





Aviation Guidelines

CARRIER	GUIDELINES
<p style="text-align: center;">  AIG As of 11/2016 </p>	<p>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</p> <p>OTHER AVIATION:</p> <ul style="list-style-type: none"> • Aviation Exclusion Rider (AER) will apply if driving history is rated • Corporate pilots-if plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only – Preferred Plus • Private pilots if over age 26 (flying in US and Canada ONLY) <ul style="list-style-type: none"> ○ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000 ○ Licensed pilots with over 100 solo hours – Standard Plus ○ Flying more than 200 hours per year – likely \$2.50 per \$1,000 ○ Flying into Mexico - \$2.50 per \$1,000 • Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico – AER, or IC with facultative reinsurance • Best rates with an AER: <ul style="list-style-type: none"> ○ Within our retention: <ul style="list-style-type: none"> ▪ Best rates otherwise qualified ○ Over our retention: <ul style="list-style-type: none"> ▪ Permanent plans, Standard Plus (Standard NT if Standard Plus not available) ▪ Term plans, Standard Plus
<p style="text-align: center;">  American National As of 11/2016 </p>	<p>See Aviation Guide 6965. Preferred rating not available for ages 71+ (Standard or Substandard Only.) An aviation exclusion is required for all rate classes for ages 75+</p>

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Aviation Guidelines

CARRIER

GUIDELINES

**Global Atlantic
Financial**
As of 11/2016

Permanent Products: Up to Age 70: Premier and Preferred available if qualifies as a standard aviation risk. Age 71+: Individual consideration.

Term Products: Premier, Preferred and Standard Plus available if qualifies as a standard aviation risk or flat extra.

John Hancock
As of 11/2016

Super Preferred: No participation within the last 12 months.

Preferred: Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights.

- Preferred with a flat extra or aviation exclusion may be available.

Standard Plus: Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra will be applied.

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Aviation Guidelines

CARRIER

GUIDELINES

**Legal & General
America**
As of 11/2016

Private Pilots

Student pilots, pilots with less than 100 hours of solo experience or pilots flying less than 25 hours annually. Pilots who hold an Airline Transport Certification (ATP) and flying less than 25 hours annually, may be considered without Flat Extra rating.		<u>\$2.50/M</u>	
Private pilots with 100 or more hours solo experience			
	Total Experience (hours)		
Annual Flying (hours)	100-250	251-400	Greater than 400
25-250	<u>Std Plus</u>	<u>Std Plus</u>	<u>Std Plus</u>
251-500	<u>\$3.50/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>
Greater than 500	<u>\$5.00/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>

*Preferred Plus and Preferred rate class only available with aviation exclusion rider

*Pref. Plus and Pref. rate available without exclusion rider or flat extra for commercial airline pilots flying for a commercial airline with regular scheduled flights

*Pilots who hold a IFR or ATP may be considered for reduction in the above ratings of \$1 per thousand

*Private pilots over age 70 require an aviation exclusion rider

Lincoln National
As of 11/2016

For preferred consideration, the following guidelines need to be met:

- 1) pilot has IFR or 1,000 hours of flying time
- 2) annual flight times of 25-200 hours per year
- 3) under age 70
- 4) clean MVR
- 5) flights limited to US and Canadian airspace.

Best class consideration could be given with an AER.

With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually

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Aviation Guidelines

CARRIER

GUIDELINES

MetLife
As of 11/2016

Elite Plus & Elite – Experienced private and commercial pilots with no ratable aviation activities under age 70. Also available with an exclusion for the risk.

Private pilots available for Preferred with age > 26, over 100 solo hours, flying up to 200 hours per year

Best classes are available for non Ratable Commercial Pilots.

Preferred is available for Aviation rated with a flat extra premium or an aviation exclusion rider.

Minnesota Life
As of 11/2016

Preferred Select: Minimum of 250 hours total experience/Minimum of 50 hours annually/Maximum of 250 hours annually. Must hold an IFR, no ratable aviation activity, no history of aviation accident or violation, clean medical history as indicated by Minnesota's current guidelines, clean MVR as indicated by Minnesota's current guidelines, flying primarily in the continental US and Canada.

