



## UNDERWRITING CLASS CODES

Over the past 30 years Sons of Norway has used 5 different underwriting classes. Over the years what they have been called has varied but the definition has remained basically the same. These classes do not vary by product.

The list below gives the current name for the class code and previous names used.

<u>Class</u>	<u>Current Title</u>	<u>Other Titles Used</u>
P	Standard Non-Tobacco	Non-Tobacco, Non-Smoking, Preferred
S	Tobacco or Juvenile	Standard Tobacco, Smoking, Standard
X	Select Non-Tobacco	Preferred Select
Y	Select Tobacco (no longer available)	Standard Select
Z	Super Select Non-Tobacco	

### Conversions

When an automatic conversion is done, the class of the new certificate will be the class of the current certificate without new underwriting. For example, if the current certificate is class P (Standard Non-Tobacco) the new certificate would be class P.

### Exceptions:

1. If the current certificate was issued class Y (Select Tobacco) the conversion will be to class S (Tobacco) since the Select Tobacco class is no longer available.
2. Certificates issued under age 18 are always issued as Juvenile class (S). At age 18 a letter is sent regarding tobacco use. If the completed form is returned stating they do not use tobacco, the class is changed to P (Standard Non-Tobacco). Otherwise the certificate will remain class S (Tobacco). This does not apply to Viking 23, Viking Voyager or SPWL.