

MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC on Insurance labs?
AIG: Combustibles	2 Times/Year	Preferred Plus	No
	2 Times/Month	Preferred Nontobacco	
	3-8 times/month	Standard Tobacco	
	9-16 times a month	Table B-C Tobacco	
AIG: Edibles	More than 16 times/month	Decline	No
	1 Time or less/Month	PFD Plus	
	16 times/month	Standard	
AXA	More than 16 times/month	Table B	No
	Less than 2 Times/Month	All PFD categories assuming they otherwise qualify for NT rates.	
	2 - 8 Times/Month	Standard Plus is available if certain criteria are met; otherwise Standard Non-tobacco	
	More than 8 Tiems/Month but less than daily (or pos THC screen)	Standard Non-tobacco assuming they otherwise qualify for NT rates.	
	Daily Use	Table B at best, Non-tobacco apply assuming they otherwise qualify for NT rates.	
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Global Atlantic (Age 25 and under)	Any amount	Decline	No
Global Atlantic (Age 26 - 30)	1 time per week	Premier Non-Tobacco	
	3 times per week	Standard Non-Tobacco	
Global Atlantic (ages 31 +)	More than 3 times per week	Decline	
	3 times per week	Premier Non-Tobacco	
	Daily Use	Standard Non-Tobacco, subject to balance of underwriting details	
Foresters Financial	1 time per week	Standard - Preferred Non-tobacco	No
	More than 1 time per week	Varies Rated Tobacco - Decline	
	Daily Use	Decline	
John Hancock	"Occasional Use"	Standard - Preferred Nontobacco with negative THC	Yes
	"Occasional Use"	Standard Tobacco with positive THC	
	More than "Occasional Use"	Table B and up with negative THC	
	More than "Occasional Use"	Highly rated to Decline with positive THC	
Lincoln Financial	1 time per month	Preferred Plus Nontobacco	No
	1-2 times per week	Preferred Nontobacco	
	3-4 times per week	Standard to Table B Nontobacco	
	4-6 times per week	Table B to Table D Nontobacco	
	Daily	Decline	
Mutual Of Omaha	Up to 12 times a month	Preferred Non-tobacco	No
	Up to 16 times a month	Table 2 NT	
	Up to 20 times a month	Table 4 NT	
	Over 20 Times a month	Decline	
Nationwide	Up to 5 times per month	Age 41+ possible Standard NT	Yes
New York Life	Any Amount	Standard Non-Tobacco at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	No

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Principal - Recreational	1-11 uses per month	Standard to Best Class Non-smoker subject to THC testing, form used and assuming all else qualifies	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells, so the best practice may be to assume your client will be tested.
	12 or more uses per month	Tobacco classes - Standard to rated to decline depending on frequency and full case review	
Principal - Medicinal	Valid Prescription (non-smoked or vaping method) - Up to daily use	Rate for the underlying medical reason for MJ use	
	Without a valid Prescription or Marijuana Smoked	Rate will follow recreational guidelines	
Protective	Any amount within the past 12 months	Standard NT at Best (could be substandard to declined depending on frequency of usage and whether use is medical or recreational)	No
Prudential	Recreational use, under age 21	Decline	No
	Recreational use, 21 & up:		Must admit on app Positive THC OK
	up to 3x's per week	Non-Smoker Plus	
	4-6X's per week	Table B	
	7 or more per week	Decline	NA
All cases without admission and a positive THC test will be declined			
Securian Financial	1 time or fewer per month	Preferred Select (negative specimen)	For cause only
	2 uses per month	Preferred Nontobacco (negative specimen)	
	3 - 8 uses per month	Standard NT (negative specimen)	
	9 - 16 uses per month	Standard Tobacco	
	More than 16 times/month	Table D Tobacco rates and higher	
Symetra	1--2 times per month	Ages 19-25, STD possible Ages 26 and over super preferred possible	Must admit usage on app; Positive THC ok but best class not available with positive results; tobacco rates now only apply to co nicotine use subject to frequency of usage. Call your underwriter for any possible consideration.
	3-8 times per month	Ages 19-25, STD possible Ages 26 and over super preferred possible	
	No more than 16 times/month	Ages 19 - 39 STD possible Age 40 + preferred possible	
	Anything over 16 times/month	Age 19 and over Table B smoker at best	
Transamerica	No more than 12 x per year	Standard Nontobacco	No
	13 or more times a year	Smoker Rates	
	9-16 times a month	Table B - C Smoker	
	More than 16 a month	Table D - Decline	
Zurich	1 - 2 x per week	Preferred Non-tobacco	No
	Up to 3 x per week	Standard Plus Non-tobacco	
	4 x per week	Standard Non-tobacco	
	5 x per week	Table B Non-tobacco	
	6 x per week	Table D Non-tobacco	
	Daily	Decline	