

## Underwriting Guidelines for MVR History

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>American General</b>	No DUI, reckless, suspension or revocation in past 7yrs	no DUI, reckless, suspension or revocation in past 6yrs	no DUI, reckless, suspension or revocation in past 5 yrs	no DUI, reckless, suspension or revocation in past 3yrs	Preferred Tobacco: same as PNS Standard Tobacco: Same as SNS
<b>American National</b>	No DUI or DWI or reckless driving for 5years. No more than 2moving violations in 5 years.	No DUI or DWI or reckless driving for 5 years. No more than 2 moving violations in 3yr	No DUI or DWI or reckless driving for 5 years	N/A	
<b>Assurity</b>	No DUI or reckless in past 7 yrs; no more than one moving violation in past 5 yrs	No DUI or reckless in past 5yrs; no more than one moving violation in past 5 yrs	N/A	N/A	
<b>Aviva</b>	No DUI or reckless driving for 5years. No more than 2 moving violations in 3 years.	No DUI or reckless driving for 5years. 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)
<b>Banner</b>	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 suspension or revocation in past 2	Prfd Tob same as PNS and StdTob same as SNS
<b>Cincinnati Life</b>	No more than 2 moving violations in 5 yrs; no DUI, reckless, revocation, or suspension in 5 yrs	No DUI, reckless, revocation or suspension in 5 yrs	No DUI, reckless, revocation or suspension in 3 yrs	N/A	

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<b>Equitable</b>	No DWI, Reckless driving, suspension in past 5 yrs; no more than 2 MV in last 3 yr	No DWI, Reckless driving, suspension in 3 yrs, no more than 3 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+
<b>Fidelity (RD Term)</b>	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
<b>Foresters</b>	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 3 yrs	N/A	Tob Plus same as PBNS
<b>John Hancock</b>	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 guideline for A71+
<b>Lincoln Financial</b>	No more than 3 (non-ratable) violations in past 3 yrs; no DUI or license suspension in past 5 yrs	No more than 3 (non-ratable) violations in past 3 yrs; no DUI or license suspension in past 5 yrs	N/A	N/A	
<b>Metlife/Brighthouse</b>	<b>Elite Plus</b> No DWI past 5 yrs; no more than 1 moving violation in past 3 yrs	<b>Elite</b> No DWI past 5 yrs; no more than 2 moving violation in past 3 yrs	<b>Prfd</b> No DWI past 5 yrs; no more than 3 moving violation in past 3 yrs	"Average risk; not substandard"	Prfd Tob same as PNS
<b>Mutual Of Omaha</b>	No DWI, DUI, reckless driving in last 5 years; and otherwise not rateable	No DWI, DUI, reckless driving in last 5 years; and otherwise not rateable	No DWI, DUI, reckless driving in last 5 years; and otherwise not rateable	N/A	
<b>Nationwide</b>	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; (See guide for guidelines for NLG ULII product)

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<b>North American</b>	No DWI/DUI, reckless or non-administrative license suspension in past 5 yrs; no more than 2 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
<b>Pacific Life</b>	No DWI, DUI, reckless driving, license revocation or suspensions in past 5 years	No DWI, DUI, reckless driving, license revocation or suspensions in past 5 years	No DWI, DUI, reckless driving, license revocation or suspensions in past 3 years	No DWI, DUI, reckless driving, license revocation or suspensions in past 2 years	
<b>Principal</b>	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	
<b>Protective</b>	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 A710+
<b>Prudential</b>	No DUI, DWI, OUI, or reckless driving in past 5 yrs; no lic susp in past 3 yrs; no more than 2 citations/moving violations/accidents in past 3 yrs	No DUI, DWI, OUI, or reckless driving in past 5 yrs; no lic susp in past 3 yrs; no more than 3 citations/moving violations/accidents in past 3 yrs	N/A	N/A	
<b>SAGICOR (fully u/w)</b>	No DUI in past 10 years and no more than 1 moving violation in past 3 years	No DUI in past 5 years and no more than 2 moving violations in past 3 years	N/A	N/A	Prfd Tob same as PNS
<b>SAGICOR (Acc u/w)</b>	No history of DUI or reckless driving; no accidents in 2 yrs; no more than 1 minor moving violation in past 12 mos	No history of DUI or reckless driving in past 5 years or history of no more than 1 DUI; no accidents in 2 yrs; no more than 2 minor moving violations in past 12 mos	N/A	No history of DUI or reckless driving in past 3 years or history of no more than 2 DUI's; no other major violations in past 12 mos	Tob classes same as n/sclasses

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<b>SBLI</b>	No more than 1 DUI, none in 7yrs; no reckless in 7 yrs; no more than 2 moving viol in last 3 yrs; no license suspension in last 3years	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 3years	Prfd Tob same as PNS; Std Tob same as SNS
<b>Securian</b>	No DWI, DUI, reckless driving in the past 10 years. Mo more than 2 moving violations in the past 5years.	No DWI, DUI, reckless driving in the past 5years. Mo more than 2 moving violations in the past 3 years.	No DWI, DUI, reckless driving in the past 3 years. No more than 2 moving violations in the past 2 yrs	N/A	
<b>Symetra</b>	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	
<b>Transamerica</b>	No DUI in past 5 years; no more than 1 major violation in past 3years, 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 3years; no more than 3 minor moving violations in past 3 yrs	N/A	Prfd Tob same as PNS
<b>Voya</b>	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 5years.	No more than 2 moving violations in past 3 years. No DUI or reckless in past 5years.	N/A	See guide for A61+
<b>Zurich</b>	To A35 no DUI, reckless, revocation or suspension in last 5yrs; and no more than 1 violation in the past 3yrs For A36+ no DUI, reckless, revocation or suspension in last 5yrs; and no more than 2 violations in the past 3yrs	No DUI, reckless, revocation or suspension in last 5 yrs; and no more than 2 violation in the past 3yrs	No DUI, reckless, revocation or suspension in last 5 yrs; and no more than 2 violation in the past 3yrs	No DUI, reckless, revocation or suspension in last 3 yrs; and no more than 3 violation in the past 3yrs	