

# PRIVATE AVIATION UNDERWRITING GUIDELINES

FOR USE BY CPS AND CPS AFFILIATES ONLY  
NOT TO BE DISTRIBUTED TO SUB-ACCOUNTS OR PRODUCERS



\*This guide should be used for PRIVATE FLYING ONLY.

\*\*Any case involving flights outside of the U.S., helicopter flying, military, commercial, flying for pay or other type of aviation will require individual review.

Carrier	Private Pilot WITH Instrument Flight Rating (IFR)	Private Pilot WITHOUT Instrument Flight Rating (IFR)	Student Pilot
American General	Standard Plus with over 100 solo hours; Add \$2.50 per \$1000 if over 200 hours flown per year Flying to Mexico - \$2.50 per \$1000	Standard Plus with over 100 solo hours; Add \$2.50 per \$1000 if over 200 hours flown per year Flying to Mexico - \$2.50 per \$1000	Standard Plus with \$3.50 per \$1000
AXA	Preferred Elite with 100+ solo hours. Add \$3.50 per \$1000 if over 200 hours flown per year and/or any business flying	Preferred Elite with 100+ solo hours. Add \$3.50 per \$1000 if over 200 hours flown per year and/or any business flying	\$3.50 per \$1000
Banner Life	Standard Plus with 100+ solo hours and 25-250 hours flown per year	Standard Plus with 100+ solo hours and 25-250 hours flown per year	\$2.50 per \$1000
Brighthouse	Best Class available if age 27-69, 100+ total solo hours and up to 200 hours per year	Best Class available if age 27-69, 100+ total solo hours and up to 200 hours per year	\$3.50 per \$1000 if age 27-69
Global Atlantic	100+ solo hours and no more than 200 hours flown annually: Over age 26 = Best Rates Age 26 and under = \$1.50 per \$1000	100+ solo hours and no more than 200 hours flown annually: Over age 26 = Best Rates Age 26 and under = \$2.50 per \$1000	\$3.50 per \$1000
John Hancock	With 300+ total hours of experience: 25-200 hours per year = Preferred 200-300 hours per year = Standard Plus >300 hours per year = \$3.50 per \$1000	25-200 hours per year = Standard Plus More than 200 hours per year = Standard with \$3.50 per \$1000	Student Pilots and Pilots with less than 100 total hours in command: Preferred with \$3.00 per 1000

<b>Lincoln</b>	100+ solo hours and no more than 200 hours flown annually: Over age 26 – Preferred Age 26 and under - \$1.50 per \$1000	100+ solo hours and no more than 200 hours flown annually: Over age 26 – Preferred Age 26 and under = \$2.50 per \$1000	\$3.50 per \$1000
<b>Minnesota Life</b>	Preferred Select if 250+ total solo hours and 50-250 hours per year	Preferred if 100+ total solo hours and at least 25 hours per year	\$2.50 per \$1000
<b>Nationwide</b>	Preferred if over age 26, 100+ solo hours and no more than 200 hours flown annually	Preferred if over age 26, 100+ solo hours and no more than 200 hours flown annually	\$3.50 per \$1000
<b>North American</b>	Preferred, ages 27-70, 100+ total solo hours, up to 200 hours per year	Preferred, ages 27-70, 100+ total solo hours, up to 200 hours per year	\$3.50 per \$1000
<b>Principal</b>	Standard if over age 26, 100+ total solo hours and no more than 200 hours flown annually  *Flat extra will apply if age 26 and under; individual consideration	Standard if over age 26, 100+ total solo hours and no more than 200 hours flown annually  *Flat extra will apply if age 26 and under; individual consideration	\$3.50 per \$1000
<b>Protective</b>	Preferred if age 27-65, 400+ total solo hours and 26-200 hours annually	Standard if age 27-65, 400+ total solo hours and 26-200 hours annually	\$3.50 per \$1000

**\*Prudential details:** Non-Smoker Plus is available if not a student pilot, age 25 or older, no FAA violations in the past 3 yrs, and must have a minimum of either 3 yrs experience OR 600 hours of total flight time. Preferred is available if age 30 or older, 5 yrs 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 or more than 300 hours per year may also be rated.