

# Enhancements to Symetra marijuana underwriting guidelines



With the recent developments in state laws on marijuana use, life insurance companies are seeing an increasing number of applicants disclosing their use of the product. Many states have enacted changes to their cannabis laws for either pharmaceutical or recreational use.<sup>1</sup> As laws and standards for marijuana use continue to evolve, Symetra's underwriting guidelines will evolve with them.

## **We are excited to introduce the following enhancements to our marijuana underwriting guidelines:**

- ✓ The "tobacco" definition from "occasional" and "intermittent" user categories has been eliminated. Tobacco rates now only apply to co-nicotine use (use of both marijuana and tobacco products). Frequency of use categories are defined internally.
- ✓ Eligibility for a Super Preferred Non-Nicotine rate classification has expanded. It is now available for clients who are ages 26 and above, and may include "occasional" use candidates.
- ✓ At certain ages, intermittent users can now qualify for a Preferred Non-Nicotine rate class.
- ✓ THC metabolite testing is now conducted for all formal case submissions. A negative test result is required to qualify for Symetra's best rate class.
- ✓ Admission of frequency and mode of use is key to being eligible for the most favorable underwriting assessment.
- ✓ We will be offering educational, cannabis-related underwriting webinars.

These changes are limited to Symetra's fully underwritten life insurance applications. Additional guidelines are available for those using marijuana more frequently and for medicinal purposes.



**If you have questions about our underwriting enhancements, please contact the Symetra Life Sales Desk at 1-877-737-3611 and they can answer your questions or put you in touch with an underwriter.**



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

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Symetra underwriting guidelines may have new or amended restrictions and are subject to change without notice.

<sup>1</sup> Source: <https://www.governing.com/gov-data/safety-justice/state-marijuana-laws-map-medical-recreational.html>. Accessed June, 2019.