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## Pinney Carrier Aviation Guidelines

CARRIER	PRIVATE PILOT	STUDENT PILOT	COMMERCIAL PILOTS	AER ?	MISC. NOTES
<b>ACCORDIA</b>	Best Class Avail: PBNS IFR Reqd: No Min Total hrs: 100 Min/Max hrs/yr: 25/200	Best Class Avail: SNS  Flat Extra: \$3.50	PBNS	No	Best class at A27+
<b>AMERICAN GENERAL</b>	Best Class Avail: Standard Plus IFR Reqd: No Min Total hrs: 100 (solo, o/w \$3.50) Min/Max hrs/yr: 0/200 (over \$2.50)	Best Class Avail: SNS+  Flat Extra: \$3.50	PBNS (US and Canada only)	OK PBNS (within retention)	Exclusion if driving Hx is rated; corp pilots OK PBNS w/ same stds as commercial and co owned plane; flying into Mexico \$2.50 FE; over 200 hrs \$2.50 FE
<b>BANNER</b>	Best Class Avail: SNS+ IFR Reqd: no Min Total hrs needed: 100 (solo) Min/Max hrs/yr: 25/250	Best Class Avail: SNS+  Flat Extra: \$2.50	PBNS	OK PBNS (some state limitations)	A75+ requires AER; \$2.50 FE if less than 25 hrs/yr; and for hours over 250/yr, depends on total experience (see u/w manual)
<b>BRIGHTHOUSE</b>	Best Class Avail: ElitePlus IFR Reqd: No Min Total hrs needed:100 Min/Max hrs/yr: 0/200	Best Class Avail: ElitePlus  Flat Extra \$3.50 for 5yr	Elite Plus	OK Elite Plus	Over max hrs/yr is \$3.50-\$5 FE; min A26 age reqmt for best class consideration; corp pilot OK as commercial, with similar flying
<b>CINCINNATI LIFE</b>	Best Class Avail: Standard IFR Reqd: No Min Total hrs needed: 100 Min/Max hrs/yr: 0/200	Best Class Avail: Std  Flat Extra: \$3.50	PNS	OK PBNS	They use SwissRe for aviation risks; less than 100 total hrs \$3.50 flat; min A26; over 200 hrs/yr \$3.50 flat and up; IFR reduces flats by \$1
<b>EQUITABLE</b>	Best Class Avail: PBNS IFR Reqd: No Min Total hrs needed: 100 (< \$2.50) Min/Max hrs/yr: 26/150 (<\$2.50>)	Best Class Avail: PBNS  Flat Extra: \$3.50	PBNS	OK PBNS	
<b>FIDELITY</b>	Best Class Avail: Standard IFR Reqd: No Min Total hrs needed: 75 Min/Max hrs/yr: 0/200	Best Class Avail: Std  Flat Extra: \$2.50	Select (w/ at least one base in the US/Canada)	OK Select	w/ over 400 total hrs, can fly up to 300hrs/yr; over max/yr \$2.50 FE; rotar wing IC; homebuilt—decl;

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<b>FORESTERS</b>	Best Class Avail: SNS IFR Reqd: Yes Min Total hrs needed: 100 Min/Max hrs/yr: 51/250	Best Class Avail: SNS  Flat Extra: \$3.50	PBNS	No	No IFR is \$2.50 FE; min A30
<b>JOHN HANCOCK</b>	Best Class Avail: Prfd IFR Reqd: Yes Min Total hrs needed: 300 Min/Max hrs/yr: 25/200	Best Class Avail: PNS Flat Extra: \$3.00 (or <100 total hrs)	PBNS And crew North America flying	OK PBNS	Std+ w/o IFR, up to 200 hrs/yr; over 200 hr/yr is Std+ w/ IFR, over 300 is \$2.50(or \$3.50 w/o IFR); min A18/Max A70; no exclusions if flying is occ; no exclusions on Surv; flying for biz (not for pay) OK
<b>LINCOLN FINANCIAL</b>	Best Class Avail: PNS IFR Reqd: Yes (or >1000 total hrs) Min Total hrs needed:100 Min/Max hrs/yr: 25/250	Best Class Avail: SNS  Flat Extra: \$3.50	PBNS	OK PBNS	They use SwissRe as guide; min A26 for PNS; Max A70 and clean MVR for PNS
<b>MUTUAL OF OMAHA</b>	Best Class Avail: Prfd (A30-70) IFR Reqd: Yes Min Total hrs needed: 1000 Min/Max hrs/yr: 50/250	Best Class Avail: SNS  Flat Extra: \$3.50	PrfdPlus	OK PrfdPlus	No IFR-STD; min A26; Corp pilot w/ Commercial cert, company owned plane Std w/ \$2.50 FE; freight flying or passenger of Std; can be up to 300/yr, w/ 400+ total hrs
<b>NATIONWIDE</b>	Best Class Avail: Prfd (A27-65) IFR Reqd: no Min Total hrs needed: 100 (solo) Min/Max hrs/yr: 20/200	Best Class Avail: SNS  Flat Extra: \$3.50	PBNS	OK PBNS	\$3.50 flat for less than 100 total hrs; over 200 hrs/yr is \$2.50 flat, and up; once at 400 total solo hrs, can go up to 300 hrs/yr without addl rating
<b>NEW YORK LIFE</b>	Best Class Avail: Prfd IFR Reqd: Yes Min Total hrs needed: 500 Min/Max hrs/yr: 51/200	Best Class Avail:  Flat Extra:	Prfd	no	A25-65; If no IFR Std; fixed wing only; flying in the continental US only
<b>NORTH AMERICAN</b>	Best Class Avail: Super Prfd IFR Reqd: Yes Min Total hrs needed: 300 Min/Max hrs/yr: 50/150	Best Class Avail: Prfd  Flat Extra:\$3.50	PBNS	OK PBNS	A27-65;all flights need to be in the USA; if no IFR, PNS; if over/under hrs/yr PNS; cargo pilots OK at PNS; A71+ no participation in past 12 mos and no future plans
<b>PRINCIPAL</b>	Best Class Avail: Super Prfd IFR Reqd: Yes (if total hrs<500) Min Total hrs needed: 100 Min/Max hrs/yr: 26/150	Best Class Avail: Super Std  Flat Extra: \$3.50	PBNS	OK PBNS	Min A26; If no IFR Super Prfd OK w/ 500+ total hrs; IFR pilots can fly max 300 hrs/yr; under hrs/yr is SNS+, or over 150/yr (up to 200—then per SwissRe)

