

## Marijuana Usage Underwriting Guidelines

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

Carrier	Recreational Users	Medical Users
<b>Allianz</b>	Will receive tobacco rates, depending on frequency of usage they may be preferred tobacco, standard tobacco and even decline if their usage is a lot	Looks at the condition that qualified them for MJ card, as well as their usage, but they will get tobacco rates
<b>American General</b>	Rare usage, such as 2x per year, is of no underwriting concern & can be approved up to preferred plus. Use as often as 2x per month no better than standard nonsmoker. Usage more than 2x per month will receive tobacco rates & will be rated starting at a table 3 or up	Nonsmoker rates may be possible if ingested any other way than smoking, no additional rating for the MJ use but will rate for underlying medical condition which usually starts at a table D. At this time don't require a copy of medical MJ card but underwriter may request a copy if they feel it is necessary. Note: Currently does not do a drug screen for MJ
<b>AXA</b>	Best class available is standard plus non tobacco if use is 2x's week or under. For anything higher ratings start at table 2 and increase as use increases	Same as for recreational will be looked at on a case by case basis, nonsmoker may apply if ingested
<b>Banner</b>	Always treated as smokers, best case scenario they can get standard smoker rating assuming couple times a week, if there is past history of criminal activity or drug use they will be declined. Regular use will be table 2 at best	Will rate for underlying condition - smoker rates will be given. Underlying condition usually requires a rating & these are case by case for final outcome
<b>Global Atlantic</b>	Ages 25 or under are a decline. Ages 26+ are individual consideration. Final offer depends on frequency, quantity & overall picture. (Will receive nonsmoker rates). Very liberal guidelines for users if otherwise a very good risk (good job, clean health, etc). Can even allow daily use up to 1x day standard nonsmoker rates. Has offered up to best rates with usage up to 4x per week for excellent risk cases	Ages 25 or under decline; ages 26+ are individual consideration & final offer depends on frequency, quantity & overall picture. Will receive nonsmoker rates & no additional debits will be given just for the MJ use
<b>John Hancock</b>	Underwritten on a case by case basis no general standards or regulations other than use is not a guaranteed decline	Underwritten on a case by case basis no general standards or regulations other than use is not a guaranteed decline
<b>Lincoln</b>	Ratings could also differ given alcohol consumption or if a history of depression. Many cases qualify for standard nonsmoker rates but may consider up to preferred plus if social use <1x per month (very rarely happens) or preferred if social use is <2x per week with no other psychiatric or drug use concerns. The doctor's records would need to confirm the usage. Daily users will be declined	Will be given nonsmoker rates. Would need to confirm in APS records for medical use & determine cause for medicinal use. Depending on the specific impairment may go outside our rating guidelines to the specific impairment section for rating
<b>MetLife</b>	Can qualify for any category as a non smoker, including preferred plus if use is <5x's week. Anything higher and best case scenario is Table D if they are younger than 25 or Table B if they are older	Will receive nonsmoker rates if they otherwise qualify. Will rate for underlying cause requiring medical MJ. Would prefer to have a copy of script card on file but it's not necessary. Ratings will depend on frequency of use & any social or occupational impairment
<b>Minnesota Life</b>	If frequency of use is under 24x's a year they can qualify for anything even preferred nonsmoker. So long as they can provide a negative drug test. More than 4x's a week would be declined, 3-16x's a month is somewhere in the range of standard to table C, everything is taken on a case by case basis and the result depends on the situation	Will rate for the condition the marijuana is being prescribed for. nonsmoker rates may apply if it was not smoked

Carrier	Recreational Users	Medical Users
<b>Mutual of Omaha</b>	If smoking more than 1x a week, substandard rates can apply. Typically the ratings range from table 2-table 4 depending on frequency of use & urinary THC values. Any urinary THC value exceeding 500 is automatic decline. 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 (< 1xweek) and the THC value is < 100 then nonsmoker rates could be possible If client denies use and test comes back 100 or more they will be declined. Daily recreational users can expect a best category of table 4 tobacco	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
<b>Nationwide</b>	Will give smoker rates with best case scenario of standard smoker if infrequent users 8x's or less a month. Table 2 for Moderate use of 9-16x's a month. More than 16x's times is likely to be declined. If any past drug use exists marijuana user will most likely be declined regardless of frequency of use	Will rate for the underlying condition generally do not add a rating just for the MJ use but higher frequency can cause worse offer
<b>North American</b>	Standard tobacco is best case scenario for mild user 4 times a month. More frequent user (5-17 x's a month) are qualified depending on their age, 18-25 can get at best a table 3. Older adults can get up to a table 2. Heavy users anything 18x's and higher will be declined. Alcohol use and marijuana use together is likely to get declined	Must be legal in state and medical card must be provided. Will rate for underlying causes most common rating is table 4
<b>Protective</b>	Will receive smoker rates regardless of use frequency, best possible option is standard tobacco, to qualify use must not exceed 8x's a month. Those who use MJ 8-16x's month will be table 2 if 25 or older and table 3 if younger. Any amount over 16 will be a decline	Medicinal/non-inhaled best possible rate will be standard nonsmoker. Medicinal inhaled MJ best possible rate will be standard tobacco. The underlying cause behind the medicinal MJ use will more likely be ratable. Will need APS to provide complete details of underlying medical condition as well as confirming that prescription is no inhalation
<b>Prudential</b>	Will be rated as a nonsmoker regardless of frequency of use if no tobacco is consumed. 3x a week or less can qualify for any category up to non smoker plus. 4-6x's a week would be a table B non smoker, anything more would be declined. If younger than 21 they will be declined	Will rate the condition that required the prescription, will be rated non smoker regardless of frequency. There is no difference if ingested or smoked
<b>SBLI</b>	Smoker rates will almost always be given except for very rare use (1-2x yr) may qualify for best possible class/nonsmoker rates. For these cases they look for full disclosure (not discovered in APS, MIB hits, etc). Users aged 18 and under will be declined; moderate users (< 8x month) qualify for standard smoker. Frequent users (8- 16x month) would be table 3 if age is 19-25 and table 2 if age is 25 plus. Users over 16x a month will be declined	Smoker rates apply regardless of the way the MJ is ingested. Usually given for chronic pain, MS, epilepsy so will rate for underlying cause & these types of conditions usually start at a table 4. Proof of prescription is needed
<b>Symetra</b>	Mild user of up to a maximum of 2x's a month can in a best case scenario get standard non tobacco. Anyone under the age of 18 will be declined. More frequent user will receive tobacco rating, moderate user of more than 9x's a month will receive tobacco table ratings	Medical records have to justify use. Will rate for underlying condition the most frequent of which is chronic pain which merits table 4 rating. Can be classified as nonsmoker if marijuana is ingested and not smoked
<b>Transamerica</b>	Using up to 12x a year will qualify you for non smoker category, best case scenario is standard non tobacco. Smoker rates apply for use over 12x's a year. Using 4x a week or higher would be a decline. If also cigar smoker then the combined total of cigars and marijuana use will determine smoker/nonsmoker	Proper documentation proving that it is prescribed by an MD is required. Standard is best offer. Inhaled and ingested use is treated the same

\*\* Please consult with individual carriers prior to acting on enclosed information. Information is believed to be accurate but IDA and it's Member Agencies are not responsible for misrepresentations.