



# CIVILIAN AVIATION RATING SCHEDULE

LATEST UPDATE:  
UNDERWRITING  
INFORMATION

In all cases, yearly flying time will be determined by considering the number of hours the proposed insured has flown in the past two years and the number of hours that they expect to fly in the next twelve months as both a pilot and crew member.

*Base ratings, as noted in these schedules, apply to FAA certified pilots only. **Please contact Underwriting for consideration of a foreign pilot.***

## Preferred Underwriting Criteria

Preferred Best	Preferred Non Tobacco/Preferred Smoker	Non-Smoker Plus
<ul style="list-style-type: none"> <li>▶ No ratable aviation activities</li> <li>▶ One of the following certificate types (current and valid):               <ul style="list-style-type: none"> <li>▶ Private</li> <li>▶ Commercial</li> <li>▶ ATP</li> </ul> </li> <li>▶ Age ≥ 30</li> <li>▶ Minimum 1000 total hours or 5 year + aviation history as a non student certificated pilot</li> <li>▶ No FAA violations</li> <li>▶ Minimum 100 hours in current make/model of aircraft</li> <li>▶ Must possess a valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)</li> <li>▶ Limited to pilots of fixed wing, powered aircraft flights only (no rotorcraft/gliders flights)</li> </ul>	<ul style="list-style-type: none"> <li>▶ No ratable aviation activities</li> <li>▶ One of the following certificate types (current and valid):               <ul style="list-style-type: none"> <li>▶ Private</li> <li>▶ Commercial</li> <li>▶ ATP</li> </ul> </li> <li>▶ Age ≥ 30</li> <li>▶ Minimum 1000 total hours or 5 year + aviation history as a non student certificated pilot</li> <li>▶ No FAA violations within the past 5 years</li> <li>▶ Minimum 100 hours in current make/model of aircraft</li> </ul>	<ul style="list-style-type: none"> <li>▶ No occupation related aviation activities</li> <li>▶ One of the following certificate types (current and valid):               <ul style="list-style-type: none"> <li>▶ Private</li> <li>▶ Commercial</li> <li>▶ ATP</li> </ul> </li> <li>▶ Age ≥ 25</li> <li>▶ Minimum 600 total hours or 3 year + aviation history as a non student certificated pilot</li> <li>▶ No FAA violations within the past 3 years</li> </ul>

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## Flying For Hire (Pilot and Crew Members)

Pilots and crew members flying for hire and employed by those mentioned below:		
Activity	Annual Rating Per \$1,000 / Requirements	Underwriting Categories Available
U.S. or Canadian certificated scheduled air carriers:		
Aircraft capacity < 10 seats	\$ 2.50	Smoker to Non-Smoker
Aircraft capacity ≥ 10 seats		Smoker to Preferred Best
Foreign air carriers – excluding Canadian carriers (examples include British Airways, Qantas, Ryanair, Air India, Emirates, etc.)	<b>Referral Required</b>	
Corporate Owned Aircraft ( <i>including fractional ownership corporations [e.g. Net Jets]</i> )		
Jet powered aircraft or fixed wing aircraft with ≥ 10 seats		Smoker to Preferred Best
Others	\$2.50	Smoker to Non-Smoker
Others	<b>Referral Required</b>	

