CARRIER AVIATION GUIDELINES

Carrier	Risk Class	Private Aviation	Details
AIG	Preferred Plus	No	N/A
	Preferred	No	N/A
	Standard Plus	Yes	Licensed Pilots with over 100 total hours and less than 200 hours a year
AXA	Preferred Elite	Yes	Licensed Pilots with 100+ solo hours, for pleasure only, flying 26-150 hours per year.
	Preferred	Yes	
	Standard Plus	Yes	
Global Atlantic (All products: Up to Age 70)	Premier	Yes	If the applicants qualifies for premier or preferred rates we will allow those rates even if the aviation requires a flat extra. We use the Swiss Re Manual for aviation to determine if a flat extra is needed
Global Atlantic (All products: Age 71+)	Premier	Yes	
Global Atlantic (All products: Up to Age 70)	Preferred	Yes	
Global Atlantic (All products: Age 71+)	Preferred	Yes	
John Hancock	Super Preferred	No	N/A
	Preferred	Yes	Private pilot with more than 300 hours of flying experience; 25-200 hours/YR and have an Instrument rating. PFD avaliable at ages 18 - 70; STD Plus available at ages 71-74
	Standard Plus	Yes	
Lincoln	Super Preferred	No	N/A
	Preferred	Yes	Private pilot with more than 1000 hours of flying experience or Instrument Rated; 25-250 hours/YR; under age 70, has clean MVR and flies in the US and Canada
MetLife	Elite Plus	Yes	Experienced pilots, under 70, that are not rateable for the aviation
	Elite	Yes	
	Preferred	Yes	
Minnesota Life	Preferred Select	Yes	Private Pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots
	Preferred	Yes	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.
	Non-Tobacco Plus	Yes	All pilots are eligible for Non-Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-Tobacco Plus pricing.
Mutual of Omaha	Preferred Plus	No	Certain private pilots may qualify for preferred or standard plus risk classes. Ages 30-70. Minimum 1000 total hours of piloting experience and flying between 50-250 hours annually. IFR/ATP rating. No FAA violations within the past 5 years and must be a standard aviation risk.
	Preferred	Yes	
	Standard Plus	Yes	
Protective	Select Preferred	No	N/A
	Preferred	Yes	Ages 27-65/26-200 hours annually/Possesses IFR or ATR/at least 400 solo hours/Flying in the US and Canada Only/Clean MVR/No abnormal liver functions
Principal	Super Preferred	Yes	Please refer to your home office underwriter
	Preferred	Yes	
Symetra (All Ages)	Super Preferred	No	N/A
	Preferred	Yes	IFR, over 100 solo hours, 750 hours of total flight time, 25-250 hours per year, domestic only
	Standard Plus	Yes	
Transamerica (All Ages)	Preferred Plus	Yes*	*Only available with Aviation Exclusion rider, not available age 71 and older
	Preferred	Yes	Preferred can be offered with or without ratable aviation.
	Standard Plus	Yes	Preferred can be offered with or without ratable aviation.
VOYA	Super Preferred	Yes	$.48/1000 Flat Extra added to medical offer (assumes 100+ solo hours)
	Preferred	Yes	
	Select	Yes	

Updated 10/03/2016

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