

Individual Policy Underwriting Guide –

Ameritas FLX Living Benefits Products



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from your underwriting team...

As your underwriting team, our goal is to partner with you in getting your cases issued efficiently and competitively. This Individual Policy Underwriting Guide is designed to give you an overview of our criteria and other underwriting information you will find useful.

life underwriting requirements

Amount	Ages 0 - 17	Ages 18 - 40	Ages 41 - 50	Ages 51 - 60	Ages 61 - 70	Ages 71 & Older
\$50,000 to \$99,999	Nonmedical, MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Not available	Not available
\$100,000 to \$300,000	Nonmedical, MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Nonmedical MIB, MVR, Rx	Paramedical HOS, MIB, MVR, Rx	Paramedical APS, HOS, MIB, MVR, Rx, Mature Assessment
\$300,001 to \$500,000	Paramedical HOS, MIB, MVR, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, HOS, EKG, MVR, MIB, Rx	Paramedical APS, Blood Profile, HOS, EKG, MVR, MIB, Rx, Mature Assessment
\$500,001 to \$1,000,000	Paramedical, HOS, MIB, MVR, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, HOS, MVR, MIB, Rx	Paramedical Blood Profile, EKG, HOS, MVR, MIB, Rx	Paramedical APS, Blood Profile, EKG, HOS, MVR, MIB, Rx, Mature Assessment
\$1,000,001 to \$2,000,000	Paramedical, HOS, MIB, MVR, Rx	Paramedical Blood Profile, HOS, MVR, MIB, PHI, Rx	Paramedical Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical APS, Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical APS, Blood Profile, EKG, HOS, MVR, MIB, Rx, Mature Assessment
\$2,000,001 to \$10,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, MIB, Rx	Paramedical Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx, Mature Assessment
Over \$10,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, MIB, Rx	Paramedical Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx, Mature Assessment

All routine medical requirements are determined by adding the amounts issued and applied for in Ameritas Life Insurance Corp. within the past three years and are based on insurance age (birthday plus six months). In addition to the above requirements, please see below:

Older age Underwriting for Face Amounts above \$300,000 (Age 71 and older)

Medical Requirements

- Applicant should be seeing a primary care physician at least once a year for a complete physical.
- In addition to the exam, Mature Assessment questionnaire, “Get Up and Go” test, and pro BNP done with the blood profile are required.
- We can use physical measurements and labs completed for another company within the past six months, but, if the above tests were not completed within that time frame, current ones will be required.

Paramedical Companies

ExamOne, Inc. is our preferred vendor. Paramedical exams will be ordered automatically for you based on age and face amount. You do NOT need to place an order. You can follow the order by registering on www.examone.com.

glossary

Attending Physician’s Statement (APS): Information provided by a proposed insured’s physician covering medical history and results of medical examinations. It is used to determine the appropriate underwriting classification for the proposed insured.

Blood Profile (BCP): A series of blood tests that an insurance company may require of applicants during the underwriting process.

Electrocardiogram (EKG): A test that checks for problems with electrical activity in the heart.

Home Office Urine Specimen (HOS): A full-screen urine test that an insurance company may require of applicants during the underwriting process. The HOS typically tests for the presence of alcohol, drugs or nicotine in the system, as well as medical disorders.

Personal History Interview (PHI): Provides a view of the proposed insured’s occupation, health history and financial history.

Inspection Report (IR): Provides an expanded view of the proposed insured’s occupation, health history and financial history.

Medical Information Bureau (MIB): A service that compiles medical information and application history of individuals who have applied for insurance in the past. Automatically ordered for most applicants.

Motor Vehicle Report (MVR): Checks for reckless driving, suspended license and other more serious motor vehicle incidents.

Paramedical Exam/Paramed Exam: A brief physical examination usually performed by a registered nurse at a time and location convenient to the applicant. The exam usually consists of measurements (e.g. height/weight, blood pressure, and heart rate), body fluid samples (e.g. urine, blood) and a medical history questionnaire. The insurance company pays for the exam.

Prescription Report (Rx): A report that shows written orders or refill notices for pharmaceutical drugs.

