

# Informal Applications

## Frequently Asked Questions About Preliminary Applications and QuickQuotes



# MetLife

### 1. Q. What is the difference between a Preliminary Application and a QuickQuote?

A. A Preliminary Application is a more detailed informal application that may include medical records or summaries and other supporting documentation. A QuickQuote is a one-paragraph synopsis of the risk.

### 2. Q. How do I submit a Preliminary Application or QuickQuote?

A. You can submit a Preliminary Application in one of three ways:

1. Email — [NBLife@metlife.com](mailto:NBLife@metlife.com)

2. Fax — 1-908-552-3794

3. Mail — MetLife Imaging Unit, Attn: Life New Business, PO Box 990018, Hartford, CT, 06199-0018

A QuickQuote should be submitted via e-mail to your underwriting team's QuickQuote mailbox. Each team, including the Large Case Unit, has at least one QuickQuote mailbox. Some have dedicated inboxes for certain firms. You can get your team's QuickQuote address from a member of your underwriting or case management team.

### 3. Q. Are your opinions on preliminary applications, APS summaries and QuickQuotes binding?

A. No. Our underwriters will do the best they can to give you an idea of our risk assessment. We cannot, however, guarantee our opinion as an offer and may revise it after reviewing the full case. These are tentative underwriting opinions and not a formal offer. All offers are provided only after our full review of the case records.

### 4. Q. What is the expected turnaround time on Preliminary Applications?

A. The time will vary, but our goal is to have a quote out to you within five working days or less.

### 5. Q. Same for QuickQuotes?

A. Much faster. We try to have a response in around 24 hours on QuickQuotes.

### 6. Q. How should I submit an APS summary?

A. An APS summary should be sent in the same way you would send in a Preliminary Application. Please include the applicant's name and date of birth so we can set up the case in our system. Summaries are set up in the system a little differently than a full preliminary application so the underwriters can recognize them and work on them sooner.

Our turnaround goal for summaries is three business days or less.

**7. Q. What if I have an attachment such as a test report or lab report that I want to include?**

**A.** Those should be submitted in the same way as APS summaries.

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**8. Q. Can you get lab results obtained for other carriers when you are looking at a preliminary application?**

**A.** We do attempt to get them and we are often able to. If we have the lab ID slip, we will contact the lab and fax the slip and the authorization forms to the lab. However, the labs are not always comfortable with the authorization, so we cannot always get the report.

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**9. Q. What are the minimum face amounts for Preliminary Application submissions?**

**A.** \$500,000 for permanent products. \$1 million for term products.

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**10. Q. Who do I call if I have more questions about informal applications?**

**A.** You can contact a member of your underwriting or case management team. If you are not sure which team handles your agency's application, you can find out by calling the life sales desk.

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