Patriot Life Agent Companion Underwriting Guide

The attached guide gives agents and their clients an idea of the possible outcomes when pursuing the full non-medical, tele-application process Patriot Life offers in the event the client is unable to be approved automatically in the Simplified Issue process. For example, the applicant may have to answer “Yes” to one of the health history-related, simplified issue underwriting questions, or may get referred to the tele-application process due to other relevant information like their driving record. Also, if the client is applying for $125,001-$250,000 of coverage, the full non-medical, tele-application process is always required.

This guide helps you understand in advance what the possible underwriting outcomes might be for various conditions.

Thanks for your support of Patriot Life!

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