



## Chapter 13 Guidelines

CARRIER	GUIDELINES
<p><b>American General</b></p>	<p>Provided this is the first bankruptcy and provided PI has begun making payments according to the terms of the Chapter 13, American General would be able to consider coverage. The amount of the annual payments would be subtracted from the annual earned income when determining the amount of insurance for which they may qualify.</p>
<p><b>AVIVA</b></p>	<p>Will offer up to \$300K if the bankruptcy has not been discharged regarding Chapters 7 &amp; 13.</p>
<p><b>Genworth Financial companies</b></p>	<p>Will consider someone in Chapter 13 but will need to see the reorganization/payment plan and anticipated discharge date along with a current financial supplement.</p>
<p><b>ING</b></p>	<p>Will consider when discharged.</p>

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<b>Legal &amp; General America</b>	Will consider someone in Chapter 13 for standard plus. MUST see petition and schedules and MUST be able to document 2 years of payments. Other factors taken into account: income, assets, and additional life insurance in force.
<b>Lincoln Financial</b>	Will consider when discharged.
<b>MetLife</b>	Will consider; need full financials and net worth.
<b>Minnesota Life</b>	Will consider when discharged.
<b>North American</b>	Possible consideration subject to full financial disclosure, including complete details regarding the bankruptcy, details on how the face amount was determined and the purpose of coverage.
<b>Protective Life</b>	Will consider when discharged.
<b>Prudential</b>	Generally would postpone until the bankruptcy has been discharged. If there has only been one bankruptcy, and the majority of the debt has been repaid and employment and income are stable, would look at the case prior to discharge. Full financial disclosure would be required.

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<b>SBLI</b>	Will consider when discharged.
<b>Symetra</b>	Will consider when fully discharged at least 12 months.
<b>Transamerica</b>	Will consider when discharged.
<b>United of Omaha</b>	Would consider a reasonable amount of coverage if the PI is on a repayment plan that also allows the purchase of additional life insurance and if the repayment plan is nearly completed. A copy of the repayment plan is required.