



LIFE INSURANCE RISK GUIDE

MVR GUIDELINES

Carrier	Rate Class	Information
American General	Preferred Plus NT	1 violation 3 years, no DUI, reckless, revocation, suspension/5 years
	Preferred NT Standard Plus NT	2 violations 3 years, no DUI, reckless, revocation, suspension/5 years
	Standard NT	3 violations 3 years, no DUI, reckless, revocation, suspension/2 years
American National	Preferred Plus	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 years.
	Preferred	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 years.
	Standard Plus	No DUI/DWI for 5 years and not ratable for driving history.
Ameritas	Preferred Plus NT	No DWI/DUI charge or conviction within the past 10 years. Two moving violations within 36 months.
	Preferred NT	No more than 1 moving violation within 24 months. No convicted DUI or any other drug within the past 5 years.
	Select NT	No more than 2 moving violations within 24 months. No convicted DUI or any other drug within the past 3 years.
AXA	Preferred Elite NT	No DWI, Reckless driving in past 5 years. No more than 1 moving violation past 3 years. Ages 70+ Past 2 Years
	Preferred NT	No DWI, Reckless driving in past 5 years. No more than 2 moving violations past 3 years. Ages 70+ no moving violations in past 2 years.
	Standard Plus NT (Term)	No DWI, Reckless driving in past 3 years. No more than 3 moving violations past 3 years. Ages 70+ no moving violations in past 2 years.
Banner	Preferred Plus NT Preferred NT	No more than 2 moving violations in the last 3 years; no DUI, DWI, reckless driving, license revocation or suspension in the last 5 years.
	Standard Plus NT	No more than 3 moving violations in the last 3 years; no DUI, DWI, reckless driving, license revocation or suspension in the last 3 years.
	Standard NT	No more than 4 moving violations in the last 3 years; no DUI, DWI, reckless driving, license revocation or suspension in the last 2 years.

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Brighthouse	Elite Plus Preferred Plus	No DWI convictions within the past 5 years. Elite Plus - Maximum of 1 moving violation in the past 3 years. Elite -Maximum 2 moving violations in the past 3 years
	Standard Plus Preferred NT	No DWI convictions within the past 5 years. Maximum 2 moving violations in the past 3 years
Foresters	Preferred Plus NT Tobacco Plus	0 for 5 yrs. <3 within 5 yrs
	Preferred NT Standard Plus NT	0 for 5 yrs. <3 within 3rs.
John Hancock	Super Preferred NT	No driving while intoxicated or reckless driving conviction in last 10 years and no more than 1 conviction ever
	Preferred NT	No driving while intoxicated or reckless driving conviction in last 5 years and no more than 1 conviction ever
Lincoln National	Preferred Plus NT Preferred NT	No more than 3 non-ratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years
LSW	Elite Preferred NT	No reckless driving or alcohol-related moving violations in past 5 years, no license suspension in past 3 years and no more than 1 moving violation in the past 3 years
	Preferred NT	No reckless driving or alcohol-related moving violations in past 5 years, no license suspension in past 3 years and no more than 2 moving violation in the past 3 years
	Standard Plus NT	No reckless driving or alcohol-related moving violations in past 5 years, no license suspension in past 3 years and no more than 3 moving violation in the past 3 years
Minnesota Life	Preferred Select NT	No DWI, DUI, or reckless driving in the past 10 years. No more than 2 moving violations in the past 5 years
	Preferred NT	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	No DWI, DUI, or reckless driving in the past 3 years. No more than 2 moving violations in the past 2 years
National Western	Super Preferred NT	No DUI/DWI, reckless driving, or license suspension in the last 5 years. No more than 1 moving violations in the last 3 years
	Preferred NT	No DUI/DWI, reckless driving, or license suspension in the last 5 years. No more than 2 moving violations in the last 3 years

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Principal	Super Preferred NT Preferred NT	No more than 2 moving violations in the past 3 years. No driving under the influence or reckless driving in 5 years
Protective	Select Preferred NT	Not available if 2 or more moving violations in the last 3 years or any DUI or reckless driving in the last 5 years
	Preferred NT	Not available with 3 or more moving violations in the last 3 years or any DUI or reckless driving in the last 5 years
Prudential	Preferred Plus NT	No DWI, OUI, DUI, or reckless driving within the last 5 years; No license suspension within the last 3 years; No more than 2 citations for moving violation or motor vehicle accident within past 3 years
	Preferred NT	No DWI, OUI, DUI, or reckless driving within the last 5 years; No license suspension within the last 3 years; No more than 3 citations for moving violation or motor vehicle accident within past 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.
Sagicor	Preferred NT Preferred Tobacco	No history of DWI, DUI, Reckless Driving within 5 years or history of no more than 1 total DUI/DWI and, no more than 2 minor violations within last 12 months
	Standard NT Standard Tobacco	No history of DWI, DUI, Reckless Driving within 3 years or history of no more than 2 total DUI/DWI and, no major violations within 12 months
	Rated NT	No history of DWI, DUI, Reckless Driving within 2 years or history of no more than 2 total DUI/DWI
	Decline	DWI/DUI is within 24 months 2 or more driving violations within 24 months License suspended/revoked within 24 months History of 3 or more DUI/DWI
Symetra	Super Preferred NT Preferred NT	No more than 2 moving violations in the past 3 years. No DWI in past 10 years.
	Standard Plus NT Preferred Tobacco	No more than 3 moving violations. No DWI in 5 years.
Transamerica	Preferred Elite NT (Accum UL & IUL) Standard Plus NT (Term) Select (UL & TranNavigator IUL)	No more than 1 major violation in last 3 years and none in the last 12 months; No more than 3 minor moving violations in last 3 years; No DUI or reckless driving in last 5 years
	Preferred Plus NT (Accum UL & IUL) Preferred NT (Other Products)	No more than 1 major violation in last 3 years; No more than 3 minor moving violations in last 3 years; No DUI or reckless driving in last 5 years
	Preferred NT (Accum UL & IUL) Standard Plus (Term) Preferred Tobacco	No more than 1 major violation in last 3 years; No more than 3 minor moving violations in last 3 years; No DUI or reckless driving in last 5 years

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United of Omaha	Preferred Plus	No convictions for DWI, DUI or reckless driving in past 5 years
	Preferred	No convictions for DWI, DUI or reckless driving in past 5 years
	Standard Plus	No convictions for DWI, DUI or reckless driving in past 5 years No more than 3 moving violations in past 3 years

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