

Motorists Life Underwriting Guidelines

Motorists Life offers six underwriting classifications: Four Preferred classes (available for face amounts of \$100,000 and above), plus Standard Non-Smoker and Standard Smoker.

To be considered for any of the four Preferred classifications, the insured must complete a paramedical examination including normal screening tests (blood, urine, EKG, treadmill, etc.) and must not be rateable (non-standard rates) for any reason except for flat extras that apply because of occupation and avocation (except aviation as a pilot or crew member; commercial pilots and crew members flying scheduled routes are eligible for consideration).

For the most accurate test results, we strongly recommend that the insured abstain from food or drink for a period of 12 hours prior to having blood drawn. **IMPORTANT!** Please verify that the selected paramed is following Motorists Life's life insurance examination requirement schedule.

Criteria	Preferred Best	Preferred Plus	Preferred	Preferred Smoker
Face amount	\$100,000	\$100,000	\$100,000	\$100,000
Tobacco of any type	none – 36 months	none – 24 months	none – 12 months	yes
Positive nicotine in urine	no	no	no	*Refer to smoker classes below.
Family history	No coronary artery disease, diabetes or cancer death in parents or siblings prior to age 60		No more than one coronary artery disease, diabetes, or cancer death in parents or siblings prior to age 60	
Blood pressure	135/85 (untreated)	145/90 (treated OK)	150/95 (treated OK)	
Cholesterol	230 (untreated)	250 (treated OK)	300 (treated OK)	
Cholesterol/HDL	5 (untreated)	6 (treated OK)	7 (treated OK)	
Medical history	No rateable impairments. The proposed insured must meet the criteria for a policy that is not rated Table A or higher.			
Build chart	See tables below		Weight must not be rateable	
Driving record	Two or fewer moving violations in last three years, no DUI within five years.	Two or fewer moving violations in last two years, no DUI within five years.	No DUI in last 12 months.	
Aviation	No aviation activity as a pilot or crew member. Commercial pilots and crew members flying scheduled routes and not involved in any private or hazardous aviation are eligible.			

*Standard Non-Smoker - tobacco usage allowed: chew/smokeless tobacco/snuff; cigar; pipe

*Smoker Class - tobacco products: cigarettes; e-cigarettes; vaping; marijuana; cigarillo; patch/gum; betel nut/hookah

Weight not exceeding the following table and maintained for the past 12 months

Preferred Best

4' 8" - 124	5' 10" - 195
4' 9" - 128	5' 11" - 200
4' 10" - 133	6' 0" - 204
4' 11" - 137	6' 1" - 210
5' 0" - 143	6' 2" - 215
5' 1" - 150	6' 3" - 222
5' 2" - 156	6' 4" - 229
5' 3" - 161	6' 5" - 237
5' 4" - 166	6' 6" - 244
5' 5" - 170	6' 7" - 250
5' 6" - 175	6' 8" - 256
5' 7" - 180	6' 9" - 262
5' 8" - 186	6' 10" - 268
5' 9" - 191	6' 11" - 274

Preferred Plus

4' 8" - 145	5' 10" - 209
4' 9" - 149	5' 11" - 216
4' 10" - 154	6' 0" - 221
4' 11" - 159	6' 1" - 226
5' 0" - 163	6' 2" - 233
5' 1" - 166	6' 3" - 240
5' 2" - 170	6' 4" - 246
5' 3" - 175	6' 5" - 253
5' 4" - 180	6' 6" - 259
5' 5" - 185	6' 7" - 268
5' 6" - 189	6' 8" - 273
5' 7" - 194	6' 9" - 281
5' 8" - 199	6' 10" - 288
5' 9" - 203	6' 11" - 295

All other classifications

4' 8" - 160	5' 10" - 248
4' 9" - 166	5' 11" - 257
4' 10" - 172	6' 0" - 262
4' 11" - 178	6' 1" - 269
5' 0" - 184	6' 2" - 278
5' 1" - 190	6' 3" - 286
5' 2" - 197	6' 4" - 293
5' 3" - 201	6' 5" - 301
5' 4" - 210	6' 6" - 308
5' 5" - 216	6' 7" - 316
5' 6" - 223	6' 8" - 325
5' 7" - 230	6' 9" - 334
5' 8" - 236	6' 10" - 343
5' 9" - 241	6' 11" - 351



Member of Motorists Insurance Group