




## Aviation Guidelines

CARRIER	GUIDELINES
<b>American General</b>	<p>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</p> <p><b>OTHER AVIATION:</b></p> <ul style="list-style-type: none"> <li>• Aviation Exclusion Rider (AER) will apply if driving history is rated</li> <li>• 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</li> <li>• Private pilots (flying in US and Canada ONLY)             <ul style="list-style-type: none"> <li>○ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000</li> <li>○ Licensed pilots with over 100 solo hours – Standard Plus</li> <li>○ Flying more than 200 hours per year – likely \$2.50 per \$1,000</li> <li>○ Flying into Mexico - \$2.50 per \$1,000</li> </ul> </li> <li>• Flying other than in the US or Canada (including Bermuda or Bahamas)or Mexico – AER, or IC with facultative reinsurance</li> <li>• Best rates with an AER:             <ul style="list-style-type: none"> <li>○ Within our retention:                 <ul style="list-style-type: none"> <li>▪ Best rates otherwise qualified</li> </ul> </li> <li>○ Over our retention:                 <ul style="list-style-type: none"> <li>▪ Permanent plans, Standard Plus (Preferred NT if Standard Plus not available)</li> <li>▪ Term plans, Standard Plus</li> </ul> </li> </ul> </li> </ul>

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	<p><b>Term Products:</b> Premier, Preferred and Standard Plus available if qualifies as a standard aviation risk or with an exclusion or flat extra.</p> <p><b>Permanent Products:</b> Up to <u>Age 70</u>: Premier and Preferred available if qualifies as a standard aviation risk or with an exclusion rider. <u>Age 71+</u>: Individual consideration</p> <p><b>Student Pilots:</b> \$3.50</p> <p><b>Qualified Pilots:</b></p> <ul style="list-style-type: none"> <li>• &lt; 100 hours \$3.50</li> <li>• 100+ hours, flying 25 hours or less per year: Standard</li> <li>• 100+ hours, flying 26-200 hours per year with IFR: Standard</li> <li>• 100+ hours, flying 26-200 hours per year without IFR: Standard</li> <li>• 100+ hours, flying 201-300 hours per year with IFR: \$1.50</li> <li>• 100+ hours, flying 201-300 hours per year without IFR: \$2.50</li> <li>• 100+ hours, flying 301-400 hours per year with IFR: \$4.00</li> <li>• 100+ hours, flying 301-400 hours per year without IFR: \$5.00</li> </ul> <p><b>Balloons:</b></p> <ul style="list-style-type: none"> <li>• Tethered flight only: Standard</li> <li>• Free flight/Student pilots: \$3.50</li> <li>• Flight instructors: \$3.50</li> <li>• Private pilots w/ private or commercial cert/ up to 35 hrs experience: \$2.50</li> <li>• Private pilots w/ private or commercial cert/ greater than 35 hrs experience: Standard</li> <li>• Record attempts, ocean crossing, etc: Decline</li> </ul> <p><b>Hang Gliders:</b></p> <ul style="list-style-type: none"> <li>• Non-powered amateur affiliated with club: \$5.00</li> <li>• Non-powered amateur not affiliated with club: \$7.50</li> <li>• Instructor or activity over hazardous terrain: \$7.50</li> <li>• Professional affiliated with club: \$2.50 &amp; up</li> <li>• Powered hang-gliders and paramotoring: \$2.50</li> </ul> <p><b>Note:</b> Gliding, unpowered and self sustaining gliders rate as private aviation above.</p> <p><b>Powered Commercially build Ultralights:</b></p> <ul style="list-style-type: none"> <li>• Licensed Pilot, up to 3,000 feet: \$3.50</li> <li>• Licensed Pilot, over 3,000 feet: \$5.00</li> <li>• Hobbyist w/o pilot license up to 3,000 feet: \$3.50 - \$5.00</li> <li>• Hobbyist w/o pilot license over 3,000 feet: \$7.50</li> </ul>

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**Genworth  
Financial  
companies**

- Private pilots: Max age 70; age 71+ will receive AER (up to age 19 cannot be covered and will require AER)
- Rated Table 4 and up will require AER
- # of hours flown per year = 400+ requires individual consideration

