

Marijuana Cessation		
**Assumes no other drug, alcohol, excessive use or rehab history, with drug questionnaire		
Carrier	Length of Time	Best Rate Class Available
AGL	2 Years	Preferred Plus
Allianz	5 Years	Preferred
	Depends on amt used & yrs	Standard
AXA	2 Years	Best Case Standard Plus- need specifics on prior use, time, etc.
BLI	12 mos.	Standard Plus Non Tobacco -(24 mos. Preferred NS, 36 mos. PPNS)
Brighthouse		Can be non tobacco with current usage
Global Atlantic		*Rehab involvement txt as recovered drug abuse. Past user, wouldn't necessarily limit class
Guardian		Treated as prior tobacco use
JH	2 Years	w/ very infrequent prior use, may be preferred. Case by case
LCN		Case by case - can be preferred w/ current usage
MN Life		If currently not using, eligible for all preferred classes- run specifics by UW
MOO		Case by case basis
NAL	5 Years	Preferred- Case by case basis
NYL	5 Years	Preferred or Non smoker rates. Different than tobacco use
PNLIC		Treated as prior tobacco use
PRT		Generally txt as tobacco cessation, however needs details on duration, frequency, etc to ensure no drug abuse
Pru	1 Year Min	for Preferred NT, likely, but Case by case- call to discuss
SLI	2 Years	Standard Plus Non Tobacco
Trans	1 year	Preferred Possible
Voya		Case by case depending on rate frequency, etc.

MARIJUANA USE			
NEGATIVE labs, admitted use and no tobacco use based on rate class guidelines			
Carrier	Class	Frequency	Comments
AGL	Preferred Plus Non Smoker	up to 2-3x per year	All uses (vaporized, smoked, ingested) treated the same for now. 15 days a month max
	Standard Non Smoker	up to 2x per month	
	Standard Smoker	more than 2x per month	
ALLIANZ	Standard Smoker	up to 1-2x per month	Other usage based on Swiss Re guidelines
ANICO	Standard Smoker	up to 2x per mth	
AXA	Preferred n/s classes	less than 2x per month	<2 x's/mo & case o/w favorable.
BLI	Standard Smoker	less than 2x per week	>2x per week - Rated. No difference between smoking, ingesting and vaporizing.
	Standard Tobacco	up to 2x per week	*Table 2 for positive MJ screen or chronic use
Brighthouse	Standard Non Smoker	Moderate (4x per week) no e/o social/occupational impairment	
	Table B-D Non Smoker depends on age	Moderate (5x per week) e/o social/occupational impairment	
	Best Class Non Smoker *	Rare use *	* case by case basis, ages 26+
Global Atlantic	Standard Non Smoker	ages 26-30 occas use / ages 30+ freq use	Declines ages 25 & under
	Individual Consideration	ages 26-30 freq use / ages 30+ heavy use	
JH	Preferred nonsmoker	1X/month or less	smoked, vaporized, ingested
	Preferred smoker	2X/week	Smoked, Vaporized
	Standard Smoker	4X/week	Smoked, vaporized
	Standard nonsmoker	4X/week	Ingested only
	** JH non longer Tests for THC	MJ Use not Eligible for the 'Quit Smoking Incentives' Program. In rare cases can consider preferred w/ the above Non smoker specifications	
LCN	Standard Non Smoker	Possible PNS if 2x/week or less Possible Prd Plus if 1x/month or less Others: case by case basis - need to run by their uwing dept	younger ages (<40) may have table rating.
MNL	Preferred Select	up to 12x per year (1x per month) neg specimen	
	Preferred Non Smoker	up to 12-24x per year (2x per month) neg specimen	
	Standard NonTobacco	up to 8X per month + specimen	*Up to 16x per month, Table B tobacco
MOO	Standard Non Smoker	up to 12x per month w/HOS neg for nicotine	*includes edible, vapor, smoking.
	Mild n/t substandard rating	16-20X per month w/HOS neg for nicotine	>20 x's/mo is a decline
NAL	Tobacco rates	Age 21 & Under tobacco rates apply recreational use. Ratings depend on reason for use. Preferred not allowed	
	Non tobacco rates	Ages 21 + non tobacco users if urine nicotine free. Ratings dependent on reason for using. Preferred not allowed.	
NTL	Standard Non Smoker	up to 2x per week	National Life
NTW	Preferred Smoker	up to 3-4x per week	admitted use
	Standard Smoker	up to 7x per month	
NYL	Standard nonsmoker	up to 5x per month	intermittent use/admitted/neg u/a ages 41 and up
	Standard nonsmoker	<1x per month	<age 25,2-7X/mo. = T2 NS; >age 25,2-7x/mo. = STD NS; over 7X/mo. Decline(h/o psych, chr pain, etoh crits=Decline
PML	Standard nonsmoker- individual consideration for preferred nonsmoker	recreational(smoked,vaped,infused)	*<21 decline - more freq. T-2 tobacco to decline
PAC	Smoker		
PLIC	Standard Non Smoker	Smoked 1-2 x per Month with Negative Labs. With positive labs standard tobacco at best	**If MJ ingested 1-2x week, best case scenario STD NT regardless of THC level
PRT	Standard Smoker	up to 2x per month	smoked, vaporized or ingested
PRU	Standard Plus NS	up to 3x per week	Non Smoker (even w/ positive labs- same for smoking, ingesting, vaporizing)
	Table B Non Smoker	4-6x per week	Non Smoker
	Decline	7 or more x per week or if the individual is < 20 yrs old	Ages 21 & over w/o admission w/+ THC = Decline
SML	Standard Smoker	case by case basis - need to run by their uwing dept	>2 x's/wk decline. <age 19 decline. Drug screens are ran and smoker rates apply if able to consider.
SYM	Standard Smoker	case by case basis - need to run by their uwing dept	
TRANS	Standard Non Smoker	Up to 6x a year	Anything over 6x year smoker rates
VOYA	Standard Non Smoker	1x month	*In rare circumstances get to preferred but very isolated (prefer no use 3 yrs prior). An applicant that smoked 3-4x month might see Table 2-4 NT. If smoked more frequently, usually tobacco rates. Ingesting marijuana will always be non tobacco. Ra
ZALIC	Standard Smoker	up to 1-2x per week	**no set guidelines, but here is what they generally try to follow,
	Table B Smoker	up to 2-4x per week	run by uwing dept to confirm**

