

2023 holiday schedule and year-end processing guidelines

October 18, 2023

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2023 holiday schedule

The Protective offices will be closed on the following dates:

- Thanksgiving: Thursday, November 23
- The day after Thanksgiving: Friday, November 24
- Christmas Eve (observed): Friday, December 22
- Christmas Day: Monday, December 25
- New Year's Day: Monday, January 1

Note: The Sales Desk will have limited staff available on Friday, November 24 and Friday, December 22.

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 10	November 3
Interview complete	November 17	November 10
Submission of 1035 cases	N/A	November 3
Finalize underwriting requirements	November 27	November 27
Policy issue	December 18	December 18

Underwriting

To place a case in-force for year-end 2023, all necessary forms and underwriting requirements should be in-house by the close of business on Monday, November 27. 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 Tuesday, December 26 will be processed as 2023 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 29.

We're here for you

Everyone deserves peace of mind when it comes to safeguarding what's most important. We're ready to help you deliver the protection and security your clients deserve. Reach out to us anytime for questions and support, and we'll get in touch with you as soon as possible.

Contact us

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