



# Foreign National Underwriting Risk Classes by Country

As of 2/13/2012

Below is an interactive list of Transamerica's underwriting country assessments. The list reflects the risk classes for U.S. citizens, permanent U.S. residents and foreign nationals based on travel and residence rules for each country. It is a convenient tool to help producers determine the applicable risk class and viability of a case.

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*Std = Std Plus (or equivalent if other product) if meets current criteria.*

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COUNTRY	COUNTRY  CODE <i>Hold cursor over code for definition</i>	TRAVEL <i>U.S. &amp; Canadian citizens/U.S. permanent residents</i>	RESIDENCE <i>U.S. &amp; Canadian citizens</i>	RESIDENCE <i>Foreign Nationals &amp; U.S. permanent residents</i>
Select first letter of country	➔	<div> <div>A</div><div>B</div><div>C</div><div>D</div><div>E</div><div>F</div><div>G</div><div>H</div><div>I</div><div>J</div><div>K</div><div>L</div><div>M</div><div>N</div><div>O</div><div>P</div><div>Q</div><div>R</div><div>S</div><div>T</div><div>U</div><div>V</div><div>W</div><div>X</div><div>Y</div><div>Z</div> </div>		

To view additional information, click on the buttons below:

- Various Visa Types
- General Requirements and W-9 Information
- W-8BEN Information
- Visa Waiver Program
- Underwriting Foreign Nationals in Asylum Status
- Retention Limits
- Mexican National Information
- When Insureds Die Outside of the U.S.



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	<i>Hold cursor over code for definition</i>	<i>U.S. &amp; Canadian citizens/U.S. permanent residents</i>	<i>U.S. &amp; Canadian citizens</i>	<i>Foreign Nationals &amp; U.S. permanent residents</i>
Select first letter of country		A B C D E F G H I J K L M N O P Q R S T U V W Y Z		

AFGHANISTAN	D	Decline	Decline	Decline
ALBANIA	D	Indiv. Consideration	Decline	Decline
ALGERIA	D	Decline	Decline	Decline
ANDORRA	A	Pref	Pref	Pref
ANEGADA	A	Pref	Pref	Pref
ANGOLA	D	Indiv. Consideration	Decline	Decline
ANGUILLA	A	Pref	Pref	Pref
ANTIGUA	A	Pref	Pref	Pref
ANTILLES, FRENCH	A	Pref	Pref	Pref
ARGENTINA	A	Pref	Contact Underwriting	Contact Underwriting
ARMENIA	B	Pref	Pref	Std
ARUBA	A	Pref	Pref	Pref
AUSTRALIA	A	Pref	Pref	Pref
AUSTRIA	A	Pref	Pref	Pref
AZERBAIJAN	B	Pref	Pref	Std*

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Select first letter of country		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	Y	Z

BAHAMAS	B	Pref	Pref	Std*
BAHRAIN	D	Decline	Decline	Decline
BANGLADESH	C	Pref	\$1/M**	\$1.50/M**
BARBADOS	A	Pref	Pref	Pref
BARBUDA	A	Pref	Pref	Pref
BELARUS	B	Pref	Pref	Std*
BELGIUM	A	Pref	Contact Underwriting	Contact Underwriting
BELIZE	B	Pref	Pref	Std*
BENIN	D	Indiv. Consideration	Decline	Decline
BERMUDA	A	Pref	Pref	Pref
BHUTAN	D	Indiv. Consideration	Decline	Decline
BOLIVIA	C	Pref	\$1/M**	\$1.50/M**
BONAIRE	A	Pref	Pref	Pref
BOSNIA	A	Pref	Pref	Pref
BOTSWANA	D	Indiv. Consideration	Decline	Decline
BRAZIL	B	Pref	Pref	Std*
BRITISH VIRGIN ISLANDS	A	Pref	Pref	Pref
BRUNEI	A	Pref	Pref	Pref
BULGARIA	B	Pref	Pref	Std*
BURKINA FASO	D	Indiv. Consideration	Decline	Decline
BURMA/ MYANMAR	D	Decline	Decline	Decline
BURUNDI	D	Indiv. Consideration	Decline	Decline

