



Driving History

CARRIER	GUIDELINES
American General	<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>
AVIVA	<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: Premier & Preferred NS</p> <ul style="list-style-type: none"> • Up to age 70: No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years • Age 71+: No more than 1 moving violation in past 3 years; no DUIs or reckless driving in past 5 years
Genworth Financial companies	<p>Preferred Best & Preferred: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years Select: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years Standard: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years</p>
ING	<p>Super Preferred, Preferred, Select: No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years</p>

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<p>Legal & General America</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>
<p>Lincoln Financial</p>	<p>Preferred Plus & Preferred: No more than 3 nonratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.</p>
<p>MetLife</p>	<p>No DWI convictions within past 5 years. Elite Plus: Maximum of 1 moving violations within past 3 years Preferred Plus/Elite: Maximum of 2 moving violations within past 3 years Preferred/Standard Plus: Maximum of 2 moving violations within past 3 years</p>
<p>Minnesota Life</p>	<p>Preferred Select: No DWI/DUI or reckless driving in the past 10 years and no more than 2 moving violations in the past 5 years. Preferred: No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations in the past 3 years. Non-Tobacco Plus (Term only): No DWI/DUI or reckless driving in the past 3 years and no more than 2 moving violations in the past 2 years.</p>
<p>North American</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</p>	<p>Select Preferred: Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years Preferred: Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years</p>

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<p>Prudential</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. Smoker & Non-Smoker: May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.</p>
<p>SBLI</p>	<p>Preferred Plus: No more than 1 DUI, none last 7 years; No reckless driving in last 7 years and no more than 1 moving violation 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 2 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</p>	<p>Super Preferred/Preferred: No more than 2 moving violations in 3 years. No DWI in 10 years. Standard Plus/Preferred Nicotine: No more than 3 moving violations. No DWI in 5 years.</p>
<p>Transamerica</p>	<p>Preferred Plus (Term), Select (UL) & 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), 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</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 five years Preferred & Standard 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</p>