Underwriting Classes

There are three classes of underwriting: preferred, standard and substandard.

* **Preferred:** The individual applying for coverage answered “no” to all of the underwriting questions on the application. For some carriers, that also means the individual is a non-smoker and within height and weight requirements.
* **Standard or Smoker:** Some carriers will adjust rates up for smoking or height and weight. Some carriers may also deny outright for these. There could be other factors that put someone into this class.
* **Substandard:** A few carriers will offer substandard rates to individuals with certain health problems that would normally prevent them from getting covered. These rates are very expensive in order to offset the increased risk, which the carrier is taking to issue the policy.