



The Baltimore Life COMPANIES

Great News! Faxed Applications Now Accepted by New Business Department Administrative Memorandum 06-05 • Effective Immediately

Effective immediately, the New Business Team will accept faxed applications *in lieu of* a mailed form. Assuming the standards listed below are met, New Business will not need the original form. This will save both time and money for all. Plus, if your client decides to take advantage of the new procedure for drafting the initial premium, you will have absolutely no paperwork to send to the home office. What could be easier!

In addition, if a **faxed application is received by close of business on Wednesday**, we **guarantee** that all system input and initial underwriting **review will be completed by close of business Friday**.

The fax number to use for **APPLICATIONS ONLY**: **1.866.892.6428**

Standards for Faxed Applications

When an application is faxed to the home office for processing, all of the usual New Business rules apply. In addition, the following rules apply specifically to faxed applications:

- When received at the home office, the fax must be of high quality, to assure it is fully legible and to assure each page of the application is provided in its entirety.
- The entire application form number must show on the bottom of each faxed page received.
- All required forms, such as the illustration, compliance forms, replacement notices and state required disclosures, must be faxed along with the application. Omitted forms will result in actions as stated in our published *New Business Guidelines*.
- The *Applicant's Pre-notice* and the *Conditional Receipt* (when applicable) **must not** be on the faxed page in order to demonstrate that those notices were provided to the customer.
- A copy of the customer's check representing the initial premium payment only, or the voided check that will be used to process monthly, premium bank drafts **must be** included with the fax. *Baltimore Life cannot accept a fax of a voided check for quarterly, semiannual, or annual premium drafts.*

Not adhering to the above will cause Baltimore Life to ask the agent to mail the original application to the home office, or will result in slower processing that will require Baltimore Life to contact the agent for additional requirements.

After an application is faxed, it should be maintained by the agency/agent for at least 30 days or until the policy is issued; in case the paper application may be required. While the paper application is maintained, it must be protected in accordance with Baltimore Life's privacy guidelines, as outlined in the *Market Conduct Training Manual*.

The Baltimore Life Insurance Company
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