Mature Assessment: For applicants age 70 and up. Series of questions to test cognitive function, “Get up and Go” test and pro BNP done with the blood profile.

life underwriting classifications

Non-Med Nontobacco and Tobacco classes for amounts to \$300,000*

	Preferred Nontobacco (only available for \$100k +)	Standard Nontobacco & Standard Tobacco	Rapid Standard Nontobacco & Rapid Standard Tobacco
Tobacco or Nicotine	No use in last 3 years (including marijuana)	For Nontobacco, no use in last 12 months (including marijuana) (Exception: 2 cigars per month)	For Nontobacco, no use in last 12 months (including marijuana) (Exception: 2 cigars per month)
Height/Weight (to age 60)	Does not exceed non-med Ht/Wt chart for Preferred (to age 60)	Does not exceed non-med Ht/Wt chart for Standard	Does not exceed non-med Ht/Wt chart for Rapid Standard
Alcohol or Drugs	No history of alcohol or drug treatment	No ratable alcohol or drug history	Does not exceed a Table D for alcohol or drug history
Family history	No history of death or diagnosis of CAD, CVD, stroke, diabetes and cancer prior to age 60.	No ratable family history	Does not exceed a Table D for family history
MVR/Driving history	No DWI, DUI, OUI within the past ten years and/or no more than 2 moving violations within the past 3 years	No rating	No ratings in excess of \$5/1000
Aviation/Avocation	No participation in any hazardous sport activities or aviation in the past five years	No rating	No ratings in excess of \$5/1000
Ages 61+ Height/Weight	Does not exceed non-med Ht/Wt chart for Preferred age 61+	Does not exceed non-med Ht/Wt chart for Standard	Does not exceed non-med Ht/Wt chart for Rapid Standard
Ages 61+ Blood Pressure	Blood pressure 150/90 or less, no other impairments	Blood pressure 160/90 or less, no other ratable impairments	Blood pressure not ratable more than a Table D (no other ratable impairments)
Ages 61+ Labs	HOS negative, no abnormal results	HOS negative, no ratable results	HOS negative, no ratable results above a Table D

* Ages 61+ require exam and specimen (no blood)

Non-Med Build Chart (amounts up to \$300,000)

Height	Preferred NT to Age 60	Preferred NT Age 61+	Standard T and NT	Rapid Standard T and NT
5'0"	141	150	180	209
5'1"	145	155	187	216
5'2"	149	160	193	223
5'3"	154	165	199	231
5'4"	158	171	206	238
5'5"	162	176	212	246
5'6"	166	182	219	254
5'7"	172	188	226	261
5'8"	178	193	233	269
5'9"	184	199	240	278
5'10"	189	205	247	286
5'11"	195	211	254	294
6'0"	201	217	261	302
6'1"	207	223	269	311
6'2"	212	230	276	320
6'3"	218	236	284	329
6'4"	223	242	292	337
6'5"	229	249	300	346
6'6"	234	256	308	356
6'7"	239	262	316	365
6'8"	245	269	324	374
6'9"	250	276	332	384
6'10"	256	283	340	393
6'11"	261	290	348	402

