

## UNDERWRITING MARIJUANA RISK: A NEW FRAMEWORK



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are available for sale in health food shops and related establishments. Many of these products claim to have

higher concentrations of THC than medical cannabis. In addition, there is a lack of regulation of these products, which can lead to significant health risks. For example, in 2017, a study found that many over-the-counter CBD products contained levels of THC that were higher than what was stated on the label, and some even contained levels of THC that were higher than what was stated on the label.

These findings suggest that consumers may be at risk of consuming higher levels of THC than intended, which can lead to adverse effects such as anxiety, hallucinations, and even psychosis. In addition, the lack of regulation of these products means that consumers may not be aware of the potential risks associated with them, and they may be more likely to consume them without fully understanding their effects.

#### Conclusion

Cannabis is the world's most widely used drug and has been used for centuries for medicinal purposes. While it is generally considered safe for adults who use it responsibly, there are concerns about its potential risks, particularly for children and adolescents. These risks include respiratory problems, mental health issues, and social problems. In addition, there is a lack of regulation of over-the-counter CBD products, which can lead to significant health risks. Therefore, it is important to continue to research the effects of cannabis and to ensure that it is used safely and responsibly.

Overall, the evidence suggests that cannabis is a relatively safe drug when used responsibly by adults. However, it is important to remember that it can have negative effects on certain individuals, particularly children and adolescents. Therefore, it is important to continue to monitor its use and to ensure that it is used safely and responsibly.

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...with mental health problems. In fact, the evidence suggests that the use of cannabis may have a protective effect against depression and anxiety. A study by Dr. David Karpman and Dr. David Karpman from the University of California, Los Angeles, found that patients who used cannabis had a lower risk of developing depression and anxiety than those who did not use cannabis. The study also found that patients who used cannabis had a lower risk of developing depression and anxiety than those who did not use cannabis. The study also found that patients who used cannabis had a lower risk of developing depression and anxiety than those who did not use cannabis.

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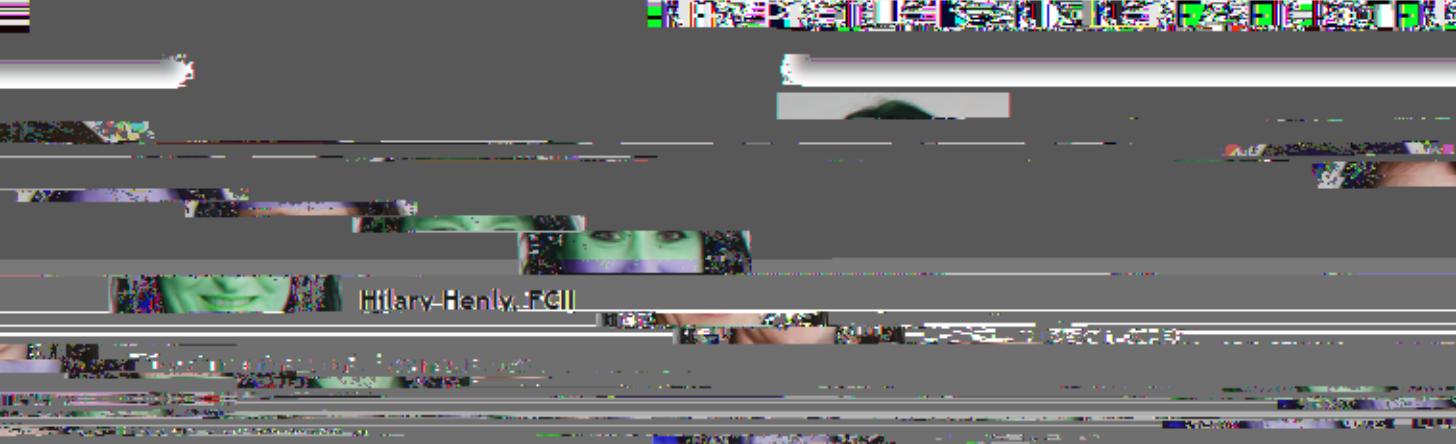
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## UNDERWRITING MARLIJANA RISK: A NEW ERA

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Hilary Henly, FCII

### Executive Summary

As more countries either legalize or decriminalize marijuana, the insurance industry is responding by creating new products and services to meet the needs of the market. This article provides an overview of the current state of underwriting marijuana risk, including the types of coverage available, the challenges faced by underwriters, and the potential opportunities for the future.

