



DRIVING HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification

Carrier	Risk Class	Ages	Moving Violations	In Years	DUI/DWI or Reckless
Genworth	Pref Best	All	Not considered		None in 5 years
ING Companies	Super Pref	71+	Not considered		None in 10 years incl. accidents
American General	Pref Plus	All	0	5	1 DUI > 5 years
Aviva (Term Only)	Premier	All	2	3	None in 5 years
Aviva (Permanent)	Premier	16-70	2	3	None in 5 years
Banner Life / William Penn	Pref Plus	All	2	3	None in 5 years
AXA (Perm other than Athena UL150/IL Legacy II)	Pref Plus	45-69	2	3	None in 5 years
ING Companies	Super Pref	16-70	2	3	None in 5 years
MetLife (Permanent)	Elite	All	2	3	None in 5 years
Transamerica (Permanent)	Select	All	2	3	None in 5 years
Transamerica (Term Only)	Pref Plus	All	2	3	None in 5 years
West Coast	Super Pref	All	2	3	None in 5 years
Lincoln Benefit / Allstate NY (Term < \$5MM only; All Permanent)	Pref Elite	All	2	3	None in 10 years
American National	Pref Plus	All	2	5	None in 5 years
United of Omaha / Companion NY	Pref Plus	All	2	5	None in 5 years
Hancock	Super Pref	18-70	1	2	None in 10 years; nor > 1 DUI ever
Sun Life of Canada	Super Pref	All	1	3	None in 10 years
American General	Pref Plus	All	1	3	None in 5 years
AXA (Perm other than Athena UL150/IL Legacy II)	Pref Plus	16-45	1	3	None in 5 years
MetLife (Term Only)	Elite Plus	All	1	3	None in 5 years
Nationwide	Pref Plus	All	1	3	None in 5 years
Prudential	Pref Plus	All	1	3	None in 5 years
Aviva (Permanent)	Premier	71+	1	3	None in 5 years
Lincoln Benefit / Allstate NY (Term > \$5MM only)	Pref Elite	All	1	3	None in 10 years; ≤ 1 ever
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	45-69	1	3	None
AXA (Perm other than Athena UL150/IL Legacy II)	Pref Plus	70+	0	2	None in 5 years
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	70+	0	2	None
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	16-45	0	3	None
Hancock	Super Pref	71+	0	2	None in 10 years; nor > 1 DUI ever

Underwriting information as of 08/16/2010.

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Second Best Risk Classification

Carrier	Risk Class	Ages	Moving Violations	In Years	DUI/DWI or Reckless
Genworth	Preferred	All	Not considered		None in 5 years
ING Companies	Preferred	71+	Not considered		None in 10 years incl. accidents
American General	Preferred	All	0	5	1 DUI > 5 years
AXA (Perm other than Athena UL150/IL Legacy II)	Preferred	18-70	3	3	None in 3 years
West Coast	Preferred	All	3	3	None in 5 years
Hancock	Preferred	18-70	2	2	None in 5 years; nor > 1 DUI ever
American General	Preferred	All	2	3	None in 5 years
American National	Preferred	All	2	3	None in 5 years
AVIVA (Term Only)	Preferred	All	2	3	None in 5 years
AVIVA(Permanent)	Preferred	16-70	2	3	None in 5 years
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	45-69	2	3	None in 5 years
Banner Life / William Penn	Preferred	All	2	3	None in 5 years
ING Companies	Preferred	16-70	2	3	None in 5 years
Lincoln Benefit / Allstate NY	Preferred	All	2	3	None in 5 years
MetLife (Permanent)	Preferred	All	2	3	None in 5 years
MetLife (Term Only)	Pref Plus	All	2	3	None in 5 years
Nationwide	Preferred	All	2	3	None in 5 years
Prudential	Preferred	All	2	3	None in 5 years
Sun Life of Canada	Preferred	All	2	3	None in 5 years
Transamerica	Preferred	All	2	3	None in 5 years
United of Omaha / Companion NY	Preferred	All	2	3	None in 5 years
Hancock	Preferred	71+	1	2	None in 5 years; nor > 1 DUI ever
AVIVA (Permanent)	Preferred	71+	1	3	None in 5 years
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	16-45	1	3	None in 5 years
AXA (Perm other than Athena UL150/IL Legacy II)	Preferred	70+	0	2	None in 3 years
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	70+	0	2	None in 5 years

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Third Best Risk Classification

Carrier	Risk Class	Ages	Moving Violations	In Years	DUI/DWI or Reckless
Genworth	Select	All	Not considered		None in 3 years
American National	Std Plus	All	Not considered		None in 5 years
ING Companies	Select	71+	Not considered		None in 10 years incl. accidents
American General (Permanent)	Standard	All	3	3	None in 2 years
Lincoln Benefit / Allstate NY (Permanent)	Standard	All	3	3	None in 2 years
Banner Life / William Penn	Std Plus	All	3	3	None in 3 years
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	45-69	3	3	None in 3 years
Lincoln Benefit / Allstate NY (Term Only)	Std Select	All	3	3	None in 5 years
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	16-45	2	3	None in 3 years
American General (Term Only)	Std Plus	All	2	3	None in 5 years
AVIVA (Term Only)	Std Plus	All	2	3	None in 5 years
ING Companies	Select	16-70	2	3	None in 5 years
MetLife (Term Only)	Std Plus	All	2	3	None in 5 years
Transamerica (Permanent)	Standard	All	2	3	None in 5 years
Transamerica (Term Only)	Std Plus	All	2	3	None in 5 years
United of Omaha / Companion NY	Std Plus	All	2	3	None in 5 years
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	70+	0	2	None in 3 years
Prudential	NS Plus	Insurability and ratings depend on the actual driving record.			
AVIVA (Permanent)	Standard	Standard guidelines not published.			
AXA (Perm other than Athena UL150/IL Legacy II)	Standard	Standard guidelines not published.			
Hancock	Std Plus	Standard guidelines not published.			
MetLife (Permanent)	Standard	Standard guidelines not published.			
Nationwide	Standard	Standard guidelines not published.			
Sun Life of Canada	Standard	Standard guidelines not published.			
West Coast	Standard	Standard guidelines not published.			

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Fourth Best Risk Classification (where available)

Carrier	Risk Class	Ages	Moving Violations	In Years	DUI/DWI or Reckless
Genworth	Standard	All	Not considered		None in 2 years
Banner Life / William Penn	Standard	All	4	3	None in 2 years
American General (Term Only)	Standard	All	3	3	None in 2 years
Lincoln Benefit / Allstate NY (Term Only)	Standard	All	3	3	None in 2 years
Transamerica (Permanent)	Standard	All	2	3	None in 5 years
Prudential	Standard		Insurability and ratings depend on the actual driving record.		
American National	Standard		Standard guidelines not published.		
AVIVA (Term Only)	Standard		Standard guidelines not published.		
AXA (Term / Athena UL 150 / IL Legacy II)	Standard		Standard guidelines not published.		
Hancock	Standard		Standard guidelines not published.		
ING Companies	Standard		Standard guidelines not published.		
MetLife (Permanent)	Standard		Standard guidelines not published.		
United of Omaha / Companion NY	Standard		Standard guidelines not published.		

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