

Carrier Guide

Carrier	Aviators
Banner	Standard with IFR – 100 solo hours – 26 to 150 hours per year Minimum \$2.40 FE for Preferred or else Exclusion Rider For Preferred Plus – Only exclusion rider
Empire General	Standard with IFR total 100 hours flying and 26-150 hours per year
First Colony / GE Financial Assurance Co	Private Pilot – (no business travel) >100 solo hours, 26-150 hours/year, with IFR = Preferred >150 hours/year \$1.50/m >300 hours/year \$3.00/m Commercial pilots – Preferred Best if medically qualifies All FE can be issued off of Preferred Best or AER
First Penn	Standard with IFR or ATR, 100+ hours experience as private pilot, between 26-150 hours annual flying Age of applicant also considered
Lincoln Life	Private pilot < 100 total hours \$2.50 flat Private pilot > 100 total hours but < 150 hours per year = Standard Commercial pilots are eligible for preferred rates
Manulife	Private Pilot > 50 solo hours up to 300 hours/yr = Standard >300 hours per year \$3.50/m Student pilots <50 solo pilots \$2.50/m/3 years
MassMutual	Private Pilots with IFR, >100 hours and 0-250 hours per year = Standard Private pilots without IFR, <100 hours and 25-150 hours per year = Standard Commercial pilots eligible for best class
Prudential	Preferred (Select on old products) Student/Private pilots <200 hours/year
State Life	Standard with IFR – total 100 hours – 26-200 hours/yr Standard without IFR - >750 hours total – 26-200 hours/yr
Zurich Kemper	101-500 solo – 26-200 hours/year, w/ or w/o IFR = Std >200 hours STD w/IFP, \$2.50 w/o IFR. Student Pilots – 0-500 solo, 0-25 hours/year \$2.50 FE