

Application best practices

We want to make submitting life insurance business easy and efficient, every step of the way. Follow these tips to help ensure accuracy and reduce errors when you're submitting life insurance applications.

Application tips

- Complete the application in a face-to-face meeting with your client. For VUL business, please leave the product prospectus with them. Product availability varies by firm.
- Indicate on the application if you did not have a face-to-face interview with the applicant present. For SPVL applications, reference the producer guide. Product availability varies by firm.
- A paramedical exam, urine specimen and blood profile will be required if a face-to-face interview did not occur, regardless of your client's age or the amount of coverage.
- Don't sign as the witness if you didn't personally witness the applicant's signature. Someone who was there at the time should sign as the witness.
- Ask each applicant the questions as worded and record their answers as given without editing.
- If you have personal knowledge of factors which could present an insurability concern, provide that information to us in a separate letter along with the application.
- Other than adding your signature as the witness, nothing additional should be added or changed on any application after it has been signed. The only permissible additions are those initialed by the applicant.
- Collect premiums with the application if the conditions of the Conditional Life Receipt are met. Please read the conditions carefully. In California and Kansas, all questions on the Temporary Life Receipt must be answered "No."



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Insurance products issued by Protective Life Insurance Company (PLICO) in all states except New York where they are issued Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL.

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