

# INTERNATIONAL UNDERWRITING

International underwriting is a complex process. To serve clients with this need, take into account their foreign travel, place of residence and citizenship.

Residency considerations also factor in the clients' intent to remain in the United States. Some criteria to measure intent are:

- United States home ownership
- Current and stable employment
- Majority of assets in the United States
- Medical care in the United States
- Full intent to become a permanent resident or citizen

Countries are categorized into five classes - A-E—which range from the least to the highest risk. This is subject to change based on current political, health, economic and military circumstances. Here are some examples:

- A class: Japan, USA, Germany, United Kingdom, New Zealand, United Arab Emirates
- B class: Russia, China, Peru, Brazil, Mexico
- C class: India, Honduras, Belize, Pakistan
- D class: Ethiopia, Tanzania, Ghana
- E class: Iraq, Afghanistan, Syria

Preferred Select	Standard	No participation
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<b>Foreign travel</b>	U.S. citizens or green card holders with short-term travel <b>(12 weeks per year maximum)</b> to low risk A and B class countries  Favorable “C” class countries such as India, Belize and Nicaragua are considered on a case-by-case basis.*	U.S. citizens or green card holders with very short-term travel <b>(4 weeks per year maximum)</b> to C class countries.*  C class countries with a current U.S. State Department Travel Warning considered on a case by case basis.	Any travel to E class countries.*

**Any travel to D class countries – or travel scenarios not outlined above—considered on a case-by-case basis. Please work with your assigned underwriter or travel underwriting expert.\***

\*State Restrictions: The following U.S. States have legislation or directives in effect on foreign travel underwriting. Work with your underwriter for foreign travel considerations in these scenarios: California, Colorado, Connecticut, Florida, Georgia, Illinois, Maryland, Massachusetts, Missouri, New Jersey, New York, Oklahoma, Tennessee, and Washington.

<b>Non-citizens living in the United States</b>	Permanent resident visa or green card holders with intent to become a U.S. citizen and remain in the United States permanently  Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J with a waiver – MD student) if country of origin is a class A or B country, assuming favorable indicators of intent to remain are met	Non-permanent residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J with a waiver – MD student) if country of origin is a class C or D country  Student, non-professional, non-immigrant visa holders (such as F-1) considered on a case-by-case basis with review of travel underwriting expert. A copy of current U.S. Visa and Foreign Travel Questionnaire may be required and favorable indicators of intent to remain must be met	Individuals without a valid U.S. visa and Social Security number (or tax identification number), or visa holders not meeting the intent to remain criteria
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**Other specialty visas, such as international organizations (G1-4), foreign government officials (A1-3) or other visas not outlined above considered on a case-by-case basis.**

	Preferred Select	Standard	No participation
<b>Foreign Residence</b>	n/a	n/a	Non-U.S. citizen residing outside of the U.S.

**U.S. citizens residing outside of the country are generally not accepted, however, temporary short-term foreign residence (less than six months) in a low risk country considered on a case-by-case basis with underwriting review.**

## Contact your case design team

**1-888-413-7860**

Option 1

Email case design team

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