

Complete the application in detail:

- Name of doctor, hospitals, address, and phone number.
- Date of diagnosis, date of last treatment, readings, names of medications, dosage taken, and frequency of treatment.

Quality Managers should trial any application for Whole Life or Term Life when the applicant:

- Is 70+ years of age: Few 70+ year olds are healthy enough to qualify for standard coverage. If there are yes answers, automatic trial.
- Answers yes to the Disability question. Should be submitted as an ALX Modified Life.
- Exceeds the standard weight for their height: Their premium is not going to be what was agreed upon with the agent. And oftentimes when an applicant exceeds the standard weight for their height, they have additional health problems.
- Has both Diabetes and High Blood Pressure: Few applicants with both conditions are approved for standard coverage.
- According to the underwriting chart, will require a medical exam: Oftentimes the applicant doesn't complete the exam or additional information is discovered that negatively impacts their insurability.
- Has been arrested for drugs, alcohol, or violence.

Applications requiring documentation

Gather the required documentation **PRIOR** to submitting application:

- Not a U.S. Citizen: Oftentimes applicant doesn't have required documentation needed to show citizenship.
- Requires guardianship papers: Oftentimes "guardian" isn't legal guardian with required documentation.
- Requires power of attorney papers: Oftentimes applicant doesn't have power-of-attorney documents allowing them to make decisions on insurance.