

SCUBA UNDERWRITING GUIDELINES

as of 4/2012



This guide should be used for recreational scuba diving only

Any case involving military, commercial or diving that involves wreck, ice or cave diving will require individual review

Carrier	< 75 Feet	76 - 100 Feet	101 - 130 Feet	131 - 150 Feet	> 150 Feet
American General	Best Class Available	Best Class Available	\$2.50 per 1k	\$2.50 per 1k	Individual Consideration
AXA	Best Class Available	\$2.50 per 1k	\$7.50 per 1k	\$7.50 per 1k	\$10.00 per 1k
Aviva	Standard	Standard only if certified	\$7.50 per 1k	\$7.50 per 1k	\$10.00 per 1k
Banner	Best Class Available	\$2.50 per 1k	\$7.50 per 1k	\$7.50 per 1k	\$10.00 per 1k
Genworth	Best Class Available	Best Class Available	Std up to 125 feet	Individual Consideration	Individual Consideration
ING	Best Class Available	Best Class Available	\$2.50 - \$5.00 per 1k	\$3.50 - \$5.00 per 1k	Individual Consideration
John Hancock	Best Class Available	Best Class Available to \$2.50 per 1k	\$2.50 per 1k	Individual Consideration	Individual Consideration
Lincoln Life	Best Class Available	Best Class Available	\$2.50 - \$5.00 per 1k	\$3.50 - \$5.00 per 1k	Individual Consideration
Met Life	Best Class Available	Best Class Available	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k	Individual Consideration
Minnesota Life	Best Class Available	Best Class Available	\$2.50 to \$3.50 per 1k	\$3.50 to \$5.00 per 1k	Individual Consideration
Principal	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration
Protective	Best Class Available	Standard	\$2.50 and up, depends on details	\$2.50 and up, depends on details	Individual Consideration
Prudential	Up to 100 ft, Preferred	Up to 100 ft., Preferred	\$2.50 per 1k	Individual Consideration	Individual Consideration
Transamerica	Best Class Available	Standard	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k	\$2.50 - \$5.00 per 1k
United of Omaha	Best Class Available	Best Class Available	\$2.50 - \$3.50 per 1k	\$3.50 - \$5.00 per 1k	Decline