

Driving History	
Carrier	Guidelines
AIG As of 6/2022	<p>DUIs - two or more in last 5 years, decline More than 3 moving violations in the last 3 years, no DUI history—add \$2.50 per \$1,000 or more More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up—add \$3.50 per \$1,000 or more, decline if over age 65 Single DUI > 3 years ago, no other violations, possible standard (with no other related history) Single DUI > 7 years ago, no other violations, possible preferred plus (with no other related history)</p> <p>Note: A rating may apply due to overall driving history.</p>
American National As of 6/2022	<p>Preferred Plus: No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 years. Preferred: No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 years. Standard Plus: No DUI/DWI for 5 years and not ratable for driving history. Ages 61+: No DUI/DWI for 5 years.</p>
Bestow As of 6/2022	<p>Declined if DUI/DWI in the past 5 years. Further eligibility and risk class determination based on overall driving record.</p>
Global Atlantic As of 6/2022	<p>Permanent Products:</p> <ul style="list-style-type: none"> • Premier NT: No more than 1 moving violation in past 3 years; no DUIs or reckless driving in past 5 years. • Preferred up to age 70: No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years. • Preferred age 71+: No more than 1 moving violation in past 3 years; no DUI/Reckless driving in past 5 years.
John Hancock As of 6/2022	<p>Super Preferred: No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever. Preferred: No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever. Standard: No more than 1 driving while intoxicated conviction or reckless driving conviction within the past 5 years.</p>

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Legal & General America As of 6/2022	Preferred Plus NT & Preferred NT/T: No more than 2 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 5-years. Standard Plus NT: No more than 3 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 3 years. Standard NT/T: No more than 4 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 2 years.
Lincoln Financial As of 6/2022	Preferred Plus & Preferred: No more than three non-ratable moving violations in the past 3 years, No DUI or license suspension in the past 5 years.
Nationwide As of 6/2022	Non-Tobacco Preferred Plus: No more than one moving violation in the past 3 years; no DUI/DWI conviction in the past 5-years. Preferred Plus: No more than two moving violations in the past 3 years; no DUI/DWI conviction in the past 5-years. Standard Plus: No rating; No DUI/DWI in the past 3 years for ages 21+. Otherwise, no rating.
North American As of 6/2022	Super Preferred: No more than two moving violations in the past 3 years. No DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past 5 years. Preferred: No more than two moving violations in the past 3 years. No DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past 5 years.
OneAmerica As of 6/2022	Based on average age of our market and the design of our product, driving history does not routinely impact our decision. MVRs are ordered at underwriter's discretion.
Pacific Life As of 6/2022	Preferred Best: No DWI, DUI, reckless driving, license revocation or suspensions in the last 5 years. Preferred: No DWI, DUI, reckless driving, license revocation or suspensions in the last 5 years. Select: No DWI, DUI, reckless driving, license revocation or suspensions in the last 3 years. Standard: No DWI, DUI, reckless driving, license revocation or suspensions in the last 2 years.
Protective Life As of 6/2022	Select Preferred: No more than one moving violation in the last three years. No DUI or reckless driving in the last five years. Preferred: No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.
Prudential As of 6/2022	Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com .

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SBLI As of 6/2022	<p>Preferred Plus: No more than 1 DUI violation, no DUI or reckless driving in last 5 years, no more than 2 moving violations in last 3 years; no license suspension in last 3 years, individual consideration.</p> <p>Preferred: No more than 1 DUI violation, no DUI or reckless driving in last 5 years, no more than 2 moving violations in last 3 years; no license suspension in last 3 years, individual consideration.</p> <p>Select: No DUI in last 5 years and no more than 3 moving violations in last 3 years.</p> <p>Standard: No DUI in last 2 years and no more than 3 moving violations in last 3 years.</p>
Securian Financial As of 6/2022	<p>Preferred Select: No DWI, DUI or reckless driving in the past 10 yrs. No more than 2 moving violations in the past 5 yrs. (see note 2 below).</p> <p>Preferred: No DWI, DUI or reckless driving in the past 5 years. No more than 2 moving violations in the past 3 years. (See note 2 below).</p> <p>Non-Tobacco Plus (not available on all products): No DWI, DUI or reckless driving in the past 3 years. No more than 2 moving violations in the past 2 years.</p> <p>Note 1: A rating may apply due to overall driving history.</p> <p>Note 2: If within 3 months of qualifying for the moving violations criteria – we will make an exception and bump them up.</p>
Symetra As of 6/2022	<p>Super Preferred/Preferred Non-Nicotine: No more than 2 moving violations in past 3 years. No DWI in 10 years.</p> <p>Standard Plus Non-Nicotine/Preferred Nicotine: No more than 3 moving violations. No DWI in 5 years.</p>
Transamerica As of 6/2022	<p>DUI/Reckless driving: None in the past 5 years.</p> <p>DUI: <1 year since violation, all ages = decline</p> <p>DUI (age 21 and up): 1-2 years - \$2.50 - \$3.50 flat extra (preferred not possible) 2-4 years – standard to \$2.50 flat extra >4 years – standard</p> <p>Multiple DUI within 4 years: Decline</p> <p>Under age 21 at time of violation: Decline for 4 years from violation.</p>
United of Omaha As of 6/2022	<p>Preferred Plus: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable.</p> <p>Preferred: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable.</p> <p>Standard Plus: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable.</p>

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