



America's Foremost Insurance Brokerage Network

Marijuana Usage Guidelines

CARRIER	COMMENTS
<p>Accordia Life As of 4/2016</p>	<p>Medicinal marijuana: ages 25 and under decline; ages 26 and up would rate the underlying condition.</p> <p>Recreational marijuana: ages 25 and under decline; ages 26 and up individual consideration given – final offer will depend on frequency of use, quantity and overall picture.</p> <p>Will consider non tobacco rates if no use of nicotine.</p>
<p>AIG As of 4/2016</p>	<p>Will consider Standard non-tobacco if no more than 2 times per month and no other form of tobacco use now or in the past 12 months. If more than 2 times a month, will consider at Standard tobacco rates. Marijuana use can also be rated, would look at each case on an individual basis and would need the frequency of use to determine a final rating.</p> <p>Prescription use would have to be verified in the APS and would be rated for the underlying condition. If prescribed for chronic pain = Table D or higher.</p>
<p>John Hancock As of 4/2016</p>	<p>Considered as drug use and apply usual underwriting for risk assessment. If informal, a drug questionnaire would be suggested to accompany papers.</p>

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<p>Legal & General America As of 4/2016</p>	<p>Marijuana users are considered at standard tobacco class -- if recreational only with good MVR and no criminal or drug abuse history. Must be disclosed on the Drug Questionnaire.</p> <p>Rare/Mild use = once a week or less.</p> <p>Regular use or prescription use may be Table 2 on Standard smoker rates. For medicinal use, the final rating depends on the reason for the marijuana use and is likely added to the rate.</p>
<p>Lincoln National As of 4/2016</p>	<p>Will consider non tobacco; risk class would depend upon frequency of use.</p> <p>If used recreationally, would need to know the frequency of use and any other associated conditions which might be of concern such as alcohol use, other drug use or any psychiatric conditions such as depression. Preferred non tobacco rates on social use up to 2 times per week and Preferred Plus for social use of less than once a month.</p> <p>If marijuana is prescribed for a medicinal purpose, then the rating would be associated with the underlying medical condition.</p>
<p>MetLife As of 4/2016</p>	<p>Nonsmoker across the board (unless they would otherwise be smoker rates for tobacco use)</p> <p>For ages 18 and under - decline</p> <p>For ages over 18:</p> <p>Medical use we look at the reason why they are using but possible it could be Standard, even Preferred, just depends on the reasons using and level of use.</p> <p>Recreational use: Up to 4 times a week with no evidence of social or occupational impairment we are at least at Standard and depending on how case looks otherwise we can consider Preferred, Elite and maybe even Elite Plus. 5 times or more a week we would consider heavy use and ratings get applied here. If under age 25 usually in the Table D range, if 25 or older then would be Table B. Also we don't run the MJ screens in our urines but if we get a positive one in an APS or another company's urine we will use that and consider heavy use and rate</p> <p>When we're determining if we can go Preferred or better we're basically looking at the overall look of the case, does it otherwise qualify for the upper classes, any red flags for any social/occupational issues, any red flags for alcohol abuse, what do their MVRs look like, anxiety issues, that sort of thing. We most often are able to at least get to Preferred and very often Elite or Elite plus.</p>

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<p>Minnesota Life As of 4/2016</p>	<p>Recreational marijuana - potential for preferred nontobacco rates if client is using marijuana 24 x or less per year and consistently candid on amount/frequency of use. If more than 24 uses per year, standard tobacco or higher depending on frequency and other risk factors.</p> <p>Medicinal marijuana - we would underwrite for the underlying condition. Generally table D rates or higher.</p>
<p>North American As of 4/2016</p>	<p>Depends upon proposed insured's age, frequency of use and if any other drugs are used. Possible Standard tobacco to decline.</p>
<p>Protective Life As of 4/2016</p>	<p>Assuming that all factors surrounding the marijuana use are non-ratable: Medicinal/non-inhaled: Standard, non-tobacco is best rate. Medical/inhaled: Standard tobacco. Recreational: (regardless of delivery system) Standard tobacco.</p> <p>Note: many conditions underlying medical marijuana use are significant to overall mortality and could be ratable or declined.</p>

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<p>Prudential As of 4/2016</p>	<p>Marijuana use does not require Smoker rates – usual Tobacco guidelines apply.</p> <p>For recreational users, ages 20 and under – Decline For recreational users, ages 21 and over WITH admission, WITH OR WITHOUT positive THC in urine:</p> <ul style="list-style-type: none"> - Up to 3 uses per week – Nonsmoker Plus - 4 - 6 uses per week – Table B - 7 or more uses per week - Decline <p>For recreational users, ages 21 and over WITHOUT admission:</p> <ul style="list-style-type: none"> - Positive THC in urine – Decline <p>Medicinal Marijuana – Prescribed by a physician – Rate for cause</p>
<p>SBLI As of 4/2016</p>	<p>Would offer nicotine rates but could be anywhere from standard to a decline, depending on how many times used per month. Will try to go non nicotine rates with full disclosure and very rare use.</p> <p>RX use typically starts at a Table 4 but really depends on why prescribed. The rating would be associated with the underlying medical condition.</p>
<p>Symetra As of 4/2016</p>	<p>Marijuana users are considered at standard tobacco class – if recreational only with good MVR and no criminal or drug abuse history. Must be disclosed and drug questionnaire submitted with application.</p> <p>Medicinal/prescription use would be considered on an individual nicotine use basis.</p>

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<p style="text-align: center;">Transamerica As of 4/2016</p>	<p>Standard smoker is the best class available for recreational marijuana use – can be higher rate class to decline depending on frequency. Drug questionnaire should be obtained.</p> <p>Medicinal marijuana: best case can qualify for Standard non-smoker rates depending on how administered, frequency of use and reason for use with proof of prescription and medical records. If it is smoked, then smoker rates would apply. Drug questionnaire should be obtained.</p> <p>Recreational: standard nonsmoker rates with up to 12 x use per year (usage also includes any cigar usage) with clean HOS. Smoker rates apply with > 12 x use per year (usage also includes any cigar use). Rates go from standard to decline with increased frequency & quantity of use.</p> <p>Preferred is no longer offered.</p> <p>Medicinal: less than or equal to 12 times a year – standard 13 times or more per year – smoker</p> <p>Inhaling less than or equal to 12 times a year standard non-smoker 13 times – smoker</p> <p>If cigar use is included as well this is taken into consideration for ratings.</p>
<p style="text-align: center;">United of Omaha As of 4/2016</p>	<p>Does not consider occasional marijuana use at smoker rates. Must be occasional use, with a negative HOS. Occasional is defined as less than once a week (3 times or less per month). Standard non-smoker is the best class available.</p> <p>Medical marijuana is rated based on the underlying disorder it is treating but in most cases carries a minimum Table 4, tobacco rate.</p>

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