CARRIER DRIVING HISTORY GUIDELINES

Carrier	Risk Class	Moving Violations	In Years	DUI/DWI or Reckless Driving
AIG	Preferred Plus	N/A	N/A	No DUI, reckless dirving or license revocation in last 7 years
	Preferred	N/A	N/A	No DUI, reckless dirving or license revocation in last 6 years
	Standard Plus	N/A	N/A	No DUI, reckless dirving or license revocation in last 5 years
AXA (Ages 0-69)	Preferred Elite	2	3	None in 5 years
AXA (Ages 70+)		1	3	
AXA (Ages 0-69)	Preferred	2	3	
AXA (Ages 70+)		2	3	
AXA (Ages 0-69)	Standard Plus	3	3	None in 3 years
AXA (Ages 70+)		3	3	
Global Atlantic (Perm: All Ages)	Premier	1	3	None in 5 years
Global Atlantic (Perm: Up to Age 70)	Preferred	2	3	
Global Atlantic (Perm: Age 71+)		1	3	
Global Atlantic (Term: All Ages)	Premier	2	3	
Global Atlantic (Term: All Ages)	Preferred	2	3	
Global Atlantic (Term: All Ages)	Standard Plus	2	3	
John Hancock (Ages 18 -70)	Super Preferred	1	2	None in the last 10 years
John Hancock (Ages 71+)		0	2	
John Hancock (Ages 18 -70)	Preferred	2	2	None in the last 5 years
John Hancock (Ages 71+)		1	2	
John Hancock (Ages 18 -70)	Standard Plus	Not Ratable	N/A	
John Hancock (Ages 71+)		Not Ratable	N/A	
Lincoln	Preferred Plus	3	3	None in the last 5 years
	Preferred	3	3	
MetLife	Elite Plus	1	3	None in the last 5 years
	Elite	2	3	
	Preferred	3	3	
Minnesota Life	Preferred Select	2	5	None in the last 10 years
	Preferred	2	3	None in the last 5 years
	Non-Tobacco Plus	2	2	None in the last 3 years
Mutual Of Omaha	Preferred Plus	2	3	None in the last 5 years
	Preferred	2	3	
	Standard Plus	3	3	
Protective Life	Select Preferred	1	3	None in the last 5 years
		1	3	
	Preferred	2	3	
		2	3	
Principal	Super Preferred	2	3	None in the last 5 years
	Preferred	2	3	
Symetra (All Ages)	Preferred	2	3	None in the last 10 years
	Preferred	2	3	
	Standard Plus	3	3	None in the last 5 years
Transamerica (All Ages)	Preferred Plus	3 (No major violation in the past year)	3	None in the last 5 years
	Preferred	3 (No more than 1 major violation in the past year)	3	
	Standard Plus	3	3	
Voya (Ages 16-70)	Super Preferred	2	3	None in 5 years
	Preferred	2	3	
	Select	2	3	
Voya (Ages 71+)	Super Preferred	2	3	None in 10 years
	Preferred	2	3	
	Select	2	3	

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.