



Marijuana Guidelines

Carrier	Comments
<p>American National As of 10/2023</p>	<p><u>Marijuana/Cannabis:</u> Recreational:</p> <ul style="list-style-type: none"> • <18years old = decline • Intermittent to moderate use (up to 3-4 days per week) = +0. • Heavy use (4+days per week) = +50. <p>Medicinal:</p> <ul style="list-style-type: none"> • With a valid prescription = rate for cause. • Without a valid prescription or if smoked = rate as recreational as noted above. <p>Non-nicotine user rates allowed for ALL marijuana users who, a) test negative for cotinine, and b) declare that they have not used any nicotine product for the past 12 months. For Non-medically examined business, we will need a drug questionnaire with urine specimen/drug screen.</p> <p>For consideration of Preferred NNU rates:</p> <ul style="list-style-type: none"> • Over age 25. • Full disclosure. • Use of 2 times per month or less. • No history of substance abuse of any kind. • No criminal history. • Blood Alcohol on insurance lab 0%. • Full Drug panel (other than +Marijuana) must be negative. • No more than 2 moving violations in 5 years AND no history EVER of DWI/DUI. • No history of treatment for chronic pain or psychiatric issues (situational/temporary minor psych meds >3 years ago, ok). • Stable employment. • No Tobacco/nicotine use in past 3-years. • Otherwise qualifies for preferred NNU rates. If otherwise meets standard plus guidelines, okay to allow standard plus. <p>Note that current nicotine-use or use within past 3 years will require standard rates. No Preferred Nicotine-User consideration. No Preferred Plus.</p> <p>Considerations for those involved in the HEMP or Cannabis industry:</p> <ul style="list-style-type: none"> • Business coverage for Industrial Hemp farms/companies (these are regulated by states and produce no or small amount THC cannabis) is acceptable for insurance. • Insurance coverage for all other cannabis business owners is a decline for business and personal coverage. Coverage is also not acceptable for employees of a cannabis business.

