

How to Determine Your Rating Class

Please refer to the chart below as a guideline for estimating your quote rating class. This chart represents a collective sample of underwriting guidelines and is not intended to be all-inclusive or a guarantee of coverage. Your final rating class will be determined through underwriting and all guidelines vary by company.

	Preferred Plus	Preferred	Standard Plus	Standard
Family History	No cardiovascular disease or cancer in either parent or siblings prior to age 60.	No death from cardiovascular disease or cancer in either parent or siblings prior to age 60.	Not more than one parent death from cardiovascular disease or cancer prior to age 60.	Not more than one parent death from cardiovascular disease or cancer prior to age 60.
Cholesterol / HDL Ratio	May not exceed 5.0	May not exceed 6.0	May not exceed 7.0	Levels above 7.0 may qualify
Cholesterol Level	May not exceed 220	May not exceed 240	May not exceed 260	Levels above 260 may qualify
Blood Pressure	No history of treatment. May not exceed 140/85.	Currently controlled. Current and historic readings over last two years may not exceed 145/88	Currently controlled. Current and historic readings over last two years may not exceed 150/92	Currently controlled. Current and historic readings over last two years may not exceed 150/92
Alcohol / Substance Abuse	No history.	No history in the past 10 years.	No history in the past 7 years.	No history in the past 7 years.
Driving History	No DUI, DWI or reckless driving in the past 5 years. No more than 1 moving violations in the last 3 yrs.	No DUI, DWI or reckless driving in the past 5 years. No more than 2 moving violations in the last 3 yrs.	No DUI, DWI or reckless driving in the past 3 years. No more than 3 moving violations in the last 3 yrs.	No DUI, DWI or reckless driving in the past 2 years. No more than 3 moving violations in the last 3 yrs.
Aviation	Commercial airline pilots may qualify. Not available for private pilots.	Commercial airline pilots may qualify. Private pilots may qualify with an exclusion rider or extra premium.	Commercial airline pilots may qualify. Private pilots may qualify with an exclusion rider or extra premium.	Commercial airline pilots may qualify. Private pilots may qualify with an exclusion rider or extra premium.
Hazardous Avocation_?	Not available.	May be available with extra premium.	May be available with extra premium.	May be available with extra premium.
Residence and / or Citizenship	Must be a U.S. resident for the past 3 years. Must be a US citizen or have permanent Visa.	Must be a U.S. resident for the past 3 years. Must be a US citizen or have permanent Visa.	Must be a U.S. resident for the past 3 years. Must be a US citizen or have permanent Visa.	Must be a U.S. resident for the past 3 years. Must be a US citizen or have permanent Visa.
Military	No active duty.	May be on active duty.	May be on active duty.	May be on active duty.
Foreign Travel	No travel to	No travel to	No travel to	No travel to

	countries under State Department Advisory. Varies by company.	countries under State Department Advisory. Varies by company.	countries under State Department Advisory. Varies by company.	countries under State Department Advisory. Varies by company.
Medical History				
Condition	Preferred Plus	Preferred	Standard Plus	Standard
Alcohol / Drug Abuse Dependency History	No	Yes	Yes	Yes
Anxiety	No	No	Yes	Yes
Arthritis (rheumatoid)	No	Yes	Yes	Yes
Asthma	No	Yes	Yes	Yes
Chronic Bronchitis	No	Yes	Yes	Yes
Cancer	No	No	No	Yes
Cardiovascular / Heart Disease	No	No	No	Yes
Cholesterol Treatment	No	Yes	Yes	Yes
Chronic Obstructive Pulmonary Disease	No	Yes	Yes	Yes
Crohn's Disease	No	No	No	Yes
Depression	No	No	Yes	Yes
Diabetes Type I	No	No	No	No
Diabetes Type II	No	No	No	Yes
Emphysema	No	No	No	Yes
Epilepsy	No	No	Yes	Yes
Hypertension (High Blood Pressure)	No	Yes	Yes	Yes
Kidney / Liver Disease (chronic)	No	No	No	Yes
Melanoma	No	No	No	Yes
Multiple Sclerosis	No	No	No	Yes
Sleep Apnea	No	No	No	Yes
Stroke	No	No	No	No
Ulcerative Colitis	No	No	No	Yes
Vascular Disease	No	No	No	Yes