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Gina Keating

## **U.S. Life insurers sued over Israel travel policy**

LOS ANGELES, April 28 (Reuters) - A Los Angeles man sued 14 major insurance companies on Wednesday, saying he wanted to stop what he called their unfair practice of refusing to issue life insurance to people who travel to Israel.

The plaintiff, talk radio show producer Allen Estrin, said he was not suing for money but to obtain a court order banning the companies from denying coverage to any of the estimated 200,000 Americans who travel to Israel annually.

Among those named in the suit were Banner Life Insurance Co., a unit of Britain's Legal and General Group Plc; Pacific Life Insurance Co.; Fireman's Fund Insurance Co., a unit of Germany's Allianz AG; TransAmerica Occidental Life Insurance Co., a unit of Netherlands-based Aegon NV; The Manufacturers Life Insurance Co.; John Hancock Variable Life Insurance Co., now a merged unit of Canada's Manulife Financial Corp.; and Jefferson-Pilot Life Insurance Co., a unit of Jefferson-Pilot Corp.

Also named were New York Life Insurance Co.; The Northwestern Mutual Life Insurance Co.; The Prudential Insurance Company of America, a unit of Prudential Financial Inc.; Allstate Life Insurance Co., a unit of Allstate Corp.; Hartford Life and Annuity Insurance Co., a unit of Hartford Financial Services Group Inc.; and the Travelers Insurance Co., a unit of Citigroup.

Estrin said he traveled to Israel in 2002 for business and was turned down for a life insurance policy when he returned. Israel is one of 26 countries on a travel warning list issued by the U.S. State Department. The list recommends that Americans avoid a certain country because of security concerns.

"Everything was fine, but at the last stage I was told by my broker that the policy request did not go through because I had been to Israel. Not that I was going or I was relocating; because I had been," Estrin said.

"I think the policy is very unfair to Israel and discourages people from going to Israel," Estrin said. "The question becomes, 'Why Israel?' and I don't have a good answer."

Representatives for State Farm Life Insurance Co., Transamerica, Manufacturers Life, Jefferson-Pilot Life, Hartford Life, Pacific Life and TransAmerica Occidental had no comment. The other insurers could not immediately be reached for comment.

But Jack Dolan, spokesman for the American Council of Life Insurers, said that travel is considered "a legitimate factor used by life insurance companies in the underwriting process."

"This is not an issue of travel to any one country, it's about travel to regions of the world that the U.S. State Department has cited in travel advisories."

Elan Steinberg, executive vice president of the World Jewish Congress, said, "We didn't stop insuring people who traveled to the United States after 9/11. I don't think the terrorists should be rewarded."

Estrin's attorney, Bill Shernoff, said he planned to ask a California state court to grant a preliminary injunction to prohibit the companies from denying insurance to Israel travelers.

"We're hoping that once this is brought to the public's attention that many of these insurance carriers will agree to stop this practice," Shernoff said.

The California lawsuit comes as Congress considers new legislation by U.S. Rep. Rahm Emanuel, an Illinois Democrat, that would bar insurers from denying coverage or charging higher rates for Americans "based on past lawful travel experiences."