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Pinney Carrier Aviation Guidelines

CARRIER	PRIVATE PILOT	STUDENT PILOT	COMMERCIAL PILOTS	AER ?	MISC. NOTES
AMERICAN GENERAL	Best Class Avail: Standard Plus IFR Req'd: 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
AVIVA	Best Class Avail: PBNS IFR Req'd: No Min Total hrs needed: none Min/Max hrs/yr: 26/200	Best Class Avail: Prem Flat Extra: \$3.50	PBNS	OK PBNS	Over/under hrs/yr \$2.50-\$3.50 FE
AXA	Best Class Avail: PBNS IFR Req'd: 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	
BANNER	Best Class Avail: SNS+ IFR Req'd: yes (if no, \$2.40 FE) Min Total hrs needed: 100 Min/Max hrs/yr: 25/150	Best Class Avail: SNS+ Flat Extra: \$3.50	PBNS	OK PBNS	A70+ requires AER; \$2.40 FE if +/- hrs/yr
FIDELITY	Best Class Avail: Standard IFR Req'd: 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;
FORESTERS	Best Class Avail: SNS IFR Req'd: 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
Genworth	Best Class Avail:PNS IFR Req'd: Yes Min Total hrs needed: none Min/Max hrs/yr: 26/150	Best Class Avail: PBNS Flat Extra: \$3.00	PBNS	OK PBNS	If no IFR \$1.50-\$3 FE, depending on hours; \$2 FE for hours under 26/yr and \$1.50-\$5 for 150+; A20-70, outside need AER;AER for T4+

Last update/save: 3-Feb-16

CARRIER	PRIVATE PILOT	STUDENT PILOT	COMMERCIAL PILOTS	AER ?	MISC. NOTES
ING	Best Class Avail: PBNS w/ \$.48/000 FE (min A27) IFR Req'd: 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
JOHN HANCOCK	Best Class Avail: Prfd IFR Req'd: Yes Min Total hrs needed: 300 Min/Max hrs/yr: 25/200	Best Class Avail: Prfd Flat Extra: \$3.00	Prfd	OK PBNS	Std+ w/o IFR; over 200 hr/yr is Std+, over 300 is \$3.50(or \$2.50 w/ IFR); min A18/Max A80; no exclusions if flying is occ; no exclusions on Surv; flying for business (not for pay) OK
LINCOLN FINANCIAL	Best Class Avail: PNS IFR Req'd: 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
METLIFE	Best Class Avail: ElitePlus IFR Req'd: 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
MINNESOTA LIFE	Best Class Avail: Prfd Select IFR Req'd: 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; over/under min/max hrs/yr is \$2.50 FE; no min age reqmt
MUTUAL OF OMAHA	Best Class Avail: SNS+ IFR Req'd: Yes Min Total hrs needed: 100 Min/Max hrs/yr: 0/200	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
NATIONWIDE	Best Class Avail: Prfd IFR Req'd: No Min Total hrs needed: 100 Min/Max hrs/yr: 25/200	Best Class Avail: SNS Flat Extra: \$3.50	PrfdPlus	OK PrfdPlus	Min A26, if under, FE will apply; if under hrs/yr, likely SNS; if over \$2.50-\$5.00 FE; can be up to 300/yr, w/ 400+ total hrs

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NEW YORK LIFE	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
NORTH AMERICAN	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
PRINCIPAL	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 Standard 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; over/under hrs/yr is \$3.50 FE
PROTECTIVE	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: \$3.50/3yrs	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
PRUDENTIAL	Best Class Avail: PBNS IFR Reqd: No Min Total hrs needed: 1000 (or 5 yrs) Min/Max hrs/yr: 30/300	Best Class Avail:NS+ Flat Extra: \$2.50	PBNS	OK PNS or NS+ (see guide) by state	Needs 300+ 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
SBLI	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	No	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;
SYMETRA	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
TRANSAMERICA	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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