

UNDERWRITING CLASSES

Cincinnati Life offers six underwriting rate classes to help provide your clients the best rate available.

These classes allow us to identify insurance risks that demonstrate exceptional, good, average and below-average mortality experience. Placing each risk in the appropriate classification is essential in maintaining class integrity and competitive pricing. In order to maintain our strong premium structure, we must strictly adhere to our guidelines.

Nonsmoker classes

Preferred Plus

Preferred Plus is our best risk classification reserved for those who have not used tobacco or nicotine products in any form in the last five years and meet our Preferred Plus criteria.

Preferred

This class is for applicants who enjoy exceptionally good health, have not used tobacco or nicotine products in any form in the last three years and meet our Preferred criteria.

Standard Plus

This is available to applicants in good health who have not smoked cigarettes in the past year and meet all of the Standard Plus criteria. Some non-cigarette tobacco users may qualify.

Standard Nonsmoker

Includes non-cigarette tobacco users and non-tobacco users who do not meet Standard Plus criteria.

Underwriting class comparison based on multi-carrier software

Cincinnati Life	Compulife	iPipeline	Term4Sale	VitalQuote
Preferred Plus	Preferred Plus Nonsmoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
Preferred	Preferred Nonsmoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
Standard Plus	Regular Plus Nonsmoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
Standard Nonsmoker	Regular Nonsmoker	Standard Non-Tobacco	Regular Non-smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
Preferred Smoker	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
Standard Smoker	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

Smoker classes

Preferred Smoker

Available to applicants applying for \$100,000 face amount or higher who have smoked cigarettes within the past year but otherwise meet the Preferred criteria. Past smokers still dependent on a nicotine substitute may qualify by meeting the same Preferred criteria.

Standard Smoker

Includes most applicants who have smoked cigarettes within the past year, past cigarette users still dependent on a nicotine substitute.

Note: At all ages and face amounts, the minimum requirements for Standard Plus, Preferred and Preferred Plus classes are an amplified nonmedical exam, blood profile and urinalysis.

Applications that give no admission of tobacco or nicotine product use, but urine is positive for nicotine, are subject to the Standard Smoker rate class. Secondhand smoke is rarely concentrated enough to be detected in a urinalysis. However, in the event urine is positive for nicotine in a non-tobacco user, the quantity is sufficient to affect health and the related mortality risk.

UNDERWRITING CLASS CRITERIA

Standard Nonsmoker, Preferred Smoker and Standard Smoker

As with Preferred Plus, Preferred and Standard Plus, the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
 - Standard Nonsmoker: Includes some tobacco (except cigarette) users who do not fit Standard Plus criteria.
 - Preferred Smoker (\$100,000 and above): Includes some tobacco users who do not fit Standard Nonsmoker criteria. **Smoking tobacco users applying for Preferred Smoker must:**
 - Meet Preferred medical requirements
 - Fit Preferred criteria, including Preferred Build Chart
 - Standard Smoker: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Smoker criteria.
- Other medical/nonmedical factors, such as the preferred criteria listed on page 10

Build chart

Maximum weights of both male and female for Standard Nonsmoker and Standard Smoker.

Height	Weight	Height	Weight
4' 8"	165	5' 8"	243
4' 9"	171	5' 9"	250
4' 10"	177	5' 10"	258
4' 11"	183	5' 11"	265
5' 0"	189	6' 0"	273
5' 1"	196	6' 1"	280
5' 2"	202	6' 2"	288
5' 3"	209	6' 3"	296
5' 4"	215	6' 4"	304
5' 5"	222	6' 5"	312
5' 6"	229	6' 6"	320
5' 7"	236	6' 7"	328

Weights that exceed the above for corresponding heights **may** be subject to an additional premium charge. Contact underwriting for more information.

Tobacco classification guide

If you still aren't sure what tobacco class your client fits in, review the following to see how Cincinnati Life classifies the various products.

Non-smoking tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

Smoking tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Underwriting Classes	Non-smoking Tobacco Users	Smoking Tobacco Users
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years
Preferred	No use for three years Celebratory cigar allowed	No use for three years
Standard Plus	Eligible	No use for one year
Standard NS	Eligible	No use for one year
Preferred SM	Not eligible	Eligible
Standard SM	Not eligible	Eligible

Marijuana

- Smoking
- Edibles
- All other derivatives

Monthly Marijuana Use			
Age	Up to 2 times	3-7 times	8 times or more
<18	Decline	Decline	Decline
18-29	Standard Smoker	Standard Smoker	Standard Smoker Table 2 to Decline
≥ 30	Standard Nonsmoker*	Standard Smoker	Standard Smoker Table 2 to Decline

* Can be considered for up to Preferred Plus rates if use is no more than one time monthly and urine is negative.

