

Preferred Plus Underwriting Guidelines by Carrier

	American General	Banner	Cincinnati	Columbus   Lafayette	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 60 mos.  1 cigar a week OK No nicotine in HOS past 12 mos.	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  6 cigars a year OK No nicotine in HOS	None in last 60 months	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS
<b>Blood Pressure</b>	135/85 Ages 0-59 140/85 Ages 60-69 150/90 Ages 70+	Average readings in the past 2 years not greater than 135/85	135/85 Ages 0-60 145/85 Ages 61+	130/80 Ages 50 & under 135/85 Ages 51+	135/85 Ages 18-50 140/90 Ages 51+	Thru Age 69 130/80 Average over 12 mos. 135/85 untreated  Ages 70+ 140/90 Average over 12 mos.	Ages 18-55 140/80 Ages 55+ 140/90
<b>Treatment</b>	OK	OK	OK - Controlled past 24 mo	OK for UL. NO for Term.	NO	0-1 Meds OK	NO
<b>Cholesterol HDL Ratio</b>	Age <45 ≤300 / 4.5 or less Ages 45-69 ≤300 / 5.0 or less Age ≥ 70 >130 / 5.0 or less	All Ages 120-300 / 4.5 or less	All Ages 240 / 4.5 or less	All Ages 230 / 5.0	250 / 5.0 Age 50 250 / 5.0 Ages 51-59 270 / 4.3 Ages 60+ 300 Max if HDL Ratio is 1 less than the above rates 176 / 3.8 Ages 71+	Thru Age 69 100-300 / 5.0  Ages 70+ 100-300 / 5.5	Ages 18-70 230 / 5.0 240 / 4.5 250 / 4.0 Ages 71+ 160-270 / 4.5
<b>Treatment</b>	OK	OK	OK	OK	OK	OK	OK
<b>Family History</b>	No death of cardiovascular disease or cancer in parents prior to Age 60. Cancer is gender related  Waived if Age 65 and over	No cardiovascular death in parent or sibling prior to Age 60  Waived if nonsmoker over Age 70	No parent or sibling death from cardiovascular or cancer prior to Age 60	No parent or sibling death from heart disease prior to Age 60. No Family history of hereditary cancer risk.  Waived if over Ages 66+	No parent or sibling death due to coronary artery disease or cancer prior to Age 65  Waived if over Age 70	Up to Age 69 No death of parent or sibling before age 65 to coronary artery disease, myocardial infarction or cerebrovascular disease (stroke)  Ages 70+ Disregard family history of cardiovascular disease	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 70
<b>Motor Vehicle Report</b>	Max of 1 moving violation in 3 years  No DUI/Reckless, Revocation or Suspension in the past 7 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in 5 years.  No DUI/Reckless, Revocation or Suspension in the past 5 years	No more than 1 moving violation or accident in the past 5 years  No DUI/Reckless driving or suspension in the past 5 years	Ages 18-70 Max of 1 moving violations in the past 2 years Age 71+ No moving violation in past 2 years  No DUI/Reckless driving in the past 10 years	Max of 3 non-ratable moving violations in the past 3 years  No DUI/Reckless or Suspension driving in the past 5 years	Max of 1 moving violation in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Individual Consideration	None	No history of treatment for alcohol or substance abuse	No history ever	None in the past 10 Years	None in the past 10 Years	None
<b>Hazardous Avocation</b>	Scuba Certified & up to 100 Feet with Dive Master. Open water only. 10 Dives per year.	Only if no flat extra required. Scuba Certified & up to 100 Feet with Dive Master. Open water only.	Scuba Certified and up to 75 feet.	None	Scuba - Certified and up to 65 Feet	Not available	Non Rated Scuba Okay
<b>Aviation</b>	Not available	Exclusion	Non-ratable pilots for major airlines only or private aviation with exclusion rider	None	None in the past 12 months	Not available	Not available

