



America's Foremost Insurance Brokerage Network

Driving History

CARRIER	GUIDELINES
<p>Accordia Life Current as of 3/2016</p>	<p>Term Products: Premier, Preferred & Standard Plus NS:</p> <ul style="list-style-type: none"> No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years <p>Permanent Products:</p> <ul style="list-style-type: none"> Premier: No more than 1 moving violation in past 3 years; no DUIs or reckless driving in past 5 years Preferred up to age 70: No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years Preferred age 71+: No more than 1 moving violation in past 3 years; no DUI/Reckless driving in past 5 years
<p>AIG Current as of 3/2016</p>	<p>Preferred Plus: 1 violation 3 years. No DUI, reckless, revocation, suspension 5 years Preferred & Standard Plus: 2 violations 3 years. No DUI, reckless, revocation, suspension 5 years Standard: 3 violations 3 years. No DUI, reckless, revocation, suspension 2 years*</p> <p>*A rating may apply due to overall driving history</p>
<p>John Hancock Current as of 3/2016</p>	<p>Super Preferred: No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever. Preferred: No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever. Standard: No more than 1 driving while intoxicated conviction or reckless driving conviction within the past 5 years.</p>
<p>Legal & General America Current as of 3/2016</p>	<p>Preferred Plus & Preferred: No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years. Standard Plus: No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years. Standard: No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.</p>

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<p>Lincoln National Current as of 3/2016</p>	<p>Preferred Plus & Preferred: No more than 3 non-ratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.</p>
<p>MetLife Current as of 3/2016</p>	<p>No DWI convictions within past 5 years. Elite Plus: Maximum of 1 moving violations within past 3 years Elite: Maximum of 2 moving violations within past 3 years Preferred: Maximum of 3 moving violations within past 3 years</p>
<p>Minnesota Life Current as of 3/2016</p>	<p>Preferred Select: No DWI, DUI or reckless driving in the past 10 years. No more than 2 moving violations in the past 5 years. Preferred: No DWI, DUI or reckless driving in the past 5 years. No more than 2 moving violations in the past 3 years. Non-Tobacco Plus (not available on all products): No DWI, DUI or reckless driving in the past 3 years. No more than 2 moving violations in the past 2 years.</p>
<p>North American Current as of 3/2016</p>	<p>Super Preferred: Not more than 1 moving violation in the past 3 years, or a DWI, DUI, reckless driving conviction, or non-administrative license suspension in the past 5 years. Preferred: Not more than 2 moving violations in the past 3 years, or a DWI, DUI, reckless driving conviction or non-administrative license suspension in the past 5 years.</p>
<p>Protective Life Current as of 3/2016</p>	<p>Select Preferred: No more than one moving violation in the last three years. No DUI or reckless driving in the last five years. Preferred: No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.</p>
<p>Prudential Current as of 3/2016</p>	<p>Preferred Best: No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 2 citations for moving violation and/or accident in the last 3 years. Preferred: No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 3 citations for moving violations and/or accidents in the last 3 years. Non-Smoker Plus: Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating is not permitted. Smoker & Non-Smoker: May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.</p>

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<p>SBLI Current as of 3/2016</p>	<p>Preferred Plus: No more than 1 DUI, none last 7 years; No reckless driving in last 7 years and no more than 2 moving violations in last 3 years; no license suspension within last 3 years. Preferred: No more than 1 DUI, none last 5 years; No reckless driving in last 5 years and no more than 2 moving violations in last 3 years; no license suspension within last 3 years. Select: No DUI in last 5 years and no more than 3 moving violations in last 3 years. Standard: No DUI in last 2 years and no more than 3 moving violations in last 3 years.</p>
<p>Symetra Current as of 3/2016</p>	<p>Super Preferred/Preferred: No more than 2 moving violations in 3 years. No DWI in 10 years. Standard Plus Non-Nicotine/Preferred Nicotine: No more than 3 moving violations. No DWI in 5 years.</p>
<p>Transamerica Current as of 3/2016</p>	<p>Preferred Plus (Term), Select (UL/IUL) & Preferred Elite (IUL): No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years and NONE in the last 12 months. No more than 3 minor moving violations within the last 3 years. Preferred Choice (Trendsetter Express & LB): No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years. No more than 3 minor moving violations within the last 3 years. Preferred Plus (IUL), Preferred Non Smoker (UL/Term), Preferred (IUL) & Standard Plus (Term): No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years. No more than 3 minor moving violations within the last 3 years.</p>
<p>United of Omaha Current as of 3/2016</p>	<p>Preferred Plus: No convictions for DWI, DUI or reckless driving within the last five years and no more than two moving violations within the last three years Preferred: No convictions for DWI, DUI or reckless driving within the last five years and no more than two moving violations within the last three years Standard Plus: No convictions for DWI, DUI or reckless driving within the last five years and no more than three moving violations within the last three years</p>

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