The article begins by defining what is meant by "marijuana risk" and discussing the history of its regulation. It then provides an overview of the current landscape, including the increasing acceptance of marijuana use and the resulting demand for insurance products. The article highlights the challenges faced by underwriters, such as the lack of historical data and the need to navigate complex regulations. It also discusses the potential opportunities for the insurance industry, such as the development of new products and services to meet the needs of the market.

The article concludes by emphasizing the importance of staying informed about the latest developments in the marijuana industry and the insurance market, and the need to work closely with clients to develop tailored solutions.

### What's What?

Executive Summary

Underwriting Marijuana Risk

Regulation

Acceptance

Challenges

Opportunities

2014. The study further found that in US states where cannabis was legal, the average THC concentration was

are available for sale in health food shops and related establishments. Many of these products claim to have

higher concentrations of THC than the 0.3% limit set by the US government. In addition, there is no regulation of the quality or purity of these products. This lack of regulation has led to concerns about the safety of these products, particularly for children and pregnant women. In response to these concerns, the US Food and Drug Administration (FDA) has issued several warning letters to companies selling cannabis products, urging them to remove their products from the market.

These warning letters have been issued to companies selling cannabis products, including CBD oil, hemp seed oil, and other cannabis-derived products. The FDA has also issued guidance to manufacturers of these products, encouraging them to follow good manufacturing practices (GMP) and to provide accurate labeling information. The FDA has also issued a warning letter to a company selling CBD oil, stating that the product contains THC at levels above the 0.3% limit set by the US government. The FDA has also issued a warning letter to a company selling CBD oil, stating that the product contains THC at levels above the 0.3% limit set by the US government.

#### Commonly used drugs and medical cannabis

There are many different types of cannabis products available, including dried cannabis flower, cannabis oil, cannabis extract, and cannabis capsules. These products are often used for medical purposes, such as pain relief, nausea, and anxiety. However, they can also be used recreationally. The use of cannabis for medical purposes is becoming more common, particularly in the United States. In fact, the number of patients using cannabis for medical purposes has increased significantly in recent years. This increase is due to the potential therapeutic benefits of cannabis, as well as the availability of cannabis products. The use of cannabis for medical purposes is becoming more common, particularly in the United States. In fact, the number of patients using cannabis for medical purposes has increased significantly in recent years. This increase is due to the potential therapeutic benefits of cannabis, as well as the availability of cannabis products.

Cannabis is a Schedule I controlled substance under the Controlled Substances Act (CSA). This means that it is illegal to possess, manufacture, or distribute cannabis without a valid prescription from a licensed physician. The use of cannabis for medical purposes is becoming more common, particularly in the United States. In fact, the number of patients using cannabis for medical purposes has increased significantly in recent years. This increase is due to the potential therapeutic benefits of cannabis, as well as the availability of cannabis products.

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#### Prescription

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Medicinal cannabis remains illegal in Cambodia. However, studies have not yet found a relationship between cannabis use and mental health problems.

## What is the evidence?

There is no evidence that cannabis causes mental health problems. In fact, there is evidence that it can help some people with mental health problems. A study from the US found that people with schizophrenia who used cannabis had better mental health than those who did not. Another study from the UK found that people with depression who used cannabis had better mental health than those who did not. These findings suggest that cannabis may be helpful for some people with mental health problems.

However, it is important to note that these findings are based on small studies and do not prove that cannabis causes mental health problems. More research is needed to understand the effects of cannabis on mental health.

In addition, it is important to remember that cannabis is illegal in Cambodia. This means that it is difficult to study the effects of cannabis on mental health. It is also important to remember that cannabis can be harmful if used incorrectly.

Overall, the evidence suggests that cannabis may be helpful for some people with mental health problems. However, more research is needed to fully understand its effects.

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## Key Findings in This Report

None of these statements are true:

1. In 2017, the number of people using cannabis in Europe increased by 10%.
2. The number of people using cocaine in Europe decreased by 10%.
3. The number of people using amphetamine-type stimulants in Europe increased by 10%.
4. The number of people using methamphetamine in Europe increased by 10%.
5. The number of people using ecstasy in Europe increased by 10%.
6. The number of people using heroin in Europe increased by 10%.
7. The number of people using amphetamine-type stimulants in Europe decreased by 10%.
8. The number of people using methamphetamine in Europe decreased by 10%.
9. The number of people using ecstasy in Europe decreased by 10%.
10. The number of people using heroin in Europe decreased by 10%.

## Additional Resources

10. European Monitoring Centre for Drugs and Drug Addiction (2018), "Medical use of cannabis and cannabinoids," available from: [www EMCDDA.europa.eu](http://www EMCDDA.europa.eu)