

Underwriting Special Risk

Special Risk Companies

Dippers, Pipe/Cigar Smokers (All non-cigarette tobacco users):

- American General
 - "Super preferred" for cigars, up to one per week with a negative urine test and no other tobacco for five years.
- [American National](#)
- Banner Life
 - Preferred Plus and Preferred available for negative urine test and no more than 12 cigars per year.
- ING
 - "Super Preferred" for cigars, up to one per week with a negative urine test.
 - ["Put That In Your Pipe!" For Tobacco Pipe Users](#)
- John Hancock
 - "Standard non-smoker" for non-cigarette use, even with a positive urine specimen; minimum face amount of \$750,000 for term.
 - Super Preferred is available if you smoke 12 or less cigars a year and have had no other tobacco or nicotine products for the previous 5 yrs, and your urine sample is free of nicotine.
 - Non-smoker Plus for no more than two cigars per month and a negative urine specimen (This class is not available on all products.)
- Lincoln Financial (Lincoln National Life)
 - All non-cigarette tobacco use is standard non-smoker, even with positive urine specimen. Needs to be admitted and clear on application. (All products, even term.) Minimum face amount of \$250,000 for term.
 - Preferred Plus Non-tobacco is available if the specimen is negative for the occasional cigar (up to 12 cigars a year). Up to 24 cigars a year and a negative specimen can still qualify for Preferred Non-tobacco.
- Nationwide
 - Preferred Nontobacco rates are available for clients who admit to smoking no more than one cigar a month. Urine tests must be negative and use must be fully admitted on the life insurance application.
- [Prudential](#)
 - Non-smoker Plus at best for all admitted non-cigarette tobacco

users, even with a positive urine specimen.

- Transamerica
 - Preferred Non-smoker is available if no more than one cigar per month and negative urine specimen.

**Tobacco use must be admitted on the application and exam for all carriers.*

Cigarette Smokers (Aggressive Smoker Rates):

- American General
- ING
- [John Hancock's "Quit Smoking Incentive" \(for permanent \(UL/VUL\) products only\)](#)
 - Clients with Standard Smoker or Preferred Smoker Risk Classes will receive Standard Non Smoker rates for the first 3 policy years. Those who can provide evidence they quit smoking for a period of at least 12 months within the first 3 policy years can have their policy charges permanently changed to Standard Non Smoker.
- Protective Life
- RBC/Liberty Life
- West Coast Life

Controlled Diabetes:

- American General Life Companies
- AVIVA
- John Hancock
- Lincoln Financial Group (Lincoln National Life)
- Prudential
- West Coast Life

Health Crediting, Table Reduction/Shaving Programs and Ways to Improve Ratings:

- [American National](#)
 - For face amounts 99,999 and under, tables 1- 4 are issued as standard with the Executive UL.
- [AVIVA](#)
 - Table 3 to Standard for Permanent Products up to age 70.
- [AXA](#)
 - Good Health Credit Program allows for credits for a client's overall rating.
- Genworth
 - [360 Degree LifeView Underwriting Approach](#)
- ING

- Mortality Credit Profile allows offsetting of some of the medical impairments if your client shows indication of a healthy lifestyle.
- Available for cash value products for \$5 million face amounts and below and ages 40-80.
- [John Hancock](#)
 - LifeStyles Program provides credits for favorable health and lifestyle factors such as annual check-ups, regular screenings, favorable cardiac studies, and family history of longevity, etc. Applies to permanent products only for five million face amount and below. Clients up to and including age 70 or less (no back dating allowed) can participate. 175% is maximum eligible table rating percentage.
- [Lincoln Benefit Life](#)
 - Sherlock Program For Permanent Products. Table 6 is maximum eligible rating.
- [Lincoln Financial Group](#)
 - Table 3 to Standard for Permanent Products up to age 70.
- [MetLife](#)
 - MetEdge Program has a list of eligible impairments for improving Table B and C rating offers to standard.
- [Mutual of Omaha](#)
 - Fit Program improves your client's table rating (must be Table 4 or less) if they qualify for certain medical or lifestyle criteria. 3 of the characteristics may result in 1 Table credit, while five characteristics equal 2 tables credit.
- [Nationwide](#)
 - Wellness Credits can be applied up to one table, including from Preferred to Preferred Plus, and wellness credits can improve substandard classifications if they qualify for one of six of the eligible favorable criteria.
- [Protective](#)
 - Life Advantage Program improves your client's rating if they have a single impairment that results in a Table 2 or 3 rating.
- [Prudential](#)
 - Underwriting credits are available for any face amount, for any age, for any product and for any table rating. They are also available for smokers and non-smokers. Overall, there are more than two dozen impairments eligible for credits.

