

## Non-Medical Underwriting

### Motor Vehicle

Motor vehicle accidents are the single most common cause of non-violent death among all individuals and the leading cause among those ages 16-24. Therefore, driving history is a very important part of the underwriting process.

Certain characteristics are taken into consideration and recognized as possible indicators of increased mortality risk due to driving accidents. Among those are:

- Number of violations
- Types of violations: Individuals having only speeding violations are not generally in the same high-risk level as those having other types of violations.
- Age: Young Individuals ages 16-30 are especially at high risk. Among this age group, alcohol is the leading cause of fatal one-car accidents.
- Elderly drivers: There could be an increased risk due to medical impairments, medication taken and reduced mental and physical condition.
- Medical histories: Conditions such as epilepsy, heart disease, and depression
- Alcohol and substance abuse histories
- Participation in hazardous avocations

Any criticism of alcohol use, previous drug use, participation in hazardous avocations, or other risky behaviors are underwritten more carefully when evidence of an adverse driving history exists.

When ratings are necessary, flat extras are generally assessed. Usually the rating can be reviewed for possible reconsideration within two years of issue. At times it is necessary to decline due to driving history. Those declinations are typically due to driving under the influence, driving during suspensions, reckless driving or a pattern of violations displaying lack of maturity and regard for the law.

## **Non-Medical Underwriting (cont.)**

### **Aviation—Civilian**

Preferred classes may be considered with or without a flat extra rating for the aviation activity.

### **Criminal History**

We will not consider any individual for life insurance who is currently on probation, parole, or currently serving time in prison or jail.

### **SCUBA Diving**

We will consider the best available underwriting class with no flat extra rating if certified (PADI) and all dives are recreational to a depth of 100 feet or less.

### **Bankruptcy**

**Personal Bankruptcy.** Individual consideration will be given to only modest amounts of coverage for family protection prior to the discharge and satisfaction of the bankruptcy. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered.

**Business Bankruptcy.** No coverage will be allowed until the bankruptcy is fully discharged and satisfied. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered. Documentation will be required for all considered cases but should be supplemented with details of all bankruptcies, history of employment or business stability, documentation of discharge and current financial statements.