Preferred Plus Underwriting Guidelines by Carrier

	North American	Pacific Life   Lynchburg	Principal	Protective	Prudential	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	None in past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  24 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  24 cigars a year OK No nicotine in HOS
<b>Blood Pressure</b>	135/85 Ages 70 & under 140/85 Ages 71+	135/85 Ages 0-50 140/85 Ages 51-64 145/90 Ages 65+	135/85 Ages 20-44 140/85 Ages 45-64 140/90 Ages 65-85	135/85 thru Age 60 140/85 Ages 61-70 150/90 Ages 71+	No Medication 130/80 thru Age 49  No more than 1 Medication 140/85 Ages 50+  No thru Age 49 1 Medication allowed Ages 50+	135/85 thru Age 70 145/85 Ages 71+  No treatment thru Age 49 Treatment OK Ages 50-80 No treatment Ages 81+	140/85   OK
<b>Treatment</b>	OK	OK	OK	OK if maintained for 12 months			OK
<b>Cholesterol HDL Ratio</b>	Age 70 & under 125-300 / 5.0  Ages 71+ 125-300 / 5.5	150-300 4.5 Male 4.0 Female	Ages 20-64 240 / 4.5 Ages 65-85 260 / 5.0	275 / 4.5 thru Age 70 130-275 / 4.5 Ages 71+	< 300 / 5.0	230 / 5.0 thru Age 70 230 / 5.5 Ages 71+	300 / 5.0
<b>Treatment</b>	OK	OK	OK	OK	OK	OK	OK
<b>Family History</b>	No death of natural parent or sibling from heart disease or familial cancer prior to age 60.  Waived if gender distinct cancer type for the opposite gender. Waived Ages 71+	No family death from heart disease, hypertension, cancer or diabetes prior to Age 50  No two deaths under age 60 from the same list.	No parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 65. Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 71+	No parent or sibling death due to coronary artery disease, cardiovascular disease, or genetic predisposition cancer prior to Age 60  Waived if over Age 59 unless both died	No parent or sibling death due to coronary artery disease, cancer, or cardiovascular disease prior to Age 60  Waived if Age 60+	No parent or sibling death due to heart or vascular disease or cancer prior to Age 60  Waived if over Age 64	No parent death due to heart disease or cancer prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	No more than two moving violations in the past 3 years  No DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past 5 years	No DUI/Reckless driving, license revocation or suspension in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 1 moving violation in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving conviction in the past 5 years. No current license suspension.	Max of 2 minor moving violations, 1 serious violation in the past 1 year.  No DUI/Reckless driving in past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	No history of abuse or treatment in past 10 years	No history or treatment ever	None	Refer to Underwriter	None	None	No Drug/Alcohol treatment in the past 15 years
<b>Hazardous Avocation</b>	None Past 24 Months Scuba Non-Technical 130 feet maximum	Scuba certified and dives up to 100 feet	Refer to Underwriter	None within the last 3 years except scuba to 100 feet depth	Scuba Certified up to 100 feet, Less than 10 dives per year	None except scuba dives up to 75 feet depth	None in past 5 years except limited scuba dives up to 100 feet depth
<b>Aviation</b>	Non-ratable pilots for major airlines only, or aviation exclusion rider.	With Flat Extra or Exclusion	Refer to Underwriter	Not Available	1000 total hours or 5 years as cert. pilot. Min of 100 hours in current craft	Exclusion Only	Exclusion Only

