

Carrier	Comments
Accordia Life	<p>Medicinal: ages 25 and under decline; ages 26 + would rate the underlying condition. Recreational: ages 25 and under decline; ages 26 + individual consideration given; offer will depend on frequency, quantity and overall picture. Will consider non tobacco rates if no use of nicotine.</p>
AIG	<p>Will consider Standard non-tobacco if no more than 2 times per month and no other form of tobacco use now or in the past 12 months. If more than 2 times a month, will consider at Standard tobacco rates. Marijuana use can also be rated, would look at each case on an individual basis and would need the frequency of use to determine a final rating. Rx 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>
John Hancock	<p>Considered as drug use and apply usual underwriting for risk assessment. If informal, a drug questionnaire would be suggested to accompany papers.</p>
Legal & General America	<p>Marijuana users are considered at standard tobacco, if recreational only with good MVR and no criminal or drug abuse history. Rare, mild use once a week or less. 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>
Lincoln Financial	<p>Will consider non tobacco; risk class would depend upon frequency of use. 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. Standard non-tobacco would be best offer. If marijuana is prescribed for a medicinal purpose, then the rating would be associated with the underlying medical condition.</p>
MetLife	<p>Mild use: less than 1 time per week = Standard. Moderate Use: Up to 3 times per week, no evidence of social or occupational impairment = Standard otherwise, +50 Heavy use: 4 or more times per week, no evidence of social or occupational impairment = +50, otherwise, +100 MetLife does not assess smoker rates to marijuana users unless there is accompanied nicotine/tobacco use.</p>

Minnesota Life	<p>For social use, if an infrequent user (less than 12 uses per year with a negative specimen) will consider Preferred rates. Heavier usage usually falls between Standard to Table C range depending on the amount and can be declined if heavier use is indicated.</p> <p>The rating for medicinal marijuana depends on the underlying reason for the prescription. Ex: if the Rx is for chronic pain, it would be rated for that condition plus and additional table for the use of marijuana.</p>
North American	<p>Depends upon proposed insured’s age, frequency of use and if any other drugs are used. Possible Standard tobacco to decline.</p>
Protective	<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. Note: many conditions underlying medical marijuana use are significant to overall mortality and could be ratable or declined.</p>
Prudential	<p>Marijuana smokers are considered non smokers; however, if urine is negative for drugs, up to 2 marijuana cigarettes per month - possible Non Smoker Plus. If up to 4 marijuana cigarettes per week or positive marijuana in urinalysis - possible Class B Non Smoker. Others - no offer. If prescribed by a physician - would rate for the condition and full medical records would be required.</p>
SBLI	<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>
Symetra	<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. Medicinal/prescription use would be considered on an individual nicotine use basis.</p>
Transamerica	<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 Preferred 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>
United of Omaha	<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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