

PRIVATE AVIATION UNDERWRITING GUIDELINES

AS OF 9/10/07



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
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 then 300 total solo hrs: Preferred	If over age 26 and greater then 100 total solo hours, flying up to 200 hrs a year: Standard	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	Case by Case Basis	Case by Case Basis	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

*Met Life must obtain facultative reinsurance for any rateable case, so rating may vary depending on the reinsurer's assessment