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UNDERWRITER:

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO."

YOUR JOB:

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES."

Preferred Smoker is a real world underwriting category; more and more companies are recognizing that Preferred Smokers do exist and are treating them accordingly.

What is a Preferred Smoker?

Usually, he is a cigarette smoker who has an otherwise highly favorable risk profile.

He smokes a pack a day or less of cigarettes, but:

- his cholesterol is 185
- his HDL ratio is 4 to 1 or better
- his blood pressure is 128/74 every time it is checked
- he has 0 build debits
- his blood and urine profile

Underwriting

Preferred Smoker

is completely normal

- his father died at 86; his mother, age 84, still milks the cows every morning, and his three brothers are all in perfect health.

What about "Occasional or Light" cigarette smokers?

Occasional or Light smokers who do not have a highly favorable risk profile such as outlined above do NOT deserve *Preferred Smoker* status and it is highly unlikely that they will get it because:

- Cigarette addiction is the most addictive disorder experienced by human beings. Cigarette consumption tends to increase over time. Occasional smokers tend to become heavy smokers long before they become ex-smokers.

- Cigarette smoke must be inhaled to get at the nicotine and inhaling delivers the poisons directly to the lungs; then via the lungs to the bloodstream.

- Even if we were to ignore the above, the fact remains that there is no way to distinguish an occasional/light cigarette smoker from a pack, or two, or three-pack a day user – except to ask. Then of course to believe what you are told!

- Unfortunately, the most common affliction affecting cigarette users is "smokers amnesia."

What about Cigar Smokers?

Cigar smokers tend not to have to inhale to get their nicotine fix. As a result, cigars while clearly harmful, are not nearly as harmful to your health as cigarettes. If you do not inhale you do not pollute your lungs. Of course you can still get cancer of the lip, throat, and esophagus. Clearly these nasties are not nice; as a result, if you smoke cigars on a regular basis you are going to pay smoker rates.

By the way, if you do regularly smoke cigars, and you happen to have an otherwise highly favorable risk profile, you should qualify for *Preferred Smoker*. We do not discriminate against cigar smokers – we just don't let them smoke in the house.

What about Occasional Cigar Smokers?

Believe it or not, there is valid justification for giving those that qualify a Preferred Non-Smoker rate, but what is

an Occasional Cigar Smoker?

- No more than one or possibly two cigars per month.
- Absolutely no trace of nicotine in the urine.

ANY trace of nicotine in the urine is a solid indication of nicotine inhalation and is going to earn you a smoker rate. You can whine all you want – this is one you are not going to win.

Insurance companies have been testing for nicotine for many years. While there are certainly occasional false negative results that indicate the person does not use nicotine when in fact they really do, one thing underwriters have learned is that when the proposed insured says he smokes, "believe him."

Two characteristics associated with a high incidence of prevarication about smoking seem to be:

- being an ex smoker
- having two or more smokers in the family.

Just a few additional thoughts on the evils of tobacco:

- Cigarette smokers are seven times more likely to have used cocaine and 16 times more likely to have a least dabbled in heroin than non-smokers.

- After adjusting for race and gender, those who begin to smoke cigarettes under age 15 are up to 80 times more likely to use illegal drugs than those who do not.

- Cigarette smoking is an extremely high risk factor in cardiovascular disease.

- Breast cancer is significantly more common in women who have smoked for at least 30 years, and furthermore the median age for breast cancer in female smokers is eight years younger than in non-smoking women.

- Smokeless tobacco delivers a substantial dose of nicotine, comparable to that acquired by cigarette smoking, and users of smokeless tobacco find it just as difficult to quit as cigarette addicts do. The relapse rate is 90% and 10% will try 10 times or more without success.

- The nicotine patch helps but increases the relapse rate when the patch is stopped.