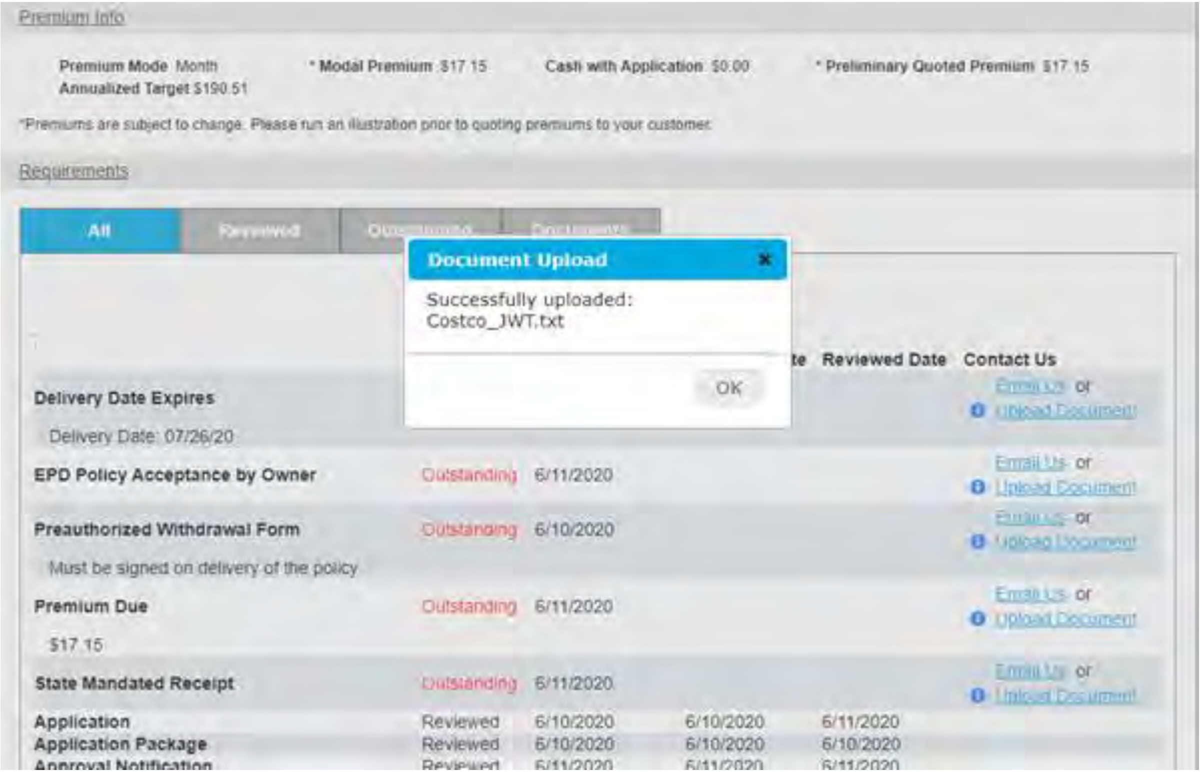
Enhancements to Pending Business Site Available April 5

