

## Driving History

CARRIER	GUIDELINES
<p><b>American General</b></p>	<p><b>Preferred Plus:</b> 1 violation 3 years. No DUI, reckless, revocation, suspension 5 years  <b>Preferred &amp; Standard Plus:</b> 2 violations 3 years. No DUI, reckless, revocation, suspension 5 years  <b>Standard:</b> 3 violations 3 years. No DUI, reckless, revocation, suspension 2 years</p>
<p><b>American National</b></p>	<p><b>Preferred Plus:</b> No DUI/DWI or reckless driving for 5 years. No moving violations &gt;2 in 5 years.  <b>Preferred:</b> No DUI/DWI or reckless driving for 5 years. No moving violations &gt;2 in 3 years.  <b>Standard Plus:</b> No DUI/DWI for 5 years.</p>
<p><b>AVIVA</b></p>	<p><b>Term Products: Premier, Preferred &amp; Standard Plus NS:</b></p> <ul style="list-style-type: none"> <li>• No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years</li> </ul> <p><b>Permanent Products: Premier &amp; Preferred NS</b></p> <ul style="list-style-type: none"> <li>• <b>Up to age 70:</b> No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years</li> <li>• <b>Age 71+:</b> No more than 1 moving violation in past 3 years; no DUIs or reckless driving in past 5 years</li> </ul>
<p><b>Banner</b></p>	<p><b>Preferred Plus &amp; Preferred:</b> No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.  <b>Standard Plus:</b> No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.  <b>Standard:</b> No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.</p>
<p><b>Genworth</b></p>	<p><b>Preferred Best &amp; Preferred:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 5 years  <b>Select:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 3 years  <b>Standard:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 2 years</p>

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<p><b>ING</b></p>	<p><b>Super Preferred, Preferred, Select:</b> No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years</p>
<p><b>MetLife</b></p>	<p>No <b>DWI</b> convictions within past 5 years.  <b>Elite Plus:</b> Maximum of 1 moving violations within past 3 years  <b>Preferred Plus/Elite:</b> Maximum of 2 moving violations within past 3 years  <b>Preferred/Standard Plus:</b> Maximum of 2 moving violations within past 3 years</p>
<p><b>Minnesota Life</b></p>	<p><b>Preferred Select:</b> No DWI/DUI or reckless driving in the past 10 years and no more than 2 moving violations in the past 5 years.  <b>Preferred:</b> No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations in the past 3 years.  <b>Non-Tobacco Plus (Term only):</b> No DWI/DUI or reckless driving in the past 3 years and no more than 2 moving violations in the past 2 years.</p>
<p><b>North American</b></p>	<p><b>Super Preferred:</b> Not more than 1 moving violation in the past 3 years, or a DWI, DUI, reckless driving conviction, or non-administrative license suspension in the past 5 years.  <b>Preferred:</b> Not more than 2 moving violations in the past 3 years, or a DWI, DUI, reckless driving conviction or non-administrative license suspension in the past 5 years.</p>
<p><b>Prudential</b></p>	<p><b>Preferred Best:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 1 moving violation or accident in the last 3 years.  <b>Preferred:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 2 moving violations or accidents in the last 3 years.  <b>Non-Smoker Plus:</b> Actual driving history will be evaluated to determine qualification for this class.  <b>Smoker &amp; Non-Smoker:</b> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.</p>

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<p><b>Symetra</b></p>	<p><b>Preferred Best/Preferred Plus:</b> No more than 2 moving violations in 3 years. No DWI in 10 years.  <b>Preferred/Standard Plus:</b> No more than 3 moving violations in 5 years. No DWI in 5 years.</p>
<p><b>Transamerica</b></p>	<p><b>Term Preferred Plus/UL Select, Preferred N/S, Preferred Smoker, Standard Plus (term only), Standard N/S and Smoker:</b> No more than 2 moving violations in the past 3 years AND no convictions for operating a motor vehicle while under the influence of alcohol or other drugs, or reckless driving in the past 5 years.</p>
<p><b>United of Omaha</b></p>	<p><b>Preferred Plus:</b> No convictions for DWI, DUI, or reckless driving within the last five years and no more than two moving violations within the last five years  <b>Preferred &amp; Standard Plus:</b> No convictions for DWI, DUI, or reckless driving within the last five years and no more than two moving violations within the last three years</p>
<p><b>West Coast Life</b></p>	<p><b>Super Preferred:</b> Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years  <b>Preferred:</b> Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years</p>