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<p style="text-align: center;">Corebridge Financial As of 10/2023 (Under Carrier Review)</p>	<p><u>Marijuana Use:</u></p> <ul style="list-style-type: none"> • Adult (18+) use 8 or less days per month may qualify for best class. • Vaping will be Standard Tobacco rates at best. • Use 9-16 days/month: Table B tobacco at best. • Use >16 days/month or 4 days/week: Decline • Medicinal Use: APS required (decision will be based on history requiring this prescription). <p><u>Industry Employees:</u> They will not offer coverage to individuals (or groups, or groups of individuals) involved in marijuana businesses even if legal to conduct in the state in which the coverage is written or proposed.</p>																																					
<p style="text-align: center;">John Hancock As of 10/2023</p>	<table border="1"> <thead> <tr> <th data-bbox="956 656 1526 699">Recreational Marijuana Use</th> <th data-bbox="1526 656 2040 699">Column1</th> </tr> </thead> <tbody> <tr> <td data-bbox="956 699 1526 743">Smoked or vaporized</td> <td data-bbox="1526 699 2040 743"></td> </tr> <tr> <td data-bbox="956 743 1526 787">Super Preferred Non-Smoker*</td> <td data-bbox="1526 743 2040 787">Occasional, once per month or less</td> </tr> <tr> <td data-bbox="956 787 1526 831">Preferred Smoker</td> <td data-bbox="1526 787 2040 831">Occasional, up to 2 times per week</td> </tr> <tr> <td data-bbox="956 831 1526 875">standard Smoker</td> <td data-bbox="1526 831 2040 875">Regular use, up to 4 times per week</td> </tr> <tr> <td data-bbox="956 875 1526 919">Decline/individual Consideration</td> <td data-bbox="1526 875 2040 919">daily use</td> </tr> <tr> <td data-bbox="956 919 1526 963"></td> <td data-bbox="1526 919 2040 963"></td> </tr> <tr> <td data-bbox="956 963 1526 1006">Ingested</td> <td data-bbox="1526 963 2040 1006"></td> </tr> <tr> <td data-bbox="956 1006 1526 1050">Super Preferred Non-Smoker *</td> <td data-bbox="1526 1006 2040 1050">Occasional, once per month or less</td> </tr> <tr> <td data-bbox="956 1050 1526 1094">Preferred Non- Smoker</td> <td data-bbox="1526 1050 2040 1094">Occasional, up to 2 times per week</td> </tr> <tr> <td data-bbox="956 1094 1526 1138">standard Smoker</td> <td data-bbox="1526 1094 2040 1138">Regular use up to 4 times per week</td> </tr> <tr> <td data-bbox="956 1138 1526 1182">Individual Consideration</td> <td data-bbox="1526 1138 2040 1182">Regular use, more than 4 times per week</td> </tr> <tr> <td data-bbox="956 1182 1526 1226">Decline/individual Consideration</td> <td data-bbox="1526 1182 2040 1226">daily use</td> </tr> <tr> <td data-bbox="956 1226 1526 1269"></td> <td data-bbox="1526 1226 2040 1269"></td> </tr> <tr> <td data-bbox="956 1269 1526 1313">Medicinal Marijuana Use</td> <td data-bbox="1526 1269 2040 1313"></td> </tr> <tr> <td data-bbox="956 1313 1526 1357">With prescription card</td> <td data-bbox="1526 1313 2040 1357"></td> </tr> <tr> <td data-bbox="956 1357 1526 1401">Preferred Smoker*</td> <td data-bbox="1526 1357 2040 1401">Smoked or vaporized</td> </tr> <tr> <td data-bbox="956 1401 1526 1445">Preferred Non-Smoker</td> <td data-bbox="1526 1401 2040 1445">Ingested</td> </tr> </tbody> </table>		Recreational Marijuana Use	Column1	Smoked or vaporized		Super Preferred Non-Smoker*	Occasional, once per month or less	Preferred Smoker	Occasional, up to 2 times per week	standard Smoker	Regular use, up to 4 times per week	Decline/individual Consideration	daily use			Ingested		Super Preferred Non-Smoker *	Occasional, once per month or less	Preferred Non- Smoker	Occasional, up to 2 times per week	standard Smoker	Regular use up to 4 times per week	Individual Consideration	Regular use, more than 4 times per week	Decline/individual Consideration	daily use			Medicinal Marijuana Use		With prescription card		Preferred Smoker*	Smoked or vaporized	Preferred Non-Smoker	Ingested
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<p style="text-align: center;">Legal & General America As of 10/2023</p>	<p>Recreational Use: 1-2X per year – Preferred Plus NT Up to 8x per month – Standard Plus NT **9 to 15 x per month +50/up. **greater than 15x a month RMD.</p> <p>Marijuana use with other drugs- decline. Marijuana use with alcohol use decline. E-cigarette use of Marijuana (THC), Cannabidiol (CBD) or Vit E is a Decline.</p> <p><u>Medicinal use – with medical authorization and current regular medical care is using for a rateable condition:</u> LGA would rate for that condition only. <u>IF taking for a NON-rateable condition:</u> LGA would rate as recreational use.</p> <p><u>Decline for related business operators, owners, growers, and/or distributors of marijuana or related products containing THC.</u></p>
<p style="text-align: center;">Lincoln Financial Group As of 10/2023</p>	<p>Recreational Use: Will 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.</p> <ul style="list-style-type: none"> • Social use, up to 3 times per week - Preferred Non-Tobacco rates (No other psychiatric or drug use concerns) • Social use up to once a month - Preferred Plus (No other psychiatric or drug use concerns) <p>Medicinal / Prescription Use: The rating will be associated with the underlying medical condition.</p> <p>Industry Employees: Does not allow consideration for any person deriving income from the marijuana business.</p>

