

SCUBA UNDERWRITING GUIDELINES

FOR USE BY CPS AND CPS AFFILIATES ONLY
NOT TO BE DISTRIBUTED TO SUB-ACCOUNTS OR PRODUCERS



*This guide should be used for recreational scuba diving only for certified divers and always accompanied dives.

**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; limit 10 dives per year, with divemaster or instructor	Best Class available; limit 10 dives per year, with divemaster or instructor	\$2.50 per 1000	\$2.50 per 1000	Individual Consideration
AXA	Best Class available	Best Class Available	\$2.50 - \$5.00 per 1000	Individual Consideration	Individual Consideration
Banner	Best Class if all dives done with divemaster or instructor	Best Class all dives done with divemaster or instructor	Standard Plus if all dives done with divemaster or instructor	130 ft or more: Standard Plus with \$7.50 per 1000 and up	130 ft or more: Standard Plus with \$7.50 per 1000 and up
Brighthouse	Best Class available	Best Class available	\$2.50 - \$5.00 per 1000	\$3.50 - \$5.00 per 1000	Individual Consideration
Global Atlantic	Best Class available	Best Class available	Best Class available	\$2.00 per 1000	Individual Consideration
John Hancock	Preferred available	Preferred available	Preferred available up to 120 feet. Greater than 120 feet will be rated at \$2.50 per 1000 and up	Individual Consideration	Individual Consideration

Lincoln Life	Preferred available	Preferred available	\$2.50 - \$3.50 per 1000	Individual Consideration	Individual Consideration
Minnesota Life	Best Class available	Best Class available	Best Class available	\$2.00 per 1000	Individual Consideration
Nationwide	Preferred available	Preferred available	\$2.50 per 1000 and up	Individual Consideration	Individual Consideration
North American	Super Preferred if less than 50 ft; Preferred if 50-130 ft	Preferred	Preferred	\$2.50 per 1000	Individual Consideration
Principal	Preferred if certified and does not dive alone	Preferred if certified and does not dive alone	Individual Consideration	Individual Consideration	Individual Consideration
Protective	Preferred Select	Standard	Standard	Individual Consideration	Individual Consideration
Prudential	Preferred Best if less than 10 dives/year	Preferred Best if less than 10 dives/year	Non Smoker Plus with \$2.50 per 1000	Individual Consideration	Individual Consideration
Symetra	Standard	\$2.50 per 1000	\$5.00 per 1000	\$10.00 per 1000 and up	Individual Consideration

Transamerica	Best Class available	Standard	\$2.50 - \$5.00 per 1000	\$2.50 - \$5.00 per 1000	Individual Consideration
United of Omaha	Best Class available	Best Class available	<10 Dives Annually: \$3.50 per 1000 >10 Dives Annually: \$5.00 per 1000 & up	Individual Consideration	Individual Consideration
Zurich	Preferred Best; limit 10 dives per year	Preferred; limit 10 dives per year	Individual Consideration	Individual Consideration	Individual Consideration