



From: Bill Wysong, Vice President and Chief Underwriter  
Tim Beauchamp, Director of International Underwriting  
To: General Agents  
Subject: Revised Underwriting Guidelines for Mexico: State of Michoacan Added  
Date: June 16, 2010

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This is an update to our June 7 communication (attached) and the March State Department travel warning for U.S. citizens traveling to and residing in certain areas of Mexico.

The travel warning also includes the state of Michoacan in addition to Monterrey and the Mexican border cities of Tijuana, Nogales, Ciudad Juarez, Nuevo Laredo, Reynosa and Matamoros. There is still no expiration date for this travel alert.

As a result of the continued alert, applicants residing in the Mexican locations listed above will be eligible for Standard risk class at best. Other cases involving travel to or residence in Mexico will be underwritten on a case-by-case basis and may be eligible for consideration under our normal guidelines.

Additionally, existing restrictions regarding sales on Mexican residents as set forth in AMB No. 3853 (see attached) remain in place. If you have any questions, please call Tim Beauchamp at 319-355-8703.



From: Bill Wysong, Vice President and Chief Underwriter  
Tim Beauchamp, Director of International Underwriting  
To: General Agents  
Subject: Revised Underwriting Guidelines for Mexico  
Date: June 7, 2010

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In March, the U.S. State Department issued a temporary travel warning for U.S. citizens traveling to and residing in certain areas of Mexico, including the Mexican border cities of Tijuana, Nogales, Ciudad Juarez, Nuevo Laredo, Reynosa, Monterrey and Matamoros. Currently, there is no expiration date for this travel alert.

As a result of the continued alert, applicants residing in the Mexican border towns listed above will be eligible for Standard risk class at best. Other cases involving travel to or residence in Mexico will be underwritten on a case-by-case basis and may be eligible for consideration under our normal guidelines.

Additionally, existing restrictions regarding sales on Mexican residents as set forth in AMB No. 3853 (see attached) remain in place. If you have any questions, please call Tim Beauchamp at 319-355-8703.



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# Agency Managers' BULLETIN

No. 3853

May 5, 2010

To General Agents

Requirements for Writing Life Insurance  
on Mexican Residents (Reissue)

This Bulletin serves to inform general agencies of the requirements for writing insurance on Mexican residents. Please note that we are reissuing this Bulletin because of a change to rider restrictions. This Bulletin replaces Agency Managers' Bulletin No. 3848, dated February 24, 2010, entitled "Requirements for Writing Life Insurance on Mexican Residents." (Note that this Bulletin also replaces the previously published "Mexican Nationals" section in AMB No. 3510, entitled "Writing Business for Foreign Nationals.")

## Requirements

Since July 15, 1994, Mexican law states that anyone involved in the solicitation or completion of an exam or application for life insurance **in Mexico**, on behalf of a non-licensed foreign company, will be subject to a jail term of six months to 10 years, as well as severe fines. This law applies to general agents, producers, solicitors for an agent, prospects, doctors and/or nurses involved in the sale or solicitation of the life insurance policy.

Accordingly, the following procedures apply to applications for residents of Mexico.

- All soliciting, writing of applications, medical exams, and obtaining of lab specimens must be completed outside of Mexico in a jurisdiction where Transamerica Life Insurance Company is licensed to conduct business.
- Regular New Business Underwriting Requirements apply. Inspections on Mexican residents can be ordered through approved centralized inspection centers (Equifax, EMSI or Portamedic).
- A conditional receipt cannot be issued. The general agent/producer cannot conditionally bind coverage for an application on a Mexican resident.
- All pertinent underwriting data must be available, including Attending Physician Statements and Inspection Reports.
- Accident Indemnity rider is not available for policies issued on Mexican residents.
- All communications and premium payments made by or directed to the **policyowner when the insured is a Mexican resident must be directed from or to an address within the U.S.**
- Premium payments must be in U.S. currency and from a bank not located in Mexico.
- All payments of policy proceeds must be made, at the direction of the policyowner, to an address within the U.S. This may be a bank or trust company.

If you have any questions regarding writing business for Mexican residents, please contact the underwriting consultant for your specific Underwriting team.



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