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## Underwriting News

somewhat  
different



U.S. Department of State Travel Advisory  
information is available at [www.state.gov](http://www.state.gov)

# Travel Risks & Life Underwriting

hr | Ascent

The global guide for life underwriting

In January, the U.S. Department of State made changes to its Travel Advisory warnings, improving how it shares worldwide safety and security information with U.S. citizen travelers. The new advisory classification assigns a travel advisory level ranging from one to four and a risk indicator(s) along with a detailed explanation related to the specific travel risk for every country.

Conditions within a country can change rapidly at any given time. When assessing and classifying an applicant's travel-related risk, it is important for underwriters to review the relevant U.S. Department of State Travel Advisory information in its entirety.

Other factors to consider when evaluating a travel risk are:

- Whether an individual's residency/application state allows an adverse underwriting action
- The disclosure of travel/residency abroad
- The country is perceived to be of concern based on prior patterns of security threats and/or there have been new world developments implicating a change in risk.

*hannover* re<sup>®</sup>

In light of the U.S. Department of State's changes, we have received various inquiries from clients seeking guidance on how to incorporate the new advisories when evaluating a travel risk. Hannover Re's recommendations, which are also

available in our underwriting manual, hr | Ascent, are outlined in the following table.

### U.S. Department of State Travel Advisory Levels & Underwriting Recommendations

Level Number	Level Description	hr   Ascent guidelines
Level 1	Exercise Normal Precautions	Business as usual, no adverse action
Level 2	Exercise Increased Caution	<p>Individual considerations:</p> <ul style="list-style-type: none"> <li>• Travel specifics must be known (e.g. purpose/nature of visit, location/city (all to be visited), length of stay, lodging arrangements, organized trip, etc.).</li> <li>• Identify and evaluate the risk level indicators on the Travel Advisory. For countries with regional risk level advisories, the underwriting assessment should be based on the higher risk level.</li> <li>• Correlate with results of independent research (e.g. national and/or international news sources). If other sources do not report any recent incident or imminent threat, the underwriter may consider the risk.</li> </ul>
Level 3	Reconsider Travel	Postpone until travel has been completed and the individual returns to the U.S.
Level 4	Do Not Travel	Risk not acceptable/decline

Various resources and tools are available to underwriters in the assessment of a travel risk. The U.S. Department of State's Travel Advisories provide immediate and up to date insight on country specific concerns. As underwriters, we must also stay abreast of current events, the ever-changing international environment and the geopolitics that affect U.S. travelers' safety and security abroad.

More information on the U.S. Department of State's new Travel Advisories for U.S. citizens is available in the press release dated January 10, 2018 at [www.state.gov](http://www.state.gov).

#### Contact for more information:

**Dahyanara Santiago**  
 Senior Underwriting Consultant  
 Hannover Life Reassurance Company of America  
 Tel. (407) 996-2444  
[dahyanara.santiago@hlramerica.com](mailto:dahyanara.santiago@hlramerica.com)