



Marijuana Usage Underwriting Guidelines

*General guidelines offered by carriers, each case subject to individual consideration

AEGIS FINANCIAL
LEADING THE WAY

Carrier	Recreational Users	Medical Users
AIG	<ul style="list-style-type: none"> No more than twice per year: Best Class if otherwise qualified Up to twice a month: Standard Non Tobacco rates More often: Tobacco rates, and may be rated Table B or higher Daily use: decline 	APS required (decision will be based on history requiring this prescription)
Allianz	<p>While juvenile users (age 18 & below) still cannot qualify for coverage, certain limited users will receive a more favorable underwriting result up to and including Preferred Plus rates.</p> <p>Since we want to avoid anti-selection, underwriting guidelines for frequency of use will not be made available to producers.</p>	Looks at the condition that qualified them for MJ card, as well as their usage.
AXA	<p>Less than two times a month. All Preferred classes if otherwise qualifies. Eligible no non tobacco if otherwise qualifies. Two to eight times a month. Standard. Possible Standard PLUS (if certain criteria is met). Greater than eight times a month but less than daily or exam THC screen positive. Class B. Possible Standard (if certain criteria is met)</p> <p>Daily use Class B. No better.</p>	Same as for recreational will be looked at on a case by case basis, nonsmoker may apply if ingested
Columbus Life & Lafayette Life	<p>Recreational use is best case Standard Tobacco user. This is regardless of how it is used (smoked, edible, etc.). Additional rating or decline may apply based on frequency of use:</p> <p>Intermittent Use - ≥ 8 x per month – Standard TU</p> <p>Moderate Use – 9-16 x per month – Table B, TU</p> <p>Heavy Use - >16 x per month – Table D and up, TU</p> <p>Daily use is a decline.</p>	<p>We will require an APS, and will rate for the condition that it is being taken for. Best Case is Table B, Tobacco User.</p> <p>All use must be admitted. If it is not admitted and they test positive, the application will be declined.</p>
Global Atlantic	<p>Ages 25 or under are a decline.</p> <p>Age 26-30: 1/week, Premier. 3/week, Standard. More is decline.</p> <p>Ages 31+: 3/week, preferred. Daily up to standard.</p>	Underlying condition.
John Hancock	<p>If smoked or vaporized:</p> <p>Once per month or less = up to Preferred Non-Smoker (with a positive test result classification will be preferred smoker). Up to 2/week = Preferred Smoker. Up to 4/week = Standard Smoker. More than 4/week = individual consideration.</p> <p>If ingested:</p> <p>1/month = Preferred Non Smoker. Up to 4/week Standard Non-Smoker. Otherwise individual consideration.</p>	If smoked or vaporized, preferred smoker. If ingested, standard non-smoker. With prescription card.
Legal & General America	Does not test for THC, so if use is admitted then rated as smoker.	Will rate for underlying condition - smoker rates will be given. Underlying condition usually requires a rating & these are case by case for final outcome
Lincoln	<p>Specific marijuana UW guidelines are considered proprietary information and therefore, are not published and are not shared outside of Lincoln.</p> <p>Broadly, users can qualify for non-tobacco rates if they don't use tobacco. Exact class depends on usage. Preferred and Preferred Plus may be available depending on specifics.</p>	If marijuana is used on a medical basis, we will base the rate offer on the underlying cause or medical impairment being treated. We also will confirm via medical records, that the client has a valid prescription for the usage.

