

Completing the Application

- Representations are considered fraudulent **ONLY** when they relate to a **material fact**
- Must be a minimum of **15 years of age to sign**
- **3 signatures on applications:**
 1. Proposed insured
 2. Policyowner
 3. Agent
- Agent must also sign a form attesting that the disclosure statement has been given to the applicant
- Proposed insured must sign authorizations for the company to pull a consumer report and medical information, and agent must sign as witness
- **MUST appear on the application:**
 1. Insurance company name
 2. Agent's name
 3. Agent's license number