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Select first letter of country		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

CAMBODIA	D	Indiv. Consideration	Decline	Decline
CAMEROON	D	Indiv. Consideration	Decline	Decline
CANADA	A	Pref	Contact Underwriting	Contact Underwriting
CANARY ISLANDS	A	Indiv. Consideration	Pref	Pref
CAPE VERDE	B	Pref	Pref	Std*
CAYMAN ISLANDS	A	Pref	Contact Underwriting	Contact Underwriting
CENTRAL AFRICAN REPUBLIC	D	Decline	Decline	Decline
CHAD	D	Decline	Decline	Decline
CHILE	A	Pref	Pref	Pref
CHINA, major cities	B	Pref	Contact Underwriting	Contact Underwriting
CHINA, other areas	C	Pref	Contact Underwriting	Contact Underwriting
CHRISTMAS ISLAND	D	Indiv. Consideration	Decline	Decline
COLOMBIA	D	Indiv. Consideration	Decline	Decline
COMOROS ISLANDS	D	Indiv. Consideration	Decline	Decline
CONGO	D	Decline	Decline	Decline
COOK ISLANDS	A	Pref	Pref	Pref
COSTA RICA	A	Pref	Pref	Pref
COTE D’IVOIRE	D	Decline	Decline	Decline
CROATIA	A	Pref	Pref	Pref
CUBA	D	Decline	Decline	Decline
CURACAO	A	Pref	Pref	Pref
CYPRUS	A	Pref	Pref	Pref
CZECH REPUBLIC	A	Pref	Pref	Pref

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
DENMARK	A	Pref	Pref	Pref
DJIBOUTI	D	Indiv. Consideration	Decline	Decline
DOMINICA	B	Pref	Pref	Std*
DOMINICAN REPUBLIC	B	Pref	Pref	Std*

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Select first letter of country 		A B C D E F G H I J K L M N O P Q R S T U V W Y Z									
EAST TIMOR	D	Indiv. Consideration	Decline	Decline							
ECUADOR	B	Pref	Pref	Std*							
EGYPT	D	Decline	Decline	Decline							
EL SALVADOR	C	Pref	\$1/M**	\$1.50/M**							
ENGLAND	A	Pref	Pref	Pref							
EQUATORIAL GUINEA	D	Indiv. Consideration	Decline	Decline							
ERITREA	D	Decline	Decline	Decline							
ESTONIA	A	Pref	Pref	Pref							
ETHIOPIA	D	Decline	Decline	Decline							

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
FALKLAND ISLANDS	A	Pref	Pref	Pref
FEDERATED STATES OF MICRONESIA	B	Pref	Pref	Std*
FIJI	B	Pref	Pref	Std*
FINLAND	A	Pref	Pref	Pref
FRANCE	A	Pref	Contact Underwriting	Contact Underwriting
FRENCH GUIANA	B	Pref	Pref	Std*
FRENCH POLYNESIA	A	Pref	Pref	Pref

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Select first letter of country	→	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
GABON	D	Indiv. Consideration	Decline	Decline
GAMBIA	D	Indiv. Consideration	Decline	Decline
GEORGIA	C	Pref	\$1/M**	\$1.50/M**
GERMANY	A	Pref	Pref	Pref
GHANA	D	Indiv. Consideration	Decline	Decline
GREECE	A	Pref	Contact Underwriting	Contact Underwriting
GREENLAND	A	Pref	Pref	Pref
GRENADA	A	Pref	Pref	Pref
GUADELOUPE	A	Pref	Pref	Pref
GUAM	U.S. TERRITORY			
GUATEMALA	C	Pref	\$1/M**	\$1.50/M**
GUINEA	D	Decline	Decline	Decline
GUINEA-BISSAU	D	Decline	Decline	Decline
GUYANA	C	Pref	\$1/M**	\$1.50/M**

