

Underwriting programs

Marijuana use

Recreational marijuana users may qualify for Nontobacco Preferred classes depending on the age of the client and the frequency of use.

- Clients 35 or older who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred Plus
- Clients ages 21 to 34 who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred

Subject to the following restrictions:

- The marijuana use must be disclosed on the application
- There can be no alcohol or other drug abuse history
- There can be no current use of other drugs of abuse, including controlled substances prescribed by a physician
- There can be no complications related to marijuana use
- There can be no current medical or psychiatric disorders
- There can be no criminal history or significant motor vehicle violations
- The client must have a stable environment, lifestyle and occupation

Medical marijuana may be considered depending on the underlying impairment. Vaping of marijuana will be considered at tobacco rates.

Celebratory cigar program

Some clients are going to celebrate with a cigar every once in a while. We understand that, and we don't think it should keep them from qualifying for Nontobacco Preferred Plus or Nontobacco Preferred rates if they're otherwise healthy and qualify.

Occasional cigar smokers can still qualify for Nontobacco Preferred Plus or Nontobacco Preferred rates if:

- They don't smoke more than one cigar a month or 12 cigars a year for Nontobacco Preferred Plus, or more than one cigar a week or five cigars a month for Nontobacco Preferred
- They disclose their cigar use on the application
- They test negative for tobacco use

Please note that these guidelines apply to cigar use only. No other form of tobacco use is eligible.

Wellness credits

For your customers who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to see whether they're eligible for wellness credits; when one meets the criteria, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to two classifications, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings