



Field
Update



February 5, 2010
Number: 0234

New Underwriting Guidelines for More Competitive Offers!

Featuring:

- Increased Flexibility for **Foreign Travel** and **Financial Supplements**
- NEW **Prescription Database Checks** and **Older Age Testing** procedures
- Elimination of **Inspection Reports** and **MD Exams** for most cases

Because of your feedback and our desire to making doing business with us easier, Aviva is announcing several changes to its underwriting procedures. These changes are designed to provide greater underwriting flexibility and more competitive offers, while also reducing the requirements to underwrite younger age cases.

All changes will be effective for applications dated after **February 11, 2010**.

- **Revised Foreign Travel** guidelines for foreign travel by US citizens/permanent residents: Aviva has re-classified the [Foreign Risk Guidelines](#) to be more in line with our competitors. Travel to countries in the 'A', 'B' and 'C' groups will be covered within 50% of our auto binding limits. Countries labeled with a 'D' will require facultative submission of the case or full internal retention. Please note the following:
 - The Travel questionnaire must include the purpose for the trip, any travel outside of major cities, as well as details regarding the accommodations.
 - Travel must be limited to less than 12 weeks per year to any one country.
 - Aviva's current auto-bind limits for permanent life insurance policies are \$50 million for issue ages 10-75 and retention limits for permanent life policies are \$10 million for issue ages 10-75.
- **Revised guidelines for Financial Supplements** for ages 70 and under: New guidelines are as follows.

Up to Age 70

Only required for cases over \$1 million and up to and including \$5 million. For cases over \$5 million we will use the Inspection Report.

Ages 71 and Over

Required for all cases.

- **Prescription Database Check:** This will be implemented for all applicants age 41 or older. This additional requirement is transparent to the client and, when coupled with information provided by the agent regarding reasons for prescribed medications, will help us provide the best possible offer, **potentially reducing the number of cases that require medical records.**

continued

- **Older Age Testing:** Aviva is enhancing underwriting procedures for all clients age 71 and older. A questionnaire and evaluation will be completed by the examiner and will not require you or your clients to provide any additional information or take additional actions. The information we obtain from older age testing will help us provide **more competitive and targeted offers on older age cases.**
- **Elimination of Inspection Reports** for face amounts under \$5 million.
- **Elimination of the MD exam** for face amounts up to and including \$10 million. We will continue to require the MD exam if the amount exceeds \$10 million for issue ages 41 and above.

New Underwriting Guidelines charts for [TeleApp](#) and [Non-TeleApp](#) cases are attached to this announcement and on Aviva Live.

Application Guidelines

As a reminder, below are Aviva's current application guidelines:

- **Applications** are valid for **6 Months** from application sign date.
- **Exams** are valid for **6 Months** from the date the form was signed.
- **A Health Statement** is required after **90 days** to confirm that there have been no changes to the client's health.

If you have any questions about the new underwriting guidelines, contact your Sales Director or Sales Support team.

Thank you for doing business with Aviva. We will continue focusing on improvements that matter to you to become your carrier of choice!

Underwriting Guidelines Chart

for Non-TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical Limits are those applied for within 5 years. Other limits, amounts and special studies are those applied for within 2 years.

MEDICAL REQUIREMENTS ¹													
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up	
0 - 15			Non-Med Rx						Call the Home Office Underwriter				
16 - 40		Non-Med MVR			Paramed HOS	Blood ² MVR ⁴		Paramed Blood ² HOS	FINQ MVR ⁴	HOS Paramed FINQ	Blood ² MVR ⁴ EKG	Paramed Blood HOS	MVR ⁴ IR EKG
41 - 45								HOS Paramed Rx	Blood ² MVR ⁴ FINQ				
46 - 50		Non-Med MVR Rx			Paramed Blood ² HOS MVR ⁴ Rx							Paramed Blood ² HOS	M. D. Exam Blood ² HOS
51 - 55									Paramed Blood ² HOS EKG ³ MVR ⁴ Rx			Paramed Blood ² HOS EKG ³ MVR ⁴ Rx	TM EKG MVR ⁴ Rx
56 - 60						Paramed Blood ² HOS EKG ³ MVR ⁴ Rx			Paramed Blood ² HOS EKG ³ MVR ⁴ Rx			Paramed Blood ² HOS EKG ³ MVR ⁴ Rx	IR
61 - 70			Paramed HOS Rx MVR										
71 - 75		Paramed HOS Rx, Blood ²				Paramed HOS Blood ² MVR ⁴		EKG, Rx Senior Questionnaire Senior Evaluation FINQ				Paramed, Rx HOS, IR Blood ²	M. D. Exam HOS, IR, Rx Blood ²
76 - Product Limit		Senior Questionnaire Senior Evaluation MVR, FINQ										Sr. Ques. Sr. Eval. EKG, MVR ⁴	Sr. Ques. Sr. Eval. EKG, MVR ⁴

FINQ - Financial Questionnaire
 IR - Inspection Report, to be ordered by the Home Office
 Sr. Ques. - Senior Questionnaire
 Sr. Eval. - Senior Evaluation including cognitive and frailty test

¹ Medical fees may be charged to the agent if medical requirements are completed and found not to be needed based on the guidelines.
² A Blood Profile will be required on proposed insureds age 16 and older if the new application amount plus Aviva Life and Annuity in force policy amounts issued less than two years ago, are \$100,000 or more. A twelve hour fasting Blood Profile is recommended.
³ 12 lead resting EKG — mounted, uninterpreted.
⁴ Motor Vehicle Report (MVR) will be ordered by the Home Office.



Preferred Underwriting Criteria Chart

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Standard NT	Preferred T	Standard T
Issue Age Basis	Age Nearest				
Tobacco Usage	None in past 48 months	None in past 12 months	None in past 12 months	Available	
Cholesterol (Must not exceed)	220	250 300 if HDL is 5.0 or less	300	250	300
Cholesterol Treatment	No treatment	With or without treatment		With or without treatment	
Cholesterol/HDL Ratio	5.0	6.5	8.0	6.5	8.0
Blood Pressure	Age 18-45 135/80 Age 46-60 140/85 Age 61 up 150/90 No treatment	Age 20-45 135/84 Age 46-55 144/88 Age 56 up 150/90 With or wo/ treatment	Individual consideration – allows treatment	Age 18-55 140/90 Age 56 up 150/90 With or without treatment	Individual consideration – allows treatment
Build	See Build Charts				
Family History (Parents & Siblings) Coronary Artery Disease Familial Cancer	No death of parent or sibling before age 65	No death of parent or sibling before age 60	Individual consideration	No death of parent or sibling before age 60	Individual consideration
Personal History	No history of coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk wo/ application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer, except certain types of skin cancer		No history of coronary disease, diabetes or cancer, except certain types of skin cancer	
Alcohol/Substance Abuse	No history	No history		No history	
Aviation	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	OK with appropriate rating, if applicable	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	OK with appropriate rating, if applicable
Avocation	Individual consideration	Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.		Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.	
Driving Moving violations DUI/Reckless	No more than 2 in the past 3 years None in past 5 years	No more than 2 in the past 3 years None in past 5 years	Individual consideration Individual consideration	No more than 2 in the past 3 years None in past 5 years	Individual consideration Individual consideration
US Residency	Past 2 years	Past 2 years	Individual consideration	Past 2 years	Individual consideration
Citizenship	US citizen or have a permanent visa or green card				
Travel (unsafe)	Individual consideration				
Military	No	Individual consideration		Individual consideration	

Underwriting Guidelines Chart

for TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical Limits are those applied for within 5 years. Other limits, amounts and special studies are those applied for within 2 years. GPO: count 1/2 the option amount at ages 0-19 and entire amount at age 20 and up toward the Non-Medical limit.

Underwriting REQUIREMENTS (MVRs, prescription checks and medical requirements are ordered by the home office)													
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up	
0 - 15			TeleApp Rx						Call the Home Office Underwriter				
16 - 40		TeleApp MVR			TeleApp Mini Exam Blood	HOS MVR		TeleApp Mini Exam Blood	HOS MVR FINQ	TeleApp, HOS Mini Exam MVR, Blood FINQ, EKG	TeleApp Mini Exam Blood	HOS MVR IR, EKG	
41 - 45								TeleApp, HOS Mini Exam MVR, Blood FINQ, Rx					
46 - 50		TeleApp Rx MVR			TeleApp Mini Exam Blood HOS MVR Rx								
51 - 55									TeleApp Mini Exam Blood HOS		TeleApp Mini Exam Blood HOS EKG MVR	TeleApp M. D. Exam Blood HOS TM EKG MVR	
56 - 60									EKG MVR Rx FINQ		Rx IR	IR Rx	
61 - 70			TeleApp Mini Exam HOS MVR Rx						TeleApp Mini Exam Blood HOS MVR, Rx EKG				
71 - Product Limit	TeleApp Mini Exam Blood	HOS MVR FINQ	Rx Sr. Ques. Sr. Eval					TeleApp Mini Exam Blood	HOS MVR FINQ	Rx, EKG Sr. Ques. Sr. Eval		TeleApp, HOS Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR	TeleApp, HOS M. D. Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR

FINQ - Financial Questionnaire
IR - Inspection Report, to be ordered by the Home Office

For amounts over \$1,000,000 provide cover letter with need and purpose of insurance.

Preferred Underwriting Criteria Chart — Non-Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
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5'0"	158	6'0"	228
5'1"	163	6'1"	234
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5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Preferred T
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 48 months	None in past 12 months	Available
Cholesterol	220	250 300 if HDL is 5.0 or less	250
Cholesterol Treatment	No treatment	With or without treatment	
Cholesterol/HDL Ratio	5.0	6.5	
Blood Pressure	Age 18-45 135/80 Age 46-60 140/85 Age 61 up 150/90 No treatment	Age 18-45 135/84 Age 46-55 144/88 Age 56 up 150/90 With or without treatment	Age 18-55 140/90 Age 56 up 150/90 With or without treatment
Build	See Build Charts		
Family History (Parents & Siblings) Coronary Artery Disease	No death of parent or sibling before age 65	No death of parent or sibling before age 60	
Familial Cancer	No death of parent or sibling before age 65	No death of parent or sibling before age 60	
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer, except certain types of skin cancer.	
Alcohol/Substance Abuse	No history		
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.		
Avocation	Available if qualifies as a standard avocation risk or flat extra rating.		
Driving Moving violations DUI/Reckless	No more than 2 in past 3 yrs None in past 5 yrs		
US Residency	US resident for past 2 yrs		
Citizenship	US citizen or have a permanent visa or green card		
Travel (unsafe)	Individual consideration		
Military	No	Individual consideration	

Preferred Underwriting Criteria Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
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5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred T
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed	Treatment allowed	Treatment allowed
Cholesterol/HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart
Family History	No death of parent or sibling before age 65 from coronary artery disease or familial cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer	Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	No coronary artery disease, diabetes, or cancer, except certain types of skin cancer	No coronary artery disease, diabetes, or cancer, except certain types of skin cancer
Alcohol/Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUI's or reckless driving in the past 5 years.			
US Residency	US resident for past 2 years			
Citizenship	US citizen or have a permanent visa or green card			
Travel (unsafe)	Individual consideration			
Military	No	Individual consideration		

Foreign Risk Guidelines "by Country"

Class	Country	Capital	Region	Last Updated	Misc.
Country Background Notes					
D	Afghanistan	Kabul	Asia		
B	Albania	Tirana	Eastern Europe	2/16/2009	
C	Algeria	Algiers	Africa	2/12/2008	
A	American Samoa	Pago Pago	Oceania		
A	Andorra	Andorra la Vella	Western Europe	9/21/2001	
D	Angola	Luanda	Africa		
A	Anguilla	The Valley	Caribbean	2/12/2008	
D	Antarctica		Antarctica	2/12/2008	
A	Antigua and Barbuda	St. John's	Caribbean	2/12/2008	
A	Argentina	Buenos Aires	South America		
B	Armenia	Yerevan	Eastern Europe	9/3/2002	Except disputed Nagorno-Karabakh region
A	Aruba	Oranjestad	Caribbean	9/21/2001	
A	Australia	Canberra	Oceania		
A	Austria	Vienna	Western Europe		
B	Azerbaijan	Baku	Middle East	2/12/2008	Except Nagorno-Karabakh
A	Bahamas	Nassau	Caribbean	2/12/2008	
A	Bahrain	Manama	Middle East	2/12/2008	
C	Bangladesh	Dhaka	Asia	2/16/2009	
A	Barbados	Bridgetown	Caribbean	2/12/2008	
B	Belarus	Minsk	Eastern Europe	10/10/2003	
A	Belgium	Brussels	Western Europe		
B	Belize	Belmopan	Central America		
D	Benin	Porto-Novo	Africa		
A	Bermuda	Hamilton	Caribbean		
C	Bhutan	Thimphu	Asia	2/12/2008	
C	Bolivia	Sucre, Lapaz	South America	2/6/2007	
A	Bosnia & Herzegovina	Sarajevo	Eastern Europe	2/16/2009	
C	Botswana	Gaborone	Africa	9/21/2001	
B	Brazil	Brasilia	South America	1/19/2006	
A	British Virgin Islands	Road Town, Tortola	Caribbean	1/19/2006	Not a country
A	Brunei	Bandar Seri Begawan	Asia	2/16/2009	
B	Bulgaria	Sofia	Eastern Europe		
D	Burkina Faso	Ouagadougou	Africa		
D	Burma/Myanmar	Rangoon, Yangon	Asia		
D	Burundi	Bujumbura	Africa		
D	Cambodia	Phnom Penh	Asia		
D	Cameroon	Yaounde	Africa		
A	Canary Islands		Africa		Not a country - see Spain also
B	Cape Verde	Praia	Africa	1/25/2005	
A	Cayman Islands	George Town	Caribbean	8/7/1998	
D	Central African Republic	Bangui	Africa		
D	Chad	N'Djamena	Africa		
A	Chile	Santiago	South America		
B	China	Beijing	Asia	2/12/2008	
D	Colombia	Bogota	South America		
D	Comoros	Moroni	Africa		
D	Congo	Brazzaville	Africa	9/3/2002	
D	Congo, Democratic Republic of	Kinshasa	Africa	9/3/2002	Former Zaire

Foreign Risk Guidelines "by Country"

Class	Country	Capital	Region	Last Updated	Misc.
B	Cook Islands	Avarua	Oceania	2/12/2008	
B	Costa Rica	San Jose	Central America	2/6/2007	
A	Croatia	Zagreb	Eastern Europe	2/6/2007	
D	Cuba	Havana	Caribbean		
A	Cyprus	Nicosia	Middle East	1/19/2006	
A	Czech Republic	Prague	Eastern Europe	2/6/2007	
A	Denmark	Copenhagen	Western Europe		
D	Djibouti	Djibouti	Africa		
A	Dominica	Roseau	Caribbean	5/2/2002	
C	Dominican Republic	Santo Domingo	Caribbean	2/12/2008	
D	East Timor	Dili	Asia	9/3/2002	
B	Ecuador	Quito	Central America		
B	Egypt	Cairo	Africa	2/16/2009	
C	El Salvador	San Salvador	Central America	1/25/2005	
D	Equatorial Guinea	Malabo	Africa		
D	Eritrea	Asmara	Africa	9/3/2002	
A	Estonia	Tallinn	Eastern Europe	2/6/2007	
D	Ethiopia	Addis Ababa	Africa		
A	Falklands Islands		South America		(Also see Argentina) AKA Islas Malvinas
C	Federated States of Micronesia	Palikir	Oceania	1/25/2005	
C	Fiji	Suva	Oceania	1/25/2005	
A	Finland	Helsinki	Western Europe		
A	France	Paris	Western Europe		
A	French Guiana	Cayenne	South America	1/19/2006	
A	French Polynesia	Papeete	Oceania	2/12/2008	
D	Gabon	Libreville	Africa		
D	Gambia	Banjul	Africa		
D	Gaza		Middle East	2/12/2008	Occupied Territory
B	Georgia	Tbilisi	Eastern Europe	2/16/2009	(except Abkhazia & S. Ossetia)
A	Germany	Berlin	Western Europe		
D	Ghana	Accra	Africa		
A	Greece	Athens	Eastern Europe		
A	Greenland	Nuuk (Godthab)	Western Europe		
A	Grenada	St. George's	Caribbean	2/16/2009	
A	Guadeloupe	Basse-Terre	Caribbean	9/21/2001	
C	Guatemala	Guatemala City	Central America		
D	Guinea	Conakry	Africa		
D	Guinea Bissau	Bissau	Africa		
C	Guyana	Georgetown	South America	2/12/2008	
D	Haiti	Port-au-Prince	Caribbean		
C	Honduras	Tegucigalpa	Central America		
A	Hong Kong	NA	Asia		(Also see China)
A	Hungary	Budapest	Eastern Europe	2/6/2007	
A	Iceland	Reykjavik	Western Europe		
C	India	New Delhi	Asia	2/12/2008	
C	Indonesia	Jakarta	Asia	2/6/2007	
D	Iran	Tehran	Middle East		
D	Iraq	Baghdad	Middle East		
A	Ireland	Dublin	Western Europe		
A	Ireland (Northern)		Western Europe	2/16/2009	
B	Israel	Jerusalem	Middle East	2/12/2008	(excluding Gaza & West Bank)

