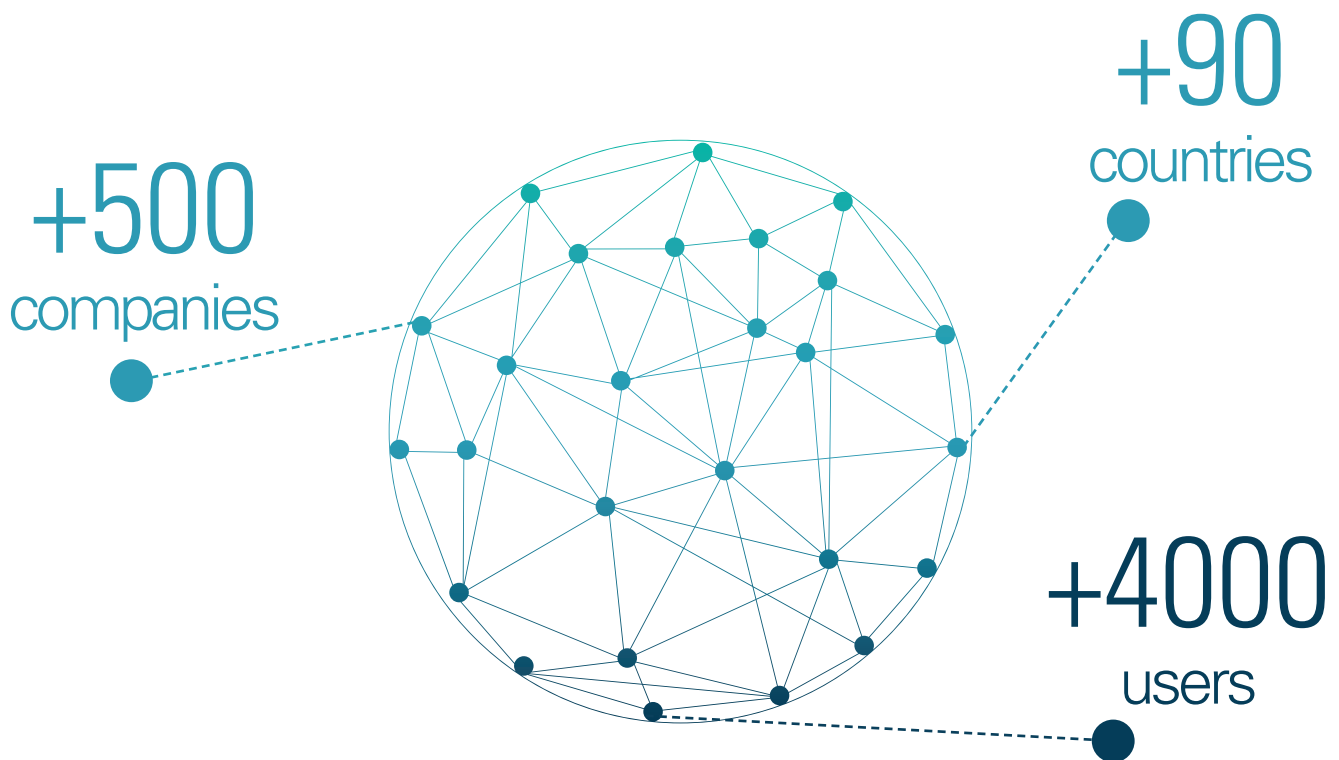




An underwriting and claims guide developed by SCOR.

It includes guidelines for a large range of different insurance products such as Life, Disability, Critical Illness, Long Term Care, and Medical Expenses with easy to understand rating tables.



SOLEM is helping our clients throughout the world to assess medical, occupational, sports, financial, residence and travel-related risks. It also has a section devoted to claims management.

All sections provide access to a useful document base. They include Information sheets and questionnaires relating to the different risks and other documents to assist with risk selection.

SCOR uses its international expertise in underwriting together with studies performed in the Research and Development Centers for Medical Underwriting and Actuarial Risks to help our clients develop a risk assessment policy and raise underwriting to the highest possible standards.



A new cancer calculator has been developed by medical experts and actuaries. It makes it easier for people who have had cancer to access insurance, by assessing the risk much more accurately.



is an efficient, user-friendly and comprehensive web application for both novice and experienced underwriters offering an intuitive environment.

EASY ACCESS TO INFORMATION

Thanks to :

- a sophisticated key search system that provides a list of matching options based on the first 3 input characters. Each user can personally select whether the displayed matching items are those that begin with the 3 characters input or alternatively displays a list of items that contain the sequence of the 3 input characters in any part of any word relating to a page in SOLEM
- a tree structure organised by main themes
- an A-Z index
- a "top 10" of most frequently viewed pages
- a feedback button allowing the user to ask questions on every page
- the ability to add bookmarks

SECURITY

All information transmitted on the internet is protected by an encryption system. Each user has a login and a personalised password which is strictly confidential.

WHAT OUR CLIENTS ARE SAYING

"What I like most about the manual is that you find everything you are looking for, even the rarest things are included. Thanks to the constantly improved SOLEM my daily work is much easier."

A Scandinavian client

DECISION RECORDING FACILITY

Each case rating generates a working folder that the user can consult, modify or print.

FLEXIBILITY

The tool is currently available in 10 languages so far:

- English
- French
- German
- Spanish
- Italian
- Dutch
- Russian
- Chinese
- Turkish
- Japanese

Users have the possibility of configuring:

- the display
- the different benefit types
- the types of measurement
- units used

SOLEM is available online 24 hours a day.

Contact us: solem@scor.com

Visit us: solem.scor.com