MARIJUANA USE- INGESTING			
NEGATIVE labs, admitted use and no tobacco use based on rate class guidelines			
Carrier	Class	Frequency	Comments
AGL	Non Tobacco	Rate determined by frequency	
AXA	Tobacco Rates	Rate determined by frequency	Will need details to past/present ETOH and drug use history
Brighthouse	Elite	Rate determined by frequency	Best case w/occasional use
Global Atlantic	Non Tobacco	Rate determined by frequency	Under age 25, decline. Same guidelines for normal recreational use
Guardian	Non Tobacco	Rate determined by frequency	Could be rated to decline. Needs drug questionnaire and APS
JH	Preferred nonsmoker	1X/month or less	ingested
	Standard nonsmoker	4X/week	ingested
	*JH no longer tests for THC on labs		
LCN	Standard Non Tobacco	If infrequent usage	**Best case scenario
MOO		Daily ingestion- decline	
NAL	Standard Tobacco to Decline		At best
NTW	Tobacco Rates	Rate determined by frequency	
PML	Non Tobacco	medicinal use - rated for condition	pill or oil form
PLIC	Case by case basis		run by uwing dept to confirm**
PRT	Standard Smoker	up to 2x per month	smoked, vaporized or ingested
PRU	NS Plus to decline	Rate determined by frequency	Under age 21, decline. Assumes the client admits to marijuana on application
SYM	Standard Tobacco to Decline	depends on age, frequency, other hx, MVR	* Few excepts for NT rates, but majority are nicotine users
TRANS	Non Tobacco	<6 x year	
VOYA	Standard Non Smoker to Table 4	Rate determined by frequency & amt ingested	