Celebratory cigar exception

Cincinnati Life offers Preferred Plus and Preferred consideration for applicants who meet all the outlined class criteria other than having smoked celebratory cigars. This allows for no more than six cigars per year and a urine specimen must be negative for nicotine. The celebratory cigar exception is **available by request only**.

Here is how to apply for this exception:

- Bring the exception to your underwriter's attention and include a cover letter
- For full applications, be sure to include the number of cigars smoked in the past year when completing the tobacco questions
- For the Lite application process, if the client indicates cigar use during the phone interview, ExamOne asks how many cigars the client has smoked in the prior year
- For the Lite e-App, indicate the request and the number of cigars smoked per year in the agent cover letter during the Lite e-App process

Substandard cases

You may write substandard cases using the Standard Nonsmoker and Standard Smoker classifications.

Avocations may warrant a flat extra premium on an otherwise Standard Plus risk.

Medical underwriting guidelines and build chart

For use with all products. The following are guidelines. The final decision is based on all information received.

		Preferred Plus		Preferred		Standard Plus		
Tobacco		No use in 5 years, urine negative Celebratory cigar*		No use in 3 years, urine negative Celebratory cigar*		No cigarette use within 1 year. Some tobacco users may qualify		
Cholesterol		Total not > 240 Chol/HDL ratio 4.5 or less		Total not >250 Chol/HDL ratio 5.0 or less		Total not >280 Chol/HDL ratio 6.0 or less		
Blood Pressure		Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+		Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+		Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+		
Personal History		No cardiovascular disease or cancer history, except basal cell and/or superficial squamous cell skin cancer		No cardiovascular disease or cancer history, except basal cell and/or superficial squamous cell skin cancer		No ratable impairment or cancer history, except basal cell and/or superficial squamous cell skin cancer		
Family History		No cardiovascular or cancer death of a parent or sibling prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer		No more than 1 cardiovascular or cancer death in a parent prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer		No specific criteria		
Residence		Permanent resident of U.S. for at least 3 years		Permanent resident of U.S. for at least 1 year		Permanent resident of U.S. for at least 1 year		
Avocations (Hazardous)		None – recreational SCUBA up to depths of 75 feet is acceptable		Available if no flat extra premium would be required and not hazardous		May have flat extra		
Aviation		Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider Private pilot with exclusion rider		Pilot and crew members on regularly scheduled passenger flights on major airlines Private pilot with exclusion rider		Major airlines only, private aviation with flat extra or exclusion rider		
Motor Vehicle History		No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years		No DUI, reckless operation, revocation or suspension in last 5 years		No DUI, reckless operation, revocation, suspension in last 3 years		
Alcohol/ Substance Abuse		No history of, or treatment for, alcohol or substance abuse		No history of, or treatment for, alcohol or substance abuse		No history of, or treatment for, alcohol or substance abuse		
Impairments		No diseases, disorders or activities that would affect mortality		No diseases, disorders or activities that would affect mortality		No diseases, disorders or activities that would affect mortality		
Build	Height		Male Weight	Female Weight	Male Weight	Female Weight	Male Weight	Female Weight
	Ft.	In.						
	4	8	126	123	137	134	145	141
	4	9	131	127	142	139	150	146
	4	10	136	132	147	144	155	151
	4	11	141	137	152	149	161	157
	5	0	146	142	158	154	166	162
	5	1	150	147	163	159	172	167
	5	2	155	151	168	163	177	173
	5	3	160	156	173	168	183	178
	5	4	164	161	178	173	188	183
	5	5	169	165	183	178	194	189
	5	6	174	170	188	183	200	195
	5	7	179	175	193	188	206	200
	5	8	184	180	199	194	211	206
	5	9	189	185	204	199	217	211
	5	10	195	190	210	205	223	217
	5	11	200	195	215	210	229	222
	6	0	205	200	222	216	235	228
6	1	211	206	227	222	241	234	
6	2	217	211	234	229	248	240	
6	3	222	217	240	235	255	246	
6	4	228	223	246	242	261	253	
6	5	234	229	253	248	268	259	
6	6	240	235	260	255	275	265	
6	7	245	241	266	261	282	272	

* See Celebratory cigar exception on Page 10.