Type of Certificate	# Hours flown/year	IFR	Risk Class	Flat Extra
Student	N/A	N/A	As medically applies	\$3.00
Private	0-25	N/A	As medically applies	\$2.00
Private	25-150	No	As medically applies	\$1.50
Private	26-150	Yes	Preferred at best	N/A (\$2.50 and up flying for business)
Private	151-300	No	As medically applies	\$3.00
Private	151-300	Yes	As medically applies	\$1.50
Private	301-400	N/A	As medically applies	\$5.00

**ING**

Have recently changed from no flat extra to a small flat extra (\$0.48 per 1000) for qualified aviators who:

- Expect to fly less than 200 annual hours and have 100 or more solo hours or
- Expect to fly 201-300 annual hours and have 400 or more solo hours

Pilots can qualify for Preferred and Super Preferred with the flat extra if they meet the underwriting criteria for ReliaStar Life Insurance and ReliaStar Life Insurance Company of New York products only. Plus, qualified applicants can select an Aviation Exclusion Rider in lieu of the flat extra and still maintain Select, Preferred, and Super Preferred classes, even on Security Life of Denver Insurance products!

Make note of the flat extra at best classes for Reliastar products only. Security Life of Denver products allow us to offer Std + .48 / 1,000 or the exclusion.

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<h2>Legal &amp; General America</h2>	<p><b>Student Pilots: \$3.50</b></p> <p><b>Qualified Pilots:</b></p> <ul style="list-style-type: none"> <li>• &lt;100 hours \$2.40</li> <li>• 100+ hours, flying 25 hours or less per year: \$2.40</li> <li>• 100+ hours, flying 26-150 hours per year with IFR: Standard Plus</li> <li>• 100+ hours, flying 26-150 hours per year without IFR: \$2.40</li> <li>• 100+ hours, flying 151-300 hours per year with IFR: \$2.40</li> <li>• 100+ hours, flying 151-300 hours per year without IFR: \$3.50</li> <li>• 100+ hours, flying 301-400 hours per year: \$5.00</li> </ul> <p><b>Preferred Plus &amp; Preferred: Available only with exclusion rider</b>  <b>Standard Plus &amp; Standard: Available, however may have a flat extra or exclusion rider.</b></p>
<h2>Lincoln Financial</h2>	<p><b>For preferred consideration, the following guidelines need to be met:</b></p> <ol style="list-style-type: none"> <li>1) pilot has IFR or 1,000 hours of flying time</li> <li>2) annual flight times of 25-200 hours per year</li> <li>3) under age 70</li> <li>4) clean MVR</li> <li>5) flight limited to US and Canadian airspace.</li> </ol> <p><b>Best class consideration could be given with an AER.</b></p> <p><b>With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually.</b></p>
<h2>MetLife</h2>	<p><b>Private Pilots – Elite Plus, Preferred Plus, Select Preferred &amp; Elite NS not available except with aviation exclusion rider.</b></p> <p><b>Private pilots available for Preferred/Std Plus with age &gt; 26, over 100 solo hours, flying up to 200 hours per year</b></p> <p><b>Best classes are available for non Ratable Commercial Pilots</b></p> <p><b>Preferred &amp; Standard Plus is available for Aviation rated with a flat extra premium or an aviation exclusion rider.</b></p>

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<b>Minnesota Life</b>	<p><b>Preferred Select:</b> No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.</p> <p><b>Preferred &amp; Non-tobacco Plus (term only):</b> All pilots are eligible depending on their experience and aviation activities, but may be charged a cash extra premium or exclude aviation coverage to qualify.</p>
<b>North American</b>	<p><b>Super Preferred (Permanent):</b> Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hours per year and all flights in the USA.</p> <p><b>Super Preferred (Term):</b> Non-ratable pilots for major airlines only, or with the Aviation Exclusion Rider.</p> <p><b>Preferred (Permanent):</b> Flat extra allowed for aviation.</p> <p><b>Preferred (Term):</b> Non-ratable commercial and private pilots are acceptable.</p>
<b>Protective Life</b>	<p><b>Student Pilot:</b> age &gt; 26 \$3.50 x 3                      &gt; 100 hr experience, flying &lt; 200 hr / yr consider Std                      age &lt; 26 \$3.50 x 5</p> <p>Protective Life recognizes there is an increased risk on active private pilots who fly a minimal number of hours annually. Pilots flying 25 or less hours annually regardless of their license level or accumulative hours will be rated at \$2.50/\$1,000 (or use the exclusion)</p>

