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Underwriting Guidelines for MVR History

CARRIER	PBNS	PNS	SNS+	SNS	Notes
AMERICAN GENERAL	no DUI, reckless, suspension or revocation in past 7 yrs	no DUI, reckless, suspension or revocation in past 6 yrs	no DUI, reckless, suspension or revocation in past 5 yrs	no DUI, reckless, susp or revocation in past 3 yrs	Preferred Tobacco: same as PNS Standard Tobacco: Same as SNS
AMERICAN NATIONAL	No DUI or DWI or reckless driving for 5 years. No more than 2 moving violations in 5 years.	No DUI or DWI or reckless driving for 5 years. No more than 2 moving violations in 3 yr	No DUI or DWI or reckless driving for 5 years.	N/A	
ASSURITY	No DUI or reckless in past 7 yrs; no more than one moving violation in past 5 yrs	No DUI or reckless in past 5 yrs; no more than one moving violation in past 5 yrs	N/A	N/A	
AVIVA	No DUI or reckless driving for 5 years. No more than 2 moving violations in 3 years.	No DUI or reckless driving for 5 years. No more than 2 moving violations in 3 years.	No DUI or reckless driving for 5 years. No more than 2 moving violations in 3 years.	N/A	Same for Prfd Tob; (See guide for Perm Products)
AXA	No DWI, Reckless driving, suspension in past 5 yrs; no more than 2 MV in last 3 yr	No DWI, Reckless driving, suspension in 5 yrs, no more than 2 MV in last 3 yrs	No DWI, Reckless driving, suspension in 3 yrs, no more than 3 MV in last 3 yrs	N/A	See guidelines for A70+
BANNER	no DWI, reckless, license suspension or revocation in past 5 yrs; no more than 2 moving violations in past 3 years	No more than 2 moving violations in past 3 years; no DWI, reckless, license suspension or revocation in past 5 yrs	No more than 3 moving violations in past 3 years; no DWI, reckless, license suspension or revocation in past 3 years	No more than 4 moving violations in past 3 years; no DWI, reckless, license susp or revocation in past 2	Prfd Tob same as PNS and Std Tob same as SNS
FIDELITY (RD TERM)	N/A	No more than 3 moving violations in the last 5 years. no DUI last 5 years.	N/A	No more than 3 MV in the last 3 years. No DUI last 3 years.	DL Suspension subject to individual underwriter review
FORESTERS	No DUI/DWI past 5 yrs; no more than 2 moving violations in past 5 yrs	No DUI/DWI past 5 yrs; no more than 2 moving violations in past 3 yrs	No DUI/DWI past 5 yrs; no more than 2 moving violations past 3yrs	N/A	Tob Plus same as PBNS
GENWORTH	No DWI, DUI, reckless, suspension or revocation in past 5 yrs	No DWI, DUI, reckless, suspension or revocation in past 5 yrs	No DWI, DUI, reckless, susp or revocation past 3 yrs	No DWI, DUI, reckless, susp or revocation past 2 yrs	See guide for A65+

