



### Underwriting Guidelines

- > Approved Vendors
- > Ratings Build Chart
- > Smoking Classifications
- > Financial Underwriting
- > Personal and Business Insurance
- > Foreign Travel and Non-US Residents



### Impairment Guide

- > Acronyms and Abbreviations
- > Life Medical Impairments
- > Underwriting the LTC Rider
- > Non-Medical Risks

# Non-Medical Risks

## Aviation

### General Guidelines

- Retention and reinsurance are reduced for aviation without an exclusion rider
- Minimum issue age: 21
- Maximum issue age: 74 (age 70 for student pilots)
- Aviation exclusion will apply when maximum mortality or age is exceeded on Individual policies
- Maximum rating considered insurable with aviation: 200%
- Aviation exclusion does not apply on Survivorship policies (if the aviator exceeds the maximum age or rating, he/she can only be issued as uninsurable)
  - If aviator is uninsurable, verification is required that the spouse does not fly as a passenger with the aviator
- Aviation exclusion cannot be applied if aviation is the means of the insured's livelihood
- Aviation must occur in United States or Canada (excluding Alaska) and locations must have tower support (i.e., non-remote areas)
- Significant medical, accident, or drug/alcohol history, and/or motor vehicle violations may affect the availability of coverage

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## Aviation, continued

Activity	Factors affecting the decision	For smoother processing	Likely underwriting decision
<b>Aviation: Commercial</b> Certified air carriers and commuter airlines that are strictly regulated and have very good experience. Pilots who have a commercial license and fly smaller aircraft for a variety of purposes.	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Commercial carrier</li> <li>• Where they fly</li> <li>• Type of aircraft flown</li> <li>• Type of flying</li> </ul>	<b>Requirement: Aviation Questionnaire</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Hours/year</li> <li>• Flight ratings</li> <li>• Aircraft</li> <li>• Details of specialized flying</li> </ul>	Pilot or crew of certified air carrier may qualify for Preferred or better on a case by case basis Other types of aircraft or flying require ratings ranging from \$2.50-\$10/1000, e.g.: <ul style="list-style-type: none"> <li>• Crop dusting, bush pilots, air ambulance: \$5/1000</li> <li>• Power line inspection, traffic control, sightseeing: \$3.50/1000</li> </ul>
<b>Aviation: Military</b> Military pilots are exposed to different risks than civilian pilots. In addition to the risk of combat, they generally fly more hours than private pilots to maintain proficiency, and this flying can simulate combat conditions.	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Which branch service (Air Force, Navy, Marine, Coast Guard)</li> <li>• Shore or carrier based</li> <li>• Instructor</li> <li>• Type of aircraft</li> <li>• Type of flying</li> </ul>	<b>Requirement: Aviation Questionnaire</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Hours/year</li> <li>• Flight ratings</li> <li>• Aircraft</li> <li>• Details of specialized flying</li> </ul>	Most military aviation ratings range from \$2.50-\$10/1000 Higher extras used for younger ages and carrier based Aircrew rated the same as pilot Aviation exclusion generally only offered to those in ROTC and service academies who have aviation duties If posted to war zone, we would decline coverage
<b>Aviation: Private</b> Private pilots are those who are licensed as private pilots (whether they have IFR or not), and fly for recreational and business reasons. Business flying in this category refers to non-professional pilots who are flying for business purposes (but not flying for pay).	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Pilot experience including ratings</li> <li>• Medical history</li> <li>• Lifestyle</li> <li>• Where they fly</li> <li>• Type of aircraft flown</li> <li>• Type of flying</li> </ul>	<b>Requirement: Aviation Questionnaire</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Hours/year</li> <li>• Flight ratings</li> <li>• Aircraft</li> <li>• Details of specialized flying</li> </ul>	Risk is based on annual hours flown, age, and instrument ratings With IFR or ATP certification (up to age 70, with at least 300 total hours' experience) – <ul style="list-style-type: none"> <li>• Flying 25–200 hours/year: Preferred</li> <li>• Flying 200–300 hours/year: Standard Plus</li> <li>• Flying &gt;300 hours/year: \$2.50/1000</li> </ul> Without IFR or ATP certification – <ul style="list-style-type: none"> <li>• Flying &lt;200 hours/year: Possible Standard Plus</li> <li>• Flying &gt;200 hours/year: \$3.50/1000</li> </ul> Other flying conditions may impact final rate
<b>Aviation: Student</b>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Medical history</li> <li>• Lifestyle</li> <li>• Where they fly</li> <li>• Type of aircraft flown</li> <li>• Type of flying</li> <li>• Pilot experience including any ratings</li> </ul>	<b>Requirement: Aviation Questionnaire</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Hours/year</li> <li>• Flight ratings</li> <li>• Aircraft</li> <li>• Details of specialized flying</li> </ul>	Student pilots or pilots with less than 100 total hours in command: \$3.00/1000 Exclusion would apply for student pilots over age 70



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<b>Aviation: Sport</b> This covers a number of types of recreational flight activities, which include the use of non-conventional aircraft, competition, or performances.	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Pilot experience including ratings</li> <li>• Amateur or professional</li> <li>• Medical history</li> <li>• Lifestyle</li> <li>• Where they fly</li> <li>• Type of aircraft flown</li> <li>• Type of flying</li> </ul>	<b>Requirement: Aviation Questionnaire</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Hours/year</li> <li>• Flight ratings</li> <li>• Aircraft</li> <li>• Details of specialized flying</li> </ul>	Risk is based on the base aviation risk, where applicable, as well as the type of special risk Ratings range from \$2.50/1000 to decline <b>Examples:</b> Ballooning may be Standard Plus Hang gliding may be \$5/1000 Paragliding may be \$2.50/1000

