**Blog Post Content**

Foreign National Proficiency Moves Case to the Win Column

When working on a case in the foreign national space, there are a few carriers you can rely on to make the process seamless. With robust country lists, easy-to-access translation services, and more, they can turn otherwise tricky cases into wins. Check out how we were able to successfully place a recent foreign national case with $20,150 in target premium!

Case at a Glance

Underwriting Challenge:   Uruguayan Foreign National

Product Type:   Term

Face Amount:   $2,000,000

Target Premium:  $20,150

Situation

* A 65-year-old male foreign national from Uruguay was seeking $2,000,000 of term coverage.

Solution

* Carrier selection came down to the important core competencies in the foreign national space, including a robust country list, translation services, open product selection, and liberal global net worth requirement.
* In this case, the Client was looking for term coverage and his medical records were from Uruguay. Our recommended carrier was able to take the case with an efficient, client-friendly process:
* Unlike most carriers, this one offered term on foreign nationals
* Uruguay is an “A” country
* This carrier reads medical records in Spanish and does not require a translation service.
* This carrier also allows for the use of a power of attorney on policy delivery.
* All these factors made the carrier the insurance company of choice for this case, placing $20,150 in target premium for us.