CBD oil	
**Assumes no other drug, alcohol, excessive use or rehab history, with drug questionnaire	
Carrier	Stance
<b>AGL</b>	We would rate the same as MJ use, either medically prescribed or recreational depending on the circumstances and would be nontobacco rates.
<b>Brighthouse</b>	We will need verification of daily use. If only occasional use for insomnia, okay best class subject to all age and amount requirements.
<b>Global Atlantic</b>	We have to have a clear understanding of exactly what the PI is taking, how much, and how often. Best case is always best class, and if it is obtained through a legal medical program where the use and condition are medically supervised with records to prove the condition, the treatment, and the PI's response it shouldn't be a problem if he otherwise qualifies (rated for the underlying impairment). If outside a program, we would have to treat as recreational and I would recommend quoting Standard at best for daily use until we know more.
<b>John Hancock</b>	If medicinal use with a prescription card and underlying impairment allows - Preferred Nonsmoker to Standard Nonsmoker. If recreational use, depends on how many times per week and result of THC - Preferred Nonsmoker to Decline.
<b>Lincoln</b>	We would rate for the underlying condition a client is using CBD oil for.
<b>Nationwide</b>	Ok as otherwise qualifies medically PROVIDED there is no serious underlying health problem which is why PI is using CBD compounds.
<b>Principal</b>	If CBD oil is prescribed, a rated offer around Table 4 is possible; if not, offer will depend on frequency of use and can be Standard to decline.
<b>Protective</b>	Would have to see the case formally or informally for indiv consideration.
<b>Prudential</b>	If you use CBD oil <4x per week and test + for THC, Pru will rate that as recreational marijuana. For CBD oil use >4x per week and + THC, Pru will treat as daily marijuana use and would decline. CBD oil use with a neg. THC test will be treated as medicinal marijuana use and Pru will rate for cause.
<b>Symetra</b>	Tentatively best case would be Smoker rates, probable low table rating. (It is cannabis oil so they treat the same as marijuana.)
<b>Transamerica</b>	We are reviewing CBD oil users with individual consideration. Would be subject to formal application paperwork with drug usage questionnaire, mib, routine age & amount requirements (need labs done currently for Transamerica so we may perform reflex testing), complete medical records, and financials to support face amount applied for.
<b>United of Omaha</b>	Could be as good as Standard to T-4 tobacco subject to drug questionnaire. This is assuming there are no other ratable conditions present, favorable laboratory results. Offer subject to full medical records review upon formal application and age/amount requirements.

Marijuana Industry (ONLY personal coverage for someone in the business)		
Carrier	Stance	Requirements
Global Atlantic	Will allow.	<p>*Cover letter that includes:</p> <ul style="list-style-type: none"> <li>-An overview of the business to include function, year established, if it has its own bank account (i.e. if it is a cash only business), and any other pertinent information.</li> <li>-The proposed insured's role within the company, including any ownership.</li> <li>-Purpose of insurance with clear indication that this is for personal coverage only and confirmation that the business has not been and will not be involved in the coverage at all (i.e. cannot be a party to the policy, including payor).</li> <li>-Details of all income to include amounts and all sources; marijuana only source of income will be declined.</li> <li>-Source of premium payments and confirmation that all premiums will be paid from a personal account that has no comingled business funds.</li> <li>-If the proposed insured has never used marijuana, will need an explanation as to why the client works in this industry but has never tried the product.</li> </ul> <p>*Drug Questionnaire</p> <p>*Medical records from PCP. If s/he has a medical marijuana card, need records from the doctor who provides the recommendation, if different.</p> <p>*Financial Questionnaire</p> <p>*Copies of the last two years of personal tax returns.</p> <p>*If paying Monthly PAC, need copy of PAC and voided check prior to Underwriting Approval.</p> <p>*Normal requirements otherwise.</p>
Nationwide	Will allow.	<p>No specific requirements, but a few details:</p> <p>*No limit on the face amount unless s/he is currently using marijuana - then this will depend on amount requested and amount and frequency of marijuana use. Basically, this would be individual consideration based on his/her circumstances and financials. If they are an owner they do require a copy of the dispensary license. Background report will be ordered and must be favorable. PERSONAL COVERAGE ONLY - NO EXCEPTIONS TO CONSIDER FOR BUSINESS COVERAGE.</p>