

Here are the top ten mistakes or omissions we see on submitted applications. These common errors will delay the underwriting process, which in turn delays policy issue and commission payments.

1. Name(s) spelled incorrectly
2. Address incomplete or incorrect
3. Phone numbers incomplete or missing
4. Date of birth missing or incorrect
5. Social security number missing
6. Occupation, duties, or salary missing
7. The product plan and/or term missing
8. Application signature page missing signatures and/or date or location where signed
9. Replacement form missing (if needed)
10. Agent number missing or incorrect

