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Multi-Carrier Underwriting Guidelines for Sky Diving

CARRIER	BEST CLASS AVAILABLE	FLAT EXTRA CLUB MEMBER	FLAT EXTRA NON-CLUB	FLAT EXTRA AS INSTRUCTOR	EXCLUSION AVAILABLE?	NOTES
AMERICAN GENERAL	SNS+	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	Yes and OK at PBNS	w/ exclusion—up to retention limits of \$3.5 mill term, \$10 mill perm; sample of exclusion on file
ASSURITY	Whatever class they qualify for medically	\$2.50-\$3.50	\$5.00	\$3.50	No	Delayed jump \$5.00 FE w/ club, \$7.50 w/o club; record break attempts would decline; BASE jumping is decline
AVIVA	Premier	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	No	
BANNER LIFE	SNS+	\$2.50	\$7.50	\$3.50	Yes (state by state)	OK PBNS w/ exclusion; recreational tandem and static line jumping possible at Prfd/no rating
BRIGHTHOUSE	Std+ (Prfd) for term Elite for perm	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	Yes and OK at PBNS (state by state)	Stunt persons \$7.50 FE

Last update/save: 8/6/2020

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CINCINNATI LIFE	Std	\$0<50/yr \$1 51-100/yr \$2 101-200/yr \$3 201+/yr	\$2.00	\$2.00	Yes and OK at PBNS (part of Aviation Exclusion)	They go off of SwissRe; one-off jumpers OK w/o rating
EQUITABLE	Prfd (up to \$3.50 FE)	\$2.50	\$5.00		No	Experimental/stunt/formations/world records all IC—likely decline
FIDELITY	Std	\$2.50	See notes	\$3.50	No	Delayed jump would be \$5 FE; no club affiliation, FE will depend on product
JOHN HANCOCK	Prfd	\$2.50 and up	likely decline		No	Individual consideration
LINCOLN FINANCIAL	Std	\$3.00 (and up)	\$5.00 (and up)	\$5.00	No	They use SwissRe
MUTUAL OF OMAHA	Std	\$3<50/yr \$5 51-100/yr \$7.50 >100/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	No	
NATIONWIDE	Std	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	Yes and OK at PBNS (state by state)	Sample of exclusion on file
NORTH AMERICAN	PNS	\$3.00	\$5.00	\$5.00	No	Jumping >50/yr is IC and FE will increase
PACIFIC LIFE	PBNS	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	No	

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PRINCIPAL	PNS	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	Yes and OK at PBNS (state by state)	They go by SwissRe; stunt divers \$7.50 FE
PROTECTIVE	Std (If none in past 12 mos and no plans, OK for PBNS w/ no flat extra)	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00		Stunt diver is \$7.50 FE; certain health conditions may prompt decline—incl mental/nervous disorders, IDDM, and CAD and/or >T8; max A65
PRUDENTIAL	PBNS (if tandem /not in control of chute)	\$2.50	\$5.00 (poss better/IC)	\$5.00	No	no WP or ADB
SBLI	Std	\$3.00 < 50/yr \$5.00 51-100/yr \$7.50 101-200/yr	\$5.00 < 50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	No	
SECURIAN	Std	\$3-\$10	\$5-\$7.50 decline>100/yr	\$5.00	Yes	
TRANSAMERICA	Std	\$3.00 < 50/yr \$5.00 51-100/yr \$7.50 101-200/yr	\$5.00 < 50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00		No exclusions available
VOYA	Std	\$3<50/yr \$5 51-100/yr \$7.50 100-200/yr \$10 200+/yr	\$5<50/yr \$7.50 51-100/yr Decline >100/yr	\$5.00	No	Excludes Base Jumping

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