

Columbia University
June 24, 2009

**STUDY: NICOTINE
DEPENDENCE
STILL PREVALENT**

Cigarette use has declined, but not decisively.

According to new scientific research, published by experts at the Columbia University Mailman School of Public Health, despite recent progress with programs designed to reduce the number of smokers in the United States, the prevalence of the habit has remained high, and has actually increased among specific groups.

The paper also underlines the fact that existing programs are actually a lot more effective in preventing others from picking up the habit, but are much less so when it comes to persuading long-time smokers to quit.

With one in five people smoking in the U.S.¹ and the link to heart attack and stroke, can you afford not to identify these individuals?

Applicants that smoke can misrepresent their habit and those trying to quit often fail to mention use altogether. MIB gives underwriters a fast, easy, cost-effective way to discover important medical conditions and lifestyle markers, such as tobacco use, that can impact your decision to rate, rider or decline.

With the largest database of medical conditions on insurance applicants in North America, MIB lets underwriters see risk more clearly and uncover applicant misrepresentation before it negatively impacts profits.

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¹ National Center for Health Statistics, 2008