TransAmerica

- Substandard table B, C and D offers due to a single impairment, for UL and SUL products up to age 70 and \$5mm, may be eligible for an upgrade of up to two tables with Transcend.

- [Transcend Substandard Program](#)

Private Pilots:

- Lincoln Financial
- North American
- Prudential
- Transamerica

Aggressive Underwriting

- American General Life Companies
 - Well rounded with many of the common impairments
 - Elevated liver functions may not preclude Preferred Plus
 - Offers preferred rating at face amounts as low as \$50,000 for permanent insurance.
- [AVIVA](#)
- [AXA](#)
 - More liberal Preferred Best and Preferred rate classes are available with permanent products versus term.
 - Respiratory, CAD, Diabetes, Cancer, Lab abnormalities, Minor EKG changes
- [Banner](#)
 - Preferred Best is available with treated blood pressure under good control.
 - Does not exclude Super Preferred if the insured takes blood pressure medications.
 - Competitive ex- tobacco user rate classes (Preferred plus after 36 months of no nicotine use)
 - Driving history blemishes
- Genworth
 - Preferred Best is available with treated blood pressure under good control
- [ING](#)
 - Heart conditions, kidney conditions
 - Super preferred not excluded for cholesterol treatment
 - Does not exclude super preferred with the following family history blemishes:
 - If the insured's parents were diagnosed with heart disease prior to age 60, as long as the parent is still living
 - If a sibling passed away from cardiovascular death
 - If a parent or sibling passed away from cancer
- [John Hancock](#)
 - Does not exclude Preferred Non-tobacco if no more than one death of a parent or sibling prior to age 60 from cardiovascular

- disease or cancer.
 - Does not exclude Super Preferred if the insured takes blood pressure medications
 - Certain cancer types
- Lincoln Benefit
 - Preferred Niches:
 - Mild depression cases
 - Recreational scuba divers (max 50 ft.
 - Occasional cigar use (1 max a month) and negative urine specimen (if applied with another company within the past yr and had positive urine specimen they cannot qualify for it)
 - Best cases of epilepsy
 - Best cases of rheumatoid arthritis
 - Mild elevated liver enzymes
 - Best cases of ulcerative colitis
 - Those recovering from alcoholism or drug abuse with 10 + yrs of absence
- [Lincoln Financial Group \(Lincoln National Life\)](#)
 - Does not exclude Preferred best rating if the insured's parents or sibling passed away from cancer
- [Metlife](#)
 - Foreign Travel, professional athletes, and active military (non-special ops)
- Mutual of Omaha
 - Simplified underwriting with Term Life Express and Whole Life Express, liberal build charts, liberal blood pressure/ cholesterol readings
 - Does not exclude Preferred (regular Preferred Non-tobacco) if the client's parents or siblings passed away from cancer
 - Family history only applies to deaths
 - Does well with asthma, prostate & breast cancer
 - Sleep apnea eligible for preferred with verified c-pap usage
- North American
 - Will not consider gender-distinct family cancer death history (Prostate, ovarian, etc.) if you are of the opposite gender.
 - Sleep apnea, diabetes, aviation, and competitive table rating pricing
- [Protective/ West Coast Life](#)
 - Aggressive smoker rates
 - Preferred Non-tobacco is available to clients who have quit smoking for a full year.
 - Return of Substandard Charges Option Rider (ROSCO) for your clients purchasing cash building UL that are table rated
- [Prudential](#)
 - Foreign Travel/ Residence, Sleep apnea, diabetes, heart conditions. certain types of cancer. and one-time DUIs

- RBC/Liberty Life
 - Preferred Non-tobacco is not excluded if no more than one death of an immediate family member from cancer or cardiovascular disease prior to age 60.
 - Clients can qualify for Preferred Plus Non-tobacco and Preferred Non-tobacco with no use of tobacco in the last 12 months.
- [Transamerica](#)
 - Clients with asthma can qualify for up to preferred even chronic cases if they are between ages 25-65, non-smokers, and not been hospitalized for asthma in the past 5 yrs.
 - Clients are still eligible for preferred with a family history of cancer if it was gender specific cancer
 - Certain types of cancer such as non-melanoma skin cancers, thyroid, breast, testicular, endometrial and cervical cancer, benign but aggressive tumors, and more with no reoccurrences in past 10 yrs. and were treated with surgery not chemo or radiation may be eligible for preferred.