

BEST CLASS CRITERIA

John Hancock takes a “Total View” approach to the proposed insured’s risk factors, resulting in a more nuanced assessment of an individual’s total risk profile.

Refer to the following information to determine if your client meets the basic criteria for each of the indicated risk classes.

You may also search for our basic best class criteria easily via our interactive Field Underwriting Guide, located on John Hancock’s producer website.

PERMANENT AND TERM PRODUCTS, AGES 18-70¹

SUPER PREFERRED — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 5 years with the exception of limited cigar use of up to 12 cigars per year and a microurialysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best.
Personal History⁴	No history of cancer, coronary artery disease, cerebrovascular disease or diabetes. No current impairment.
Alcohol/Drug	No history of alcohol/drug abuse or treatment within the past 10 years.
DWI/Reckless	No driving while intoxicated or reckless driving conviction within the past 10 years and no more than one conviction ever.
MVR	Maximum of 1 moving violation within the past 2 years.
Aviation	No participation within the past 12 months, except North American regularly scheduled commercial pilots and crew. Super Preferred with an aviation exclusion may be available. ⁵
Hazardous Sports	No participation within the past 12 months.

PREFERRED — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 2 years with the exception of limited cigar use of up to 12 cigars per year and a microurialysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best. Smoker rates would apply if proposed insured has used cigarettes, including e-cigarettes, within the past 12 months.
Personal History⁴	No history of cancer,* coronary artery disease, cerebrovascular disease or diabetes.* No current rateable impairment. *Some cases of cancer or diabetes may qualify for Preferred.
Alcohol/Drug	No history of alcohol/drug abuse or treatment within the past 10 years.
DWI/Reckless	No driving while intoxicated or reckless driving conviction within the past 5 years and no more than one conviction ever.
MVR	Maximum of 2 moving violations within the past 2 years.
Aviation	Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR, or pilots and crew on regularly scheduled airline flights. Preferred with a flat extra or aviation exclusion may be available. ⁵
Hazardous Sports	Preferred may be available in some instances. If rateable for avocation, Preferred possible with a flat extra if otherwise qualified.

STANDARD PLUS — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 12 months with the exception of limited cigar use of up to 24 cigars per year and a microurialysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best.
Personal History⁴	No current rateable impairment. Histories of certain cancers are eligible for Standard Plus immediately following excision. Other cancers are eligible for Standard Plus after 5 years of qualifying for Standard rates.* *Example – after 5 years at Standard rates, prostate cancer may be eligible for Standard Plus. Some histories of melanoma, breast cancer, leukemia, Hodgkin's and non-Hodgkin's may qualify for Standard Plus after 10 years of qualifying for Standard rates.
Alcohol/Drug	No history of alcohol/drug abuse or treatment within the past 5 years.
DWI/Reckless	No more than 1 driving while intoxicated conviction or reckless driving conviction within the past 5 years.
MVR	Driving record must be Standard.
Aviation	Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied. ⁵
Hazardous Sports	Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.

You can quickly and easily check whether your client may qualify for one of John Hancock's best risk classes by using our UCheck tool, which can be accessed via JH Illustrator or the interactive Field Underwriting Guide on John Hancock's producer website.



PERMANENT AND TERM PRODUCTS, AGES 71 AND OLDER¹

SUPER PREFERRED — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 5 years with the exception of limited cigar use of up to 12 cigars per year and a microurinalysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best.
Functional	Must have the ability to independently perform all the activities of daily living.
Cognitive	No evidence of cognitive impairment.
Personal History⁴	No history of cancer, cardiovascular disease, cerebrovascular disease or diabetes. No current impairment.
Alcohol/Drug	No history of alcohol/drug abuse or treatment within the past 10 years.
DWI/Reckless	No driving while intoxicated or reckless driving conviction within the past 10 years and no more than one conviction ever.
MVR	No moving violations within the past 2 years.
Aviation	No participation within the past 12 months, unless aviation exclusion applied. ⁵
Hazardous Sports	No participation within the past 12 months.

PREFERRED — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 2 years with the exception of limited cigar use of up to 12 cigars per year and a microurinalysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best. Smoker rates would apply if proposed insured has used cigarettes, including e-cigarettes, within the past 12 months.
Functional	Must have the ability to independently perform all the activities of daily living.
Cognitive	No evidence of cognitive impairment.
Personal History⁴	No history of cancer,* coronary artery disease, cerebrovascular disease or diabetes.* No current rateable impairment. *Some cases of cancer or diabetes may qualify for Preferred.
Alcohol/Drug	No history of alcohol/drug abuse or treatment within the past 10 years.
DWI/Reckless	No driving while intoxicated or reckless driving conviction within the past 10 years and no more than one conviction ever.
MVR	No moving violations within the past 2 years.
Aviation	No participation within the past 12 months, unless aviation exclusion applied. ⁵
Hazardous Sports	No participation within the past 12 months.

STANDARD PLUS — BASIC UNDERWRITING CRITERIA²

Tobacco Use³	No tobacco or nicotine products within the past 12 months with the exception of limited cigar use of up to 24 cigars per year and a microurinalysis free of nicotine. Occasional cigar smokers who have tested positive for nicotine will be considered Standard Non-Smoker at best.
Functional	Must have the ability to independently perform all the activities of daily living.
Cognitive	No evidence of cognitive impairment.
Personal History⁴	No current rateable impairment. Histories of certain cancers are eligible for Standard Plus immediately following excision. Other cancers are eligible for Standard Plus after 5 years of qualifying for Standard rates.* *Example – after 5 years at Standard rates, prostate cancer may be eligible for Standard Plus Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates.
MVR	Driving record must be Standard.
Aviation	Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied. Over age 80 is uninsurable. ⁵
Hazardous Sports	Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.



1. Refer to the specific product technical guide to determine the availability of Super Preferred, Preferred and/or Standard Plus and for the ages where these risk classes are available.
2. In addition to these basic threshold criteria, additional traditional risk factors (e.g., blood pressure and cholesterol levels) will be considered in the selection of best risks under John Hancock's Total View approach.
3. Consult with your underwriter regarding our approach to proposed insureds who smoke or use marijuana in any other form (e.g., via vaporizer, oral consumption).
4. For ages 60 and older, best classes may be restricted when there is a lack of medical care or age-appropriate screening tests.
5. Aviation exclusion not available on Survivorship policies.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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