

E-cigarettes

Based on research and development and the ability to test for a marker of tobacco combustion, we can improve ratings for clients who use e-cigarettes.

To qualify for this mortality credit program, a client must meet the following:

- Non-combustible tobacco use such as e-cigarettes
- No use of cigarettes or cigars in the past 10 years
- Thiocyanate (tobacco combustion marker) is negative

If client meets all of the criteria above, we will improve from tobacco to non-tobacco rates but assess a one class downgrade:

- Preferred Tobacco to Standard Non-Tobacco
- Standard Tobacco to Table B Non-Tobacco
- Table B Tobacco to Table C Non-Tobacco

Examples

- **Female, 28 years old, qualifies for Standard Tobacco rates:**

- Uses e-cigarette on weekends
- Lab tests confirm positive nicotine marker but negative thiocyanate marker

Rating improvement: Standard Tobacco rates change to Table B Non-Tobacco

- **Male, 48 years old, qualifies for Preferred Tobacco rates:**

- Uses e-cigarettes about 15 times per month
- Lab tests confirm positive nicotine marker but negative thiocyanate marker

Rating improvement: Preferred Tobacco rates change to Standard Non-Tobacco.



To learn more

about our competitive advantage, call **1-888-413-7860, option 2.**

Innovative underwriting gets you to the top. Research and development keep you there.

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