Foreign Risk Guidelines "by Country"

Class	Country	Capital	Region	Last Updated	Misc.
A	Italy	Rome	Western Europe		
D	Ivory Coast/Cote d'Ivoire	Yamoussoukro	Africa		
B	Jamaica	Kingston	Caribbean	2/12/2008	
A	Japan	Tokyo	Asia		
B	Jordan	Amman	Middle East	2/12/2008	
B	Kazakstan	Astana	Asia	2/6/2007	
D	Kenya	Nairobi	Africa		
C	Kiribati	Tarawa	Oceania	1/25/2005	
D	Korea, N.	Pyongyang	Asia		
A	Korea, S.	Seoul	Asia	2/6/2007	
C	Kosovo	Pristina	Eastern Europe	2/12/2008	
B	Kuwait	Kuwait City	Middle East	2/12/2008	
C	Kyrgyzstan	Bishkek	Asia	2/6/2007	
C	Laos	Vientiane	Asia	2/6/2007	
A	Latvia	Riga	Eastern Europe	2/6/2007	
C	Lebanon	Beirut	Middle East	1/19/2006	
D	Lesotho	Maseru	Africa		
D	Liberia	Monrovia	Africa		
B	Libya	Tripoli	Africa	2/12/2008	
A	Liechtenstein	Vaduz	Western Europe		
A	Lithuania	Vilnius	Eastern Europe	2/6/2007	
A	Luxembourg	Luxembourg	Western Europe		
A	Macau	Macau	Asia	1/25/2005	(Also see China)
B	Macedonia	Skopje	Eastern Europe	1/19/2006	
D	Madagascar	Antananarivo	Africa		
D	Malawi	Lilongwe	Africa		
B	Malaysia	Kuala Lumpur	Asia	10/10/2003	Caution in some areas
B	Maldives	Male	Asia	2/16/2009	
D	Mali	Bamako	Africa		
A	Malta	Valletta	Western Europe	9/21/2001	
B	Marshall Islands	Majuro	Oceania	1/19/2006	
A	Martinique	Fort-de-France	Caribbean		
D	Mauritania	Nouakchott	Africa		
C	Mauritius	Port Louis	Africa	9/21/2001	
B	Mexico	Mexico City	North America	1/25/2005	
B	Moldova	Chisinau	Eastern Europe	2/12/2008	
A	Monaco	Monaco	Western Europe		
B	Mongolia	Ulaan Baatar	Asia	2/12/2008	
B	Montenegro	Podgorica	Eastern Europe	2/12/2008	Became independent in 2006
A	Montserrat	*Plymouth	Caribbean		*Plymouth-abandoned (gov't buildings located at Brades)
B	Morocco	Rabat	Africa	2/16/2009	*Also see Western Sahara
D	Mozambique	Maputo	Africa		
C	Namibia	Windhoek	Africa	2/16/2009	
C	Nauru	no official capital	Oceania	2/6/2007	(Yaren-administrative center)
C	Nepal	Kathmandu	Asia	2/6/2007	
A	Netherlands	Amsterdam, The Hague	Western Europe		
A	Netherlands Antilles	Willemstad, Curacao	Caribbean	1/25/2005	
B	New Caledonia	Noumea	Oceania		
A	New Zealand	Wellington	Oceania		
C	Nicaragua	Managua	Central America		
D	Niger	Niamey	Africa		

Foreign Risk Guidelines "by Country"

