

Selected Non-Medical Risks

Following are guidelines for a few of the most common non-medical activities and histories for which agents seek advice. Note: When in doubt, or the topic is not on this list, send a quote request to our QuickQuote desk.

Motor Vehicle*

High risk circumstances:

- DUIs - two or more in last 5 years, decline
- More than 3 moving violations in the last 3 years, no DUI history—add \$2.50 per \$1,000 or more
- More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up—add \$3.50 per \$1,000 or more, decline if over age 65
- Single DUI > 3 years ago, no other violations, possible standard (with no other related history)
- Single DUI > 7 years ago, no other violations, possible preferred plus (with no other related history)

* A rating may apply based on age and/or overall driving history.

Aviation

Common circumstances (also see Preferred Underwriting Class Guidelines section). Pilots for major airlines flying in the US and Canada only and no other aviation exposure – Preferred Plus

Other aviation

- Aviation Exclusion Rider (AER) will apply if driving history is rated
- Corporate pilots—plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only—Preferred Plus
- Private pilots (flying in US and Canada ONLY)
 - Students pilots, at best Standard Plus with additional \$2.00 per \$1,000
 - Licensed pilots with over 100 hours solo hours—Standard Plus
 - Flying more than 200 hours per year—likely \$2.50 per \$1,000
 - Flying into Mexico—\$2.50 per \$1,000
- Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico—AER, or IC with facultative reinsurance

- Best rates with an AER:
 - Within our retention:
 - ✓ Best rates otherwise qualified
 - Over our retention:
 - ✓ Permanent plans, STD+ (Standard NT if STD+ not available)
 - ✓ Term plans, STD+

Foreign Residence and Travel

This is a constantly changing topic and is not applicable in all states. For our current guidelines, check our website at: AIG.com/connex

Criminal Activity

Applicants who are in jail, awaiting trial, or who are out on probation or parole are postponed until out of jail and off probation or parole for at least 12 months.

Misdemeanors

(e.g. disorderly conduct, shoplifting) and white collar felonies (tax evasion, political graft)

1 or 2 convictions

- Off probation > 12 months; best class if otherwise qualified

> 2 convictions

- Individual consideration
- If > 2 within last 5 years, consider decline

Single felonies

(e.g. grand theft, larceny, assault, involuntary manslaughter)

- Off probation: 1–5 years standard with \$2.50 per \$1,000 extra
- Off probation: 5–7 years—standard
- Off probation: 7+ yrs—better than standard if otherwise qualified

Multiple felonies or major felonies

(e.g. murder, rape, organized crime, espionage, terrorist acts, possession with intent to deliver, traffic or manufacture drugs) convicted at any time, UNLESS overturned—decline



Selected Non-Medical Risks, Continued

SCUBA

See Preferred Underwriting Class Guidelines section

Applicants who are recreational SCUBA divers are eligible for our best class (Preferred Plus) if all the following guidelines are met:

- Applicant dives to depths not exceeding 100 feet
- Participates in no more than 10 dives per year
- Dives must be in open water; applicant does not participate in wreck, salvage, cave or under-ice diving (penetration diving)
- Applicant is PADI-, NAUI, or SSI-certified or all dives are done with divemaster or instructor

Otherwise

- If over 100 feet, likely \$2.50 per \$1,000
- No exclusion rider available



Military

All applications must comply with the NAIC regulations regarding military applicants, per procedures published by AIG Member Life Insurers.

Active military personnel

- It is acceptable for agents to write active military personnel
- No government allotment for initial submissions
- Total line must meet income replacement guidelines
- The applicant can have an alert or orders for overseas duty as long as not to a “hot spot” (if the applicant cannot disclose location, the case cannot be written) (not applicable in all states)
- No Special Forces, Rangers, SEALs, Marine Force Recon, Marine Raiders, Delta Force, Air Force Para Rescue (PJs) other similar units
- Military pilots may be rated and we will not consider for better with an AER