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<p style="text-align: center;">Lumico As of 11/2023</p>	<p><u>Marijuana Use:</u></p> <ul style="list-style-type: none"> Lumico does not publish guidance for specifics regarding usage and potential rate class offering from UW That said, Lumico UW of marijuana usage goes off of frequency and date of last usage criteria. Infrequent use combined with a date of last use that is not recent (again guidance not provided for these two criteria points) is eligible for Gold non tobacco rating with Protect Now Term No issues with marijuana industry employees 						
<p style="text-align: center;">MassMutual As of 10/2023</p>	<p>Marijuana, CBD, hemp use (recreational or medicinal)</p> <table border="1" data-bbox="962 651 1583 792"> <thead> <tr> <th data-bbox="962 651 1131 686">Issue Age</th> <th data-bbox="1131 651 1583 686">Eligible for Ultra Preferred rates if:</th> </tr> </thead> <tbody> <tr> <td data-bbox="962 686 1131 740">18-30</td> <td data-bbox="1131 686 1583 740">Use is 2 or fewer times per week</td> </tr> <tr> <td data-bbox="962 740 1131 792">31+</td> <td data-bbox="1131 740 1583 792">Use is 3 or fewer times per week</td> </tr> </tbody> </table>	Issue Age	Eligible for Ultra Preferred rates if:	18-30	Use is 2 or fewer times per week	31+	Use is 3 or fewer times per week
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<p style="text-align: center;">Nationwide As of 10/2023</p>	<p>Ages 21 and above</p> <ul style="list-style-type: none"> Less than or equal to 2 times per week, favorable factors met – best class is available Admits to marijuana use on application No alcohol other drug abuse history No current use of other drugs of abuse including controlled substances prescribed by a physician (ie opioids or benzodiazepines) Negative hepatitis screen on insurance lab if done No felonious criminal history MVR – no multiple violations in the last 3 years Usage 3 to 6 times per week – Standard Nontobacco Daily use – Table B Nontobacco <p>Under age 21– Individual Consideration</p>						

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<p data-bbox="352 521 682 597">North American As of 10/2023</p>	<p data-bbox="970 540 2064 573">Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>
<p data-bbox="389 1097 647 1174">OneAmerica As of 10/2023</p>	<p data-bbox="959 1044 1919 1101">Recreational Use: Consideration based on frequency of use, age, and any evidence of legal/social issues from usage.</p> <p data-bbox="959 1136 1257 1193">Medicinal/Prescription Use: Will need to know reason for it.</p> <p data-bbox="959 1229 1177 1286">Industry Employees: Unable to consider.</p>

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<p style="text-align: center;">Pacific Life As of 10/2023</p>	<table border="1" data-bbox="962 293 2475 716"> <thead> <tr> <th>Frequency of Use</th> <th>Age</th> <th>Method of Use</th> <th>Currently using or use within last year</th> <th>Last used more than 1 year ago</th> </tr> </thead> <tbody> <tr> <td>Preferred No Nicotine Intermittent - 1 time a week</td> <td>21 and older</td> <td>Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td>Preferred NN</td> <td>PBNN</td> </tr> <tr> <td>Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse</td> <td>21 and older</td> <td>Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td>Select NN</td> <td>PBNN</td> </tr> <tr> <td>Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse</td> <td>21 and older</td> <td>Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td>Standard NN</td> <td>PBNN</td> </tr> <tr> <td>Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse</td> <td>21 and older</td> <td>Smoke / Vape / Vaporized / Edibles / Tinctures</td> <td>Table B NN</td> <td>PBNN</td> </tr> </tbody> </table> <p style="text-align: center;">Daily use could be table rated or declined. Clients under Age 21 is postponement. This is for smoking, vaping and edibles.</p>	Frequency of Use	Age	Method of Use	Currently using or use within last year	Last used more than 1 year ago	Preferred No Nicotine Intermittent - 1 time a week	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Preferred NN	PBNN	Mild Use - Select No Nicotine 2 days week or 8 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Select NN	PBNN	Moderate Use – Standard No Nicotine 3-4 days per week or 12-16 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Standard NN	PBNN	Heavy Use - No Nicotine Table 2 4+ days per week or 16 days per month full disclosure, no HX drug or alcohol abuse	21 and older	Smoke / Vape / Vaporized / Edibles / Tinctures	Table B NN	PBNN
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<p style="text-align: center;">Protective Life As of 10/2023</p>	<p>Rare use, no more than 2 times per year, eligible for preferred/select preferred, as otherwise qualifies.</p> <p>Experimental or intermittent use, 12 or less times per month, standard non-tobacco.</p> <p>Moderate use, 12-16 days/month: At best Standard Tobacco if smoked. At best Standard Non-Tobacco if ingested or vaped.</p> <p>Heavy use, more than 16 days/month: At best Table 2 Tobacco if smoked. At best Table 2 Non-Tobacco if ingested or vaped</p> <p>Note: Assuming all factors surrounding the marijuana, use are non-ratable; many conditions underlying medical marijuana use are significant to overall mortality and may be ratable or declined.</p> <p>Industry Employees: Employees and business owners in the marijuana industry are not insurable for either business or personal coverage.</p>																									

