

## **Daniel Insurance Helps Cigar Smokers Get Fair Ratings to Reduce Life Policy Premiums**

NEWTOWN, PA -- (February 23, 2005) – As recreational cigar smoking continues to be a popular trend in the United States, more people face the dilemma of how to answer one of the most problematic questions on life insurance applications, which ask: “Have you used any tobacco products within the last three years?”

For the occasional cigar smoker who checks “yes,” many insurance companies will rate them just as they do all smokers, with premiums that can be as much as three times more than for non-smokers. However, some insurance carriers do make the distinction between lifestyle habits and health risks and are willing to offer preferred rates.

“Being independent enables us to identify the right insurance carrier for any given situation,” says Alan S. Daniel, president of Daniel Insurance Agency. “There literally are thousands of light cigar smokers who are paying inflated premiums because they are lumped unfairly into one category with other smokers. We’re trying and are beginning to change that.”

The company recently helped a client save more than \$2,200 per year on a 20-year term policy by convincing the carrier that this individual was in excellent health and that his recreational cigar use (about 50 per year) had no bearing on his overall well-being.

The company has set up a page on its website to help cigar smokers, which is [www.danielagency.com/cigars](http://www.danielagency.com/cigars) or they can call 888-463-2643 toll-free.

Smokers who actually do face higher premiums due to any health condition may also benefit from Daniel Insurance’s expertise with “impaired risk” cases. The company has earned a reputation for saving such clients thousands of dollars on annual premiums by shopping cases to carriers based on individual circumstances rather than statistical guidelines. The agency also stays current about which carriers are most favorable to various risk factors.

Based in Newtown, PA, Daniel Insurance Agency LLC specializes in finding the right life insurance coverage to meet each individual’s needs. The firm’s independent associated agents are licensed in all 50 states and do business with more than 100 highly rated insurance carriers. The agents use a proprietary customized database with instant access to the most competitive life insurance rates.

Alan Daniel has been a licensed agent for more than 20 years. Alan specializes in life insurance because he strives to be the best. His peers agree. Alan recently earned the prestigious "Top of the Table" designation from his professional trade association, the Million Dollar Roundtable.