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Select first letter of country	→	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
HAITI	D	Decline	Decline	Decline
HONDURAS	C	Pref	\$1/M**	\$1.50/M**
HONG KONG	A	Pref	Pref	Pref
HUNGARY	A	Pref	Pref	Pref

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		

ICELAND	A	Pref	Pref	Pref
INDIA, major cities	C	Pref	\$1/M**	\$1.50/M**
INDIA, other areas	D	Indiv. Consideration	Decline	Decline
INDONESIA	C	Pref	\$1/M**	\$1.50/M**
IRAN	D	Decline	Decline	Decline
IRAQ	D	Decline	Decline	Decline
IRELAND	A	Pref	Pref	Pref
ISRAEL, excluding Gaza & West Bank	B	Pref	Pref	Std*
ISRAEL, Gaza & West Bank	D	Decline	Decline	Decline
ITALY	A	Pref	Pref	Pref
IVORY COAST	D	Decline	Decline	Decline

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
JAMAICA	B	Pref	Pref	Std*
JAPAN	A	Pref	Decline	Decline
JORDAN	B	Pref	Pref	Std*

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		

KAZAKHSTAN	B	Pref	Contact Underwriting	Contact Underwriting
KENYA	D	Decline	Decline	Decline
KIRIBATI	D	Indiv. Consideration	Decline	Decline
KOREA, NORTH	D	Decline	Decline	Decline
KOREA, SOUTH	A	Pref	Pref	Pref
KOSOVO	B	Pref	Pref	Std*
KUWAIT	A	Pref	Pref	Pref
KYRGYZSTAN	D	Indiv. Consideration	Decline	Decline

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
LAOS	D	Indiv. Consideration	Decline	Decline
LATVIA	A	Pref	Pref	Pref
LEBANON	D	Decline	Decline	Decline
LESOTHO	D	Decline	Decline	Decline
LIBERIA	D	Decline	Decline	Decline
LIBYA	D	Decline	Decline	Decline
LIECHTENSTEIN	A	Pref	Pref	Pref
LITHUANIA	A	Pref	Pref	Pref
LUXEMBOURG	A	Pref	Pref	Pref

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Select first letter of country		A B C D E F G H I J K L M N O P Q R S T U V W Y Z		

MACAO	A	Pref	Pref	Pref
MACEDONIA	B	Pref	Pref	Std*
MADAGASCAR	D	Indiv. Consideration	Decline	Decline
MALAWI	D	Indiv. Consideration	Decline	Decline
MALAYSIA	B	Pref	Pref	Std*
MALDIVES	B	Pref	Pref	Std*
MALI	D	Indiv. Consideration	Decline	Decline
MALTA	A	Pref	Pref	Pref
MARSHALL ISLANDS	B	Pref	Pref	Std*
MARTINIQUE	A	Pref	Pref	Pref
MAURITANIA	D	Decline	Decline	Decline
MAURITIUS	C	Pref	\$1/M**	\$1.50/M**
MEXICO	B	Contact Underwriting	Contact Underwriting	Contact Underwriting
MOLDOVA	C	Pref	\$1/M**	\$1.50/M**
MONACO	A	Pref	Pref	Pref
MONGOLIA	C	Pref	\$1/M**	\$1.50/M**
MONTENEGRO	B	Pref	Pref	Std*
MONTSERRAT	A	Pref	Pref	Pref
MOROCCO	C	Pref	\$1/M**	\$1.50/M**
MOZAMBIQUE	D	Indiv. Consideration	Decline	Decline
MYANMAR	D	Decline	Decline	Decline

\*Can consider for Pref Plus/Select if favorable factors are present. This includes a minimum net worth of \$1 Million and an available APS if age 40 and over.

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Select first letter of country 		<div>A B C D E F G H I J K L M N O P Q R S T U V W X Y Z</div>																									
NAMIBIA	C	Pref	\$1/M**	\$1.50/M**																							
NAURU	C	Pref	\$1/M**	\$1.50/M**																							
NEPAL	D	Decline	Decline	Decline																							
NETHERLANDS	A	Pref	Pref	Pref																							
NETHERLANDS ANTILLES	A	Pref	Pref	Pref																							
NEW CALEDONIA	B	Pref	Pref	Std*																							
NEW ZEALAND	A	Pref	Pref	Pref																							
NICARAGUA	C	Pref	\$1/M**	\$1.50/M**																							
NIGER	D	Decline	Decline	Decline																							
NIGERIA	D	Decline	Decline	Decline																							
NIUE	C	Pref	\$1/M**	\$1.50/M**																							
NORTHERN MARIANA ISLANDS	A	Pref	Pref	Pref																							
NORWAY	A	Pref	Pref	Pref																							

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
OMAN	B	Pref	Pref	Std*

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Select first letter of country 		<div>A B C D E F G H I J K L M N O P Q R S T U V W X Y Z</div>																									
PAKISTAN	D	Decline	Decline	Decline																							
PALAU	B	Pref	Pref	Std*																							
PANAMA	B	Pref	Contact Underwriting	Contact Underwriting																							
PAPUA NEW GUINEA	D	Decline	Decline	Decline																							
PARAGUAY	B	Pref	Pref	Std*																							
PERU	B	Pref	Pref	Std*																							
PHILIPPINES, LUZON	C	Pref	\$1/M**	\$1.50/M**																							
PHILIPPINES, all other areas	D	Indiv. Consideration	Decline	Decline																							
PITCAIRN ISLAND	D	Indiv. Consideration	Decline	Decline																							
POLAND	A	Pref	Pref	Pref																							
PORTUGAL	A	Pref	Pref	Pref																							
PUERTO RICO	U.S. TERRITORY																										

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
QATAR	B	Pref	Pref	Std*

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Select first letter of country	→	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
ROMANIA	B	Pref	Pref	Std*
RUSSIA, excluding Chechnya	B	Pref	Contact Underwriting	Contact Underwriting
RWANDA	D	Indiv. Consideration	Decline	Decline

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	Hold cursor over code for definition	U.S. & Canadian citizens/U.S. permanent residents	U.S. & Canadian citizens	Foreign Nationals & U.S. permanent residents
Select first letter of country	➡	A	B	C
		D	E	F
		G	H	I
		J	K	L
		M	N	O
		P	Q	R
		S	T	U
		V	W	X
		Y	Z	

SAINT KITTS & NEVIS	A	Pref	Pref	Pref
SAINT LUCIA	A	Pref	Pref	Pref
SAINT VINCENT & THE GRANADINES	B	Pref	Pref	Std*
SAMOA	B	Pref	Pref	Std*
SAN MARINO	A	Pref	Pref	Pref
SAO TOME & PRINCIPE	D	Indiv. Consideration	Decline	Decline
SAUDI ARABIA	B	Pref	Contact Underwriting	Contact Underwriting
SCOTLAND	A	Pref	Pref	Pref
SENEGAL	D	Indiv. Consideration	Decline	Decline
SERBIA	B	Pref	Pref	Std*
SEYCHELLES	B	Pref	Pref	Std*
SIERRA LEONE	D	Indiv. Consideration	Decline	Decline
SINGAPORE	A	Pref	Pref	Pref
SLOVAKIA	A	Pref	Pref	Pref
SLOVENIA	A	Pref	Pref	Pref
SOLOMON ISLANDS	D	Indiv. Consideration	Decline	Decline
SOMALIA	D	Decline	Decline	Decline
SOUTH AFRICA	C	Pref	\$1/M**	\$1.50/M**
SPAIN	A	Pref	Contact Underwriting	Contact Underwriting
SRI LANKA	D	Indiv. Consideration	Decline	Decline
SUDAN	D	Decline	Decline	Decline
SURINAME	D	Indiv. Consideration	Decline	Decline
SVALBARD	D	Indiv. Consideration	Decline	Decline
SWAZILAND	D	Indiv. Consideration	Decline	Decline
SWEDEN	A	Pref	Pref	Pref
SWITZERLAND	A	Pref	Contact Underwriting	Contact Underwriting
SYRIA	D	Decline	Decline	Decline

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Select first letter of country		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

TAIWAN	A	Pref	Contact Underwriting	Contact Underwriting
TAJIKISTAN	C	Pref	\$1/M**	\$1.50/M**
TANZANIA	D	Indiv. Consideration	Decline	Decline
THAILAND	C	Pref	\$1/M**	\$1.50/M**
TIBET	D	Indiv. Consideration	Decline	Decline
TOGO	D	Indiv. Consideration	Decline	Decline
TONGA	C	Pref	\$1/M**	\$1.50/M**
TRINIDAD & TOBAGO	B	Pref	Pref	Std*
TUNISIA	B	Pref	Pref	Std*
TURKEY	B	Pref	Pref	Std*
TURKMENISTAN	C	Pref	\$1/M**	\$1.50/M**
TURKS & CAICOS	A	Pref	Pref	Pref
TUVALU	C	Pref	\$1/M**	\$1.50/M**

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Select first letter of country →	<div> A B C D E F G H I J K L M N O P Q R S T U V W Y Z </div>			
UGANDA	D	Indiv. Consideration	Decline	Decline
UKRAINE	B	Pref	Pref	Std*
UNITED ARAB EMIRATES	A	Pref	Contact Underwriting	Contact Underwriting
UNITED KINGDOM	A	Pref	Pref	Pref
URUGUAY	A	Pref	Pref	Pref
U.S. VIRGIN ISLANDS	U.S. TERRITORY			
UZBEKISTAN	B	Pref	Pref	Std*

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
VANUATO	C	Pref	\$1/M**	\$1.50/M**
VATICAN CITY	A	Pref	Pref	Pref
VENEZUELA	C	Pref	Contact Underwriting	Contact Underwriting
VIETNAM	C	Pref	Contact Underwriting	Contact Underwriting

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Select first letter of country <span>➔</span>	A B C D E F G H I J K L M N O P Q R S T U V W Y Z			
WESTERN SAHARA	D	Indiv. Consideration	Decline	Decline

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
YEMEN	D	Decline	Decline	Decline

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Select first letter of country	➔	A B C D E F G H I J K L M N O P Q R S T U V W Y Z		
ZAIRE	D	Decline	Decline	Decline
ZAMBIA	D	Indiv. Consideration	Decline	Decline
ZIMBABWE	D	Indiv. Consideration	Decline	Decline

