

Life underwriting classifications

There are six underwriting classifications: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, and Standard Tobacco. Preferred Plus Nontobacco, Preferred Nontobacco and Select Nontobacco classifications are based on mortality that is anticipated to be better than standard mortality. To qualify for these classes, the proposed insured must not only be a standard risk, but must also meet additional selection criteria for improved mortality.

The following refers to fully underwritten business and may not apply to all underwriting programs.

Preferred Plus Nontobacco

Applicant must meet all Preferred Plus Nontobacco criteria in addition to all Preferred Nontobacco criteria. If any of the questions below is answered “yes,” the policy will not be issued Preferred Plus Nontobacco.

- Have you used any form of nicotine in the past 5 years? (Exception: no more than two cigars per month with a negative cotinine lab test.)
- Have you participated in any hazardous sport or aviation in the past five years? (Exception: recreational scuba up to 50 ft.)
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
- Have you been charged with more than two moving violations within 36 months?
- Has a member of your immediate family died from, or more than one member of your family been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60? (*Excludes gender-specific cancers for applicants that are a different gender from the family member.)
- Does your total cholesterol exceed 250 and total cholesterol/HDL ratio exceed 5?
- Are your current treated or untreated blood pressure readings higher than 135/85?
- Have you ever sought or received treatment for alcohol and/or drug abuse?
- Are there any abnormal ranges on your current blood panel?
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?

Preferred Nontobacco

If the proposed insured answers “yes” to any of the following questions, he/she may not be eligible for the Preferred Nontobacco classification. Submit a written explanation outlining details of any “yes” answer to your Underwriter. If all answers are “no” and the evidence of insurability submitted with the application is favorable, the policy will be issued as Preferred Nontobacco.

- Have you used any form of nicotine in the past 24 months? (Exception: no more than two cigars per month, with a negative cotinine lab test.)
- Have you participated in any hazardous sport or aviation in the past 24 months? (Exception: recreational scuba up to 50 ft.)
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
- Have you been charged with more than two moving violations within 24 months?
- Has more than one member of your immediate family died from, or been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60? (*Excludes gender-specific cancers for applicants that are a different gender from the family member.)

- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?
- Does your total cholesterol exceed 270 and total cholesterol/HDL ratio exceed 5.5?
- Is your blood pressure higher than 140/85? (If over 60, 150/90?)
- Are you a private pilot with fewer than 500 solo hours; or do you fly more than 250 hours per year; or do you fly in something other than conventional aircraft (jet/prop)?
- Have you sought or received treatment for alcohol or drug abuse within the past ten years?
- Have you been convicted of a felony in the past five years?

Select Nontobacco

If the proposed insured answers “yes” to any of the following questions, he/she may not be eligible for the Select Nontobacco classification. Submit a written explanation outlining details of any “yes” answer to your Underwriter. If all answers are “no” and the evidence of insurability submitted with the application is favorable, the policy will be issued as Select Nontobacco.

- Have you used any form of nicotine in the past 12 months? (Exception: no more than two cigars per month, with a negative cotinine lab test.)
- Have you been charged with more than three moving violations within 24 months?
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past three years?
- Have more than two members of your immediate family died from, or been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60? (*Excludes gender-specific cancers for applicants that are a different gender than the family member.)
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?
- Does your total cholesterol exceed 285 and total cholesterol/HDL ratio exceed 6.5?
- Is your blood pressure higher than 150/90?
- Are you a private pilot with fewer than 350 solo hours; or do you fly more than 250 hours per year; or do you fly in something other than conventional aircraft (jet/prop)?
- Have you sought or received treatment for alcohol or drug abuse within the past eight years?