

Field Underwriting Guide Update: Marijuana Usage, Flex Points

Our Field Underwriting Guide has been updated to reflect the following changes:

- **Marijuana Use** guidelines are updated to reflect the latest medical research and legislation in some states governing medical and recreational usage of marijuana. The new guidelines are:
 - Adult (18+), use 8 or less days per month may qualify for best class.
 - Vaping will be Standard Tobacco rates at best.
 - Use 9-16 days/month: Table B tobacco at best
 - Use >16 days/month or 4 days/week: Decline
 - Medicinal use: APS required (decision will be based on history requiring this prescription)
- Minor updates to **Flex Points factors**, adding time frames for some tests and conditions.

Link: [Field Underwriting Guide](#)

If you have questions, please reach out to your AIG Underwriting contact.