

MARIJUANA UNDERWRITING KIT

WHAT YOU NEED TO KNOW TO
GET YOUR CLIENTS APPROVED



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For informational purposes only. Not binding. Contact Dunhill for additional details.

MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC panel on Insurance labs?
Corebridge	Up to 8 Times/Month (Non-Vaping)	Preferred Plus	No
	Up to 8 Times/Month (Vaping)	Standard Tobacco	
	9-16 Times/Month	Table B Tobacco	
	More than 16 Times/Month	Decline	
Equitable	Less than 1 Time/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 positive THC Screen)	Table B at best, Non-Tobacco apply assuming they otherwise qualify for Non-Tobacco rates	
F&G Annuities & Life	Up to 2 Times/Month	Preferred Non-Tobacco Possible	Yes
	Up to 2 Times/Week	Standard Non-Tobacco Possible	
Foresters Financial	Up to 6 Times/Week	Standard – Preferred Non-Tobacco at underwriter’s discretion	Yes
	Daily	Individual Consideration	
Global Atlantic (Age 25 and under)	Any amount	Decline	No
Global Atlantic (Age 26-30)	1 Time/Week	Premier Non-Tobacco	
	3 Times/Week	Standard Non-Tobacco	
	More than 3 Times/Week	Decline	
Global Atlantic (Ages 31+)	3 Times/Week	Premier Non-Tobacco	No
	Daily	Standard Non-Tobacco, subject to balance of underwriting details	
John Hancock (Smoked or Vaporized)	Occasional Use – Up to 1 time/Month	Preferred Non-Smoker assuming a negative THC	Yes
	Occasional Use – Up to 2 Times/Week	Preferred Smoker	
	Regular Use – Up to 4 Times/Week	Standard Smoker	
	Regular Use – More than 4 Times/Week	Individual Consideration	
	Daily	Decline	
John Hancock (Ingested)	Occasional – Up to 1 Time/Month	Preferred Non-Smoker assuming a negative THC	Yes
	Regular Use – Up to 4 Times/Week	Standard Non-Smoker	
	Regular Use – More than 4 Times/Week	Individual Consideration	
	Daily	Decline/Individual Consideration	
John Hancock (Medical Marijuana Use)	Smoked or Vaporized	Preferred Smoked	Yes
	Ingested	Preferred Non-Smoker	
Lincoln Financial	1 Time/Month	Preferred Plus Non-Tobacco	No
	1-3 Times/Week	Preferred Non-Tobacco	
	4-6 Times/Week	Standard to Table B Non-Tobacco	
	Daily - Ages 21-35	Table C	
	Daily - Ages 36-50	Table B	
	Daily - over 50	Standard	
Mutual of Omaha	Up to 8 Times/Month	Preferred Non-Tobacco possible	No
	9-12 Times/Month	STD Non-Tobacco	
	13-16 Times/Month	Table 2 Non-Tobacco	
	17-20 Times/Month	Table 4 Non-Tobacco	
	More than 20 Times/Month	Decline	

MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC panel on Insurance labs?
Nationwide (Ages 21-34) Important: Vaping of MJ will require a tobacco rate	2 Times/Month	Preferred Non-Tobacco	No
	6 Times/Month	Standard Plus Non-Tobacco	
	11 Times/Month	Standard Non-Tobacco	
	24 Times/Month	Table D Non-Tobacco	
	Daily	Table F Non-Tobacco	
Nationwide (Ages 35+) Important: Vaping of MJ will require a tobacco rate	2 Times/Month	Preferred Plus Non-Tobacco	
	6 Times/Month	Preferred Non-Tobacco	
	11 Times/Month	Standard Plus Non-Tobacco	
	24 Times/Month	Table B Non-Tobacco	
	Daily	Table D Non-Tobacco	
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)	Yes
Principal - Smoked	1-2 Times/Month	Negative Labs: Standard Non-Tobacco; Positive Labs: Standard Tobacco	Yes; Principal is automatically testing for THC at certain age & face amount combinations (cells). They have not disclosed these cells.
	3-8 Times/Month	Standard Tobacco	
	9-16 Times/Month	Ages 19-25: Table 3 Tobacco Ages 26+: Table 2 Tobacco	
	17 or more Times/Month	Decline	
	Insured Age 18 or under	Decline with any usage	
Principal – Non-Smoked	1-8 Times/Month	Standard Non-Tobacco, regardless of labs	
	9-16 Times/Month	Ages 19-25: Table 3 Non-Tobacco, regardless of labs; Ages 26+: Table 2 Non-Tobacco, regardless of labs	
	17 or more Times/Month	Decline	
	Insured Age 18 or under	Declined with any usage	
Protective	Rare (no more than 1-2 Times/Year)	Best Class	
	Occasional (Less than 12 Days/Month, Any Method)	Standard Non-Tobacco	
	12-16 Days/Month (Edibles Only)	Standard Non-Tobacco	
	12-16 Days/Month (Smoking/Vaping)	Standard Tobacco	
	More than 16 Times/Month	Table B at best, Tobacco rates if smoked/vaped	
Prudential (Under Age 21)	Any amount	Decline	No
Prudential (Ages 21+)	Up to 3 Times/Week	Non-Smoker Plus	For cause on face amounts
	4-7 Times/Week	Table B	\$10,000,000 and up
	8 or more Times /Week	Decline	N/A
	All cases without admission and a positive THC test will be declined		
Sagicor	Up to 8 Times/Month	Non-Tobacco rates	Yes
Securian Financial	Up to 3 Times/Month	Preferred Select (negative specimen)	For cause only
	2 Times/Week	Preferred Non-Tobacco (negative specimen)	
	4 Times/Week	Standard Plus Non-Tobacco	
	5-7 Times/Week	Standard NT at best (tobacco rates if inhalation use)	
Symetra	1-2 Times/Month	Age 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	
	Up to 16 Times/Month	Ages 19-39: Standard possible; Ages 40+: Preferred possible	
	Over 16 Times/Month	Age 19+ Table B smoker at best	

