

CARRIER AVIATION GUIDELINES

CARRIER	RISK CLASS	MAXIMUM ISSUE AGE	PRIVATE AVIATION	DETAILS
AIG	Preferred Plus	NA	No	Commercial pilots, flying within U.S. and Canada, for scheduled airlines eligible for best rates. Corporate pilots-plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in U.S. and Canada only eligible for best rates
	Preferred			
	Standard Plus	No Max Age	Yes	Licensed Pilots with over 100 total hours and less than or equal to 200 hours a year
Equitable	Preferred Elite			
	Preferred	27 - 74	Yes	Licensed Pilots, with 100+ solo hours, for pleasure only, flying 250 or less hours per year.
	Standard Plus			
F & G Annuities & Life	Preferred	No Max Age	Yes	If the applicant qualifies for preferred rates we will allow those rates even if the aviation requires a flat extra. We use the Swiss Re Manual for aviation to determine if a flat extra is needed.
Foresters Financial	Preferred Plus			
	Preferred	No Max Age	No	Commercial pilots and crew only
	Standard Plus			
	Tobacco Plus			
Global Atlantic (All products: ≤ Age 70)	Premier	No Max Age	Yes	If the applicant qualifies for premier or preferred rates we will allow those rates even if the aviation requires a flat extra. We use the Swiss Re Manual for aviation to determine if a flat extra is needed
Global Atlantic (All products: Age 71+)				
Global Atlantic (All products: ≤ Age 70)	Preferred			
Global Atlantic (All products: Age 71+)				
John Hancock	Super Preferred	NA	No	NA
	Preferred	70	Yes	
	Standard Plus	74	Yes	Private pilot with more than 300 hours of flying experience; 25 - 200 hours/year and have an Instrument rating. Preferred: Ages 18 - 70, Standard Plus: Ages 71 - 74
Legal and General	Preferred Plus	70	No	Preferred Plus rate class may be available for pilots of major airlines flying in the US and Canada without any other aviation exposure.
	Preferred	70	No	Preferred Plus and Preferred rate classes may be available with an Aviation Exclusion Rider for other aviation activity.
	STD Plus	70	Yes	Case by Case
	Super Preferred	NA	No	NA
Lincoln Financial				
	Preferred	69	Yes	Private pilot with more than 1000 hours of flying experience or Instrument Rated; 25 - 250 hours/year.; under age 70, has clean MVR and flies in the US and Canada
Mutual of Omaha	Preferred Plus	NA	No	
	Preferred	70	Yes	Certain private pilots may qualify for preferred or standard plus risk classes. Ages 30 - 70. Minimum 1000 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 standard aviation risk.
	Standard Plus	70	Yes	
Nationwide	Preferred Plus	NA	No	Nationwide does not allow Preferred Plus rating for private pilots
	Preferred	69	Yes	Please refer to your home office underwriter
	Select Preferred	N/A	No	New York Life does not allow Select Preferred rating for private pilots
New York Life				
	Preferred	65	Yes	Assuming case is otherwise Preferred (Including non ratable aviation/avocations) would consider with Instrument Flight Rated (IFR) Ages 25 - 65, Flies within the United States (with the exception of Alaska). Fixed - wing aircraft only. Does not fly for pay (except commercial U.S. airline pilots and crew, and cargo carriers like FedEx). No history of "at fault" accidents or FAA (Federal Aviation Agency) violations.
North American	Super Preferred	70	Yes	Commercial pilots and crew only
	Preferred	65	Yes	For preferred non-ratable commercial and private pilots are acceptable. Private pilots need greater than 1,000 total hours, 25 - 200 hours annually and is a standard medical risk.
Principal	Super Preferred			
	Preferred	70	Yes	Ages 26 - 70/Private pilot certificate or higher/Flies at least 26 hours per year/no aviations accidents or violations/no remote area flying/Clean MVR and no alcohol or drug criticisms
Protective	Select Preferred	NA	No	Pilots and crew members on regularly scheduled passenger flights on major airlines can qualify for Select Preferred if not engaged in any other flying activities.
	Preferred	65	Yes	Ages 27 - 65/26 - 200 hours annually/Possesses IFR or ATR/at least 400 solo hours/Flying in the US and Canada Only/Clean MVR/No abnormal liver functions
Prudential	Preferred Best			Minimum Age 30; minimum of 1,000 total hours or 5 - year aviation history as a certified pilot. Minimum of 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, power aircraft flights only.
	Preferred	<75	Yes	Minimum Age 30; minimum of 1,000 total hours or 5 - year aviation history as a certified pilot. No FAA violations for the past 5 years. Minimum of 100 hours of flight time in current aircraft. Valid medical certificate.
	Non-Smoker Plus			Minimum Age 25; minimum of 600 total hours or 3 - year aviation history as a certified pilot. No FAA violations for the past 3 years. Valid medical certificate.
Sagicor	Standard	NA	No	Standard is the best available for avocational pilots (PFD classes available for US commercial pilots flying within the US, aviation exclusion not available) Aviation exclusions not available
Securian Financial	Preferred Select			Private Pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full - time as corporate pilots or as commercial airline pilots
	Preferred	75	Yes	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.
	Non-Tobacco Plus			All pilots are eligible for Non - Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non - Tobacco Plus pricing.
Symetra	Super Preferred	NA	No	Commercial pilots and crew only
	Preferred	70	Yes	
	Standard Plus	70	Yes	IFR, over 100 solo hours, 750 hours of total flight time, IFR, 25 - 250 hours per year, US and Canada only
	Preferred Plus	NA	Yes*	*Only available with Aviation Exclusion rider, not available age 71 and older
Transamerica	Preferred	70	Yes	Ages 27 - 70; at least 150 hrs. of flight experience; IFR certified with 10 hrs. completed and flying between 25 - 200 hrs. per calendar year
	Standard Plus	70	Yes	Ages 27 - 70; at least 150 hrs. of flight experience; IFR certified with 10 hrs. completed and flying between 25 - 200 hrs. per calendar year
	Preferred Best			
Zurich	Preferred	70	Yes	
	Standard Plus			Private pilot with more than 200 hours of flying experience; up to 300 hours/year.; under age 70, has clean MVR and flies in the US and Canada