

Below given is the list of countries that are decline as per UW guidelines for insurance proposals.

Country	RESIDENTIAL RISK
Afghanistan	Decline
Algeria	Decline
Albania	Decline
Angola	Decline
cities	Decline
Azerbaijan (Others)	Decline
Benin	Decline
Bosnia	Decline
Burkina Faso	Decline
Burundi	Decline
C African Republic	Decline
Cameroon	Decline
Chad	Decline
Chechyan Republic	Decline
Colombia	Decline
Comoros	Decline
of the Congo (Zaire)	Decline
Djibouti	Decline
DPRK(North Korea)	Decline
El Salvador	Decline
Malabo	Decline
Eritrea	Decline
Ethiopia	Decline
Ecuador	Decline
Gabon	Decline
Gambia (The Gambia)	Decline
Georgia	Decline
Guatemala	Decline
Guinea	Decline
Guinea Bissau	Decline
Guyana	Decline
Haiti	Decline
Honduras	Decline
Iran	Decline
Iraq	Decline
Indonesia	Decline
Iran	Decline
Gaza, Jerusalem	Decline
Ivory Coast	Decline
Kyrgyzstan	Decline
Laos	Decline
Lesotho	Decline
Liberia	Decline
Libya	Decline

Macedonia	Decline
Malawi	Decline
Mali	Decline
Mauritania	Decline
Moldova	Decline
Monteserrat	Decline
Myanmar	Decline
Nicaragua	Decline
Niger	Decline
North Korea	Decline
Pakistan	Decline
Palestine	Decline
Papua New Guinea	Decline
Pakistan	Decline
Rwanda	Decline
Senegal	Decline
Sierra Leone	Decline
Solomon Islands	Decline
Somalia	Decline
Sudan	Decline
Swaziland	Decline
Syria	Decline
São Tomé e	Decline
Tajikistan	Decline
Tanzania	Decline
Turkey	Decline
Togo	Decline
Turkmenistan	Decline
Uganda	Decline
Uzbekistan	Decline
Western Sahara	Decline
Yemen	Decline
Zambia	Decline
Zimbabwe	Decline