



America's Foremost Insurance Brokerage Network

## Marijuana Usage Guidelines

CARRIER	COMMENTS
<p><b>AIG</b> As of 10/2017</p>	<p>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 maybe rated Table B or higher            Daily use: Decline            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><b>American National</b> As of 10/2017</p>	<p><u>Medicinal Marijuana Use</u> – For Medicinal Marijuana use, Table 4 is the usual minimum rating with individual consideration given for the specific condition being treated. If the form prescribed is not inhaled, we can consider on a non-smoker basis.            No changes to the remainder of marijuana section.</p> <p><u>If smoked</u>, we consider as recreational and do consider on a smoker basis and the rating would be determined based on the frequency/amount of use.</p> <p>There are a small group of occasional users that can qualify for non-smoker rates if they are over age 40, smoke no more than 2 times per month, and test negative for both THC and nicotine, subject to be completed drug and alcohol questionnaires, no current diagnosis or treatment for psychiatric conditions, clear MVR, etc.</p>
<p><b>Brighthouse Life Insurance</b> As of 10/2017</p>	<p>The client can smoke up to 4 times a week and still receive best class.            Under age 18 will be declined.            Ages 18-25 smoking &gt;4 times per week = Table D rating            Ages 25+ smoking &gt; 4 per week = Table B rating</p>

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<p><b>Global Atlantic</b> As of 10/2017</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><b>John Hancock</b> As of 10/2017</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>
<p><b>Legal &amp; General America</b> As of 10/2017</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 =less than 8 times per month.</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><b>Lincoln National</b> As of 10/2017</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><b>Minnesota Life</b> As of 10/2017</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>

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<p><b>North American</b> As of 10/2017</p>	<p>Users qualify for non-tobacco rates starting at age 21. Those under 21 will be charged tobacco rates. Depending on frequency of use, a rating may be required. Preferred and super preferred are not available.</p> <p>A marijuana questionnaire (ICC17L3219) has been created and should be completed when your applicant is using or has used marijuana in the past. The drug questionnaire (ICC13L3113A) should be used only when there are other drugs used besides marijuana.</p>
<p><b>OneAmerica</b> As of 10/2017</p>	<p>Will consider both medical and recreational usage. Consideration based on frequency of use, age, and any evidence of legal/social issues from usage. If used medically – will need to know reason for it. If marijuana is used, will be considered as a tobacco user.</p>
<p><b>Pacific Life</b> As of 10/2017</p>	<p>Applicants who use cannabis on a limited basis or who have used in the past 5 years on a limited basis may qualify for preferred, select or standard non-nicotine rates provided they meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Applicant is age 25 or older</li> <li>• Use of cannabis is admitted</li> <li>• Current or past use does not exceed 4 times per month</li> <li>• Test negative for THC on current lab</li> <li>• No history of treatment for cannabis or other substance abuse in the last 10 years</li> <li>• No current drug use other than cannabis</li> <li>• No current use – including legitimate use – of other drugs of abuse, including controlled substances ie. opioids or benzodiazepines</li> <li>• No evidence of complications related to drug use</li> <li>• No medical or psychiatric disorders</li> <li>• No history of drug-related criminal activity</li> <li>• No history of DUI or substance-related moving violation</li> <li>• Otherwise qualifies for preferred - standard consideration</li> </ul> <p>Additionally, applicants who have used in the past, but no longer use, may be considered Preferred Best after year as follows:</p> <ol style="list-style-type: none"> <li>1. 1-5-years since used and applicants meets all other PBNN criteria and demonstrates a stable occupation</li> <li>2. &gt;5 years since used</li> </ol> <p>For all other use, including use of medical marijuana and/or synthetic marijuana, we will follow the guidelines outlined in the Swiss Re manual; and nicotine use rates and/or table ratings may apply.</p>

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<p><b>Protective Life</b> As of 10/2017</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>
<p><b>Prudential</b> As of 10/2017</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"> <li>- Up to 3 uses per week – Nonsmoker Plus</li> <li>- 4 - 6 uses per week – Table B</li> <li>- 7 or more uses per week - Decline</li> </ul> <p>For recreational users, ages 21 and over WITHOUT admission:</p> <ul style="list-style-type: none"> <li>- Positive THC in urine – Decline</li> </ul> <p>Medicinal Marijuana – Prescribed by a physician in some states, it is considered “compassionate use” for the relief of pain, nausea, or anorexia due to cancer or AIDS. It may also be prescribed for persistent muscle spasms associated with MS, severe nausea, seizures, glaucoma, or chronic pain (i.e., arthritis, migraine headaches). When prescribed by a physician, any rating assessed will be based on the underlying condition, not the actual use of the prescribed medicinal marijuana.</p>
<p><b>SBLI</b> As of 10/2017</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>

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<p><b>Symetra</b> As of 10/2017</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>
<p><b>Transamerica</b> As of 10/2017</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 &gt; 12 x use per year (usage also includes any cigar use). Rates go from standard to decline with increased frequency &amp; 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 this as well is taken into consideration for ratings.</p>
<p><b>United of Omaha</b> As of 10/2017</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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