

PRIVATE AVIATION UNDERWRITING GUIDELINES

AS OF 06/2009



This guide should be used for PRIVATE FLYING ONLY.

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

Color Codes ■ = Updated ■ = New Entry

| 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 | Standard | \$3.50 per 1k |
| Banner Life | Standard Plus | Std Plus w/\$2.40 per 1k | Preferred w/\$3.50 per 1k |
| Genworth | Preferred | Preferred Best 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 | NS Plus (Note: business vs. personal flying is rateable) | NS Plus (Note: business vs. personal flying is rateable) | NS Plus |
| 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 |
| West Coast Life | Age > 26: Standard may be possible, case by case 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 |