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CARRIER	PBNS	PNS	SNS+	SNS	Notes
JOHN HANCOCK	No more than 1 moving violation in past 2 years; no DWI or reckless in past 10 years- no more than 1 ever	No more than 2 moving violation in past 2 years; no DWI or reckless in past 5 years- no more than 1 ever	"must be standard"	N/A	See guidelines for A71+
LINCOLN FINANCIAL	No more than 3 (nonratable) violations in past 3 yrs; no DUI or license suspension in past 5 yrs	No more than 3 (nonratable) violations in past 3 yrs; no DUI or license suspension in past 5 yrs	N/A	N/A	
METLIFE	<i>Elite Plus</i> No DWI past 5 yrs; no more than 1 moving violation in past 3 yrs	<i>Elite</i> No DWI past 5 yrs; no more than 2 moving violation in past 3 yrs	<i>Prfd</i> No DWI past 5 yrs; no more than 3 moving violation in past 3 yrs	"Average risk; not substandard"	Prfd Tob same as PNS
MINNESOTA LIFE	No DWI, DUI, reckless driving in the past 10 years. Mo more than 2 moving violations in the past 5 years.	No DWI, DUI, reckless driving in the past 5 years. Mo more than 2 moving violations in the past 3 years.	No DWI, DUI, reckless driving in the past 3 years. Mo more than 2 moving violations in the past 2 yrs	N/A	
MUTUAL OF OMAHA	No DWI, DUI, reckless driving in last 5 years; no more than 2 moving violations for the last 3 years	No DWI, DUI, reckless driving in last 5 years; no more than 2 moving violations for the last 3 years	No DWI, DUI, reckless driving in last 5 years; no more than 3 moving violations for the last 3 yrs	N/A	
NATIONWIDE	No DUI/DWI in last 5 years, No more than 1 MV in the last 2 yrs	No DUI/DWI in last 5 years, No more than 2 MV in the last 3 yrs	N/A	N/A	Prfd Tob same as PNS;
NORTH AMERICAN	No DWI/DUI, reckless or non-administrative license suspension in past 5 yrs; no more than 1 moving violation in past 3 years	No DWI/DUI, reckless or non-administrative license suspension in past 5 yrs; no more than 2 moving violations in past 3 years	N/A	N/A	Prfd Tob same as PNS
PRINCIPAL	No DUI or reckless driving in past 5 years; no more than 2 moving violations in past 3 years	No DUI or reckless driving in past 5 years; no more than 2 moving violations in past 3 years	No rating	N/A	

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PROTECTIVE	No DUI or reckless in the last 5 years; no more than 1 moving violation in past 3 years	No DUI or reckless in the last 5 years; no more than 2 moving violation in past 3 years	N/A	N/A	See guide for A71+
PRUDENTIAL	No DUI or reckless in past 5 yrs; no lic susp in past 3 yrs; no more than 2 moving violation or accidents in past 3 years	No DUI or reckless in past 5 yrs; no lic susp in past 3 yrs; no more than 3 moving violations or accidents in past 3 years	Actual Driving History will be evaluated to determine qualification for this class	May be rated depending on actual driving Hx.	
RBC	No more than 1 violations in past 3 yrs; no DWI/DUI, reckless in past 5 yrs	No more than 3 violations in past 3 yrs; no DUI/DWI or reckless in past 5 yrs	N/A	“Underwriting guidelines will determine rate class”	Prfd Tob same as PNS; Std Tob same as SNS
SBLI	No more than 1 DUI, none in 7 yrs; no reckless in 7 yrs; no more than 2 moving viol in last 3 yrs; no license suspension in last 3 years	No more than 1 DUI, none in 5 yrs; no reckless in 5 yrs; no more than 2 moving viol in last 3 yrs; no license suspension in last 3 years	No DUI in past 5 yrs and no more than 3 moving violations in past 3 years	No DUI in past 2 yrs; no more than 3 moving violations in past 3 years	Prfd Tob same as PNS; Std Tob same as SNS
SYMETRA	No DUI in past 10 years and no more than 2 moving violations in past 3 yrs	No DUI in past 10 years and no more than 2 moving violations in past 3 yrs	No DUI in past 5 years and no more than 3 moving violations in past 3 yrs	N/A	
TRANSAMERICA	No DUI in past 5 years; no more than 1 major violation in past 3 years, and none in last 12 mos; no more than 3 minor moving violations in past 3 yrs	No DUI in past 5 years; no more than 1 major violation in past 3 years; no more than 3 minor moving violations in past 3 yrs	No DUI in past 5 years; no more than 1 major violation in past 3 years; no more than 3 minor moving violations in past 3 yrs	N/A	Prfd Tob same as PNS
VOYA	No more than 2 moving violations in past 3 yrs. No DUI or reckless in past 5 years.	No more than 2 moving violations in past 3 years. No DUI or reckless in past 5 years.	No more than 2 moving violations in past 3 years. No DUI or reckless in past 5 years.	N/A	See guide for A61+

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