



Customer Success Story:

The Case of the Expensive Smoke

The Situation

The Enservio Select team was recently asked to help establish the value of a special cigar collection, thought to be of the Cuban variety with some interesting implications. Considered to be the best in the world, Cuban cigars command top dollar and have long been banned in the U.S., despite availability in Europe and Canada.

Cracking the Case

To legally own and sell these cigars, the insured would need “indisputable documentation” showing the cigars entered the country prior to the embargo. Pre-Castro cigars typically change hands only among a small group of well-heeled collectors. Because the dealings are not public, the Select team had to track down reputable tobacco dealers, cigar collectors and connoisseurs to check records.

The Result

Enservio’s specialists concluded that the cigars were what are known as “Clear Havanas”. A Clear Havana is a cigar made either prior to or immediately following the embargo. To produce this specific type, legally imported pre-embargo Cuban tobacco would have been hand-rolled by a Cuban immigrant cigar maker here in the United States.

The Challenge:

Valuing a special cigar collection

The Solution:

Enservio Select™

The Results:

- Cigars known as “Clear Havanas”
- Made prior or immediately following the embargo
- Valued at \$110 per piece

About Enservio:

Enservio works on the biggest challenge in property insurance – what’s inside. We provide a complete suite of software and service solutions to help property insurance carriers price their policies correctly, settle their contents claims quickly and accurately, pay their claims, and help policyholders get their stuff back. Founded in 2004, we are headquartered in Needham, MA, with offices and professional staff across the United States.

● *“Clear Havana” cigars are not worth as much as a pre-Castro Cuban ones, which can set you back \$450. However, Clear Havanas are still highly prized, and in their original cellophane wrappers are valued at \$110 per piece.*