

UNDERWRITING NAVIGATOR

Marijuana Usage

Carrier	Medical Use		Recreational Use		Other Info
	Usage/Factors	Rates	Usage/Factors	Rate	
American General			Less than 2x/month -- best class 2x/month - Standard NT More than 2x/month -- Tobacco Rates Daily use - decline		
Brighthouse	Same rating for recreational use plus any extra rating for the actual medical condition		Use up to 4 times per week, no evidence of social or occupational impairment	Any standard and preferred class that PI would otherwise qualify for.	We do not offer coverage for policies owned by a marijuana related business or on the lives of people employed in the marijuana industry
			Use 5 or more times per week, or evidence of social or occupational impairment	Table B and Up	
Global Atlantic	only rated for the underlying case		<u>Ages under 25:</u> Any use is decline. <u>Ages 26-30:</u> Rare use can be as good as premier Occasional Use can be as good as standard Frequent use is individual consideration <u>Ages 31+:</u> Occasional use can be as good as Premier Frequent use can be as good as Standard Heavy use is individual consideration		admitted use is looked at favorably
Banner			2x/month	Standard Tobacco	
John Hancock	Depends on what it's being treated for.		Case by Case	Case by Case	
Lincoln Financial	Must be in an approved state and the applicant must have a valid prescription. Ratings depend on the underlying medical condition			Assuming no prior substance abuse, no current psychiatric history and no tobacco history would offer Preferred Plus for 1x monthly, Preferred Non tobacco for 2x weekly and Standard Non Tobacco and up for more frequent use.	

Minnesota Life	Best case Table D subject and depends on the underlying medical condition		12x or less/year with negative specimen = Preferred Select with negative specimen -- Preferred Non-Tobacco Over 24 uses/year or a positive specimen and up to 3-8x/month will be- Standard Tobacco 9+/month -- individual consideration - could be declined		
Mutual of Omaha	Rate for casue (i.e. the impairment being treated), and then the level of marijuana in the clients system cannot exceed 500mg. Tobacco rates may apply		Must be admitted on drug questionnaire, the level of THC in labs must be consistent with admitted use and not exceed 500mg on results. Rates may vary from Standard to Table 4 depending on admitted use and reulsts. Anything over 500mg may result in a decline. Admitted Mild use canqualify for Non-Tobacco rates if the levels of THC are consistent with their admitted use.		
Nationwide	rating will be assessed on the underlying condition and tobacco rates will apply		For SNT must be 41 or older. Negative drug/cotinine and intermitten use up to 5x monthly. For Preferred Tobacco must be 19 or older and up to 3-4 times a week		
Principal	Start at Table 4 and do not apply credits		Will be tobacco rates, ranging from Standard to decline. Sometimes a flat extra is warranted. Depends on how frequent their use is/was, if tx for abuse with other drug use		
Protective			2x/month -- Std Tobacco 3-8x/month -- Table 3 Tobacco 9-16x/month -- decline		
Prudential	rating will be assessed on the underlying condition		<u>Ages under 20:</u> Any use is decline. <u>Ages over 21, with admission, w/ or w/o THC:</u> 3x/wk -- Nonsmoker Plus 4-6x/wk -- Table B More than 7x/wk -- Decline <u>Ages over 21, without admission:</u> Positive TCH in urine -- Decline		
Transamerica	Case by Case	Std; Smoker & Non-Smoker (depending on ingestion)	Case by Case	Standard to Table B. Decline if using 4 times or more weekly.	APS is required if medicinal; looks better if client admits usage if recreational

<p>Voya</p>	<p>Ingested</p>	<p>Non-Tobacco rates</p>	<p>Best risk class is usually SNT. However, a marijuana user can receive a preferred risk class on well-documented cases with infrequent use, stable lifestyle and no other medical or underwriting concerns. If 4x or more per month tobacco rates will apply</p>	<p>if frequently used, may require a drug/alcohol/tobacco usage history review</p>
--------------------	-----------------	--------------------------	--	--