



### PRIVATE AVIATION GUIDELINES

This guide should be used for private flying only. Any military, commercial or other type of aviation will need to be reviewed individually.						
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 or private pilot with less than 100 solo hours	
AIG/American General	Standard Plus		Standard Plus with \$1.50 per 1,000		Standard Plus with \$3.50 per 1,000	
AXA	Standard		Standard		Standard with \$2.50 per 1,000	
Banner	Standard Plus		Preferred with \$2.40 per 1,000		Preferred with \$3.50 per 1,000	
Empire General	Standard		Standard with \$2.40 per 1,000		Standard with \$2.40 per 1,000	
First Colony	Preferred with no flat extra or Preferred Best with \$1.50 per 1,000. If has < 150 total hours, \$2.00 per 1,000.		Preferred or Preferred Best with \$1.50 per 1,000. If has < 150 total hours, \$2.00 per 1,000.		Preferred with \$3.00 per 1,000	
Jefferson Pilot	Standard up to 250 hrs per year		Standard up to 250 hrs per year		Standard with \$2.50	
Lincoln Benefit	Preferred		Preferred Plus with \$1.50 per 1,000		Preferred Plus with \$3.50 per 1,000	
Lincoln National	Standard if age > 26		Standard if age > 26		Standard with \$3.50 per 1,000	
Manulife	Standard. Preferred if > 300 total hours.		Standard up to 33 hours		Standard	
Mass Mutual	Standard up to 250 hrs per year		Standard up to 100 hours per year		Standard with \$3.00 per 1,000	
MONY	Select		Select		Select with \$3.50 per 1,000	
North American	Preferred through age 65, Standard with \$2.40 per 1,000 age 66-75, No offer age > 75		Preferred through age 65, Standard with \$2.40 per 1,000 age 66-75, No offer age > 75		Standard Plus with \$3.50 per 1,000	
One Life	Standard		Standard		Standard with \$2.50 per 1,000	
Prudential	Preferred up to 200 hours		Preferred up to 200 hours		Preferred	
ING/Reliastar	Standard		Standard		Standard with \$2.50 to \$3.50 per 1,000	
State Life	Standard		Standard		Standard with \$3.50 per 1,000	
Sun Life	Preferred		Preferred		Standard with \$3.50 per 1,000	
Travelers*	Preferred up to 300 hours		Standard with \$2.50 per 1,000 up to 300 hours		Standard with \$2.50 per 1,000	
United of Omaha	Standard. Standard Plus is possible		Standard with \$2.40 per 1,000. Standard with no flat extra is possible in best bases.		Standard with \$2.50 per 1,000	
West Coast	age < 26	Standard with \$1.50 per 1,000	age < 26	Standard with \$2.50 per 1,000	age < 26	Standard with \$3.50 per 1,000
	age > 26	Standard	age > 26	Standard	age > 26	Standard with \$3.50 per 1,000

\*Travelers has to obtain facultative reinsurance for any rateable case, so rating may vary depending on the reinsurer's assesment.