A NON-TOBACCO CIGARETTE USER?

Having all the facts upfront allows us to take full advantage of carrier niches.

Example: A 59-year-old male was applying for $10 million of coverage and admitted to “social” cigarette use. At face value, this automatically results in Smoker rates across the board – you smoke cigarettes, you’re a smoker. We knew, however, that one carrier could potentially offer some forgiveness provided we met a number of different caveats.

So, we worked to quantify his use, scoured his medical records for any contradictory statements (in regards to tobacco), and proved that his use was, indeed, “social” via a negative nicotine screen. Although we were technically a few uses over their typical threshold, we were able to leverage our strong carrier relationship to secure an exception. At the end of the day, we placed $10 million of coverage at **Preferred *NON*-Tobacco** rates.