

PRIVATE AVIATION UNDERWRITING GUIDELINES

AS OF 8/2010



This guide should be used for PRIVATE FLYING ONLY.

Any case involving military, commercial or other type of aviation will require individual review

Carrier	Private Pilot with IFR and 26 to 150 flight hours per year. Must have > 150 total solo hours.	Private pilot with NO IFR and 26 to 150 flight hours per year. Must have > 150 total solo hours.	Student Pilot with less than 100 solo hours.
American General	Age>26: Standard Age = or <26: \$2.50 per 1k x 5 years Note: over 200 annual flight hrs = rating at any age	Age>26: Standard Age = or <26: \$2.50 per 1k x 5 years Note: over 200 annual flight hrs = rating at any age	Age > 26: \$3.50 per 1k x 3 years Age = or < 26: \$3.50 per 1k x 5 years
Aviva	Preferred Plus or Premier as long as otherwise qualifies; Note: Must have over 100 hours of solo experience and fly between 26-200 hours per year	Preferred Plus or Premier as long as otherwise qualifies; Note: Must have over 100 hours of solo experience and fly between 26-200 hours per year	\$3.50 per 1k
AXA/Mony	Preferred Elite. Must have 100+ solo hours.	Preferred Elite. Must have 100+ solo hours.	\$3.50 per 1k
Banner Life	Standard Plus	Std Plus w/\$2.40 per 1k	Preferred w/\$3.50 per 1k
Genworth	Preferred	Preferred w/\$1.50 per 1k	Preferred w/\$3.00 per 1k
ING	\$0.48 per 1k	Ind. Consideration	Ind. Consideration
John Hancock	Preferred	Standard	Standard
Lincoln Benefit	If greater than 300 total solo hours and flying 50-150 hours per year: Preferred	Flying 50-150 hours per year: Standard Select	Flat Extra for all others that don't fit into the other categories, depends on exact details
Lincoln Life	Age>26: Standard Age < or = to 26 \$2.50 per 1k x 5 years	Age>26: Standard Age < or = to 26 \$2.50 per 1k x 5 years	Age > 26: \$3.50 per 1k x 3 years Age = or < 26: \$3.50 per 1k x 5 years
Met Life	Age< or = 26: will be rated Age>26: Std Plus (term) or Preferred (UL)	Age< or = 26: will be rated Age>26: Std Plus (term) or Preferred (UL)	\$3.50 per 1k x 5 years
North American	Age>26: Preferred Term (Std Plus UL) Age< or = 26: \$1.50 per 1k on a Preferred (term) or Std Plus (UL) Note: over 200-300 solo hrs will be rated per 1k depending on age	Age >26: Preferred on Term (Std Plus = UL) Age< or = 26: \$2.50 per 1k on a Preferred (term) or Std Plus (UL) Note: over 200-300 solo hrs will be rate per 1k depending on age	\$3.50 per 1k
Prudential	Does not look at yearly flying hours, but total flight hours - See details below*	Does not look at yearly flying hours, but total flight hours - See details below*	\$2.50 per 1k
Sun Life	20 to 300 hrs (up to age 75): Preferred (capacity and retention are cut in half)	20 to 300 hrs (up to age 75): Preferred (capacity and retention are cut in half)	Case by Case Basis
Transamerica	Age>26: Standard	Age>26: Standard	Age > 26: \$3.50 per 1k x 3 years Age = or < 26: \$3.50 per 1k x 5 years
United of Omaha	Standard Plus	Standard	\$3.50 per 1k
West Coast Life	Age > 26: Standard may be possible, case by case basis Age< or = 26: usually \$1.50 per 1k x 5 years	Age > 26: Standard may be possible, case by case basis Age< or = 26: usually \$2.50 per 1k x 5 years	Age > 26 \$3.50 per 1k x 3 years Age < or = to 26 \$3.50 per 1k x 5 years

*Prudential details: Non Smoker Plus is available if not a student pilot, age 25 or older, no FAA violations in the past 3 yrs, and must have a minimum of either 3 yrs experience OR 600 hours of total flight time. Preferred is available if age 30 or older, 5 yrs as a certified pilot OR 1000 hours total flight time, no violations in 5 years and a minimum of 100 hours in the current aircraft being flown. Preferred Best is available if someone fits within the Preferred guidelines, but must also have a valid medical certificate without restrictions (other than eye glasses) and no violations ever. Pilots with less than 300 hours total solo hours get a range of flat extras. Pilots with a license but less than 30 hours per year may also be rated.