## Key Points to Preferred Underwriting Guidelines by Carrier

	American General	Banner	Cincinnati	Columbus   Lafayette	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 36 mos.  1 cigar a week allowed No nicotine in HOS past 12 mos	None in the past 24 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  6 cigars a year OK No nicotine in HOS	None in last 24 months Smoker-Less than 1 pack per day  12 cigars a year OK for UL. No cigars for Term. No nicotine in HOS	None in the past 24 mos.  12 cigars a year OK No nicotine in HOS	None in the past 24 mos.  24 cigars a year OK No nicotine in HOS	None in the past 24 mos.  5 cigars a month OK No nicotine in HOS
<b>Blood Pressure</b>	140/85 Ages 0-45 140/90 Ages 45-69 155/90 Ages 70+	Average readings in past 2 years not greater than 140-90	140/85 Ages 0-60 150/90 Ages 61+	135/85 Ages 50 & under 140/90 Ages 51+	145-90 Ages 18-50 150/90 Ages 51+	Thru Age 69 140/90 12 Month Average  Ages 70+ 155/90 12 Month Average	Ages 18-55 145/90 Ages 55+ 150/90
<b>Treatment</b>	OK	OK	OK - Controlled past 24 mo	OK for Non-Tobacco Only	OK	OK	OK if maintained at least 1 year
<b>Cholesterol HDL Ratio</b>	Age <45 ≤300 / 5.5 or less Ages 45-69 ≤300 / 6.0 or less Age ≥ 70 >130 / 6.0 or less	All Ages 120-300 / 5.5 or less	All Ages 250 / 5.0	All Ages 240 / 6.0	250 / 5.0 Ages 18-50 270 / 5.5 Ages 51-70 300 Max if HDL Ratio is 1 less than the above rates 160-300 Ages 71+	100 - 300 6.0 Ratio thru Age 69 7.0 Ratio Ages 70+	Ages 18-60 250 / 5.5 Ages 61-70 280 / 6.0 Ages 71+ 160-280 / 6.5
<b>Treatment</b>	OK	OK	OK	OK for Non-Tobacco Only	OK	OK	OK
<b>Family History</b>	No parent death due to cardiovascular disease or cancer prior to Age 60 Cancer is gender related  Waived if over Age 65	No parent death due to cardiovascular prior to Age 60  Waived if nonsmoker over Age 70	No more than 1 death from cardiovascular or cancer prior to Age 60	No more than 1 parent or sibling death from heart disease prior to Age 60. No Family history of hereditary cancer risk.  Waived if over Age 66	No parent or sibling death due to coronary artery disease, cerebrovascular disease, diabetes or cancer prior to Age 65  Waived if over Age 70	Up to Age 69 No death of parent or sibling before age 60 to coronary artery disease, myocardial infarction or cerebrovascular disease (stroke)  Ages 70+ Disregard family history of cardiovascular disease	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 70
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 6 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	No DUI/Reckless, Revocation or Suspension in the past 5 years	No more than 1 moving violation or accident in the page 2 years  No DUI/Reckless driving or suspension in the past 5 years	Ages 18-70: Max of 2 moving violations in the past 2 years No DUI/Reckless driving in the past 5 years  Age 71+: 1 moving violation in past 2 years. No DUI/Reckless driving in the past 5 years	Max of 3 nonratable moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Individual Consideration	No history of abuse in past 10 years	No history of treatment for alcohol or substance abuse	No history of treatment, counseling or abuse in past 10 years	No history of drug/alcohol treatment in past 10 years	No history of drug/alcohol abuse in past 10 years	No history of drug/alcohol abuse in past 10 years
<b>Hazardous Avocation</b>	Scuba Certified & up to 100 Feet with Dive Master. Open water only. 10 Dives per year.	Scuba Certified & up to 100 Feet with Dive Master. Open water only. 10 dives per year	If not considered hazardous and no flat extra required	No ratable participation	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	No ratable avocations	OK if no flat extra
<b>Aviation</b>	Not Available	Exclusion	Non-ratable pilots for major airlines only or private aviation with exclusion rider	No ratable participation	IFR with 300 total hours 25-200 hrs./yr. Age 71+ None in past 12 mo.	Under age 70 - IFR or 1000 hrs.; 25-250 hr./yr. Clean MVR	Under age 70 - IFR or 1000 hrs.; 25-250 hr./yr. Clean MVR