Carrier	Recreational Users	Medical Users
Mutual of Omaha	<p>Mild use up to 12 a month = Std NT, up to 16 times month Table 2 NT, 20 x months Table 4 NT and over 20 decline. All use has to be admitted up front.</p>	<p>May be additional rating for MJ use depending on the underlying medical condition. Do not require a copy of the medical MJ card. Nonsmoker vs smoker rates depend on frequency of use & the urinary THC values. There is no way to definitely know how much is being used so they rely on aforementioned guidelines. If there is occasional use (< 1x week) and the THC value is < 100 then nonsmoker rates could be possible</p>
Nationwide	<p>For admitted users: SNT: Age 41 or older. No drug screen required or drug screen positive for marijuana only. Intermittent use up to 5x monthly. Preferred Tobacco: age 19 or older. No drug screen required or drug screen positive for marijuana only. Intermittent use up to 5x monthly. Use is 3-4x a week. For details on unadmitted use see Nationwide UW manual.</p>	<p>Follow the Swiss Re manual guidelines for Medicinal Marijuana use and the underlying impairment to determine appropriate assessment. Tobacco rates will be applied.</p>
OneAmerica	<p>We will consider you for Preferred if you are an infrequent smoker of marijuana where infrequent is defined as less than 8 times per month. For other details, contact OneAmerica.</p>	<p>Best case will underwrite underlying condition. Contact OneAmerica for more details.</p>
Pacific Life	<p>Intermittent use okay Standard No Nicotine. Unadmitted cannabis use with a urine positive for THC is a Decline.</p>	<p>Uses the Swiss Re manual for underwriting medical use of marijuana based on underlying condition. Most conditions requiring use of medical marijuana are a minimum Table 2 with some rated higher and some declined.</p>
Principal	<p>UP to 8 times per month can qualify for STD down to Super Preferred depending on the use. Those specific guidelines are part of our "Preferred Guidelines" and are proprietary. Once a client is using 9 or more times per month we follow Swiss re and Tobacco rates apply, STD at best, but can also carry a rating.</p>	<p>Client needs to have a valid MJ prescription card. WE underwrite based on the form of marijuana being used/prescribed as well as the reason for the MJ use – the medical impairment. There is typically a starting rating of +50 (T-2) and it can go up from there although there are times where we are ok STD if the impairment being treated is of no real mortality risk, like mild insomnia.</p>
Protective	<p>Rate classifications are determined on a case by case basis. Select Preferred or Preferred - Very Rarely(by exception) if it was a one time use and admitted on the application. Standard Non Tobacco - The proposed insured must be classified as either experimental or intermittent, including less than or equal to 8 times per month. Table 2 Tobacco - Moderate used is classified as 9 to 6 times per month.</p>	<p>More concerned with why they are taking medical marijuana. Non Inhaled - Best Case scenario is Standard Non Tobacco. Inhaled - Best Case scenario is Standard Tobacco.</p>
Prudential	<p>Underwriting depends on past and current use of marijuana, frequency of use, applicant's age, and a urine test result. Ages 20 and under = decline. Up to 3/week, Nonsmoker plus. 4-6/week = table B. 7+/week= decline. Must admit.</p>	<p>When prescribed by, or taken under the direction of, a physician, any rating assessed will generally be based on the underlying condition, not the actual use of the medicinal marijuana.</p>
SBLI	<p>Assessment is based on the frequency of use, outlined below, and client's age and with combination of any psych history. Experimental: Have tried or used at least once but no longer use = standard or better Occasional: Using twice a month or less = Standard Intermittent: Using 3 to 8 times monthly = Standard Moderate: Using 9 to 16 times monthly Ages 19-25: Table 3 Ages 26-40: Table 2 Ages >40: Table 2 Heavy: Using more than 4 x week = Uninsurable</p>	<p>We would assess for the condition for which the marijuana is prescribed and require the clinical notes supporting the treatment of the condition.</p>

Carrier	Recreational Users	Medical Users
Securian	<p>Preferred select – 12 or fewer per year, negative specimen.</p> <p>Preferred non tobacco – 24 or fewer per year, negative specimen.</p> <p>Standard non tobacco – 25-96 uses per year (up to 8x per month), specimen can be positive.</p> <p>Table B tobacco rates – 97-192 uses per year (up to 16x per month), specimen positive.</p> <p>Table D tobacco rates and higher – more than 193 uses per year.</p>	<p>Will look at on a case by case basis and rate based on the underlying condition. In some cases we will utilize recreational guidelines listed above if not being used for chronic pain type disorder.</p>
Symetra	<p>Under age 18 = decline</p> <p>Ages 19 to 25 = Std smoker</p> <p>Ages 26 to 40 Std Non Smoker</p> <p>Over age 40 = any PFD class available (Super Pfd, Pfd NS, Std Plus NS). Contingent on full admission.</p> <p>As of May 3 2019, Symetra was very close to releasing newer, more liberal guidelines</p>	<p>Under age 18 = decline</p> <p>Ages 19 and up = we would rate for cause</p>

**** Please consult with individual carriers prior to acting on enclosed information. Information is believed to be accurate but IDA and IDA agencies are not responsible for inaccuracies.**