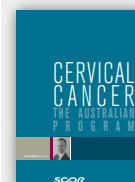
Around the globe, people want to enjoy life, live healthier, longer and do the things they love. They seek to deal with the unexpected, give security to their families and positively impact future generations.



Access SCOR's video [here](#)

### SCOR inFORM

## Cervical Cancer Publication



In Australia, by 2020, cancer of the cervix is set to become rare and will likely be eliminated by 2028 – a world first. This paper outlines why and how this can be achieved and what this means for cancer of the cervix globally.



Access the [publication](#)

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### FOR FURTHER INFORMATION PLEASE CONTACT:

katarina.wahlden@swedenre.se  
SCOR Sweden Re | Drottninggatan 82 | SE-111 36 Stockholm | Sweden