GENERIC UNDERWRITING REFERENCE

	BEST Best Rates	BETTER Preferred Rates	GOOD Preferred and Standard
No Nicotine Use	5 years	Usually 3 years	Usually 1 year
Family History	No cardiovascular or cancer in parents or siblings before age 60	No cardiovascular or cancer death in parents before the age of 60	No cardiovascular death of more than one parent before the age of 60
Aviation / Avocation <i>*assuming the activity to be excluded is not the primary source of revenue</i>	Usually available with a flat extra or exclusion	Available with a flat extra or exclusion	Available, but may have a flat extra or exclusion
Blood Pressure	Current BP cannot exceed 140/85, may vary over 60 not available with treatment	Current BP cannot exceed 140/90, may vary over 60, with or without treatment	Current BP cannot exceed 155/94, may vary over 60, with or without treatment
Cholesterol or Cholesterol/HDL Ratio	Maximum 220. HDL ratio not to exceed 5.0 (with or without medication)	Maximum 250. HDL ratio not to exceed 6.0 (with or without medication)	Maximum 300. HDL ratio not to exceed 8.0 (with or without medication)
Cancer History	Not available. Possible exception: Basal cell cancer (skin)	Not available. Possible exception: Basal cell cancer (skin)	Usually available after 7 yrs. for most carriers
Heart Disease	Not Available	Not Available	Usually not Available
Driving History	No DUI, reckless driving, or suspension for 5 yrs.	No DUI, reckless driving or suspension for 5 yrs.	No DUI, reckless driving or suspension for 2 yrs.
Should you have any questions, please contact Dunhill at (800) 659-1349			

Maximum Build Chart

HEIGHT			
Male/Female	Preferred Plus	Preferred	Standard
5'0"	145	161	189
5'1"	149	165	193
5'2"	153	170	197
5'3"	158	175	204
5'4"	162	180	209
5'5"	166	185	215
5'6"	170	190	220
5'7"	176	195	225
5'8"	182	200	230
5'9"	188	205	235
5'10"	193	210	242
5'11"	199	216	251
6'0"	205	222	256
6'1"	211	229	263
6'2"	216	236	271
6'3"	222	243	279
6'4"	227	250	286
6'5"	233	257	293
6'6"	238	264	300

UNDERWRITING SERVICES



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IMPAIRED RISK

You have probably found that clients with significant health problems such as heart disease, cancer, diabetes or hepatitis are difficult or impossible to insure. Similarly, previous lifestyle issues such as drug or alcohol use have created underwriting problems for you and your clients. Some insurance companies have been more competitive in offering insurance to the “impaired risks”, by evaluating each case on an individual basis, looking at the outcomes of the most current treatments and improved mortality. These cases may be more complex to process, but successful offers are possible, and you can fulfill your clients’ needs.

Dunhill Marketing provides you with the expertise to help you with **Impaired Risk Cases**.

Remember, clients who are either very highly rated or uninsurable have an opportunity to obtain some permanent insurance with a “Guaranteed Issue” Policy. Death Benefits under these policies are limited in the event of death, except accidental, during the first two or three years. Underwriting, though, is simplified with no medical questions, examinations, or tests. Dunhill Marketing offers these policies.

Dunhill is pleased to have an on-staff Underwriting Services team. They will work with you to place cases with difficult medical issues or complex underwriting. They can help you access the best program and the best company for your case, based on the medical issues. They can help you to get the best underwriting offer. They can help coordinate the best documentation for successful underwriting. The team is happy to discuss cases with you, answer your questions and help you to help your client.

OUR TOP IMPAIRED RISK CARRIERS

American General
Life Companies



Lincoln
Financial Foundation



* New York Life, 51 Madison Avenue, Suite 3200, New York, NY 10010

Visit www.dunhillinsurance.com for a quick underwriting assessment!



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