

International underwriting guidelines

Country	Frequency	Rating	Exceptions
Afghanistan	All	Decline	
Albania	All	Preferred Best	
Algeria	Limited	Standard	yes
Algeria	Excessive	Std + \$2 per thou	yes
Andorra	All	Preferred Best	
Angola	All	Decline	
Anguilla	All	Preferred Best	
Antigua & Barbuda	All	Preferred Best	
Argentina	All	Preferred Best	
Armenia	All	Preferred Best	yes
Aruba	All	Preferred Best	
Australia	All	Preferred Best	
Austria	All	Preferred Best	
Azerbaijan	All	Preferred Best	yes
Bahamas	All	Preferred Best	
Bahrain	All	Preferred Best	
Bangladesh	Limited	Standard	yes
Bangladesh	Excessive	Std + \$3 per thou	yes
Barbados	All	Preferred Best	
Belarus	All	Decline	
Belgium	All	Preferred Best	
Belize	All	Preferred Best	
Benin	Limited	Standard	
Benin	Excessive	Std + \$3 per thou	
Bermuda	All	Preferred Best	
Bhutan	All	Preferred Best	
Bolivia	All	Preferred Best	
Bosnia & Herzegovina	All	Preferred Best	
Botswana	All	Preferred Best	
Brazil	All	Preferred Best	
British Virgin Islands	All	Preferred Best	
Brunei	All	Preferred Best	
Bulgaria	All	Preferred Best	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
Burkina Faso	All	Decline	
Burma/Myanmar	All	Decline	
Burundi	All	Decline	
Cambodia	All	Preferred Best	
Cameroon	All	Decline	
Canada	All	Preferred Best	
Cape Verde	All	Preferred Best	
Cayman Islands	All	Preferred Best	
Central African Republic	All	Decline	
Chad	All	Decline	
Chile	All	Preferred Best	
China	All	Preferred Best	
Colombia	Limited	Standard	yes
Colombia	Excessive	Std + \$3 per thou	yes
Comoros	All	Preferred Best	
Congo-Brazzaville	All	Decline	
Congo-Democratic Republic of	All	Decline	
Costa Rica	All	Preferred Best	
Croatia	All	Preferred Best	
Cuba	Limited	Preferred Best	
Cuba	Excessive	Decline	
Curacao	All	Preferred Best	
Cyprus	All	Preferred Best	
Czech Republic	All	Preferred Best	
Denmark	All	Preferred Best	
Djibouti	Limited	Standard	yes
Djibouti	Excessive	Std + \$2 per thou	yes
Dominica	All	Preferred Best	
Dominican Republic	All	Preferred Best	
East Timor	All	Preferred Best	yes
Ecuador	All	Preferred Best	yes
Egypt	All	Decline	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
El Salvador	All	Preferred Best	
Equatorial Guinea	Limited	Standard	yes
Equatorial Guinea	Excessive	Std + \$2 per thou	yes
Eritrea	All	Decline	
Estonia	All	Preferred Best	
Ethiopia	All	Decline	
Federated States of Micronesia	All	Preferred Best	
Fiji	All	Preferred Best	
Finland	All	Preferred Best	
France	All	Preferred Best	
French Guiana	All	Preferred Best	
French Polynesia	All	Preferred Best	
Gabon	Limited	Standard	
Gabon	Excessive	Std + \$3 per thou	
Georgia	All	Preferred Best	yes
Germany	All	Preferred Best	
Ghana	Limited	Standard	yes
Ghana	Excessive	Std + \$3 per thou	yes
Greece	All	Preferred Best	
Grenada	All	Preferred Best	
Guadeloupe	All	Preferred Best	
Guam	All	Preferred Best	
Guatemala	Limited	Standard	
Guatemala	Excessive	Std + \$2 per thou	
Guinea	All	Decline	
Guinea Bissau	Limited	Standard	yes
Guinea Bissau	Excessive	Std + \$2 per thou	yes
Guyana	All	Preferred Best	
Haiti	All	Decline	
Honduras	Limited	Standard	yes
Honduras	Excessive	Std + \$2 per thou	yes
Hong Kong	All	Preferred Best	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
Hungary	All	Preferred Best	
Iceland	All	Preferred Best	
India	All	Preferred Best	yes
Indonesia	All	Preferred Best	yes
Iran	All	Decline	
Iraq	All	Decline	
Ireland	All	Preferred Best	
Israel	All	Preferred Best	yes
Italy	All	Preferred Best	
Ivory Coast/ Cote d'Ivoire	All	Decline	
Jamaica	All	Preferred Best	
Japan	Non-citizen/ Non-resident	Preferred Best	yes
Japan	Citizen & Resident	Decline	
Jordan	All	Preferred Best	
Kazakhstan	All	Preferred Best	yes
Kenya	Limited	Standard	yes
Kenya	Excessive	Std + \$3 per thou	yes
Kiribati	All	Preferred Best	
Korea North	All	Decline	
Korea South	All	Preferred Best	
Kosovo	All	Preferred Best	
Kyrgystan	All	Decline	
Laos	All	Preferred Best	
Latvia	All	Preferred Best	
Lebanon	All	Decline	
Lesotho	Limited	Standard	
Lesotho	Excessive	Std + \$3 per thou	
Liberia	All	Decline	
Libya	All	Decline	
Liechtenstein	All	Preferred Best	
Lithuania	All	Preferred Best	
Luxembourg	All	Preferred Best	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
Macau	All	Preferred Best	
Macedonia	All	Preferred Best	
Madagascar	Limited	Standard	
Madagascar	Excessive	Std + \$3 per thou	
Malawi	Limited	Standard	
Malawi	Excessive	Std + \$3 per thou	
Malaysia	All	Preferred Best	
Maldives	All	Preferred Best	
Mali	All	Decline	
Malta	All	Preferred Best	
Marshall Islands	All	Preferred Best	
Martinique	All	Preferred Best	
Mauritania	All	Decline	
Mauritius	All	Preferred Best	
Mexico	All	Preferred Best	yes
Moldova	All	Preferred Best	yes
Monaco	All	Preferred Best	
Mongolia	All	Preferred Best	
Montenegro	All	Preferred Best	
Morocco	All	Preferred Best	yes
Mozambique	All	Decline	
Namibia	All	Preferred Best	
Nauru	All	Preferred Best	
Nepal	Limited	Standard	yes
Nepal	Excessive	Std + \$3 per thou	yes
Netherlands	All	Preferred Best	
New Caledonia	All	Preferred Best	
New Zealand	All	Preferred Best	
Nicaragua	All	Preferred Best	
Niger	Limited	Standard	
Niger	Excessive	Std + \$3 per thou	
Nigeria	All	Decline	
Norway	All	Preferred Best	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
Oman	All	Preferred Best	
Pakistan	All	Decline	
Palau	All	Preferred Best	
Panama	All	Preferred Best	
Papua New Guinea	Limited	Standard	yes
Papua New Guinea	Excessive	Std + \$2 per thou	yes
Paraguay	All	Preferred Best	yes
Peru	All	Preferred Best	yes
Phillipines	All	Preferred Best	yes
Poland	All	Preferred Best	
Portugal	All	Preferred Best	
Puerto Rico	All	Preferred Best	
Qatar	All	Preferred Best	
Romania	All	Preferred Best	
Russia	All	Preferred Best	yes
Rwanda	All	Decline	
St. Kitts & Nevis	All	Preferred Best	
St. Lucia	All	Preferred Best	
St. Vincent & the Grenadines	All	Preferred Best	
Samoa	All	Preferred Best	
San Marino	All	Preferred Best	
Sao Tome & Principe	All	Preferred Best	
Saudi Arabia	All	Decline	
Senegal	Limited	Standard	yes
Senegal	Excessive	Std + \$3 per thou	yes
Serbia	All	Preferred Best	
Seychelles	All	Preferred Best	
Sierra Leone	All	Decline	
Singapore	All	Preferred Best	
Slovakia	All	Preferred Best	
Slovenia	All	Preferred Best	
Solomon Islands	All	Preferred Best	
Somalia	All	Decline	

