

Carrier	Guidelines
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Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus

OTHER AVIATION:

- Aviation Exclusion Rider (AER) will apply if driving history is rated
- 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
- Private pilots if over age 26 (flying in US and Canada ONLY)
 - o Student pilots, at best Standard Plus with additional \$3.50 per \$1,000
 - o Licensed pilots with over 100 solo hours – Standard Plus
 - o Flying more than 200 hours per year – likely \$2.50 per \$1,000
 - o Flying into Mexico - \$2.50 per \$1,000
- Flying other than in the US or Canada (including Bermuda or Bahamas)– AER, or IC with facultative reinsurance
- Best rates with an AER:
 - o Within our retention:
 - Best rates otherwise qualified
 - o Over our retention:
 - Permanent plans, Standard Plus (Standard NT if Standard Plus not available)
 - Term plans, Standard Plus

AIG

**Global Atlantic
Financial**

Permanent Products: Up to Age 70: Premier and Preferred available if qualifies as a standard aviation risk or with an exclusion rider. Age 71+: Individual consideration.

Term Products: Premier, Preferred and Standard Plus available if qualifies as a standard aviation risk or with an exclusion or flat extra.



Super Preferred: No participation within the last 12 months.

John Hancock

Preferred: Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights.

-Preferred with a flat extra or aviation exclusion may be available.

Standard Plus: Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra will be applied.

**Legal & General
America**

Private Pilots			
Student pilots, pilots with less than 100 hours experience or pilots flying less than 25 hours annually. Pilots who hold an Airline Transport Certification (ATP) and flying less than 25 hours annually, may be considered without Flat Extra Rating.			\$2.50/\$1000
Private pilots with 100 or more hours solo experience			
	Total Experience (hours)		
Annual Flying (hours)	100-250	251-400	Greater than 400
25-250	Std Plus	Std Plus	Std Plus
251-500	\$3.50/\$1000*	\$3.50/\$1000*	\$2.50/\$1000*
Greater than 500	\$5.00/\$1000*	\$3.50/\$1000*	\$2.50/\$1000*

*Preferred Plus and Preferred rate class only available with aviation exclusion rider

*Pref. Plus and Pref. rate available without exclusion rider or flat extra for commercial airline pilots flying for a commercial airline with regular scheduled flights

*Pilots who hold a IFR and ATP may be considered for reduction in the above ratings of \$1 per thousand

*Private pilots over age 70 require an aviation exclusion rider



For preferred consideration, the following guidelines need to be met:

Lincoln National

1. Pilot has IFR or 1,000 hours of total flying time
2. Annual flight times of 25-200 hours per year
3. Under age 70
4. Clean MVR
5. Flights limited to US and Canadian airspace

Best class consideration could be given with an AER. With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually.

North American

Super Preferred (Permanent): Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hrs/year and all flights in the USA.
Super Preferred (Term): Non-ratable pilots for major airlines only, or with the Aviation Exclusion Rider.
Preferred (Permanent): Flat extra allowed for aviation.
Preferred (Term): Non-ratable commercial and private pilots are acceptable.

Student pilots: Standard + \$3.50 per thousand.

Qualified pilots over the age of 26 to age 65:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand.
- Total solo hours 100-399, with expected annual flying hours up to 200, Standard.
- Total solo hours 400 or more, with expected annual flying hours up to 200, Standard.

Qualified pilots age 26 or younger:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 yrs.
- Total solo hours 100 or more, with expected annual flying hours up to 200, Standard + \$2.50 per thousand for 5 yrs.

Protective

Additional factors to be taken into consideration include, type of aircraft flown, type of license and proficiency rating (i.e. IFR), adverse driving history, aviation violations and/or accidents, age and medical impairments.

Preferred classification for private pilots may be acceptable if the following requirements are met: ages 27-65, 26-200 hours annually, possesses IFR or ATR, no abnormal liver function tests, 400 solo hours, flying in the US and Canada only and clean MVR. Exclusions will be permitted for qualification, where jurisdiction approved.



Prudential

Preferred Best

- No ratable aviation activities, minimum age of 30, current and valid Private, Commercial or ATP license
- Minimum of 1000 total hours or 5 year aviation history as a certificated pilot
- Minimum 100 hours of flight time in current aircraft
- Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)
- Fixed wing, powered aircraft flights only

Preferred

- No ratable aviation activities, minimum age of 30, current and valid Private, Commercial or ATP license
- Minimum of 1000 total hours or 5 year aviation history as a certificated pilot
- No FAA violations within the past 5 years
- Minimum 100 hours of flight time in their current aircraft
- Valid medical certificate

Non-Smoker Plus

- No occupation related ratable aviation activities, minimum age of 25, current and valid Private, Commercial or ATP license
- Minimum of 600 total hours or 3 year aviation history as a certificated pilot
- No FAA violations for the past 3 years
- Valid medical certificate

A note on student and inexperienced pilots: 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.

SBLI

Student Pilots: \$3.50/\$1000

Age > 26	Expected Annual Flying Hours				
	Total Solo 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	



Symetra

Super Preferred – no private aviation.

Preferred & Standard Plus – available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR.

Transamerica

Preferred Plus (Term), Select (UL) & Preferred Elite (IUL): Only available with Aviation Exclusion Rider; not available to those age 71+
Preferred Plus, Preferred NonSmoker: TransTerm & TransACE preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify are not ratable for aviation.

Preferred (IUL) & Standard Plus (term): Can be offered with or without ratable aviation

Preferred Plus: No flying as a private pilot or crewmember unless aviation exclusion

Preferred: No flying as a private pilot or crewmember unless aviation exclusion

United of Omaha

Standard Plus: No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)

Note: Some types of commercial aviation may be acceptable based on manual guidelines. Certain private pilots may qualify for Preferred or Standard Plus risk classes: Ages 30-70, Minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, No FAA violations within the past 5 years and must be a STD aviation risk. In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made

