

Table ratings are usually used for impairments that increase in severity with increasing age. Flat extra premiums are usually used for accident hazards which are the same at any age, such as occupation or driving, and can be either temporary or permanent. A few medical impairments, such as cancer, can be assessed a flat extra premium because the extra death claims are the same at all ages. A combination table rating and flat extra rating is assessed when a risk presents an immediate extra hazard temporarily and increases in severity with age. For example, a history of heart attack frequently requires a temporary flat extra premium because of the extra mortality following the event and a table rating for the underlying disease which progresses with age.

Aviation Rate Schedule

Student aviation and aviation for pay usually require an extra premium. For all aviation risks, please submit an Avocation and Aviation Questionnaire (19-1848).

Private aviation is normally standard after a pilot completes 100 hours of flying time. Those with less experience, or high exposure, will be rated. Indicate the following on the application for clients who have engaged in private aviation activities in the past two years: total hours of experience, including the annual flight hours in the past year, one to two years ago, and the amount anticipated for the next year.

Rate Schedule for Private Pilots and Crew Members (Not Flying for Pay)

Student pilots or pilots with less than 100 hours of solo flying experience: \$3.00 per thousand extra premium (\$3.00/1000).

Private pilots—over 100 solo hours flying for pleasure and/or business:

Flying up to 300 hours annually: Standard

Flying 301 to 500 hours annually: \$3.50/1000

Flying over 500 hours annually: \$5.00/1000

An extra rating may be charged if flying less than 10 hours per year.

Scuba Diving Rate Schedule

		WP	ADB
to 75 feet	Standard	Standard	Standard
76 to 100 feet	\$2.50/1000	2x Standard	2x Standard
101 to 130 feet	\$5.00/1000	Not Available	Not Available
Over 130 feet	\$10.00/1000 Up to decline	Not Available	Not Available

These guidelines apply to the recreational diver only. Commercial divers usually require an extra premium rating. Please submit an Avocation and Aviation Questionnaire (19-1848) with the application.

Military

We are able to insure most members of the military beginning with pay grade E-5 and up. For maximum issue limits, please consult your Home Office underwriter.

Occupations

Very few occupations are ratable. We strive to provide full coverage at standard rates whenever possible.

Some of the occupations we still rate, due to the excess mortality associated with the duties performed, are:

- Coal miners
- Bartenders
- Bomb disposal crews (other police and law enforcement officers are standard)
- Some fishers
- Several occupations in the lumber industry are ratable—blasters, shooters and others handling explosives, workers climbing and felling trees, and workers in woods, on roads and on waterways

Foreign Residence

Residency in many foreign countries presents an extra risk due to local hazards. We may charge a higher premium or be unable to insure applicants who intend to reside abroad. Since conditions change frequently, please consult your Home Office underwriter before submitting an application on anyone who expects to reside outside the U.S.

Applications will not be accepted on, or policies delivered to, individuals who are not physically within the U.S., both at the time of application and policy delivery.

Applicants must be permanent residents (Green Card/I-551 or citizenship) of the United States, and have been continuously living here for at least 12 months. Please note residency status and length of time in the U.S. on the application.