

Underwriting made simple with Quick Quotes



Helping you move cases forward with confidence

We're making it easier for you to get the insights you need – fast. Our **Quick Quote** service provides a streamlined, reliable way to assess impaired risk cases, helping you set the right expectations from the start. With a **48-hour turnaround**, you can quickly move cases forward with more certainty.

How to submit a Quick Quote

Submitting a Quick Quote request is straightforward. Here's how to get the most accurate and timely response:

Step 1: Gather Key information

To help us provide the best possible assessment, be sure to include:

- Client's age, gender, and smoker/non-smoker status
- Medical history – diagnoses, treatments and medications
- Height and weight
- Lifestyle factors – occupation, travel, hazardous hobbies
- Desired coverage amount and policy type

Step 2: Submit your request

- Email: QuickQuotes@LGAmerica.com or use your IMO's preferred platform
- Subject line: "Quick Quote request – [client initials]"
- Attachments: Only PDF or TIFF files are accepted

The more complete your submission, the more precise our response will be.

What to expect

We review every Quick Quote request and provide an initial assessment within 48 hours.* The more details you provide, the finer point we can put on the pencil – helping you set clear expectations with your clients.

Our process is designed for efficiency, eliminating unnecessary back-and-forth so you can get answers quickly and move forward with confidence.

Cases not eligible for Quick Quotes

For certain conditions, a formal application is required to provide an accurate underwriting decision. We do not offer Quick Quotes for:

- Coronary artery disease (CAD)
- Stroke
- Multiple sclerosis (MS)
- Monoclonal gammopathy of undetermined significance (MGUS)
- Advanced cancers
- Lymphoma, including non-Hodgkin's
- Interstitial lung disease
- Applicants on public aid, government assistance or disability

If a client falls into one of these categories, please submit a full application for evaluation.

Why use Quick Quotes?

A smarter, faster approach to pre-assessments, Quick Quotes help you:

- **Gain early insights**
set the right expectations for clients upfront.
- **Improve placement rates**
avoid unnecessary delays and surprises.
- **Provide competitive options**
our approach to co-morbidities considers the full picture of your client rather than stacking ratings.
- **Simplify the process**
reduce time spent on back-and-forth and move cases forward with more confidence.

Checklist for a smooth submission

To ensure the fastest and most accurate response, follow these guidelines:

- Be clear and complete**
provide enough detail for a meaningful pre-assessment.
- Limit PHI and identifying information**
avoid including client names, addresses or other unnecessary personal details.
- Use the right format**
for attachments, only PDF and TIFF files are accepted.
- Keep it concise**
focus on the key medical and lifestyle factors that impact underwriting decisions.

*48 hours expected during normal business hours. Large volume of Quick Quotes submissions may cause delays. Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner Life is not authorized as an insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. CN02272025-5