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Country	Frequency	Rating	Exceptions
South Africa	All	Preferred Best	
Spain	All	Preferred Best	
Sri Lanka	All	Preferred Best	yes
St. Maarten	All	Preferred Best	
Sudan	All	Decline	
Suriname	All	Preferred Best	
Swaziland	Limited	Standard	
Swaziland	Excessive	Std + \$3 per thou	
Sweden	All	Preferred Best	
Switzerland	All	Preferred Best	
Syria	All	Decline	
Taiwan	All	Preferred Best	
Tajikistan	Limited	Standard	yes
Tajikistan	Excessive	Std + \$3 per thou	
Tanzania	Limited	Standard	
Tanzania	Excessive	Std + \$3 per thou	
Thailand	All	Preferred Best	yes
Togo	Limited	Standard	yes
Togo	Excessive	Std + \$2 per thou	
Tonga	All	Preferred Best	
Trinida & Tobago	All	Preferred Best	
Turkey	All	Preferred Best	yes
Turkmenistan	All	Preferred Best	
Turks & Caicos	All	Preferred Best	
Tuvalu	All	Preferred Best	
Uganda	All	Decline	
United Arab Emirates	All	Preferred Best	
United Kingdom	All	Preferred Best	
Uruguay	All	Preferred Best	
U.S. Virgin Islands	All	Preferred Best	
Uzbekistan	Limited	Standard	
Uzbekistan	Excessive	Std + \$3 per thou	

International underwriting guidelines (continued)

Country	Frequency	Rating	Exceptions
Vanuatu	All	Preferred Best	
Vatican City	All	Preferred Best	
Venezuela	All	Decline	
Vietnam	All	Preferred Best	
Yemen	All	Decline	
Zambia	All	Decline	
Zimbabwe	All	Decline	

Limited travel

- < 8 WEEKS
- Standard quotes based on no hazardous occupational duties & acceptable reasons for travel

Excessive Travel

- > 8 WEEKS
- Resident outside the U.S.
- Visa Holder in the U.S.

Exceptions

- Certain areas or occupations may result in no offer. Please consult your underwriter.

Retention

Preferred Best	\$20,000,000
Standard	\$10,000,000
Rated	\$5,000,000