

The Quick Quote Process

“I got a guy...”

Did you know we have dedicated Underwriters available to answer your prescreen questions and help you set realistic expectations for your clients?

Best Practices:

- Where applicable, include details such as Insured’s age, gender, occupation, employer/company name, income, and desired coverage.
- Include any impairment/medical diagnoses including the date of onset and both current/past treatment.
- List all pertinent medications and dosages.
- Job duties and business ownership details, to include percentage of ownership, for occupation class review.
- Product type (Individual Disability, Business Overhead Expense, Term, Whole Life).
- Tobacco products/substitutes.
- For cancer histories, include stage/grade of cancer, if known, and date/type of last treatment.
- Information on avocation/aviation/foreign risk/travel/military.

EXAMPLE 1 – OCCUPATION



40-year-old business owner of 3 auto dealerships for the past 6 years. He has 24 employees, duties are all executive/administrative, and insurable income of \$350K per year. What occupation class would he be?

DI: We would offer 5a/3 under our business owner underwriting program.

LIFE: No concerns with occupation.

EXAMPLE 2 – MEDICAL HISTORY



A 42 year-old female who had stage 1 papillary thyroid cancer in 2019 and treatment ended 4 years ago. Would this history have an impact on the offer?

DI: Given the clients age, staging of the cancer and time out since treatment, we would offer Standard/no limitations.

LIFE: Subject to full underwriting, size of tumor, with full staging, best case scenario would be Select preferred.

EXAMPLE 3 – FINANCIAL INQUIRY



A surgeon who is active military. Are we able to offer coverage?

DI: For active military dentists and physicians, we would require a current paystub to determine financial eligibility. Federal benefits will be taken into consideration when determining insurable income.

LIFE: Would need to know where the client is stationed, if any deployment is scheduled and if there is any aviation activity related to occupation. Best case Ultra preferred if otherwise qualifies medically.

How to submit:

LIFE: MMSDLifeQuickQuotes@MassMutual.com

Maximum of one page with no attachments

DI: MMSDDIQuickQuotes@MassMutual.com

One no size restrictions

Service standards:

Response within 24 hours.