Class	Country	Capital	Region	Last Updated	Misc.
D	Nigeria	Abuja	Africa		
C	Niue	Alofi	Oceania	2/6/2007	
A	Northern Mariana Islands	Saipan	Oceania		
A	Norway	Oslo	Western Europe		
B	Oman	Muscat	Middle East	2/12/2008	
C	Pakistan	Islamabad	Asia	2/6/2007	
B	Palau	Koror	Oceania	2/16/2009	
B	Panama	Panama City	Central America		
D	Papua New Guinea	Port Moresby	Oceania		
B	Paraguay	Asuncion	South America		
B	Peru	Lima	South America		
C	Philippines	Manila	Asia	2/6/2007	
A	Poland	Warsaw	Eastern Europe	2/6/2007	
A	Portugal	Lisbon	Western Europe		
B	Qatar	Doha	Middle East	2/12/2008	
B	Romania	Bucharest	Eastern Europe	10/10/2003	
B	Russian Federation	Moscow-(East of the Ural Mnts.)	Asia	10/10/2003	
B	Russian Federation	Moscow-(West of the Ural Mnts.)	Eastern Europe	10/10/2003	except Chechnya
D	Rwanda	Kigali	Africa		
A	Saint Kitts and Nevis	Basseterre	Caribbean	2/12/2008	
A	Saint Lucia	Castries	Caribbean	2/12/2008	
B	Saint Vincent and the Grenadines	Kingstown	Caribbean	2/6/2007	
B	Samoa	Apia	Oceania	2/12/2008	
A	San Marino	San Marino	Western Europe		
D	Sao Tome and Principe	Sao Tome	Africa		
B	Saudi Arabia	Riyadh	Middle East	2/16/2009	
D	Senegal	Dakar	Africa		
B	Serbia	Belgrade	Eastern Europe	2/12/2008	former Yugoslavia
B	Seychelles	Victoria	Africa	1/19/2006	
D	Sierra Leone	Freetown	Africa		
A	Singapore	Singapore City	Asia		
A	Slovakia	Bratislava	Eastern Europe	2/6/2007	
A	Slovenia	Ljubljana	Eastern Europe	2/6/2007	
C	Solomon Islands	Honiara	Oceania	2/6/2007	
D	Somalia	Mogadishu	Africa		
D	South Africa <i>US/CN - \$1.50/m</i> <i>Foreign Nationals - \$5.00/m</i>	Pretoria, Cape Town, Bloemfontein	Africa	7/14/1999	
A	Spain	Madrid	Western Europe		
D	Sri Lanka	Colombo	Asia	2/16/2009	
D	Sudan	Khartoum	Africa		
C	Suriname	Paramaribo	South America	2/12/2008	
D	Swaziland	Mbabane	Africa		
A	Sweden	Stockholm	Western Europe		
A	Switzerland	Bern	Western Europe		
B	Syria	Damascus	Middle East	2/12/2008	
A	Taiwan	Taipei	Asia	9/21/2001	
C	Tajikistan	Dushanbe	Asia	2/6/2007	
D	Tanzania	Dodoma	Africa		

Foreign Risk Guidelines "by Country"

Class	Country	Capital	Region	Last Updated	Misc.
C	Thailand	Bangkok	Asia	2/12/2008	Prefer with negative hepatitis screen and negative HIV.
D	Togo	Lome	Africa		
C	Tonga	Nuku'alofa	Oceania	1/25/2005	
B	Trinidad and Tobago	Port-of-Spain	Caribbean	2/12/2008	
B	Tunisia	Tunis	Africa	2/12/2008	
B	Turkey	Ankara	Middle East	2/12/2008	
C	Turkmenistan	Ashgabat	Asia	2/6/2007	
A	Turks/Caicos	Cockburn Town	Caribbean	9/21/2001	
C	Tuvalu	Funafuti	Oceania	1/25/2005	
D	Uganda	Kampala	Africa		
B	Ukraine	Kiev	Eastern Europe	10/10/2003	
A	United Arab Emirates	Abu Dhabi	Middle East	2/12/2008	
A	United Kingdom	London	Western Europe		
A	Uruguay	Montevideo	South America	9/3/2002	
A	US Virgin Islands	Charlotte Amalie	Caribbean	1/19/2006	Not a country
C	Uzbekistan	Tashkent	Asia	2/6/2007	
C	Vanuatu	Port-Vila	Oceania	1/25/2005	
A	Vatican City		Western Europe		
C	Venezuela	Caracas	South America	1/25/2005	
C	Vietnam	Hanoi	Asia	1/19/2006	
A	Virgin Islands		Caribbean	1/19/2006	See British Virgin Islands or US Virgin Islands
C	West Bank		Middle East	2/12/2008	Occupied Territory
D	Western Sahara	Robot	Africa		*see Morocco
D	Yemen	Sanaa	Middle East		
D	Zaire	Kinshasa	Africa		*see Democratic Republic of the Congo
D	Zambia	Lusaka	Africa		
D	Zimbabwe	Harare	Africa		