Nontobacco and Tobacco Classes for fully underwritten amounts over \$300,000

	Preferred Plus Nontobacco	Preferred Nontobacco & Tobacco	Select Nontobacco	Standard Nontobacco & Tobacco
Tobacco or Nicotine (Nontobacco Classes)	No use in last 3 years	No use in last 2 years Exception: 2 cigars per year	No use in the last 12 months.	No use in last 12 months (including marijuana) (Exception: 2 cigars per month)
Height/Weight	Does not exceed Ht/Wt chart for Preferred Plus NT	Does not exceed Ht/Wt chart for Preferred NT	Does not exceed Ht/Wt chart for Select NT	Does not exceed Ht/Wt chart for Standard NT
Alcohol or Drugs	No history of alcohol or drug treatment	No treatment for alcohol or drug abuse/addiction in the past 10 years.	No treatment for alcohol or drug abuse/addiction in the past 8 years.	No ratable alcohol or drug history
Family history	No history of death or diagnosis of CAD, CVD, stroke, diabetes and cancer prior to age 60.	No history of death from CAD, CVD, stroke, diabetes and cancer prior to age 60.	No history of death from CAD, CVD, stroke, diabetes and cancer prior to age 60.	No ratable family history
MVR/Driving history	No DWI, DUI, OUI within the past 10 years and/or no more than 2 moving violations within the past 3 years	No DWI, DUI, OUI in the past 5 years and/or no more than 2 moving violations in the past 2 years	No DWI, DUI, OUI in the past 3 years and/or no more than 3 moving violations in the past 2 years	No rating
Aviation/Avocation	No participation in any hazardous sport activities or aviation in the past 5 years	No participation in hazardous avocations in the past 2 years. Private pilot with more than 500 solo hours, fly less than 250 hours per year and only fly conventional aircraft (jet/prop)	Private pilot with more than 350 solo hours AND fly less than 250 hours/year AND only fly conventional aircraft (jet/prop)	No rating
Blood Pressure	No significant HTN history and current readings 140/85 or less	Current blood pressure does not exceed: Ages to 55: 140/85 Ages 56+: 150/90	Current blood pressure does not exceed 150/90	Current blood pressure does not exceed 160/90
Cholesterol	Total cholesterol does not exceed 225, total cholesterol/HDL ratio of 5	Total cholesterol/HDL ratio < 5.5 AND total cholesterol does not exceed: Age 20-40 230 mg/dl Age 41-55 250 mg/dl Age 56+ 270 mg/dl	Total cholesterol/HDL ratio < 6.5 AND total cholesterol does not exceed: Age 20-40 245 mg/dl Age 41-55 265 mg/dl Age 56+ 285mg/dl	
Labs	No abnormal results on Blood/Urine. HOS negative for cotinine.	HOS negative, no ratable results	HOS negative, no ratable results	HOS negative, no ratable results

Build Chart – Fully Underwritten (amounts over \$300,000)

Height	Preferred Plus Nontobacco	Preferred	Select Nontobacco	Standard
5'0"	141	150	160	180
5'1"	145	155	165	187
5'2"	149	160	170	193
5'3"	154	165	175	199
5'4"	158	171	181	206
5'5"	162	176	186	212
5'6"	166	182	192	219
5'7"	172	188	198	226
5'8"	178	193	203	233
5'9"	184	199	209	240
5'10"	189	205	216	247
5'11"	195	211	222	254
6'0"	201	217	228	261
6'1"	207	223	235	269
6'2"	212	230	241	276
6'3"	218	236	248	284
6'4"	223	242	255	292
6'5"	229	249	262	300
6'6"	234	256	269	308
6'7"	239	262	276	316
6'8"	245	269	283	324
6'9"	250	276	290	332
6'10"	256	283	297	340
6'11"	261	290	305	348

riders

Accelerated Death Benefit Rider

- Terminal Illness, Critical Illness and Chronic Illness available for ratings up to and including Table D or \$5/\$1000
- Terminal Illness available for ratings of Table E to H or over \$5/\$1000 to \$25/\$1000

Waiver of Premium Rider

- Generally available up to and including Table D or \$5/\$1000

Accidental Death Rider

- Generally available up to and including Table H or \$25/\$1000

Children's Rider

- Child/Children must be standard risk
- If one or more children not a standard risk, the individual child/children will be excluded

underwriting edge program

The Underwriting Edge Program allows your clients with one impairment outside a particular guideline to potentially improve one rate class. If your client receives a more favorable approval class through this special underwriting program, it will apply to that application only. Additional amounts of insurance may be considered on a case-by-case basis.

Underwriting Edge can also be used to improve low substandard ratings to standard. Your underwriters will proactively determine if your client can benefit from this program.

- Applies to new issues
- Ages 20-60
- Face amounts from \$300,001 up to max of \$5,000,000

lifestyle credits

Lifestyle credits offer life insurance applicants who follow a healthy lifestyle (as noted in the following Healthy Lifestyle section) the opportunity to improve their underwriting classification. Applicants who have one ratable impairment but show a favorable lifestyle can receive up to a two table credit.

- Applies to new issues
- Available on all products
- Face amount up to max of \$5,000,000
- Maximum rating eligible for credit is Table F.

Healthy Lifestyle:

- Life time nonsmoker
- No nicotine use of any kind in the last five years
- Favorable cholesterol ratio under 5.0
- Normal labs except triglycerides up to 399
- Male over 50 with regular physical to include PSA screening
- Female over 50 with regular physical to include mammogram
- Regular physicals
- No coronary artery disease in either parent prior to age 60.
- Applicant 50 or over with normal routine screening colonoscopy
- Favorable blood pressure
- Exceptional family history. No deaths prior to age 70 from any disease.
- Favorable functional capacity on stress test
- Preferred or better driving record
- Preferred nontobacco build or better ages 18 to 60, select nontobacco build or better ages 61 to 65
- Income > \$100,000 or net worth > \$1,000,000
- College degree

Healthy Lifestyle Credit Criteria:

Issue ages up to 49:

- 8 out of 11 criteria = 1 rate class credit
- 10 out of 11 criteria = 2 rate class credits (amounts \$300,001 and above)

Issue ages 50 and older:

- 10 out of 15 criteria = 1 rate class credit
- 12 out of 15 criteria = 2 rate class credits (amounts \$300,001 and above)

financial underwriting

The purpose of financial underwriting is to ensure that the amount of life insurance applied for is consistent with the economic loss due to the premature death of the insured. It is also used to determine that an insurable interest exists and that a reasonable level of persistency can be expected. This section is intended to provide a general overview for the more common types of financial underwriting and to illustrate the methods used to calculate and justify an appropriate amount of coverage. These sections are intended to be used as a guideline only and are subject to individual underwriter discretion.

personal insurance

Income Replacement

Age factor times multiple of earned income

Age	Multiple of Earned Income
18 to 40	25
41 to 50	20
51 to 60	15
61 to 65	10
66 to 70	5
>70	Individual Consideration

Third-party financial statements are required on ages under age 70 for amounts over \$5 million; 70 and older for \$2.5 million and over. These will include copies of tax returns or a signed IRS form 4506-T or documents from the applicant's accountant including a balance sheet, income statement and a list of assets and their values. The applicant may be required to complete a separate authorization.

Non-Working Spouse

Amounts up to an equal amount of coverage on the working spouse will be considered. If the working spouse is medically uninsurable, we will base the benefit on the amount of coverage the working spouse would be financially eligible for.

Estate Preservation

Projected estate tax liability is difficult to determine given changing estate tax laws and estate planning practices. The agent must secure appropriate documentation illustrating the value of the estate and how the estate tax liability was calculated. Accompanying documents from attorneys, financial planners, CPA's etc. should be included. In general the expected mortality of the insured is multiplied by the expected growth of the estate. Depending on the assets in the estate a maximum 6% growth rate will be allowed. The expected value of the estate will be limited to twice the current market value.

Bequest to Charity/Charitable Remainder Trust

Pattern of gifting must be firmly established for a minimum three-year period. Agent must secure documentation from the insured indicating contribution records as well as anticipated future contributions. The level of involvement and participation in the charity should also be detailed as well as any other supporting information to assist in justifying the coverage. Individual underwriter discretion will apply and case should first be discussed with underwriter prior to submission.

business or other types of insurance

We also consider coverage for business and other purposes including the following:

- Key Person
- Buy Sell
- Stock Redemption
- Deferred Compensation and Executive Benefits
- Business Loan

stranger-owned/investor owned life insurance (SOLI/IOLI)

Our life insurance products are intended to provide benefits to the insured and his or her beneficiaries who have a bona fide need for insurance protection and are not intended to enrich investors who hope for a financial profit from the death of the insured. SOLI/IOLI transactions endanger the tax-favored status of life insurance and generally fail state insurable interest requirements. Therefore, the life companies of Ameritas Mutual Holding Company prohibit your participation in any form of stranger-owned or investor-owned or initiated life insurance that involves a policy issued by a life company of Ameritas Mutual Holding Company.

single life automatic binding including retention**

Age	Preferred Plus/Preferred Select/Standard	Table A – D Flat Extras Up to \$7.50	Table E – P Flat Extras Over \$7.50
0 to 65	\$24,000,000	\$18,000,000	\$6,000,000
66 to 75	18,000,000	12,000,000	6,000,000
76 to 80	12,000,000	6,000,000	1,000,000
81 to 85	2,000,000	0	0

** Professional athletes and entertainers: are reviewed on a facultative basis.

jumbo limits

Ages	Through Table D	Table E – H	Table I – P
0 to 80	\$50,000,000	\$50,000,000	\$50,000,000
81 to 85	30,000,000	30,000,000	0

residence and travel

Citizenship and Residence

In order to be eligible for consideration for the FLX Term product, proposed insured must be a US Citizen residing in the United States.

Exception: Non-US Citizens, full time US Residents will be considered subject to the following:

1. Permanent Residence status (Green card), H1B, L-1 visa types with intent to remain in the US
2. E-1 and E-2 visa holders from "A" countries (see country list)
3. Minimum of 2 years in the US
4. All applications must be accompanied by copies of government-issued identification, including a passport and current, valid visa.
5. All sales and solicitation (application, exams, labs, delivery requirements) must be completed in the US

Foreign Travel

1. Travel abroad for up to a maximum of 8 weeks per year for business and/or personal reasons, as long as the destinations do not fall within the U.S. State Department Travel Warnings List. But underwriter discretion may allow an additional rating. These countries may have political, military unrest or epidemic disease.
2. Travel abroad in excess of 8 weeks per year for business and/or personal reasons will be considered on an individual basis. Provide complete details including purpose, specific country(ies), specific cities, or specific area of the country and duration of the trip.

Please contact your underwriter with complete details if foreign travel is contemplated prior to taking an application. There will be some risks we prefer not to consider.

Foreign Missionaries

Missionaries living outside the U.S. for most of the year (and only in the U.S. a few months) will not be considered.

Applicants Who Do Not Speak English

Agent must be fluent in the proposed insured's native language. All requirements must be completed in English. The agent must indicate on the application that the proposed insured does not speak English and specify the language that was used to take the application. Agent or Witness Certification for Non-English Speaking Applicants, UN2060, should be completed if translation was used during the application process. The translator must be a disinterested party ie: not the spouse of the insured or the writing agent. Additional forms and amendments may be required.

“a” country code listing

Albania	France	Netherlands Antilles
American Samoa	French Polynesia	New Caledonia
Andorra	Germany	New Zealand
Anguilla	Greece	Northern Mariana Islands
Antigua and Barbuda	Greenland	Norway
Argentina	Grenada	Oman
Aruba	Guadeloupe	Palau
Australia	Hong Kong (regional)	Panama
Austria	Hungary	Poland
Bahrain	Iceland	Portugal
Barbados	Ireland	Qatar
Belarus	Israel (excluding Gaza & West Bank)	Romania
Belgium	Italy	Saint Kitts and Nevis
Bermuda	Japan	Saint Lucia
Bosnia & Herzegovina	Jordan	Saint Vincent & the Grenadines
British Virgin Islands	Korea, S.	San Marino
Brunei	Kosovo	Serbia
Bulgaria	Kuwait	Singapore
Canary Islands	Latvia	Sint Maarten
Cayman Islands	Liechtenstein	Slovakia
Chile	Lithuania	Slovenia
Cook Islands	Luxembourg	Spain
Costa Rica	Macau	Sweden
Croatia	Macedonia	Switzerland
Curacao	Malta	Taiwan
Cyprus	Marshall Islands	Turks/Caicos
Czech Republic	Martinique	U.S. Virgin Islands
Denmark	Mauritius	United Arab Emirates
Dominica	Monaco	United Kingdom
Estonia	Montenegro	Uruguay
Falklands Islands	Montserrat	Vatican City
Finland	Netherlands	Virgin Islands

motor vehicle violations

If you have a client with driving violations, below is a list of the possible additional ratings that may be charged.

1. One Driving Under the Influence (DUI) violation in less than one year
 - a. Age 25 and under = postpone
 - b. Ages 26 to 30 = \$5.00/1,000 flat extra
 - c. Ages 31 to 70 = \$3.50/1,000 flat extra
2. One DUI within one to two years
 - a. Age 20 and under = postpone
 - b. Ages 21 to 25 = \$5.00/1,000 flat extra
 - c. Ages 26 to 30 = \$3.50/1,000 flat extra
 - d. Ages 31 to 70 = \$2.50/1,000 flat extra
3. Reckless Driving/Hit and Run within one year of application
 - a. Age 30 and under = \$5.00 flat extra
 - b. Ages 31 to 70 = \$3.50 flat extra
4. Other moving violations such as speeding and accidents—two to three occurrences within one to two years before a rating is required, depending on details. See Preferred Plus Nontobacco and Preferred Nontobacco sections for guidelines on moving violations for premium rates.

avocations and aviation

Scuba Diving (for pleasure/hobby only)

Note: If past activity has only been once or twice recreationally, at depth of less than 50 feet, then we can consider at Preferred Plus rates.

1. Depth less than 100 feet with basic certification = Standard
2. Depth between 101 to 130 feet
 - a. Ten dives or fewer in one year = \$2.50 flat extra
 - b. More than ten dives in one year = \$3.50 to \$5.00 flat extra
3. Depth between 131 to 150 feet
 - a. Advanced Diving Certificate and experience level of 50 previous dives
 - b. Ten dives or fewer in one year = \$3.50 flat extra
 - c. More than ten dives in one year = \$5.00 flat extra
4. Depths greater than 150 feet
 - a. Individual Consideration by the Underwriter

Call or email your underwriter if activity is other than described above.

Auto Racing

1. “Weekend” nonprofessional racers of stock cars on half-mile tracks racing 10 to 12 times a year = Standard (No Preferred)
2. Road Rally, Pikes Peak Hill Climb, Demolition Derby, Autocross, sports car (sport touring S.T.), sports car (vintage) with a top speed of 160 mph = Standard (No Preferred)
3. All others—possible ratings of \$2.50/1000 flat extra to decline

Please contact your underwriter with complete details prior to taking an application.

Mountain/Rock Climbing

1. Trail Climbing/Hiking = Standard (can qualify for Preferred)
2. Rock and Technical Rock/Snow/Ice Climbing
 - a. Altitudes less than 13,000 feet and Yosemite Decimal System (YDS) class 5.1 or less = \$2.50 flat extra YDS greater than 5.1 = decline
 - b. Altitudes of 13,000 to 23,000 feet in North America
 - i. Mt. McKinley/Denali = Decline
 - ii. Alaska Range = \$7.50 flat extra
 - iii. North America = \$5.00 flat extra
 - iv. Outside United States
 1. Andes = \$7.50 flat extra
 2. Elsewhere = Call your underwriter
 - c. Altitudes higher than 23,000 feet = Usually decline

Please contact your underwriter with complete details prior to taking an application.

Aviation-Related Sports

1. Hot air ballooning
 - a. Tethered = Standard (Preferred is possible.)
 - b. Free flight
 - i. Student pilot = \$3.50 flat extra
 - ii. Pilot certificate
 1. Total hours experience 35 or less = \$2.50 flat extra
 2. Total hours experience more than 35 = Standard
 - c. Record Attempts, Ocean Crossing, etc = decline
2. Hang Gliding/Paragliding
 - a. Member of club or association
 - i. Amateur = \$5.00 flat extra
 - ii. Powered hang gliders and paramotoring = \$2.50 flat extra
 - b. Instructor, hazardous geography = \$7.50 flat extra
 - c. Non-club member increases flat extras above by another \$2.50 flat extra
2. Parachuting (except Base Jumping), Skydiving & Sky Surfing
 - a. Follow the Swiss Re guidelines

Please contact your underwriter with complete details prior to taking an application.

Extreme Sports

1. Bungee jumping
 - a. Ten or fewer jumps a year = Standard (No Preferred)
 - b. More than ten jumps a year = \$5.00 flat extra
2. White water rafting
 - a. Experienced, with a guide on a short trip = Standard
 - b. Others would be individual consideration.

Please contact your underwriter with complete details prior to taking an application.

Private Aviation (regulation aircraft, not homebuilt or experimental)

1. Student Pilots = \$3.50 permanent flat extra
2. Qualified Pilots with solo license
 - a. Older than Age 26
 - i. Fewer than 100 solo hours and less than 200 annual flying hours = \$3.50 permanent flat extra
 - ii. 100 to 399 solo hours and less than 200 annual flying hours = Standard
 - b. Younger than or equal to Age 26
 - i. Fewer than 100 solo hours and less than 200 annual flying hours = \$3.50 permanent flat extra
 - ii. 100 to 399 solo hours and less than 200 annual flying hours = \$2.50 permanent flat extra
 - iii. Additional annual flying hours will result in higher flat rate amounts.

For all ages, if the pilot is IFR rated, give \$1.00/1,000 credit on any rating.

With an Aviation Exclusion Rider (AER), applicants can qualify for our best Preferred Plus Nontobacco rates, if they meet all criteria.