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Visa Types And Underwriting Criteria			
Document Version Date: 2/13/2012		Return to Underwriting Country Assessments	
Residency Status or Visa Type	Visa Description	Documentation Required	Notes
		<a href="#">General Requirements/W-9 Info</a> <a href="#">W-8BEN Information</a> <a href="#">Visa Waiver Program</a> <a href="#">Underwriting Foreign Nationals in Asylum Status</a>	<a href="#">Retention Limits</a> <a href="#">Mexican National Information</a> <a href="#">When Insureds Die Outside of the U.S.</a>
Holds a Green Card	A permanent resident card that grants authorization to live and work in the U.S. on a permanent basis	Residency Questionnaire and copy of Green Card	<ul style="list-style-type: none"> <li>Must reside in the U.S., but no minimum time frame required to auto-bind.</li> <li>Form W-9 or equivalents required</li> </ul>
Applied for Green Card		<ul style="list-style-type: none"> <li>Copy of Green Card application</li> <li>Photocopy of visa</li> <li>Photocopy of I-94</li> </ul>	Green Card applications can take several years. If an applicant's visa will expire before Green Card approval is reasonably anticipated, the case will be underwritten on an "individual consideration" basis
Employment Authorization Document (EAD)	Document issued by USCIS that serves as evidence that the holder is authorized to WORK in the U.S. (not live in the U.S.)	Applicants holding only an EAD are not authorized to live in the U.S. and must be underwritten according to country of origin. We will need the permanent address of the country of origin.	If the client has applied for a permanent visa, we may be able to auto bind if the client has resided in the U.S. for at least one year and a copy of the I-797 or I-485 Adjustment to Permanent Residency Status is provided.
A-1	Ambassador, Public minister, career, diplomatic or consular officer, and members of immediate family	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
A-2	Other foreign government official or employee and members of immediate family.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
A-3	Attendant Servant, or personal employee of A-1	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
B1, B2, or B1/B2	Temporary visitor for business (b1) or pleasure (b2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	If underwriting a foreign national with a b1/b2 visa from a different country than country of residence, we must underwrite according to country of origin.
C1	Alien in transit directly through U.S.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-1d	Combined transit and crewman visa	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-2	Alien in transit to UN headquarters district under Section 11.(3), (4), or (5) of the Headquarters Agreement	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-3	Foreign government official, members of immediate family, attendant, servant, or personal employee, in transit	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
C-4	Transit without Visa, see TWOV which is listed as a visa type below	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
D-1 & D-2	Crewmember departing on same vessel of arrival (D-1) or Crewmember departing by means other than vessel of arrival (D-2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
E-1 & E-2	Treaty Trader, spouse and children (E-1) or Treaty Investor, spouse and children (E-2)	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
F-1 & F-2	Academic Student (F-1) or Spouse or child of F-1 (F-2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
G-1, G-2, G-3, G-4, G-5	Principal representative, attendant, servant or personal employee of recognized or non-recognized, foreign member or non-member government to International Organization and members of immediate family.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
H1B, H1C, H2A, H2B, H3, & H4	Specialty Occupations and temporary workers and spouse or children of same	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
I visas	Foreign media representatives	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis as we generally do not consider members of foreign media.
J-1 & J-2	Exchange visitors and spouse or children of such	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
K-1, K-2, K-3, & K-4	Fiancé, minor children or child of fiancé	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
L-1A, L1b, L-2	Intracompany transferee temporary work visa for executive, managerial, and specialized knowledge employees and their spouse and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
M-1 & M-2	Vocational student or other non-academic student, spouse and children	Temp visa. Underwrite according to country of origin. Need copy of visa and I-94 and permanent address in home country.	
NATO-1 thru NATO-7	Government workers	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
O-1, O-2, & O-3	Workers with Extraordinary ability in Sciences, Arts, Education, Business, or Athletics, spouses and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
P-1 thru P-4	Athletes and entertainers, spouses and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
Q-1, Q-2, Q-3	International Cultural Exchange Visitors, spouse and children	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
R1 & R-2	Religious workers, spouse and children	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
S-5 & S-6	Witness or Informant of criminal or terrorism information	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis, but generally we would not be able to consider.
T-1 thru T-4	Victims of a severe form of trafficking in persons and family members	Temporary visa. Underwrite according to country of origin. Need visa and permanent address.	Generally not accepted. Underwrite on a case by case basis.
TN or TD	North American Free Trade Agreement (NAFTA visa). Trade visas for Canadian and Mexican citizens and their spouse or children	Underwrite as a permanent visa. Ok to auto bind as long client has resided in the U.S. for at least one year. Need copy of visa.	
TPS	Temporary Protection Status		Would not be able to consider
TWOV	Transit without visa (usually passenger and crew situations)		Would not be able to consider.
U-1 thru U-4	Victims and family members of victims of certain criminal activity	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis, but generally we would not be able to consider.
V-1, V-2, & V-3	Certain second preference beneficiaries	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	



