

## **Minnesota Life: Underwriting Non-U.S. Citizens Residing in the United States**

### **A. Permanent Residents**

Permanent resident visa or "green card" holders can be considered for preferred/select with intent to become a U.S. citizen and remain in the United States permanently.

Note: Special attention must also be given to the country of origin regarding the likelihood of return trips. Even short-term visits to high risk locations may be uninsurable.

### **B. Non-permanent Residents**

Non-permanent Residents with professional work visas (H-1B, L-1A, L-1B) or certain specialty visas (J with a waiver – md student) may be considered standard. If country of origin is an A or B class country, may be considered at preferred/select rates assuming favorable indicators of intent to remain are met:

- a) U.S. home ownership
- b) Current and stable employment
- c) Majority of their assets are in the U.S.
- d) Medical care is completed in the U.S.
- e) Full intent to become a permanent resident or a U.S. citizen

If country of origin is a C or D class country, refer to chief underwriters or travel underwriting experts for possible preferred/select.

### **C. Student or Non-professional Visa Holders**

Student or Non-Professional work visa holders (such as F-1) may be considered for coverage on a case by case basis with review from a chief underwriter or travel underwriting expert. A Travel and Residence Questionnaire may be required and favorable indicators of intent to remain must be met for possible standard or preferred/select consideration:

- a) U.S. home ownership
- b) Current and stable employment
- c) Majority of their assets are in the U.S.
- d) Medical care is completed in the U.S.
- e) No planned foreign travel
- f) Full intent to become a permanent resident or a U.S. citizen

Note: Verify the specific type of non-immigrant visas. Each type of visa differs with the privileges they offer and how long they last (refer to the attached visa list). For instance, the J-1 (education visa) may require a return to the visa holder's homeland for at least 1 year, unless a waiver has been granted.

### **D. Other Specialty Visas**

Other specialty visas, such as international organizations (G1-4), foreign government officials (A1-3), or other visas not outlined above are to be handled on a case by case basis/IC and must be referred to a chief underwriter or travel underwriting expert.

**F. Illegal Aliens**

Illegal Aliens and visa holders not meeting the intent to remain Criteria – RNA

**G. Country Codes**

Country Code list is based on RGA manual. Please contact The AIN Member Underwriting Services Team for additional information.