Preferred Underwriting Guidelines by Carrier

	North American	Pacific Life   Lynchburg	Principal	Protective	Prudential	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	None in the past 36 mos  24 cigars a year OK No nicotine in HOS	None in the past 36 mos.  12 cigars per year OK No nicotine in HOS	None past 2 yrs. Ages 20-70; 3 yrs. Ages 71-85  24 cigars per year OK No nicotine in HOS	None in the past 24 mos.  24 cigars per year OK No nicotine in HOS	None in the past 36 mos.  24 cigars a year OK No nicotine in HOS	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 24 mos.  24 cigars per year OK No nicotine in HOS
<b>Blood Pressure</b>	140/90 Ages 70 & under 150/90 Ages 71+	140/90 Ages 0-50 145/90 Ages 51-64 150/90 Ages 65+	140/85 Ages 20-44 140/90 Ages 45-64 145/90 Ages 65-85	140/90 thru Age 60 150/90 Ages 61-70 160/95 Ages 71+	135/85 thru Age 49 145/90 Ages 50+	145/85 thru Age 70 150/90 Ages 71+	145/90
<b>Treatment</b>	OK	OK	OK	OK if maintained past 12 months	OK	OK	OK
<b>Cholesterol HDL Ratio</b>	Age 70 & under 125-300 / 6.0  Age 71+ 125-300 / 6.5	150 - 300 5.5 Male 5.0 Female	265 / 5.5 Ages 20-64  280 / 6.0 Ages 65-85	275 / 5.5 thru Age 70 130-275 / 5.5 Ages 71+	< 300 / 6	260 / 5.5 thru Age 70 260 / 6.0 Ages 71+	300 / 6.0
<b>Treatment</b>	OK	OK	OK	OK	OK	OK	OK
<b>Family History</b>	No death of natural parent from heart disease or familial cancer prior to Age 60.  Waived if gender distinct cancer type for the opposite gender. Waived Ages 71+	No family death due to heart disease, hypertension, cancer or diabetes prior to Age 50 No two deaths from the same list under age 60.	No parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 60.  Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 71+	No parent or sibling death from cardiovascular disease, coronary artery disease, or genetic predisposition cancer prior to Age 60  Waived if over Age 59 unless both died	No more than 1 parent death due to coronary artery disease, cancer or cardiovascular disease prior to Age 60  Waived if Age 60+	No parent death due to heart or vascular disease or cancer of either parent prior to age 60  Waived if over Age 64	No parent death due to heart disease or cancer prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	No more than two moving violations in the past 3 years  No DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past 5 years	No DUI/Reckless driving, license revocation or suspension in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 3 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years. No current license suspension.	Max of 2 minor moving violations in past 1 year. 1 serious violation in the past 3 years.  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	No history of treatment or abuse in past 7 years	No history or treatment in past 10 years	No history of alcohol or drug abuse in past 10 years	Refer to Underwriter	No history or treatment in the past 10 years	None	No history or treatment for drugs/alcohol in past 10 years
<b>Hazardous Avocation</b>	No ratable participation	Scuba certified and dives up to 100 feet	Refer to Underwriter	None in past 3 years except for scuba dives up to 100 feet depth	Scuba: Possible individual consideration up to 130 feet depth	None except scuba dives up to 75 feet depth	None in past 2 years except limited scuba dives up to 100 feet depth
<b>Aviation</b>	Under age 70 With our without IFR Total hours < 300 and annual hours < 100 or Total hours > 300 and annual hours < 200	Ages 20-70: IFR and 26-150 Hours/Yr.	Refer to Underwriter	Ages 27-65 IFR 400 solo hours 26-200 hours annually	1000 total hours or 5 years as cert. pilot. Min of 100 hours in current craft	Age 26-69 IFR 150 Total Hours 25-200 Hours/Yr.	Ages 30-70 IFR Min 1,000 total hours and 50-250 Hours/Yr. No violations in past 5 years

Standard Plus Underwriting Guidelines by Carrier

	American General	Banner	Cincinnati	Columbus   Lafayette	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 12 mos.  1 cigar a week allowed No nicotine in HOS past 12 mos	None in the past 12 mos.  12 Cigars a year OK No nicotine in HOS	None in the past 12 mos.  Smokeless tobacco, cigar, pipe with positive HOS. No nicotine substitute.	<i>Standard Plus only offered on Columbus/Lafayette term products</i>  No Tobacco/nicotine in last 12 months	None in the past 12 mos.  24 Cigars a year OK No nicotine in HOS	Standard Plus Band Not Available	UL Only None in past 12 months 5 cigars a month OK No nicotine in HOS Term & WL Not Available
<b>Blood Pressure  Treatment</b>	Ages 0-44 145 / 90 Ages 45-69 150 / 90 Ages 70+ 160 / 90  OK	Average readings in the past 2 years not greater than 145/90  OK	140/90 Ages 0-60 150/90 Ages 61+  OK - Controlled past 24 mo	140/90 or less  OK	Ages 18-60 155 / 95 Ages 61-70 165 / 95  OK	Standard Plus Band Not Available	Ages 18-55 145 / 90 Ages 55+ 150 / 90  OK if maintained at least 1 year
<b>Cholesterol HDL Ratio  Treatment</b>	Age <45 ≤300 / 6.5 or less Ages 45-69 ≤300 / 7.0 or less Age ≥ 70 >130 / 7.0 or less  OK	All Ages 120-300 / 6.5 or less  OK	All Ages 250 / 6.0  OK	All Ages 260 / 6.5  OK	Ages 18-50 5.5 Ratio Ages 51+ 6 Ratio	Standard Plus Band Not Available	Ages 18-60 300 / 6.5 Ages 61-70 300 / 7.0 Ages 71+ 160-330 / 7.5
<b>Family History</b>	No more than one parent death due to cardiovascular disease or cancer prior to Age 60 Cancer is gender related  Waived if over Age 65	No more than one parent death due to cardiovascular prior to Age 60  Waived if nonsmoker over Age 70	No specific criteria	No more than one parent or sibling death from heart disease prior to Age 60. No Family history of hereditary cancer risk  Waived if over Age 66	No more than one parent or sibling death due to coronary artery disease or cancer prior to Age 60  Waived if over Age 70	Standard Plus Band Not Available	No more than 1 death prior to Age 60 in parent or sibling from cardiovascular disease or cancer
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI, Reckless, Revocation or Suspension in the past 5 years	Max of 3 violations in the past 3 years  No DUI/Reckless driving in the past 3 years	No DUI/Reckless, Revocation or Suspension in the past 3 years	No more than 2 moving violation or accident in the page 3 years  No DUI/Reckless driving or suspension in the past 5 years	Standard record  No more than 1 DUI/Reckless driving in the past 5 years	Standard Plus Band Not Available	No rating  No DUI in the past 3 years
<b>Alcohol Substance Abuse</b>	Individual Consideration	No history of abuse in past 7 years	No history of treatment for alcohol or substance abuse	No history of treatment, counseling or abuse in past 8 years	No history of drug/alcohol treatment in past 5 years	Standard Plus Band Not Available	No history of abuse in the past 7 years
<b>Hazardous Avocation</b>	Scuba Certified & up to 100 Feet with Dive Master. Open water only. 10 Dives per year.	Scuba Certified & up to 100 Feet with Dive Master. Open water only. Maximum 10 dives per year	May have a flat extra	No ratable participation	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	Standard Plus Band Not Available	Nonrated avocations eligible
<b>Aviation</b>	Must have 100 solo hours and fly less than 200 hours per year	Exclusion or Flat Extra	Private aviation with exclusion or flat extra	No ratable participation	IFR with 300 total hours 200-300 hrs./yr.	Standard Plus Band Not Available	Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible

