

UNDERWRITING INSIGHTS

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Are All Smokers Created Equal?

Our experienced underwriting staff says, "No!"

Our innovative approach to evaluating tobacco users allows some occasional cigar users to qualify for our best class non-tobacco rates.

Who among your prospective applicants may qualify?

- ▶ Cigar use must be revealed at the time of application or inquiry and all tobacco information gathered during underwriting must confirm the reported degree of use.
- ▶ Only one cigar per week may be used.
- ▶ No nicotine metabolites may be present in the current urinalysis or any urinalysis done for any other carrier within the last 12 months.
- ▶ Use of any tobacco products other than occasional cigars during the five years prior to the time of application or inquiry will disqualify an individual from non-tobacco consideration.
- ▶ If APS is necessary, information in the records should validate the degree of smoking reported by the applicant.

Cigar use, to the degree described in the above list, will allow your client to be considered for our best class preferred, non-tobacco rate.



For more information, contact: