

MARIJUANA USAGE GUIDELINES

CARRIER	USAGE FREQUENCY	RISK CLASS	IS A THC PANEL RUN ON INSURANCE LABS?
ANICO	Less than 2 times per month	Preferred (not preferred plus) possible if additional criteria is met	No (UW discretion only)
	12 days per month/1 to 2 days/week	Standard	
	12 to 16 days per month/3 to 4 days/week	Standard	
	More than 16 days a month/4 days/week	Table 2	
Corebridge	Up to 8 Times / Month (Smoking or Vaping)	Preferred Plus	No
	9 - 16 Times / Month	Standard Tobacco	
	> 16 Times / Month (Edible Use Only)	Standard Non-Tobacco	
	> 16 Times / Month (Non-Edible Use)	Decline	
Equitable	< 1 Times / Month	All Preferred categories assuming they otherwise qualify for Non-Tobacco rates.	No
	2 - 8 Times / Month	Standard Plus is available if certain criteria are met; otherwise Standard Non-Tobacco	
	More than 8 Times / Month but less than daily (or positive THC screen)	Standard Non-Tobacco assuming they otherwise qualify for Non-Tobacco rates.	
	Daily Use or + THC	Table B at best, Non-Tobacco apply assuming they otherwise qualify for Non-Tobacco rates.	
F&G	2x/month or less	Preferred Non-Tobacco possible	Yes
	2x/week or less	Standard Non-Tobacco possible	
	Unadmitted use discovered during underwriting	Minimum of Table C	
Foresters Financial	≤ 6 Times / Week	Standard - Preferred Non-Tobacco @ underwriters discretion	Yes
	Daily Use	Individual Consideration	
John Hancock - Smoked or Vaporized	Occasional, once per month or less	Super Preferred Non-Tobacco	No
	Occasional, up to 2 times per week	Preferred Smoker	
	Regular use, up to 4 times per week	Standard Smoker	
	Regular use, more than 4 times per week	Individual Consideration	
	Daily Use	Decline	
John Hancock - Ingested	Occasional, once per month or less	Super Preferred Non-Tobacco	No
	Regular use, up to 2 times per week	Preferred Non-Tobacco	
	Regular use, up to 4 times per week	Standard Non-Tobacco	
	More than 4 times per week	Individual Consideration	
John Hancock - Medical Marijuana Use	Smoked or Vaporized	Preferred Smoker	No
	Ingested	Preferred Non-Smoker	
Legal and General	Up to two times/year	Preferred Plus	No
	Once Per Month	Preferred Non-Tobacco	
	Up to 8 Times/Month	Standard Non-Tobacco	
	Frequency 9-15 times/month	Table B Non-Tobacco	
	Frequency 16-20 times/month (Ages 18-25)	Table 6 Non-Tobacco	
	Frequency 16-20 times/month (Ages 26 and Up)	Table 4 Non-Tobacco	
Legal and General - Oil Based Vaping	Frequency more than 20 times/month	Decline	No
	Once Per Month	Preferred Non-Tobacco	
	1-4 times Per Month	Standard NT	
Lincoln Financial	5+ times per month	Decline	No
	Synthetic Cannabis/cannabinoids	Decline	
	1 Time / Month	Preferred Plus Non-Tobacco	
	1 - 3 Times / Week	Preferred Non-Tobacco	
	4 - 6 Times / Week	Standard to Table B Non-Tobacco	
	Daily Age 21-35	Table C	
	Daily Ages 36-50	Table B	
Daily Ages over 50	Standard		

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Mass Mutual (Ages 18 - 30)	≤ 2 Times / Week	Ultra Preferred	No
	3-4 Times / Week	Standard Non-Tobacco	
	5-6 Times / Week	Table 2 Non-Tobacco	
	Daily	Table 4 Non-Tobacco	
Mass Mutual (Above Age 30)	≤ 3 Times / Week	Ultra Preferred	No
	4-6 Times / Week	Standard Non-Tobacco	
	Daily	Table 2 Non-Tobacco	
Mutual Of Omaha	≤ 8 Times / Month	Preferred Non-Tobacco Possible	No
	9 - 12 Times / Month	Standard Non-Tobacco	
	13 - 16 Times / Month	Table 2 Non-Tobacco	
	17 - 20 Times / Month	Table 4 Non-Tobacco	
	Over 20 Times/Month	Decline	
Nationwide ¹	2 Times/ week	Preferred Plus Non-Tobacco	No
	3 - 4 Times / week	Preferred NT	
	5 - 6 Times / week	STD NT	
	Daily	Table B Non-Tobacco	
	Under age 21	Individual Consideration	
New York Life (ages 18 - 25)	2 Days per Week or less	Standard Non-Tobacco	No
	3 -6 Times / week	Table 3 Nonsmoker	
	Daily	Decline	
New York Life (ages 26 - 49)	2 Days per Week or less	Preferred	No
	3 -6 Times / week	Standard Non-Tobacco	
	Daily	Table 2 Nonsmoker	
New York Life (ages 50+)	2 Days per Week or less	Select Preferred	No
	3 -6 Times / week	Preferred Non-Tobacco	
	Daily	Standard Non-Tobacco	
North American	0-2 times / year	Super Preferred	No
	ages <21 any use	Decline	
Principal - Non-Smoked	1 - 2 Times / Month	Super Preferred	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	3 - 4 Times / Month	Preferred Non-Tobacco	
	5- 8 Times/ Month	Super Standard	
	9-16 Times/Month	Standard Non-Tobacco	
	More than 16 Times/Month	Rated Non-Tobacco rates at best	
Principal - Smoked	1 - 2 Times / Month	Super Preferred	Yes: Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	3 - 4 Times / Month	Preferred Non-Tobacco	
	5 - 8 Times / Month	Super Standard	
	9- 11 Times / Month	Standard Non-Tobacco	
	12-16 Times/Month	Standard Tobacco	
	More than 16 Times/Month	Rated Tobacco at best	
Protective	Rare (no more than 1-2x/year)	Best Class	No
	Occasional (Less than 12 days/month, any method)	Standard Non-Tobacco	
	12-16 days a month (edibles only)	Standard Non-Tobacco	
	12-16 days a month (smoking/vaping)	Standard Tobacco	
	More than 16x/month - Daily	Table B at best, Tobacco rates if smoked/ if ingested or vaped Non-Tobacco rates	
Prudential (Under Age 21)	Any amount	Decline	No
Prudential (Ages 21+)	≤ 3 Times / Week	Non-Smoker Plus	For cause on face amounts \$10,000,000 and up
	4 - 7 Times / Week	Table B	
	8+ / Week	Decline	NA
	All cases without admission and a positive THC test will be declined		

Updated 7/6/24

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

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Securian Financial (ages 18 - 24)	≤ 9 Times / Month	Preferred Select	For cause only
	10 - 16 Times / Month	Standard Non-Tobacco	
	Greater Than 16 times/Month	Table D Non-Tobacco	
Securian Financial (ages 25 - 39)	≤ 9 Times / Month	Preferred Select	
	10 - 16 Times / Month	Non-Tobacco Plus	
	Greater Than 16 times/Month	Table C Non-Tobacco	
Securian Financial (ages 40+)	≤ 9 Times / Month	Preferred Select	
	10 - 16 Times / Month	Preferred Non-Tobacco	
	Greater Than 16 times/Month	Table B Non-Tobacco	
Symetra	1 - 2 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	No
	3 - 8 Times / Month	Ages 19-25: Standard Non-Tobacco possible Ages 26+: Super Preferred possible	
	9 - 16 Times / Month	Ages 19 - 39: Standard possible Age 40+: Preferred possible	
	Anything over 16 Times/Month	Age 19+: Table B Smoker at best	
Transamerica	≤ 8 Times / Month	Standard Non-Tobacco	No
	8+ Times / Month	Smoker Rates	
	4 - 6 Times / Week	Table B Smoker	
	Daily	Table D - Decline	

¹ (Ages 21+) Vaping (vape pen use) or dabbing (dab pen or wax pen use) or any other artificial combustion or aerosolization of any THC product should be considered Tobacco underwriting class.