



REASONS THAT CAUSE APPLICATIONS NOT TO BE ISSUED

In this competitive environment, part of our edge is that we work with BGA's and Agents who submit business that we can approve. It takes your time as well as our resources when an application does not get issued and placed. The following are the most common reasons that an application may not become a policy:

1. An application and exam are submitted on someone who is age 50+ and has no medical history.
2. The insured intends to travel to a foreign country. Under the industry's new tighter guidelines, travel to certain foreign countries is not acceptable. Please call or send an email first before ordering an examination.
3. The agent knows that the proposed insured doesn't quite fit into the super or preferred categories but submits the risk anyway, thinking that he/she can ask for a favor after issue.
4. There are unanswered questions on the application. The best way to avoid our tedious questioning is to scrutinize the application for unanswered questions or unexplained "yes" answers.
5. The financial guidelines in our Age and Amount Guidelines Booklet are exceeded and no explanation is provided.
6. The question regarding other insurance and replacement is left unanswered and the agent does not want to submit a replacement letter, which is required by law.
7. The proposed insured does not understand English and both the entire app and exam are translated by someone who is not a licensed interpreter that is recognized by the courts, which causes us to lose any right to contestability.

We must insist that all business submitted to us be field underwritten. Page 4 of our application requests that you tell us the basis of the sale (risk category you have assigned) - **WE MUST HAVE THIS INFORMATION**. We appreciate your help in keeping our products competitive.