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<p style="text-align: center;">Prudential As of 10/2023</p>	<p>Please refer to Prudential's Underwriting Guide found on www.pruxpress.com.</p>
<p style="text-align: center;">SBLI As of 10/2023</p>	<p>Admitted - Recreational Use: Under age 18: RNA Experimental/Occasional use up to 4x monthly (Once a week): Preferred Plus Non-Nicotine Intermittent use up to 5-11 times monthly: SENN Moderate use 12 to 16 (3-4x a week): PNIC Heavy: (16-24x a month): Table B Nicotine Daily use: IC</p> <p>Ingestion should be noted as always Non-Nicotine, otherwise treat based on usage (Heavy Table B Non-Nicotine)</p> <p>Vaping MJ: Non-Nicotine rates (Excluding Moderate/Heavy/Daily)</p> <p>Medicinal / Prescription Use: Rate for cause – Use criteria above along with the cause (refer to Swiss Re)</p> <p>CBD with No THC: Rate as qualifies</p> <p>Past use: Experimental/Intermittent/Moderate: After 1 year. Prior to 1 year, treat as current use. Heavy/Daily use: After 2 years +0. Prior to 2 years treat as current use.</p>
<p style="text-align: center;">Securian Financial As of 10/2023</p>	<p>Recreational marijuana guidelines are available on our website here.</p>

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<p style="text-align: center;">Symetra As of 10/2023</p>	<ul style="list-style-type: none"> • The “tobacco” definition from “occasional” and “intermittent” user categories has been eliminated. Tobacco rates now only apply to co-nicotine use (use of both marijuana and tobacco products). Frequency of use categories are defined internally. • Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are age 26 and above, and may include “occasional” use candidates. • At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class. • Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment. <p style="text-align: center;">These changes are limited to Symetra’s fully underwritten life insurance applications. Additional guidelines are available for those using marijuana more frequently and for medicinal purposes.</p> <p>Usage rates: Smoker rates apply for moderate or heavy use</p> <ul style="list-style-type: none"> - Occasional/Intermittent: Up to 12 days a month (1 to 2 days a week) - Moderate: 12 to 16 days a month (1 to 2 days a week) - Heavy: More than 16 days a month (3 to 4 days a week) <p>If usage rate is occasional/intermittent and the applicant has provided a full admission, the applicant is eligible for PFD, STD Plus or STD classes regardless of lab results.</p>
<p style="text-align: center;">Transamerica As of 10/2023</p>	<p>Recreational: Smoker vs Nonsmoker dependent on frequency and method of use. Standard* to decline, depending on frequency of use.</p> <p>Medicinal: Smoker vs Nonsmoker dependent on frequency and method of use. Standard to decline, depending on reason for use.</p> <p>*Preferred may be considered in limited scenarios.</p> <p>Industry Employees: Does not offer coverage on marijuana industry workers and will decline this risk.</p>

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<p style="text-align: center;">United of Omaha As of 10/2023</p>	<p><u>Preferred NT & Standard Plus Rates:</u></p> <ul style="list-style-type: none"> - Experimental, occasional, and intermittent use considered 3-8X monthly & (+0). - Preferred NT or Standard Plus rates are NOT available with current treatment for any depressive order, history of unstable environment including employment and lifestyle, history of major accident or motor vehicle offenses, or substance abuse history. - CBD Oil use allowed if no debits (+0) for chronic pain. <p><u>Recreational Use:</u></p> <ul style="list-style-type: none"> - Under age 18: RNA - Mild use up to 12X monthly: Standard NT - Moderate use up to 16X monthly: Table 2 NT - Excessive use up to 20X monthly: Table 4 NT - Over 20X monthly: RNA (history of unstable environment including employment & lifestyle, history of major accident or motor vehicle offenses, or substance abuse history). <p><u>Medicinal / Prescription Use:</u></p> <ul style="list-style-type: none"> - Rate for cause – generally minimum Table 4 rate class. <p><u>Industry Employees:</u></p> <ul style="list-style-type: none"> - Unable to consider these individuals within their internal guidelines.

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