

SCUBA UNDERWRITING GUIDELINES

as of 8/2010



This guide should be used for recreational scuba diving only

Any case involving military, commercial or diving that involves wreck, ice or cave diving will require individual review

Carrier	< 75 Feet	76 - 100 Feet	101 - 130 Feet	131 - 150 Feet	> 150 Feet
AIG/American General	Under certain circumstances may be Preferred Plus, otherwise Std Plus or Std	Standard	\$2.50 - \$5.00 per 1k and up	\$2.50 - \$5.00 per 1k and up	Decline
AXA/MONY	Preferred Plus possible	\$2.50 per 1k	\$7.50 per 1k	\$7.50 per 1k	\$10.00 per 1k
Banner	Preferred Plus is possible	\$2.50 per 1k	\$7.50 per 1k	\$7.50 per 1k	\$10 per 1k
Genworth	Preferred Best	Preferred Best	Std up tp 125 feet	Individual Consideration	Individual Consideration
ING	Standard	Standard	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k	Individual Consideration
John Hancock	Preferred	Depending on experience and details can be Preferred or Standard, otherwise \$2.50 a thousand	Up to 120 feet, depending on experience can be Preferred or Standard, otherwise \$2.50 a thousand for inexperienced divers up to 100 feet and declined over 100 feet (inexperienced)	Experienced divers over 120 feet, Individual Consideration but at minimum \$2.50 per 1k	Experienced divers over 120 feet, Individual Consideration but at least \$2.50 per 1k
Lincoln Benefit	Preferred Elite usually up to 50 feet, over 50 usually Preferred	Preferred	Depends on exact details, usually rated per 1k, Individual Consideration	Depends on exact details, usually rated per 1k, Individual Consideration	Depends on exact details, usually rated per 1k, Individual Consideration
Lincoln Life	Best Class Available	Best Class Available	\$2.50 - \$5.00 per 1k	\$3.50 - \$5.00 per 1k	Individual Consideration
Met Life	Best Class Available	Best Class Available	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k	Individual Consideration
North American	Super Preferred up to 50 feet (Preferred on UL), 50-75 feet Preferred on term and UL	Preferred	\$2.50 - \$5.00 per 1k depending on experience/details (Rate is off of a preferred on term and off of a std plus on UL)	\$2.50 - \$5.00 per 1k depending on experience/details (rate is off of a preferred on term and off of a std plus on UL)	Individual Consideration
Prudential	Up to 100 ft, Preferred	Up to 100 ft., Preferred	101 ft and above, \$2.50 flat or better depending on certification	Individual Consideration	Individual Consideration
Sun Life	Case by Case Basis	Case by Case Basis	Case by Case Basis	Case by Case Basis	Case by Case Basis
Transamerica	Preferred Plus	Standard	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k
United of Omaha	Preferred Plus	Preferred Plus	\$2.50 - \$3.50 per 1k	\$3.50 - \$5.00 per 1k	Decline
West Coast Life	Super Preferred	Standard	\$2.50 and up, depends on details	\$2.50 and up, depends on details	Individual Consideration