



Underwriting by Agents & Recent Trends

Underwriting by Agents

- An insurance agent needs to check the following details before submitting an application form.
- All applications must be completed in the physical presence of the proposed insured- face to face.
- When the agent completes an application, each question on the application needs to be specifically asked and the answers recorded as given.
- Before submitting any application for processing, be sure the application is submitted with all mandatory documents and fully completed with answers to all questions and details to all questions answered properly.
- Use single pen/ink blue or black only.
- Do not use white-out or make changes after the client has signed the application form.

Underwriting by Agents

- Do not forget to ask guardian details if the beneficiary is minor.
- All required forms must be completed and signed by agent and applicant
- If a mistake is made on the application, line through the error and have the applicant initial the correction.
- All affirmative “Yes” answers to the application health questions must be explained in detail on the application form.
- Provide complete name along with address and phone number of doctor/medical facility including the date of last visit.
- If any question is not pertinent to client then ask them clearly state Not Applicable (N/A)
- Always use your senses and brain at the place of meeting. You can always see, hear, smell sense something that was not communicated by your client.
- Be more attentive to the information pertaining to health, habit, lifestyle, occupation, and financial position, source of income and pastime of the client.