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<b>PACIFIC LIFE</b>	Best Class Avail: PNS IFR Reqd: Yes Min Total hrs needed: 0 Min/Max hrs/yr: 26/150	Best Class Avail: PBNS  Flat Extra: \$3.00	PBNS	OK PBNS	If no IFR \$1.50-\$3.00 flat depending on hrs; \$2 flat for hrs<26/yr and \$1.50-\$5 flat for 150+; A20-70, outside need AER; AER for T4+
<b>PROTECTIVE</b>	Best Class Avail: PNS IFR Reqd: Yes (or ATR) Min Total hrs needed: 400 Min/Max hrs/yr: 26/200	Best Class Avail: SNS  Flat Extra: no flat (see GenRe)	PBNS	OK PBNS	need IFR (or ATR) for Prfd, if none SNS; A27-A65; no ELFT's; clean MVR; flying in US or Canada, only; under 26 hrs/yr is \$2.50 FE; 301-600 hrs/yr is \$2.50 FE; 600+ is \$5 FE; routine corp pilots OK PBNS if flying lower 48 states; instruct poss Std (<50hrs/yr)
<b>PRUDENTIAL</b>	Best Class Avail: PBNS IFR Reqd: No Min Total hrs needed: 1000 (or 5 yrs) Min/Max hrs/yr: 30/300	Best Class Avail: SNS  Flat Extra: \$2.50	PBNS	OK PNS or NS+ (see guide) by state	Needs 300+ hrs (inc both Student Pilot and solo hrs), before no flat; PBNS requires min A30 and min 100 hrs in recent aircraft and no FAA violations, fixed wing only—PNS for rotorcraft; business jet pilots poss OK PBNS; see guides for details
<b>SBLI</b>	Best Class Avail: SNS IFR Reqd: Yes Min Total hrs needed: 100 Min/Max hrs/yr: no min/200	Best Class Avail: Sel  Flat Extra: \$3.50	PBNS	OK PBNS (most states)	Min A26, <A26 \$2.50 FE; no IFR \$2.50 FE; w/ 400+ total hrs, may fly 300 hrs/yr; over 200 (or 300)/yr is \$2.50 and up FE;
<b>SECURIAN</b>	Best Class Avail: Prfd Select IFR Reqd: Yes Min Total hrs needed: 250 Min/Max hrs/yr: 50/250	Best Class Avail: PNS  Flat Extra: \$2.50	Prfd Select & Corp pilots w/ Commercial Cert	OK Prfd Select	No IFR, OK at PNS—and only requires min 25 hrs/yr; over/under min/max hrs/yr is \$2.50 FE; no min age reqmt
<b>SYMETRA</b>	Best Class Avail: SNS IFR Reqd: No Min Total hrs needed: 100 Min/Max hrs/yr: 10/300	Best Class Avail: Std  Flat Extra: \$3.00	PBNS	OK PBNS	301-500 hrs/yr is \$3.50 FE, 500+ is \$5.00 FE
<b>TRANSAMERICA</b>	Best Class Avail: PNS (A26-70) IFR Reqd: Yes (min 10 hrs) Min Total hrs needed: 150 Min/Max hrs/yr: 25/200	Best Class Avail: PNS --Term only, o/w SNS Flat Extra: \$3.50	PBNS	OK PBNS (n/a for joint life)	Non-IFR w/ hrs SNS; DMV and aviation record w/o incidents or citations; for PNS: no DM, CAD, neurological, CVD or other disorders that would preclude aviation

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<b>VOYA</b>	Best Class Avail: PBNS w/ \$.48/000 FE (min A27) IFR Reqd: No Min Total hrs needed: 100 Min/Max hrs/yr: no min/200	Best Class Avail: Prfd Flat Extra: \$3.50	PBNS	OK PBNS	Less than 100 total hours is \$3.50 FE (student status); more than yearly max is \$2.50-\$5 FE, depending on total; A<27 is \$2.50 FE; can be up to 300/yr, w/ 400+ total hrs
<b>ZURICH</b>	Best Class Avail: PBNS IFR Reqd: Yes Min Total hrs needed: 75 Min/Max hrs/yr: 0/200	Best Class Avail: SNS Flat Extra: no flat	PBNS	OK PBNS	No IFR best class PNS; 400+ total hours allows for 300 hrs/yr

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