

2022 holiday schedule and year-end processing guidelines

October 17, 2022

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2022 holiday schedule

The Protective offices will be closed on the following dates:

- Thanksgiving: Thursday, November 24
- The day after Thanksgiving: Friday, November 25
- Christmas Eve (observed): Friday, December 23
- Christmas Day (observed): Monday, December 26
- New Year's Day (observed): Monday, January 2

Note: The Home Office and Sales Desk will have limited staff available on Friday, November 25 and Friday, December 23.

To expedite your business during this time, please be aware of the year-end processing guidelines:

Key dates:

	Term applications	Permanent applications
Ticket submission	November 7	October 31
Interview complete	November 14	November 7
Submission of 1035 cases	N/A	October 31
Finalize underwriting requirements	November 28	November 28
Policy issue	December 19	December 19
Premium and delivery requirements	December 30	December 30

Underwriting

To **place a case in-force** for year-end 2022, all necessary forms and underwriting requirements should be in-house by the close of business on Monday, November 28. This will allow underwriting adequate time to have the case approved, issued, and placed. We will make every effort to accommodate all cases completed by year-end. For assistance with special cases, contact your Regional Vice President or Protective Case Manager.

New business

Delivery requirements received in the Birmingham Home Office by 1 p.m. CT on Friday, December 30 will be processed as 2022 paid activity.

Policy revisions

Policy revisions delivery requirements, including internal replacements and conversions, received in the Birmingham Home Office by 1 p.m. CT on Tuesday, December 20 will be processed as 2022 paid activity.

Commission processing

In December, multiple commission cycles will run to credit your year-end business. The final commission cycle for the year will be made on Friday, December 30.