

# CARRIER POSITION ON PRIVATE AVIATION

CARRIER	Private Pilot with IFR and 26 to 150 Flight Hours per year; Must have greater than 150 total solo hours	Private Pilot with No IFR and 26 to 150 Flight Hours per year; Must have greater than 150 solo hours	Student Pilot with less than 100 solo hours
ALLIANZ	Preferred Plus with 400 total hours		
AMERICAN GENERAL	Standard Plus with 100+ solo hours	Standard Plus with 100+ solo hours	Standard with a 3.50 FE per 1k
AXA	Preferred Elite with 100+ solo hours	Preferred Elite with 100+ solo hours	Standard with a 3.50 FE per 1k
GLOBAL ATLANTIC (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 FE per 1k
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 FE per 1k if flying more than 200 hours per year	Standard Plus with a 3.00 FE per 1k
LEGAL & GENERAL (BANNER)	Standard Plus	Standard Plus with 2.40 FE per 1k	Preferred with a 3.50 FE per 1k
LINCOLN FINANCIAL	Preferred	Preferred if 1000+ solo hours; if less than 1000 solo hours, standard at best	Standard with a 3.50 FE per 1k
METLIFE	Standard Plus for term, Preferred for UL	Standard Plus for term, Preferred for UL	Standard with a 3.50 FE per 1k
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	Standard with a 2.50 FE per 1k
MUTUAL OF OMAHA	Standard Plus	Standard	Standard with a 3.50 FE per 1k
NATIONWIDE	Standard	Standard	Standard with a 3.50 FE per 1k
NORTH AMERICAN	Preferred	Preferred	Standard with a 3.50 FE per 1k
PRINCIPAL	Contact underwriter for guidelines - not published		
PROTECTIVE LIFE	Preferred	Standard	Standard with a 3.50 FE per 1k
PRUDENTIAL	Non Smoker Plus is available if not a student pilot, age 25 or older, no FAA violations in the past 3 years, and must have a minimum of either 3 years experience OR 600 hours of total flight time. Preferred is available if age 30 or older, 5 years 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		
SBLI	Select Non Nicotine with 100+ solo hours	Standard Non Nicotine with 100+ solo hours	Standard with a 3.50 FE per 1k
SYMETRA	Contact underwriter for guidelines - not published		
TRANSAMERICA	Preferred for ages 27-69; Must have at least 150 solo hours, clean MVR and aviation records as well as no history of diabetes, cardiac, neurological, cerebrovascular or other disorders that preclude aviation coverage	Standard	Standard with a 3.50 FE per 1k
VOYA FINANCIAL (ING)	Whatever rate class medically qualified for with a 0.48 FE per 1k assuming over 400 solo hours and flying up to 300 hours per year	Individual Consideration	Individual Consideration
ZURICH	Contact underwriter for guidelines - not published		