Country categories

Underwriting determines ratings based on foreign country charts below.

A Countries			B Countries
Albania	Finland	Netherlands Antilles	Algeria
American Samoa	France	New Caledonia	Armenia
Andorra	French Polynesia	New Zealand	Azerbaijan
Anguilla	Germany	Northern Mariana Islands	Bahamas
Antigua & Barbuda	Greece	Norway	Brazil
Argentina	Greenland	Poland	Bulgaria
Aruba	Grenada	Portugal	Cape Verde
Australia	Guadeloupe	Romania	China[2]
Austria	Hong Kong	Saint Kitts and Nevis	Costa Rica
Bahrain	Hungary	Saint Lucia	Ecuador[3]
Barbados	Iceland	Saint Vincent	Federal States of Micronesia
Belgium	Ireland	San Marino	French Guiana
Bermuda	Ireland (Northern)	Serbia	Jamaica
Bosnia & Herzegovina	Israel[1]	Singapore	Malaysia
British Virgin Islands	Italy	Slovakia	Mexico[4]
Brunei	Latvia	Slovenia	Morocco
Canary Islands	Liechtenstein	South Korea	Panama
Cayman Islands	Lithuania	Spain	Paraguay
Chile	Luxembourg	Sweden	Peru
Cook Islands	Macau	Switzerland	Trinidad and Tobago
Croatia	Malta	Taiwan	
Cypress	Marshall Islands	Turks/Caicos	
Czech Republic	Martinique	U.S. Virgin Islands	
Denmark	Monaco	United Kingdom	
Dominica	Montenegro	Uruguay	
Estonia	Montserrat	Vatican City	
Falklands Islands	Netherlands	Virgin Islands	

[1] Israel – excludes Gaza and West Bank

[2] China – residency in major cities including Bejing, Chongquing, Guargzhon, Shanghai, Shenyang and Tianjin

[3] Ecuador – Quito only

[4] Mexico – excludes cities that border the United States

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