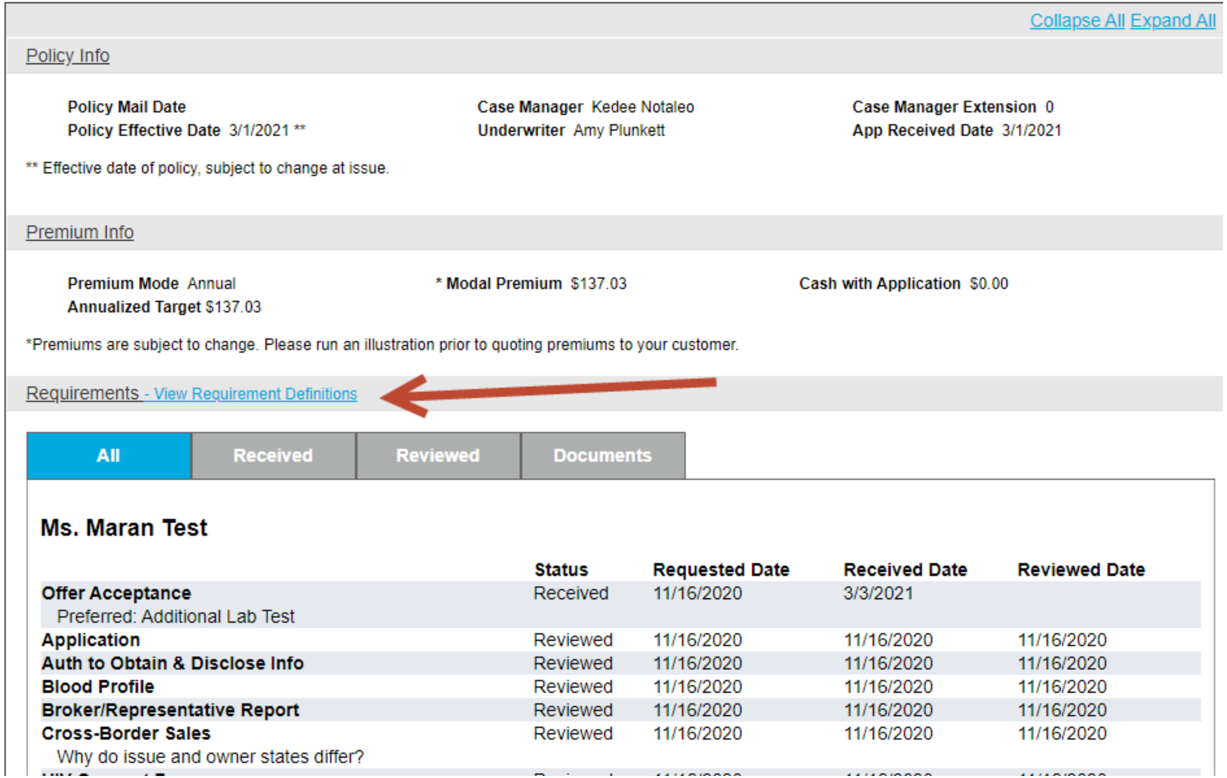
Protective.

Pending Business Site Form Upload & Email Us



- Form Upload allows agents to upload attachments directly into Protective's systems to quickly satisfy outstanding requirements, bypassing the need to send via email or fax.
- When successfully uploaded, pop-up displays
- "Email us" sends email to NBRequirements@protective.com

Pending Business Site Requirements Definition


Collapse All Expand All

Policy Info

Policy Mail Date
Policy Effective Date 3/1/2021 **
Case Manager Kedee Notaleo
Underwriter Amy Plunkett
Case Manager Extension 0
App Received Date 3/1/2021

** Effective date of policy, subject to change at issue.

Premium Info

Premium Mode Annual
Annualized Target $137.03
* **Modal Premium** $137.03
Cash with Application $0.00

*Premiums are subject to change. Please run an illustration prior to quoting premiums to your customer.

Requirements - View Requirement Definitions

All | Received | Reviewed | Documents

Ms. Maran Test

	Status	Requested Date	Received Date	Reviewed Date
Offer Acceptance	Received	11/16/2020	3/3/2021	
Preferred: Additional Lab Test				
Application	Reviewed	11/16/2020	11/16/2020	11/16/2020
Auth to Obtain & Disclose Info	Reviewed	11/16/2020	11/16/2020	11/16/2020
Blood Profile	Reviewed	11/16/2020	11/16/2020	11/16/2020
Broker/Representative Report	Reviewed	11/16/2020	11/16/2020	11/16/2020
Cross-Border Sales	Reviewed	11/16/2020	11/16/2020	11/16/2020
Why do issue and owner states differ?				

- In order to help agents understand what some of the outstanding requirements are within the Pending Business site, a “cheat sheet” of requirements definitions was created.

