

Occasional Cigar Smokers
Favorable Carriers- Best Possible Risk Class
Last updated March 25, 2003

<u>Carrier</u>	<u>Limit on Usage</u>	<u>Specimen</u>	<u>Best Possible Risk Class</u>	<u>Notes</u>
American General/ Old Line Life	1 Cigar Per Week	Required Negative	Select Preferred Non-Smoker	No use of tobacco products, other than occasional cigars, for the past 5 years prior to application or inquiry
Clarica	1 Cigar Per Month	Required Negative	Preferred Non-Smoker	Any positive Specimen will be considered smoker
C.N.A	1 Cigar Every 2 Weeks	Trace Nicotine Permitted	Select Non-Smoker	
Empire General	No more than 12 Per Year	Required Negative	Standard Non-Smoker	
First Colony	No more than 12 Per Year	Required Negative	Best Class Preferred Non-Smoker	
First Penn	No More than 12 Per Year	Required Negative	Preferred Non-Smoker	
General American	No More than 12 Per Year	Required Negative	Preferred Non-Smoker	Any Positive HOS will be Considered for Smoker rates only
Jefferson Pilot	1 or less Per Month	Required Negative	Preferred Non-Smoker	Have not smoked cigarettes for past 5 years
Lincoln Life	No More than 12 Per Year	Required Negative	Preferred Non-Smoker	Standard Non-Smoker classification may also include other tobacco use WITH nicotine present in urine
Manulife	No More than 12 Per Year	Required Negative	Preferred Non-Smoker	Standard NS class also includes individuals who use pipes, cigars, chew tobacco, nicotine gum or patches and who have not smoked cigarettes in the past 12 months
MassMutual	No more than 12 Per Year	Required Negative	Ultra Preferred Non-Smoker	Typically, pipe users are considered standard smokers; occasional pipe users may qualify for standard NS rates on those products without an Ultra Preferred Classification
	No More than 24 Per Year	Required Negative	Select Preferred Non-Smoker	
MONY	No More than 1 Per Month; No More than 12 Per Year	Required Negative	Preferred Non-Smoker	

Occasional Cigar Smokers
 Favorable Carriers- Best Possible Risk Class
 Last updated March 25, 2003

Prudential	No limit	Positive Specimen Permitted	Preferred Non-Smoker	Individuals who use pipes, cigars, chew, nicotine gum can get Preferred NS rates provided they have not smoked cigarettes in the last 12 months and use is admitted on the application
State Life	No More than 12 Per Year	All measurements must be less than 0.05mg	Non-Tobacco	An occasional user of tobacco products other than cigarettes (cigar, smokeless tobacco, and pipe) may be eligible for Non-Tobacco rates
United of Omaha	No Limit	Cotinine Level must be less than or equal to 1.0 mg	Standard Non-Tobacco or Standard Preferred Non-Tobacco depending on product	Alternative tobacco users (pipe, cigar, chew) may qualify for Standard PNT or Standard Non-Tobacco rates if the urine is negative for cotinine