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<h2>Prudential</h2>	<p><b>Preferred Best</b></p> <ul style="list-style-type: none"> <li>• No ratable aviation activities</li> <li>• One of the following certificate types (current and valid): Private, Commercial or ATP</li> <li>• Minimum age is 30</li> <li>• Minimum of 1000 total hours or 5 year aviation history as a certificated pilot</li> <li>• Minimum 100 hours of flight time in their current aircraft</li> <li>• Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)</li> <li>• Fixed wing, powered aircraft flights only</li> </ul> <p><b>Preferred</b></p> <ul style="list-style-type: none"> <li>• No ratable aviation activities</li> <li>• One of the following certificate types (current and valid): Private, Commercial or ATP</li> <li>• Minimum Age is 30</li> <li>• Minimum of 1000 total hours or 5 year aviation history as a certificated pilot</li> <li>• No FAA violations within the past 5 years</li> <li>• Minimum 100 hours of flight time in their current aircraft</li> <li>• Valid medical certificate</li> </ul> <p><b>Non-Smoker Plus</b></p> <ul style="list-style-type: none"> <li>• No occupation related ratable aviation activities</li> <li>• One of the following certificate types (current and valid): Private, Commercial or ATP</li> <li>• Minimum age is 25</li> <li>• Minimum of 600 total hours or 3 year aviation history as a certificated pilot</li> <li>• No FAA violations for the past 3 years</li> <li>• Valid medical certificate</li> </ul> <p><b>A note on student and inexperienced pilots:</b> Pru now has a flat extra of \$2.50 on student pilots and pilots with limited experience (less than 300 total hours). Pru also has a flat extra of \$1.25 for pilots with limited annual hours and who are younger than 30 years of age.</p>

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<b>SBLI</b>	<p><b>Student Pilots: \$3.50</b></p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Age &gt; 26 Total Solo Hours</th> <th colspan="4">Expected Annual Flying Hours</th> </tr> <tr> <th></th> <th>0-200</th> <th>201-300</th> <th>301-600</th> <th>Over 600</th> </tr> </thead> <tbody> <tr> <td>&lt; 100</td> <td>\$3.50</td> <td>\$3.50</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>100 - 399</td> <td>Standard</td> <td>\$2.50</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>≥ 400</td> <td>Standard</td> <td>Standard</td> <td>\$2.50</td> <td>\$5.00</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Age ≤ 26</th> <th colspan="4"></th> </tr> </thead> <tbody> <tr> <td>&lt; 100</td> <td>\$3.50</td> <td>\$5.00</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>100 - 399</td> <td>\$2.50</td> <td>\$3.50</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>≥ 400</td> <td>\$2.50</td> <td>\$2.50</td> <td>\$5.00</td> <td>\$5.00</td> </tr> </tbody> </table>	Age > 26 Total Solo Hours	Expected Annual Flying 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
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<b>Symetra</b>	<p><b>Super Preferred, Preferred &amp; Standard Plus: No aviation, except as passenger or crew member of regularly scheduled commercial airline.</b></p>																																													
<b>Transamerica</b>	<p><b>Preferred Plus (Term), Select (UL), Preferred Elite (IUL) &amp; Preferred Choice (Trendsetter Express): Only available with Aviation Exclusion Rider; not available to those age 71 and older.</b></p> <p><b>Preferred Plus (IUL), Preferred NonSmoker: Term &amp; TransACE 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.</b></p> <p><b>Preferred (IUL) &amp; Standard Plus (term): Can be offered with or without ratable aviation</b></p>																																													
<b>United of Omaha</b>	<p><b>Preferred Plus: No flying as a private pilot or crewmember unless aviation exclusion</b></p> <p><b>Preferred: No flying as a private pilot or crewmember unless aviation exclusion</b></p> <p><b>Standard Plus: No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)</b></p> <p><b>Note: Some types of commercial aviation may be acceptable based on manual.</b></p>																																													