Pending Business Site Requirements Definition

Requirement Name	Requirement Description
1035 Funds	The 1035 funds have been requested from the other carrier.
1035 Loan Recapture Assignment	Required forms when the product is UL and a 1035 loan recapture is present.
1st Investors Surr Form Orig Signtr req	1035 Exchange - When surrender form of a policy needs to be sent to the home office.
2 Additional Specimens	Two additional specimens are needed on separate days.
A Prospectus is enclosed with your policy	This is for notification purposes only.
Accelerated to Full	This is notification your file has changed from our Accelerated program to fully underwritten.
Additional 1035 Paperwork	Additional information is needed to process your 1035.
Additional Lab Test	Additional labs are being requested.
Agent Suitability Train	Confirmation of agent training is needed for the state of New York.
Compliance Suitability Review	We are reviewing your file to ensure it meets the needs for your customer.
Alternate Policy Request	You have requested an alternate policy.
Application Signed State	The application is missing the state in which it was signed.
Assign/Trans of Ownership 1035 Exchange	This form is required to start the 1035 process with the other carrier.
AUTH TO OBTAIN & DISCLOSE INFO	This is our standard HIPAA form.
Back Premium Acknowledgement Form	This form is required to complete the underwriting of your file.
Beneficiary Information	We need to clarify beneficiary information. Name, relationship and percentages are required as well as insurable interest.
Beneficiary Insurable Interest	Each beneficiary must have insurable interest and is required to justify the financial loss in case of the insured's death.
Business Beneficiary Inspection	An inspection interview of the business owner to obtain financial details to the business and purpose of the policy.
California Senior's Notice	This is a required notice in the state of California which must be presented and signed by any applicant age 65 or over.
Certification of Disclosure	This is a required form in the state of Pennsylvania for term products.
Child Rider Info	There is missing information regarding the Children's Term Rider you have requested on a policy.
COD Instructions	Specific policy delivery instructions are needed and will be included in the description.
Contact Person Needed	We need the person in your office whom you would like us to contact in case we have questions or need additional information.

- Agents can easily view a definition to better understand the requirement, or to learn why Protective may need additional information or forms returned to us.

Enhancements to Pending Business Site Available April 15

Offer Acceptance Automation

Offer Acceptance options

	Status	Requested Date	Received Date	Reviewed Date	Contact Us
Offer Acceptance	Outstanding	10/27/2020			OFFER ACCEPTANCE Accept Close File Change
Preferred: Asthma					
Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Auth to Obtain & Disclose Info	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Blood Profile	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Broker/Representative Report	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Cross-Border Sales	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Why do issue and owner states differ?					
HIV Consent Form	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Paramedical Exam	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Prescription History Ck	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Specimen	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Supplement to Life Insurance Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	

Change Face Request

	Status	Requested Date	Received Date	Reviewed Date	Contact Us
Offer Acceptance	Outstanding	10/27/2020			OFFER ACCEPTANCE Change Face Amt to $200,000 Accept Close File Update X
Preferred: Asthma					
Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Auth to Obtain & Disclose Info	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Blood Profile	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Broker/Representative Report	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Cross-Border Sales	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Why do issue and owner states differ?					
HIV Consent Form	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Paramedical Exam	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Prescription History Ck	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Specimen	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Supplement to Life Insurance Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	

- This new feature will allow agents to accept or reject offers, or request changes (such as decreasing the face amount)
- The feature will be integrated with our administrative systems so that:
  - If an offer is accepted, the policy will be moved to issue automatically
  - If an offer is rejected, the file will be closed automatically
  - If a change is requested, a task will be created for our Case Management team to review and make any necessary updates

Offer Acceptance Automation

Change sent successfully

	Status	Requested Date	Received Date	Reviewed Date	Contact Us
Offer Acceptance	Field Ordered	9/29/2020			Policy updated.
Tobacco: Age					
Application	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Auth to Obtain & Disclose Info	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Blood Profile	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Broker/Representative Report	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Cross-Border Sales	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Why do issue and owner states differ?					
Driver's License Number	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Good Health Statement	Reviewed	9/29/2020	9/29/2020	9/29/2020	
HIV Consent Form	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Paramedical Exam	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Prescription History Ck	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Specimen	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Supplement to Life Insurance Application	Reviewed	9/29/2020	9/29/2020	9/29/2020	
Verify Insured E-mail Address	Reviewed	9/29/2020	9/29/2020	9/29/2020	

Change Unsuccessful

	Status	Requested Date	Received Date	Reviewed Date	Contact Us
Offer Acceptance	Outstanding	10/27/2020			OFFER ACCEPTANCE Could not update policy. Accept Close File Change Update X
Preferred: Asthma; Anxiety					
Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Auth to Obtain & Disclose Info	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Blood Profile	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Broker/Representative Report	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Cross-Border Sales	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Why do issue and owner states differ?					
HIV Consent Form	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Paramedical Exam	Reviewed	10/27/2020	10/27/2020	10/27/2020	
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Specimen	Reviewed	10/27/2020	10/27/2020	10/27/2020	
Supplement to Life Insurance Application	Reviewed	10/27/2020	10/27/2020	10/27/2020	

- Allows agents to interact with Protective without having to call or send emails
- Accelerates policy issue when offers are accepted
- Eliminates manual processing
- If we’re unable to update the policy due to an error, instructions to call the Resource Center will be provided