

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 | |
| Cyprus | 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 Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin

³ Ecuador – Quito only

⁴ Mexico – excludes cities that border the United States



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