## Key Points to Standard Plus Underwriting Guidelines by Carrier

	North American	Pacific Life   Lynchburg	Principal	Protective	Prudential	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	Standard Plus Band Not Available	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None past 1 yr. Ages 20-70; 3 yrs. Ages 71-85  24 cigars per year OK No nicotine in HOS	Standard Plus Band Not available	No cigarettes in past 12 mos. (cigars, pipe, chewing tobacco OK)	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 12 mos.  24 cigars per year OK No nicotine in HOS
<b>Blood Pressure  Treatment</b>	Standard Plus Band Not Available	145/90 Ages 0-50 150/90 Ages 51-64 155/90 Ages 65+  OK	145/90 Ages 20-64 150/90 Ages 65-85  OK	Standard Plus Band Not available	140/90 thru Age 49 145/90 Ages 50+  OK	148/88 thru Age 70 152/88 Ages 71+  OK	150 / 90  OK
<b>Cholesterol HDL Ratio  Treatment</b>	Standard Plus Band Not Available	150 - 300 6.5 Male 6.0 Female  OK	275 / 6.5 Ages 20-64  300 / 7.0 Ages 65-85  OK	Standard Plus Band Not available	< 300 / 7.0  OK	300 / 6.2 thru Age 70 300 / 6.7 Ages 71+  OK	300 / 7.0  OK
<b>Family History</b>	Standard Plus Band Not Available	No family deaths due to heart disease, hypertension, cancer or diabetes prior to Age 50. No two deaths prior to age 60 from the same list.	No more than one parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 60. Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 71+	Standard Plus Band Not available	No specific criteria	No more than one sibling or parent death due to heart or vascular disease or cancer prior to Age 60  Waived if over Age 64	No parent death due to heart disease or cancer prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	Standard Plus Band Not Available	No DUI/Reckless driving, license revocation or suspension in the past 3 years	Not ratable	Standard Plus Band Not available	Driving history will be evaluated to determine qualification for this class. History that will require rating not permitted	Max of 2 minor moving violations in the past 1 year, 1 serious violation in the past 3 year.  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Standard Plus Band Not Available	No history or treatment in past 7 years	Not ratable	Standard Plus Band Not available	Alcohol/Drug history to be evaluated. History requiring rating not permitted	No history or treatment in last 10 years	No history or treatment in last 5 years
<b>Hazardous Avocation</b>	Standard Plus Band Not Available	Scuba certified and dives up to 100 feet	Refer to Underwriter	Standard Plus Band Not available	Scuba: Possible individual consideration up to 130 feet depth	None except scuba dives up to 75 feet depth	Scuba dives up to 100 feet depth. Others with flat extra.
<b>Aviation</b>	Standard Plus Band Not Available	Ages 20-70: IFR and 26-150 Hours/Yr.	Refer to Underwriter	Standard Plus Band Not available	Ages 25+ with 600 total hours 30-300 hours per year	Ages 26-69 IFR 100 Total Hours 25-200 Hours/Yr.	Ages 30-70 IFR 1,000 total hours and 50- 250 Hours/Yr. No violations in past 5 years