

PRUDENTIAL

HOW TO DO NEW BUSINESS

Licensing:

- Licensing **MUST** be submitted to the Processing center via fax to 800-448-9356 or via email to info@ogletreefinancial.com
- Please note that there are only 5 PRE APPOINT states with Prudential...PA, GA, NC, UT and, WA. All other states **require** new business within 30 days of agent contract submission.

Submission:

- **QUICK TERM APPS** can be used for all face amounts. These clients will be contacted by an underwriter to discuss medical questions. This application is not to be used for JUVENILES or PRU to PRU REPLACEMENTS. They should be faxed to: 800-448-9356 or emailed to info@ogletreefinancial.com
- **LONG FORM APPS** are used when you prefer to ask your client the medical questions. The client **WILL NOT** be contacted by an underwriter, pending review. The minimum face amount for the Long Form Applications is \$250k. Long Form Applications under \$250k will automatically be rejected! Long Form applications should be faxed to 800-448-9356 or emailed to info@ogletreefinancial.com

Long Form applications can also be mailed to:

Processing Center
1505 Montrose Road
Auburn, AL 36830
Attention: Processing Center

Checking Case Status :

- Agents are **REQUIRED** to get registered on the Prudential website at www.pruexpress.com once their appointment is approved and active.
- Term Case questions can be emailed to info@ogletreefinancial.com
- Quick Quote Inquiries can be emailed to pruexpress.underwriting.experts@prudential.com
- Always provide client name and policy number on all correspondence.

Where to submit MONIES:

- All premiums received after application submission should be mailed to:
Prudential Financial
Attention: Policy Issue
2101 Welsh Road, Suite DTY
Dresher, PA 19025
- All premiums received with applications should be mailed to the Processing Center address listed above.

Ogletree Financial Services
By Phone:(334) 209-0541
By Fax: (800) 448-9356
Online: www.ogletreefinancial.com

Processing Center

Guide to doing business

**Welcome to
The
Processing Center**

Mission: To help agents get paid faster by assisting agents in submitting, troubleshooting and delivering new business.

**We are available
Monday through Friday 8:30 a.m. to 5:30 p.m. (est)**

By Phone: 334-209-0541

By Fax: 800-448-9356

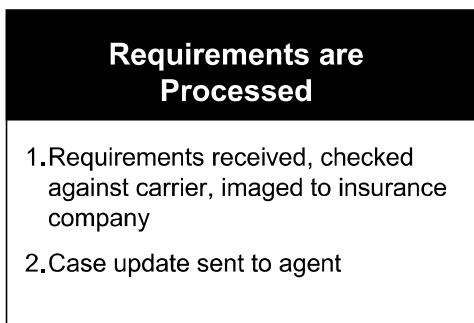
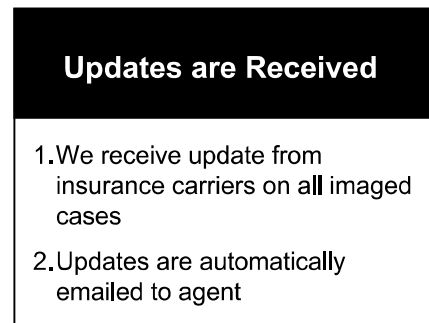
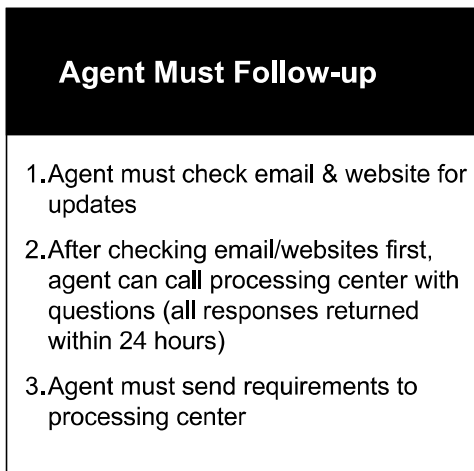
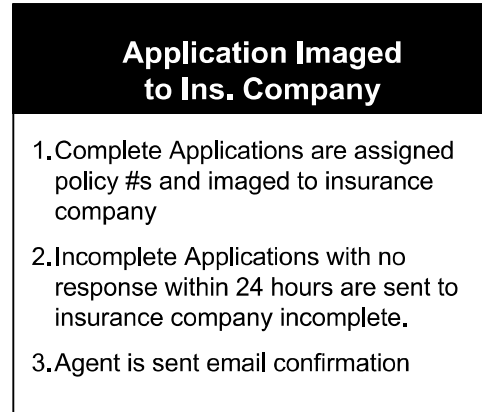
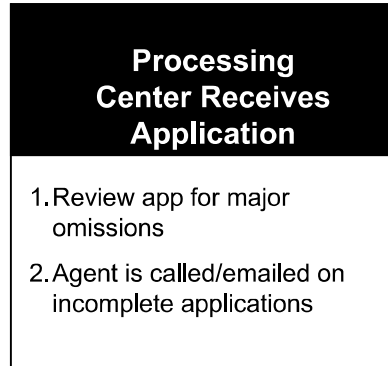
Or

Online: www.ogletreefinancial.com

Processing Center Work Flow Chart



Agent submits new application



Policy issued and mailed to agent



Agent delivers policy to client

Processing Center Responsibilities

- 1) Receive application via fax/email/mail
- 2) Verify agent is appointed
- 3) Review submitted application
 - a. Check for missing items
 - b. Verify all signatures
 - c. Cross reference insurance company requirements
- 4) Assign policy numbers (AIG/Genworth)
- 5) Enter data from application and image to insurance company
- 6) Email agent acknowledgment that application has been processed.
- 7) Email case updates to agents as they occur (requirements, underwriting decisions, etc.)
- 8) Troubleshoot case only upon request by agent
- 9) Return voice mails and email within 24 hours.
- 10) Process delivery requirements

WE DO NOT CASE MANAGE!

**WE ONLY PROCESS THE PAPERWORK
AND REQUIREMENTS ON A CASE!**

Agent Responsibilities

- 1) Send complete application including:
 - a. Product name
 - b. Agent code
 - c. All signatures
 - d. Face amount
 - e. Signed state
- 2) Send any necessary contracting paperwork
- 3) Every item faxed/sent to and received by the Processing Center will trigger an automatic email response to agent. If no acknowledgment is received by the agent we did not receive it!
- 4) Respond to requests for incomplete information within 24 hours. After 24 hours iGROUP must legally send application to insurance company incomplete. Incomplete applications sent to insurance company may result in return of application and premium to client.
- 5) READ case updates & respond promptly.
- 6) Check insurance company websites and/or processing center website in between updates.
- 7) Send us all requirements (include policy number and agent code)
- 8) Follow-up and track your business.

REMEMBER:

Every item faxed/emailed and received by the Processing Center will trigger an automatic response to agent via email.

No response = We did not receive it !