Preferred & Non-tobacco Plus (term only): All pilots are eligible depending on their experience and aviation activities. All pilots considered if 100 or more total hours and flying between 25 and 250 hours annually. It may be necessary to exclude aviation coverage or charge a cash-extra premium to qualify.

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Aviation Guidelines

CARRIER

GUIDELINES

North American

As of 11/2016

Super Preferred (Permanent): Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hours per year and all flights in the USA.

Super Preferred (Term): Non-ratable pilots for major airlines only, or with the Aviation Exclusion Rider.

Preferred (Permanent): Flat extra allowed for aviation.

Preferred (Term): Non-ratable commercial and private pilots are acceptable

OneAmerica

As of 11/2016

Asset Care doesn't have a clause that prohibits or minimizes the policy if the insured is a pilot.

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Aviation Guidelines

CARRIER

GUIDELINES

Protective Life

As of 11/2016

Student pilots: Standard + \$3.50 per thousand for 5 years.

Qualified pilots over the age of 26 to age 65:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years
- Total solo hours 100-399, with expected annual flying hours up to 200, Standard
- Total solo hours 400 or more, with expected annual flying hours up to 200, Standard

Qualified pilots age 26 or younger:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 yrs
- Total solo hours 100 or more, with expected annual flying hours up to 200, Standard + \$2.50 per thousand for 5 yrs

Additional factors to be taken into consideration include, type of aircraft flown, type of license and proficiency rating (i.e. IFR), adverse driving history, aviation violations and/or accidents, age and medical impairments.

Preferred classification for private pilots may be acceptable if the following requirements are met: ages 27-65, 26-200 hours annually, possesses IFR or ATR, no abnormal liver function tests, 400 solo hours, flying in the US and Canada only and clean MVR.

Exclusions will be permitted for qualification, where jurisdiction approved.

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Aviation Guidelines

CARRIER

GUIDELINES

Prudential
As of 11/2016

Preferred Best

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations
- Minimum of 100 hours in current make/model of aircraft
- Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)
- Limited to pilots of fixed-wing, powered aircraft flights only (no rotorcraft/glider flights)

Preferred

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations within the past 5 years
- Minimum of 100 hours in current make/model of aircraft

Non-Smoker Plus

- No occupation-related aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 25 and older
- Minimum of 600 total hours or 3+ years aviation history as a nonstudent certificated pilot
- No FAA violations for the past 3 years

Student pilots: flat extra of \$2.50 on student pilots and pilots with limited experience (less than 300 total hours).

Click [here](#) for Civilian Aviation Guidelines

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Aviation Guidelines

CARRIER

GUIDELINES

SBLI

As of 11/2016

Student Pilots: \$3.50

Age > 26	Expected Annual Flying Hours			
Total Solo Hours	0-200	201-300	301-600	Over 600
< 100	\$3.50	\$3.50	\$5.00	\$5.00
100 - 399	Standard	\$2.50	\$5.00	\$5.00
≥ 400	Standard	Standard	\$2.50	\$5.00
Age < 26				
< 100	\$3.50	\$5.00	\$5.00	\$5.00
100 - 399	\$2.50	\$3.50	\$5.00	\$5.00
≥ 400	\$2.50	\$2.50	\$5.00	\$5.00

Symetra

As of 11/2016

Super Preferred – no private aviation

Preferred & Standard Plus – available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR

Transamerica

As of 11/2016

Preferred Plus (Term), Preferred Elite (IUL): Only available with Aviation Exclusion Rider; not available to those age 71 and older.

Preferred Plus (IUL), Preferred NonSmoker: Term & IUL preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation. (No aviation flat extra's on IUL for preferred class; Best IUL class only available with AER)

Preferred or Non-Tobacco (IUL) & Standard plus or Standard (term): Can be offered with or without ratable aviation

Click [here](#) for Aviation Enhancements for Private Pilots.

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Aviation Guidelines

CARRIER

GUIDELINES

United of Omaha

As of 11/2016

Preferred Plus: No flying as a private pilot or crewmember unless aviation exclusion

Preferred: No flying as a private pilot or crewmember unless aviation exclusion

Standard Plus: No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)

Note: Some types of commercial aviation may be acceptable based on manual guidelines. Certain private pilots may qualify for Preferred or Standard Plus risk classes: Ages 30-70, Minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, No FAA violations within the past 5 years and must be a STD aviation risk. In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the underwriter.

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