## Avocations

Activity	Factors affecting the decision	For smoother processing	Likely underwriting decision
<b>Mountain Climbing</b> (including cliffs, ice and/or snow, rock, and trail/trekking)	<ul style="list-style-type: none"> <li>• Type of climbing</li> <li>• Frequency of climbs</li> <li>• Difficulty grading and maximum altitude (climbed in past and/or future plans)</li> <li>• Location of climbs</li> <li>• Training and experience of climber and support team</li> <li>• Any solo climbing</li> <li>• Any ice climbing</li> <li>• Details of any accidents requiring hospital treatment</li> <li>• Fitness level and existing medical conditions</li> <li>• Alcohol or driving criticism</li> </ul>	<b>Requirement: Avocation Questionnaire, Foreign Travel Questionnaire</b> (if applicable) <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Overall experience</li> <li>• Frequency</li> <li>• Type of terrain</li> <li>• Difficulty of climbs</li> </ul>	If no significant health conditions or non-medical risks (i.e., other avocations, drug/alcohol abuse, and/or driving violations): <ul style="list-style-type: none"> <li>• Trekking, bouldering, rappelling, artificial climbing walls – possible Preferred</li> <li>• Under 10,000 feet, lower difficulty levels – Standard Plus to Preferred</li> <li>• Over 10,000 feet, higher difficulty levels or ice climbing – \$2.50–\$7.50/1000</li> </ul> Frequent climbs or search and rescue may increase rating or be declined Solo climbing, climbing in the Himalayas (including Everest) and Mt. McKinley/Denali, and climbs over 23,000 feet, are uninsurable
<b>SCUBA (Self Contained Underwater Breathing Apparatus) Diving</b>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Experience including certification</li> <li>• Depths and frequency of dives</li> <li>• Medical history</li> <li>• Lifestyle</li> <li>• Dive location (e.g., lake, open ocean, beaches)</li> <li>• Dive sites (e.g., wreck, salvage)</li> <li>• Diving activities (e.g., search and rescue, caves, ice)</li> <li>• Commercial diving</li> </ul>	<b>Requirement: Avocation Questionnaire, Foreign Travel Questionnaire</b> (if applicable) <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Type of diving (location, site, activities)</li> <li>• Experience</li> <li>• Frequency</li> <li>• Depth</li> </ul>	Most average, recreational divers are Standard or better risks Rating \$2.50/1000 to decline: Depending on the combination of depth (>120 feet), experience and technical diving SCUBA history combined with medical ratings >200% due to CAD, cerebrovascular disease, obesity, respiratory disease, and psychiatric illness are usually declined



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## Driving

Activity	Factors affecting the decision	For smoother processing	Likely underwriting decision
<b>Driving</b> Motor vehicle accidents are the primary cause of death at younger ages, and the sixth leading cause of deaths overall. Contributing factors to fatal accidents include alcohol and excessive speed. At older ages (>65), it can be a flag for underlying cognitive degeneration.	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Types of infractions</li> <li>• Frequency of infractions</li> <li>• DWI (multiple)</li> <li>• Other suspensions and number of suspensions</li> <li>• Accident (at fault)</li> <li>• Risk-taking avocations</li> </ul>	<b>Requirement: MVR</b> <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Number and types of violations</li> <li>• Date of last violation</li> <li>• Date of last suspension, length of, and reason for suspension</li> </ul>	DWI cannot be considered until the license has been reinstated <b>Best Case:</b> Standard or Standard Plus if few, minor infractions <b>Typical Case:</b> \$2.50-\$5/1000 x 3 years <b>Worst Case:</b> Decline (multiple DWIs)
<b>Motor Vehicle Racing</b>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Type of vehicle/size of engine</li> <li>• Type of fuel</li> <li>• Frequency</li> <li>• Speeds attained (average, highest)</li> <li>• Type of course</li> <li>• Location (outside U.S. or Canada)</li> <li>• Concurrent avocations</li> </ul>	<b>Requirements: Avocation Questionnaire Foreign Travel Questionnaire</b> (if applicable) <b>Information to include:</b> <ul style="list-style-type: none"> <li>• Type of racing and frequency</li> <li>• Speeds attained</li> </ul>	<b>Typical Case:</b> \$5/1000 <b>Worst Case:</b> \$10-\$15/1000 to decline

## Professional Athletes

	Professional Athletes on Sports Teams (includes Coaches and General Managers)	Professional Athletes not on Sports Teams
<b>Automatic Binding Limit<sup>1</sup></b>	\$25,000,000 <sup>2</sup>	\$65,000,000
<b>Jumbo Limit</b>	\$65,000,000	\$65,000,000
<b>Retention<sup>1</sup></b>	\$10,000,000 (per player) <sup>2</sup>	\$30,000,000
<b>Team Cap</b>	\$55,000,000	N/A

### General Guidelines

- ✓ Professional athletes on sports teams (including coaches and general managers) are eligible for permanent products only. Athletes such as professional golfers and tennis players may be eligible for Term products
- ✓ Maximum issue age: 80
- ✓ Maximum exposure per sports team is \$55 million; once the team cap is reached, additional players, coaches and general managers cannot be considered
- ✓ Key Person coverage is subject to documented confirmation of a contract with five remaining years

1. Retention and reinsurance grade down at higher ages and ratings.  
 2. Assumes no inforce coverage, and within team cap.