



UNDERWRITING

Civilian Aviation Rating Schedule

Civilian Aviation Guidelines

The process of determining the appropriate aviation rating and preferred classification is a two-step process:

Step 1:

Consult the appropriate rating schedule to determine if an aviation extra rating is required and to determine which preferred classes may be available.

Rating Schedule—Pilots flying for hire (compensated) on page 2.

Rating Schedule—Pilots not flying for hire (non-compensated) on pages 3 and 4.

Step 2:

Take the information from step 1 and apply it to the Preferred Underwriting Criteria schedule (below).

Base ratings, as noted in these schedules, apply to Federal Aviation Administration (FAA) certified pilots only.

Please contact Underwriting for consideration of a foreign pilot.

Preferred Underwriting Criteria

Preferred Best	Preferred Non-Tobacco/Preferred Smoker	Non-Smoker Plus
<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified pilot ▶ No FAA violations ▶ Minimum 100 hours in current make/model of aircraft ▶ Must possess a valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses) ▶ Limited to pilots of fixed-wing, powered aircraft flights only (no rotorcraft/gliders flights) 	<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 5 years ▶ Minimum 100 hours in current make/model of aircraft 	<ul style="list-style-type: none"> ▶ No occupation-related aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 25 and older ▶ Minimum 600 total hours or 3+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 3 years



Flying for Hire—Pilots and Crew Members

In all cases, yearly flying time will be determined by considering the number of hours the proposed insured has flown in the past two years, as well as the number of hours he or she expects to fly in the next 12 months as both a pilot and crew member.

Pilots and crew members flying for hire and employed by those mentioned below:		
Activity	Annual Rating Per \$1,000/Requirements	Underwriting Categories Available
U.S. or Canadian certified scheduled air carriers:		
Aircraft total capacity less than 10 seats	\$2.50	Smoker to Non-Smoker
Aircraft total capacity 10 or more seats	No aviation extra required	Smoker to Preferred Best
Foreign air carriers—excluding Canadian carriers (e.g., British Airways, Qantas, Ryanair, Air India, Emirates, etc.)	Contact Underwriting	
Corporate-owned aircraft (including fractional ownership corporations [e.g., Net Jets]):		
Jet-powered or fixed-wing aircraft with 10 or more seats	No aviation extra required	Smoker to Preferred Best
Others	\$2.50	Smoker to Non-Smoker
Others	Contact Underwriting	

Pilots and crew members engaged in other commercial flight occupations ¹ :		
Activity	Annual Rating Per \$1,000/Requirements	Underwriting Categories Available
Aerobatics	\$10.00	Smoker to Non-Smoker
Crop spraying		
Purpose-built agricultural application aircraft/rotorcraft:		
Less than 1,000 hours experience in application flight	\$5.00	Smoker to Non-Smoker
1,000 or more hours experience in application flight	\$5.00	Smoker to Non-Smoker
Modified conventional aircraft/rotorcraft:		
Less than 1,000 hours experience in application flight	\$7.50	Smoker to Non-Smoker
1,000 or more hours experience in application flight	\$5.00	Smoker to Non-Smoker
Pilot instruction for compensation	\$2.50	Smoker to Non-Smoker
Firefighting:		
Smokejumpers	\$3.75	Smoker to Non-Smoker
Others	\$7.50	Smoker to Non-Smoker
Test piloting or other unusual hazard	Contact Underwriting	
Occupation Group A		
Air ambulance, demonstration (sales/service), ferry service (within U.S. & Canada), fish & game, law enforcement, mapping, medical airlift, mining, photography, pipeline, power & telephone line inspection, radio & TV reporting, search & rescue, sightseeing, weather control:		
Up to and including 350 hours yearly flying time	\$3.75	Smoker to Non-Smoker
More than 350 hours yearly flying time	\$5.00	Smoker to Non-Smoker
Occupation Group B		
Banner towing, bush flying, construction, glider towing, herding/hunting, offshore oil rig service:		
Up to and including 350 hours yearly flying time	\$5.00	Smoker to Non-Smoker
More than 350 hours yearly flying time	\$7.50	Smoker to Non-Smoker

Not Flying for Hire—Pilots

In all cases, yearly flying time will be determined by considering the number of hours the proposed insured has flown in the past two years, as well as the number of hours that he or she expects expect to fly in the next 12 months as both a pilot and crew member.

Flying conventional manufactured fixed-wing and rotorcraft ¹ :		
Activity	Annual Rating Per \$1,000/Requirements	Underwriting Categories Available
Student pilots	\$2.50	Smoker to Non-Smoker
Pilots with sport or recreational certificates	No aviation extra required	Smoker to Non-Smoker
Pilots with private, commercial, or ATP certificates:		
Up to and including 300 hours total flight time	\$2.50	Smoker to Non-Smoker Plus
More than 300 hours total flight time:		
Less than 30 hours yearly flying time	\$1.25 ³	Smoker to Preferred Best
30–300 hours yearly flying time	No aviation extra required	Smoker to Preferred Best
More than 300 hours yearly flying time ²	\$3.75 ³	Smoker to Non-Smoker Plus
Performing any aerobatic maneuvers	\$1.25	Smoker to Non-Smoker Plus
Performing any non-compensated pilot instruction in the air	\$1.25	Smoker to Non-Smoker Plus
Non-conventional private aviation activities ¹ :		
Activity	Annual Rating Per \$1,000/Requirements	Underwriting Categories Available
Ultralights (weight-shift aircraft) ¹ :		
Certified pilots:		
Flights up to and including 3,000 ft.	\$2.50	Smoker to Non-Smoker Plus
Flights over 3,000 ft.	\$5.00	Smoker to Non-Smoker Plus
Hobbyist—no certification:		
Flights up to and including 3,000 ft.	\$5.00	Smoker to Non-Smoker Plus
Flights over 3,000 ft.	\$7.50	Smoker to Non-Smoker Plus
Blimps & rigid airships	No aviation extra required	Smoker to Preferred Non-Tobacco

Not Flying for Hire—Pilots (Continued)

Lighter-than-air flight:		
Activity	Annual Rating Per \$1,000/Requirements	Underwriting Categories Available
Balloons:		
Hot air:		
Tethered	No aviation extra required	Smoker to Preferred Non-Tobacco
Free flight—normal terrain (suburban/rural)	\$1.25	Smoker to Non-Smoker Plus
Free flight—rugged terrain (mountains/remote areas)	\$5.00	Smoker to Non-Smoker
Free flight—experimental/record attempts/over ocean	Decline	Decline
Helium		

¹When aircraft is listed as experimental (homebuilt, amateur-built, kit-built, etc.):

Experience	Adjustment
Less than 50 hours total flight in experimental model	Increase aviation extra by two classes
More than 50 hours total flight in experimental model	Use appropriate aviation extra

² Non-compensated hours flown by proposed insureds flying for their own business (where piloting a company aircraft is not their primary job) may be considered similarly to commercial pilots hours, and will not be counted against private aviation activities if they fly a corporate jet type of aircraft.

³ One class reduction with instrument rating, no other unfavorable aviation factors, and the following experience: 100 hours of non-simulated Instrument Flight Rules (IFR) flight time and 100 hours in current make/model aircraft. Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates. Underwriting rules are subject to change at our discretion.