Pilots / Crew Members engaged in other commercial flight occupations:		
Activity	Annual Rating Per \$1,000 / Requirements	Underwriting Categories Available
Aerobatics	\$10.00	Smoker to Non-Smoker
Crop Spraying		
Purpose built agricultural application aircraft / rotorcraft		
< 1000 hours experience in application flight	\$5.00	Smoker to Non-Smoker
≥ 1000 hours experience in application flight	\$5.00	Smoker to Non-Smoker
Modified conventional aircraft / rotorcraft		
< 1000 hours experience in application flight	\$7.50	Smoker to Non-Smoker
≥ 1000 hours experience in application flight	\$5.00	Smoker to Non-Smoker
Pilot Instruction for compensation	\$2.50	Smoker to Non-Smoker
Firefighting		
Smoke jumpers	\$3.75	Smoker to Non-Smoker
Others	\$7.50	Smoker to Non-Smoker
Test Piloting or other unusual hazard	<b>Referral Required</b>	
<b>Occupation Group A</b>		
Air Ambulance, Demonstration (sales/service), Ferry Service (within U.S. & Canada), Fish & Game, Law Enforcement, Mapping, Medical Airlift, Mining, Photography, Pipeline, Power & Telephone line Inspection, Radio & TV Reporting, Search & Rescue, Sightseeing, Weather Control		
≤ 350 hours yearly flying time	\$3.75	Smoker to Non-Smoker
> 350 hours yearly flying time	\$5.00	Smoker to Non-Smoker
<b>Occupation Group B</b>		
Banner Towing, Bush Flying, Construction, Glider Towing, Herding/Hunting, Off-Shore Oil Rig Service		
≤ 350 hours yearly flying time	\$5.00	Smoker to Non-Smoker
> 350 hours yearly flying time	\$7.50	Smoker to Non-Smoker

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## Not Flying for Hire (Pilot and Crew Members)

Flying Conventional Manufactured Fixed Wing and Rotorcraft <sup>1</sup>		
Activity	Annual Rating Per \$1,000 / Requirements	Underwriting Categories Available
Student Pilots	\$2.50	Smoker to Non-Smoker
Pilots with Sport or Recreational Certificates		Smoker to Non-Smoker
Pilots with Private, Commercial or Airline Transport Certificates		
≤ 300 hours total flight time	\$2.50	Smoker to Non-Smoker Plus
> 300 hours total flight time	\$5.00	Smoker to Non-Smoker Plus
performing any aerobatic maneuvers	\$1.25	Smoker to Non-Smoker Plus
performing any non-compensated pilot instruction in the air	\$1.25	Smoker to Non-Smoker Plus
< 30 hours yearly flying time	\$1.25 <sup>3</sup>	Smoker to Preferred Best
30-300 hours yearly flying time		Smoker to Preferred Best
> 300 hours yearly flying time <sup>2</sup>	\$3.75 <sup>3</sup>	Smoker to Non-Smoker Plus
Non-Conventional Private Aviation Activities <sup>1</sup>		
Activity	Annual Rating Per \$1,000 / Requirements	Underwriting Categories Available
Ultra-lights (Weight-shift aircraft) <sup>1</sup>		
Certified pilots		
Flights ≤ 3000 ft	\$2.50	Smoker to Non-Smoker Plus
Flights > 3000 ft	\$5.00	Smoker to Non-Smoker Plus
Hobbyist - no certification		
Flights ≤ 3000 ft	\$5.00	Smoker to Non-Smoker Plus
Flights > 3000 ft	\$7.50	Smoker to Non-Smoker Plus

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<sup>1</sup> When Aircraft is listed as Experimental (homebuilt, amateur-built, kit-built etc).

Experience	Adjustment
< 50 hours total flight in Experimental Model	Increase Aviation Extra by 2 Classes
> 50 hours total flight in Experimental Model	Use appropriate Aviation Extra

<sup>2</sup> Non-compensated hours flown by proposed insureds flying for their own business (where piloting a company aircraft is not their primary job), may be considered similarly to commercial pilots hours, and not counted against private aviation activities, if they fly a corporate jet type of aircraft.

<sup>3</sup> 1 class reduction with Instrument Rating, no other unfavorable aviation factors & the following experience: 100 hours of non-simulated IFR flight time & 100 hours in current make/model aircraft

## Lighter-than-air flight

Activity	Annual Rating Per \$1,000 / Requirements	Underwriting Categories Available
Balloons		
Hot air		
Tethered		Smoker to Preferred Non-Tobacco
Free Flight - normal (suburban/rural) terrain	\$1.25	Smoker to Non-Smoker Plus
Free Flight - rugged terrain (mountains/remote areas)	\$5.00	Smoker to Non-Smoker Plus
Free Flight - experimental/record attempts/over ocean		Decline
Helium		Decline
Blimps & Rigid Airships		Smoker to Preferred Non-Tobacco

Call **[Variable Contact]** For More Information

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

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