

## Guidelines for Military Personnel and Dependents in Europe or Stateside

(USE LETTER IN FIRST COLUMN FOR MILITARY PERSONNEL AND SECOND COLUMN FOR DEPENDENTS)

Amount	Ages		Ages		Ages		Ages		Ages		Ages	
	18-35		36-40		41-45		46-50		51-60		61-up	
	Mil	Dep.	Mil	Dep.	Mil	Dep.	Mil	Dep.	Mil	Dep.	Mil	Dep.
0-50,000	A	A	A	A	A	A	A	A	A	F <sup>2</sup>	F	F
50,001- 100,000*	A	A	A	A	A	F	F	F	F	F	F	F
100,001- 200,000	A	D	D	D	H	H	H	H	H	H	H	H
200,001-250,000	A	D	D	D	H	H	H	H	H	H	H	H
250,001-500,000	H	H	H	H	H	H	H	H	H	H	H	H
500,001-1,000,000**	H	H	H	H	H	H	H	H	J	J	L	L

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\*\* For a face amount greater than \$1,000,000 please refer to non-military ANICO rules.

- A** Non Medical
- F** Paramed and HOS
- D** Full Blood<sup>1</sup>, HOS and Physical Measurements
- H** Paramed, Full Blood<sup>1</sup>, HOS
- J** Paramed, Full Blood, HOS, Resting EKG
- L** MD Exam, Full Blood, HOS, Resting EKG

<sup>1</sup>In **EUROPE ONLY** a dried blood may be substituted for a full blood for amounts up to \$250,000

<sup>2</sup> Amounts of \$25,000 or less may be considered without an exam

**Special Note: If Military Medical Records are provided**

the minimum limit for requiring an exam on **military personnel** is as follows:

This does not apply to dependents.

18-35 \$300,000	46-50 \$50,000
36-40 200,000	51-60 25,000
41-45 75,000	61 up Exam always required

American National reserves the right to order any requirement it deems necessary for sound underwriting practice.

**Effective 7/1/02**

## MILITARY UNDERWRITING RULES (Including Aviation Ratings)

### I. GENERAL

- A. **Inspection reports** are required on military business applications of \$250,000 or more unless other arrangements were previously made. For applications less than \$250,000, inspections should *not* be ordered by the Branch Office, but may be ordered at the discretion of the underwriter.
- B. **Risks Not Acceptable:** Armed Forces Personnel who have been alerted will not be considered regardless of rank, branch of service, location, status, age or duty, whether married or single. "Alerted" is defined as anyone who has been:
1. Placed on orders or on stand-by for duty in a combat area, or
  2. Attached to a unit which the Underwriting Department can determine is obviously preparing for duty in a combat area, or
  3. Assigned to a deployment company.
- C. **Civilians Subject to Military Hazard:** Civilians and members of Reserve and National Guard units who have been alerted or called for active service will be considered only under the rules applicable to members of the Armed Forces. See 1C
- D. **Special Hazards**
1. If any applicant can be classified into more than one of the above categories the most restrictive rule will be applicable.
  2. When extra hazards due to duty assignments are present in any individual case, the amount of issue may be reduced or an extra rate assessed.
- E. **Applicant Not Covered By Rules** will be given individual consideration.

### II. ADDITIONAL BENEFITS

- A. **Disability Premium Waiver Benefit**
1. Normally will be included in policies issued to military personnel provided any annual extra life premium does not exceed \$4.80 per thousand dollars.

2. Policies issued with temporary ratings for one, two or three years normally will be issued with the Benefit regardless of the annual extra premium per \$1,000.

### B. Accidental Death

1. *All lower 3 pay grades* - Not Available
2. *All Pay Grades*
  - (a) Amount in force in all companies and applied for with American National cannot exceed \$100,000 or 1 x policy amount whichever is lesser.
  - (b) The company reserves the right to charge an extra rate or to disallow the ADB benefit for any military risk where an unusual hazard exists, such as Divers or Underwater Demolition risks.
  - (c) ADB will be rated 1 1/2 times the standard rate if the insured is age 25 or less.

### III. EXTRA PREMIUM RATES

- A. The extra monthly premiums per \$1,000 listed in this bulletin are for Monthly Salary deduction, Government Allotment and Pre-Authorized check payment methods. Extra premiums per \$1,000 for notice billed modes are:

Annual	Monthly
\$1.80	\$0.15
3.00	0.25
4.80	0.40
7.20	0.60

### IV. REDUCED EXTRA PREMIUMS FOR PLAN LISTED:

- A. The ratings will be 80% of the quoted ratings if issue is on the following plan.
1. Universal Life & Variable Universal Life.

### V. REDUCTIONS OF AVIATION EXTRA PREMIUMS

- A. **Rate reductions scheduled in policies**
1. A premium change notice will be mailed to the insured, a copy to the sales office, by the Home Office prior to the effective date of the change. It is the insured's responsibility to reduce his premium payments by changing the amount of his allotment or by remitting accordingly.

Pre-Authorized checks issued and salary savings amounts billed will be reduced by the Home Office.

2. If extra premiums provided by a policy already in force are more than required by *current* published rates, application to reduce such rating may be made by:
  - (a) Securing a completed Aviation Questionnaire Form 8313.
  - (b) Sending the above through the Branch Office to the Home Office. The Branch Office should use a completed Policy Change Form 5256 - "*Request for Change.*"
3. The reduction, if approved, becomes effective the *current month* it is approved.

