

Think about this: **Underwriting a foreign national (non-United States citizen).**

Most insurance companies will not provide coverage for a client who is a foreign national due to risk factors. Company guidelines for qualification state “Client should be a U.S Citizen or Green card holder”.

If the client is a legal, permanent resident their application/s will be handled in the same way as a United States citizen. Clients with a green card must provide a copy of the same with the application along with their social security number.

Some companies will make exceptions on a case-by-case basis for non-permanent status foreign nationals based on the following:

- Type of visa the client holds.
- Length of time in the U.S. – greater than 2 years will be required by some.
- Country of origin.
- Client’s plan on applying for U.S. citizenship?
- Client’s plan on staying in U.S.?

Important points (varies based on company) to note:

- ❖ Clients married to U.S. citizens would be considered more favorably.
- ❖ Clients with property in the U.S would be considered more favorably.
- ❖ Clients between ages 21-60 would be considered more favorably.
- ❖ Underwriting requirements would be based on age and amount guidelines and also at the underwriter’s discretion.

Suggestions:

- Before qualifying your client, ask for citizenship status. If client is a U.S citizen proceed. If client is a green card holder, ask for copy of green card and check expiration date.
- If client is a visa holder: Ask for type of visa, issue and expiration date of visa and check for any restriction/s.
- Based on information collected, it is important to evaluate the best company to go with and provide premium rates after initial assessment (For example, some insurance companies might provide coverage but restrict clients to standard rates whereas some others might have an extra charge per thousand). Your client might be in the best of health and yet not qualify for preferred rates based on company guidelines.

GAIN the Freedom to
Sell The Best and Earn The Most! Call us at **800-847-6426**