

# Non-combustible tobacco use and non-tobacco exceptions

Based on research and development and the ability to test for a marker of tobacco combustion, we can improve ratings for clients who use non-combustible tobacco, such as chewing tobacco and snuff, as well as e-cigarettes and other nicotine delivery devices.

- **To qualify for this mortality credit program, a client must meet the following:**
  - Non-combustible tobacco use such as chewing tobacco, snuff and nicotine delivery devices
  - 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

- Male, 45 years old, qualifies for Preferred Tobacco rates before applying non-combustible guidelines:
  - Uses two tins of chewing tobacco per week but hasn't used cigarettes in 20 years.
  - Lab tests confirm positive nicotine marker but negative thiocyanate marker.

**Rating improvement:** Can offer Non-Tobacco Plus rates. Drops from Preferred Select (what he would qualify for if he had no tobacco use history) to Non-Tobacco Plus rates.

- Female, 28 years old, qualifies for Standard Tobacco rates before applying non-combustible guidelines:
  - Uses e-cigarette on weekends.
  - Lab tests confirm positive nicotine marker but negative thiocyanate marker.
  - Aside from the tobacco history, she would otherwise qualify for Non-Tobacco Plus rates.

**Rating improvement:** Can offer Standard Non-Tobacco rates. Drops from Non-Tobacco Plus (what she would qualify for if there were no history of tobacco use) to Standard Non-Tobacco rates.



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

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