**B. Removal of Aviation Extra Premium or Aviation Exclusion Rider**

1. The Company will consider removal upon insured's release from service and subject to discontinuation of aviation activity, or when primarily assigned to administrative duties and flying less than 100 hours annually only to maintain flight status. Application for such removals may be made by:
  - (a) Securing a completed Aviation/Avocation questionnaire Form 8313.
  - (b) Sending the above through the Branch Office to the Home Office. The Branch Office should use a completed "Request for Change Form" #5256.
2. The removal(s), if approved, become effective the *current month* of approval.

**VI. ALL ARMED FORCES PERSONNEL IN LOWER THREE PAY GRADES**

**A. Married or single applicants**

1. *Maximum amount:* \$100,000 (including term riders)
2. *Plans Available:* All level premium Permanent plans currently offered by the company.
3. *Riders Available:* Spouse Term, Level or Decreasing Term, Premium Payer, Permanent Refund, Children's Term, ADB and AIO.

**VII. ALL ARMED FORCES PERSONNEL ABOVE 3RD PAY GRADE**

**A. Maximum Amount**

Pay Grade	Issue Limit
E4	\$250,000
E5 & E6	\$500,000
E7 & up (Enlisted)	No Limit <i>subject to</i>
All officers	<i>financial justification</i>

- B. *Plans Available:* All Level premium plans currently offered by the company.
- C. *Riders Available:* Level or Decreasing Term, Premium Payer, Premium Refund, AIO, Children's Term, STR and ADB.
- D. **NOTE #1:** Dependent's Issue Limits shall be the same as the limit shown for the military person's personal limit.

**NOTE #2\*:** Copy of Government Allotment form approved by government and denoting pay grade is required on all applications written Government Allotment. (Form 902 in branch office manual.)

**VIII. FLYING PERSONNEL**

Pilots and crew members involved with STANDARD AIRCRAFT, applying for permanent plans, will be considered standard. All other aircraft, or term insurance, are rated according to the aviation group definitions.

Standard Aircraft: Transport aircraft, including those in the Military Airlift Command (MAC), with the following designations: C, CH, KC, OH, UC, UH, VC, VH, CV

Groups for pilots and air crew members (bombardiers, navigators, observers, etc.); instructors

**GROUP 1** - Combat tactical type aircraft; other aircraft whose mission is the close observance and reconnaissance of a battle situation. These include fighter, fighter bomber, attack, attack bomber, attack helicopter, strike, interceptor, tactical bomber, reconnaissance, supersonic bomber; most trainers; and all carrier-based aircraft--those aircraft with the following letters appearing in the prefix designations: A, B, F, most R and T. (also include the following letter combinations: AC, AH, AT, AV, DT, EA, EF, ER, FB, KA, RF, RH, RT RV, SR, TF, TR)

**GROUP 2** - Non-carrier-based electronic countermeasures (ECM), anti-submarine (ASW), patrol, airborne early-warning (AEW), observation type aircraft and most helicopters--those aircraft with the following letters appearing as the basic mission in the prefix designations: E, O, P, S, most H, U and V. (the following letter combinations are included: E, EH, EP, ES, EV, KE, KS, MH, OV, P, RU, S, SH, SV, TE, TH, U, UV, WP, WU)

**GROUP 3** - Basic transport aircraft used for other purposes such as early warning, ECM. etc. Often these are military versions of common civilian aircraft. (The following letter combinations are included: DC, EC, HC, HH, HU, HV, LC, MC, MV, RC, UV)

**RATINGS PER \$1000 FOR EACH GROUP:****LESS THAN 1,000 FLIGHT HOURS**

<b>Aviation Group</b>	<b>Pilots</b>	<b>Crew</b>
Group 1	.60	.40
Group 2	.40	.25
Group 3	.25	.15

**1,000 OR MORE FLIGHT HOURS**

	<b>Pilots Proficiency*</b>	<b>Crew Proficiency*</b>
Group 1	.25	.25
Group 2	.15	.15
Group 3	std	std

\*Not flying carrier-based aircraft, engaged only in administrative duties on a presumably permanent basis with current & prospective flying only sufficient to qualify for flight pay - no more than 100 hours per year will be considered standard without an aviation exclusion rider.

**Special rules:**

- a. Students at the Air Force Academy, Annapolis, Coast Guard Academy or West point will be classified in Group 1 above, or issue with AER.
- b. Flight surgeon will be considered standard without an aviation exclusion rider.
- c. Mechanics and other ground personnel flying up to 50 hours per year will be considered standard. Otherwise, they will be classified as crew.
- d. Member of military skydiving team (free fall) will be \$0.85 per 1,000/month.
- e. Pilots of experimental or prototype aircraft will be \$1.60 per 1,000/month.
- f. Member of aerobatics team (Thunderbirds, Blue Angels, etc.) will be \$1.60 per 1,000/month.
- g. Paratroopers making only static line jumps will usually be considered standard without an aviation exclusion rider.

**IX. OTHER MILITARY RISKS**

Divers, frogmen, military or underwater demolition experts and SEAL team members, members of commando type units.

<b>AGE</b>	<b>RATING PER \$1000</b>
All Ages	\$0.40 per Month

These changes will be effective 9-1-1996

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