

Underwriting made simple with Quick Quotes

Helping you move cases forward with confidence



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

Help us provide the best possible assessment by including:

- Client's age, gender and smoker/non-tobacco status
- Medical history – diagnoses, treatments and medications
- Height and weight
- Occupation, travel, hazardous hobbies
- Driving history
- Recreational activities, including drug and alcohol use
- Desired coverage amount and policy type

Step 2: Submit your request

You have multiple ways to reach our team:

- Email quickquotes@bannerlife.com
 - Subject line: "Quick Quote request – [client initials]"
 - Ensure the submission is 15 lines or less
- Call our Underwriter Hotline at [833-341-0793](tel:833-341-0793)
- Use our digital tool at quickquote.bannerlife.com, or
- Use yourIMO's preferred platform

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.

Checklist for a smooth submission

To ensure the fastest and most accurate response:

- ☐ **Be clear and complete.** Provide enough detail for a meaningful pre-assessment while keeping the submission to 15 lines or less.
- ☐ **Limit PHI and identifying information.** Avoid including client names, addresses or other unnecessary personal details.
- ☐ **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. Life insurance and retirement 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 Life products are distributed in 49 states and in D.C. William Penn products are available exclusively in New York; Banner Life is not an authorized New York insurer and does not do business in New York. Each company is solely responsible for its own financial and contractual obligations. Product guarantees are backed by the financial strength and claims paying ability of the issuing company. Policy coverage and features may not be available in all states and may vary by state. Exclusions and limitations may apply. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND. CN12112025-14