If the applicant is no longer actively involved in private aviation but has been involved in the last 24 months, an AER will be required to consider.

high profile occupations

Professional Athletes and Entertainers

1. Will consider for personal coverage.
2. Will not consider policies to be owned by the team.
3. Maximum amount is \$2 million. Any amounts in excess of this must be sent out for facultative offers.

Prior to taking an application, contact your underwriter with the applicant's name, date of birth, and amount so we can check for existing coverage.

underwriting impairments

The chart below indicates the Underwriting Impairments and best case scenarios allowed. The ultimate rate class approved will be determined by the Underwriting evidence.

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline
Alcohol Treatment History				
Current Alcohol Use or within 2 years				X
Alcoholism; within 2 to 5 years			X	
Alcoholism; more than 5 years, no relapse	X	X		
Anxiety Disorders				
Mild or well-controlled	P			
Moderate symptoms		X		
Severe symptoms and/or hospitalization				X
Arrhythmias				
Paroxysmal Atrial Fibrillation	X			
Chronic Atrial Fibrillation		X		
PVCs (skipped beats) – more favorable with fewer PVC's	P	X		
Asthma				
Very mild, no daily medication (over 6 years of age)	P			
Moderate – daily use of medication		X	X	
Other – frequent symptoms, past hospitalization				X
Cancer				
Most benign tumors (Except Brain or Breast Tumors)	P			
Basal cell carcinoma (Stage 0 or 1)	P			
Melanoma in situ	X			
Most other malignancies, no recurrence minimum 2+ yrs, Consult UW)			F	
Metastatic disease (Consult UW if cancer free 10 years or more)				X
Coronary Artery Disease				
Myocardial infarction (Heart Attack)			X	X
Stable CAD, good risk factors, over age 60 at diagnosis		X		
Other (other risk factors present, under age 60 at diagnosis)			X	X
Crohn's Disease				
Symptom free, diagnosis > 2 years, over age 35)		X		
Other			X	X
Dementia				
				X
Depression				
Mild, controlled, single medication or therapy	X			
Moderate symptoms		X		
Others			X	X

* Rapid Standard Rate available for amounts up to \$300,000 and up to age 60

** P = Preferred possible

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline
Diabetes Mellitus type I – good control				
Onset prior to age 50			X	
Onset age 51+		X		
Diabetes Mellitus type II – good control				
Onset prior to age 31			X	X
Onset 31 to 45			X	
Onset 46 to 65		X		
Onset over age 65	X			
Diabetes – Other than above				X
Drug Use (cocaine, heroin, etc.)				
Use within 3 years				X
No addiction, 3+ years since last use			X	
Drug Addiction				
No use in 5 years, no history of relapse, all other favorable risk factors			X	
Emphysema (COPD)				
Minimal symptoms, no other unfavorable risk factors	X			
Mild to moderate symptoms		X	X	
Severe or currently smoking				X
Epilepsy (Seizure disorder)				
Absence (Petit mal), infrequent seizures	X			
Others – infrequent seizures, 3+ years since last episode		X		
Others – seizure within past year				X
Gastric Stapling/Bypass/Banding	X			
Hyperlipidemia (high cholesterol)	P			
Hypertension (high blood pressure)				
Well controlled	P			
Moderately controlled		X		
Poorly controlled				X
Marijuana	X			
Multiple Sclerosis (MS)				
Single or multiple episodes, stable 1 year		X		
Others				X
Pacemaker implanted – No defibrillator implanted				
Within 3 months				X
Thereafter	X	X		
Parkinson's Disease				
Best cases, stable		X		
Others				X

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Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline
Rheumatoid Arthritis				
Rare or no treatment	X			
Methotrexate, Prednisone, etc.		X		
Disabled				X
Sleep Apnea				
Successfully treated	X			
Moderate symptoms, untreated or inconsistent treatment		X		
Others				X
Stroke, best cases				
Stroke with Diabetes, CAD and/or smoking				
Transient Ischemic Attack (TIA) – single episode, best case				
Transient Ischemic Attack (TIA) – multiple, other risk factors				
Ulcerative Colitis				
Best cases, mild/infrequent symptoms	X			
Moderate disease		X		
Other			X	X

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** P = Preferred possible



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