## GENERAL REQUIREMENTS AND W-9 INFORMATION

For all non-U.S. residents, we will require a copy of the Application Supplement Residency and Travel Questionnaire. Unless prior authorization has been granted by management, the application, medicals and policy delivery must take place in the U.S. regardless of residency. We also require a [W-8BEN\\*](#) for owners that do not have a social security number or Tax ID. Foreign nationals who are U.S. Residents for tax purposes, or who hold visas that enable them to have a U.S. taxpayer identification number, should complete an IRS Form W-9 or provide equivalent information on the application itself.

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## W-8BEN INFORMATION

\*The W-8BEN form (entitled Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding) is used in the United States taxation system by foreign persons (including corporations) to certify their non-American status. The form, issued by the Internal Revenue Service, establishes that one is a non-resident alien or foreign corporation, to avoid or reduce tax withholding from U.S. source income, such as rents from U.S. property, interest on U.S. bank deposits or dividends paid by U.S. corporations.

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## VISA WAIVER PROGRAM

Currently, 36 countries participate in the visa waiver program (listed below). Residents of these countries do not need a visa to travel to or from the U.S. For applicants residing in these countries, we require only a copy of their passport to include the time/date stamp and a completed Residency Questionnaire:

Andorra	Hungary	New Zealand
Australia	Iceland	Norway
Austria	Ireland	Portugal
Belgium	Italy	San Marino
Brunei	Japan	Singapore
Czech Republic	Latvia	Slovakia
Denmark	Liechtenstein	Slovenia
Estonia	Lithuania	South Korea
Finland	Luxembourg	Spain
France	Malta	Sweden
Germany	Monaco	Switzerland
Greece	the Netherlands	United Kingdom

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## UNDERWRITING FOREIGN NATIONALS IN ASYLUM STATUS

Asylum is a form of protection that allows foreign nationals to remain in the United States provided they meet the definition of a refugee. If asylum is granted, they are eligible to adjust their status to a U.S. permanent resident. Once they receive approval from USCIS and status is granted, they may apply for adjustment of status after one year.

Caution needs to be followed when underwriting these risks as many individuals who apply for asylum status are actually denied and are unable to legally stay in the United States.

**UNDERWRITING GUIDELINES** - Most of these risks will be declined for coverage, however some of these risks may be considered. For consideration, ALL of the following documentation is required:

- Proof of approval for granted asylum with letter from a USCIS asylum office.
- Copy of a valid Employment Authorization Document. (Work Permit)
- Documentation that they have applied for Green Card/adjustment of status with copy of I-485 or I-797.

If all of the documentation is received and all other case factors are favorable, can accept at preferred plus/ select if meets all other underwriting criteria.

Accepted risks would normally be for max Transamerica retention up to \$2 Million only.

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RETENTION LIMITS

Standard thru Table D and ages 18–75  
A countries = \$10 Million  
B countries = \$5 Million  
C countries = \$2.5 Million  
Ages 0–17 and over age 75 can be considered generally for reduced retention – please contact underwriting.

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## OTHER USEFUL INFORMATION

**Special Note on Mexican Nationals** – For applicants with a B1/B2/BCC Laser Card visa for frequent, automatic entry into the U.S., no I-94 card is required. However, a copy of the Laser Card should be submitted. All others must submit a copy of the visa and I-94 card.

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## OTHER USEFUL INFORMATION

**When Insureds Die Outside of the United States** – Transamerica policies do not contain death claim restrictions in relation to either citizenship or residence. Additionally, as long as a Transamerica policy remains in force, the policy owner retains all rights under the contract, regardless of where death occurs. As standard practice, when death occurs outside the U.S., additional documentation may be requested (e.g., a Foreign Death Questionnaire or cancelled passport). The facts and circumstances of each claim will determine what claim requirements may be needed.

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