

PRIVATE AVIATION UNDERWRITING GUIDELINES

As of 4/2014



This guide should be used for PRIVATE FLYING ONLY.

Any case involving military, commercial or other type of aviation will require individual review

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	Standard Plus with 100+ solo hours	Standard Plus with 100+ solo hours	Standard with a \$3.50 flat extra per \$1000
Aviva	Preferred Plus or Premier as long as otherwise qualifies with 100+ solo hours and flying less than 200 hours per year	Preferred Plus or Premier as long as otherwise qualifies with 100+ solo hours and flying less than 200 hours per year	Standard with a \$3.50 flat extra per \$1000
AXA	Preferred Elite with 100+ solo hours.	Preferred Elite with 100+ solo hours.	Standard with \$3.50 flat extra per \$1000
Banner Life	Standard Plus	Standard Plus with \$2.40 flat extra per \$1000	Preferred with a \$3.50 flat extra per \$1000
Genworth	Preferred	Whatever rate class they qualify for with a \$1.50 flat extra per \$1000	Whatever rate class they qualify for with a \$3.00 flat extra per \$1000
ING	Whatever rate class they qualify for with a \$0.48 flat extra per \$1000 assuming over 400 solo hours and flying up to 300 hours per year	Individual Consideration	Individual Consideration
John Hancock	Preferred if flying 25-200 hours per year Standard Plus if flying 200-300 hours per year	Standard Plus if flying less than 200 hours per year; Standard with a \$3.50 flat extra per \$1000 if flying more than 200 hours per year	Standard Plus with a \$3.00 flat extra per \$1000
Lincoln	Preferred	Preferred if 1000+ solo hours; If less than 1000 solo hours, Standard at best	Standard with a \$3.50 flat extra per \$1000
Met Life	Standard Plus for term; Preferred for UL	Standard Plus for term; Preferred for UL	Standard with a \$3.50 flat extra per \$1000
Minnesota Life	Select Preferred with 250+ solo hours and flying 50 to 250 hours per year	Preferred with 100+ solo hours and flying 25 to 250 hours per year	Preferred with a \$2.50 flat extra per \$1000
Nationwide	Standard	Standard	Standard with a \$3.50 flat extra per \$1000
North American	Preferred	Preferred	Standard with a \$3.50 flat extra per \$1000
Principal	Super Preferred with 100+ solo hours	Super Standard with no flat extra OR Super Preferred with a \$1.50 flat extra per \$1000 with 100+ solo hours	Super Standard with a \$3.50 flat extra per \$1000
Protective	Preferred	Standard	Standard with a \$3.50 flat extra per \$1000

Prudential	Does not look at yearly flying hours, but total flight hours - See details below*	Does not look at yearly flying hours, but total flight hours - See details below*	Standard with a \$2.50 flat extra per \$1000
Symetra	Preferred	Standard	Standard with a \$2.50 to \$3.50 flat extra per \$1000
Transamerica	Preferred for over age 26, but under age 70; Must have at least 150 solo hours & 10 IFR hours, clean MVR & aviation records as well as disease free of diabetes, cardiac, neurological, cerebrovascular or other disorders that preclude aviation coverage	Standard	Standard with a \$3.50 flat extra per \$1000
United of Omaha	Standard Plus	Standard	Standard with a \$3.50 flat extra per \$1000
Zurich	Preferred	Standard	Standard with a \$3.50 flat extra per \$1000

***Prudential details:** Non Smoker Plus is available if not a student pilot, age 25 or older, no FAA violations in the past 3 yrs, and must have a minimum of either 3 yrs experience OR 600 hours of total flight time. Preferred is available if age 30 or older, 5 yrs as a certified pilot OR 1000 hours total flight time, no violations in 5 years and a minimum of 100 hours in the current aircraft being flown. Preferred Best is available if someone fits within the Preferred guidelines, but must also have a valid medical certificate without restrictions (other than eye glasses) and no violations ever. Pilots with less than 300 hours total solo hours get a range of flat extras. Pilots with a license but less than 30 hours per year may also be rated.