

SERFF Tracking Number: PRUD-127967325 State: Arkansas  
Filing Company: The Prudential Insurance Company of America State Tracking Number:  
Company Tracking Number: E-SIGNATURE PROCESS 2012  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: E-Signature Process 2012  
Project Name/Number: E-Signature Process 2012/E-Signature Process 2012

## Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: E-Signature Process 2012

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: PRUD-127967325 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Co Tr Num: E-SIGNATURE

PROCESS 2012

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Elaine Tweedus, John

Disposition Date: 01/11/2012

Witteman, Anthony Pereira, Carolyn

Cargnel, Pamela Bonaparte-

Golding, Starr Merritt, Kristin

Jaekle, Jennifer Hluska

Date Submitted: 01/09/2012

Disposition Status: Accepted For  
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: E-Signature Process 2012

Project Number: E-Signature Process 2012

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kristin Jaekle

Filing Description:

VIA SERFF

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: We have filed this  
process in our home state of New Jersey and  
we are awaiting approval.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/11/2012

State Status Changed: 01/11/2012

Created By: Kristin Jaekle

Corresponding Filing Tracking Number:

January 9, 2012

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Honorable Jay Bradford, Insurance Commissioner  
Life and Health Division  
Arkansas Insurance Department  
200 West Third Street  
Little Rock, AR 72201

Re: The Prudential Insurance Company of America  
No. 304-68241 FEIN No. 22-1211670

#### INFORMATIONAL FILING – ANNUITY ELECTRONIC APPLICATION PROCESS

Dear Commissioner:

In the near future we wish to expand the use of electronically-signed applications in connection with the sale of our annuity products within our distribution channels. The enclosed attachment, which is being submitted for the Department's information, will explain the "Annuity Electronic Application Process" we plan to implement for obtaining client information in order to complete the electronic annuity application, as well as affixing the client's and financial professional's electronic signatures to the application.

Our process is based on the "Straight Through Processing" initiative developed and previously presented to your Department by the Insured Retirement Institute (formerly NAVA), and complies with the guidelines of the Uniform Electronic Transactions Act (UETA) and, to the extent applicable, the Federal E-SIGN Act.

We expect this use of electronic applications to result in more efficient processing of annuity applications and improved service to our clients. Use of the electronic application will ensure that the financial professional collects all required information the first time, ensuring the accuracy of the client information provided, and reducing the need for follow-up calls to get additional information. Use of protected electronic signatures will ensure that only the financial professional and the intended client will be able to execute the annuity application and related forms.

#### REQUEST FOR ACKNOWLEDGEMENT OF THE ANNUITY ELECTRONIC APPLICATION PROCESS

After you have had an opportunity to review this letter, we ask that you provide us with your acknowledgement to use the process described herein.

Please note, the Annuity Electronic Application Process is being submitted simultaneously on behalf of The Prudential Insurance Company of America and Pruco Life Insurance Company.

Please contact the undersigned as indicated below if you have any questions or require additional information.

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Product Name: E-Signature Process 2012  
Project Name/Number: E-Signature Process 2012/E-Signature Process 2012

Sincerely,

Kristin E. Jaekle  
Contract Specialist  
Phone: (203) 925-3878, Fax: (203) 944-7737  
Email: kristin.jaekle@prudential.com

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#### THE ANNUITY ELECTRONIC APPLICATION PROCESS

##### The Financial Professional

To initiate the Annuity Electronic Application Process, the financial professional will conduct an interview with the client to discuss the various annuity products we offer, and decide on the annuity product most appropriate and suitable to the client's financial needs, investment horizon, etc. At that point the financial professional will obtain the client information required for completion of the annuity application and any other required disclosure forms (e.g., replacement forms) to be completed at the time of application. The client information will include the owner's, annuitant's and beneficiary's name, address, date of birth, social security number, the annuity product desired, the initial purchase payment, investment choices, any optional benefits, replacement information, and any other information needed to populate the application and other required forms.

After the interview has been completed, the financial professional will log on to the electronic order entry system website through the Prudential secure network, having established his identity using a logon and password assigned to him, and input the client information obtained during the interview.

The order entry system encrypts the client information and uses it to populate the annuity application and other required forms. If the financial professional has failed to obtain all the necessary client information, the system will notify the financial professional, indicating the information that is needed. If needed information is missing, the website will not support signature processing.

As soon as the financial professional has input the client information, he will be able to access .pdfs (portable document format) of the populated application forms on the website. The appearance of the electronic application viewed by the financial professional and the client will be identical to the paper format of annuity applications which the Department has previously approved. In the future we may file annuity applications with the Department which may be implemented in paper form or integrated into our Annuity Electronic Application Process. Whether a form is completed electronically or in paper form, the perimeters and general format of the form will remain intact.

##### The Client

Once the application and other required forms have been populated by the electronic order entry system, the client will

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be invited via email (generated by the electronic order entry system) to sign the documents. If the financial professional and the client are at the same physical location, the client will be able to access the system website by signing on to his email provider, using a secure hyperlink provided only to that client via the email invitation. Otherwise, the client can perform the signing at his leisure via the email hyperlink to the system website.

Once logged onto the website, the client will establish his identity by answering several questions to which only the client would know the answer. If the person does not answer the questions correctly, the person will not be able to proceed.

Once the client's identity is established, the client will be asked to read a consent form (based on UETA requirements for consumer consent and ability to opt out) and agree to sign the annuity application and other required forms electronically. If the client does not agree to use of an electronic signature, the electronic order entry system will allow the financial professional to enter the system and print out paper copy of the populated application and forms for "wet" signature by both the financial professional and the client, as described below.

If the client consents to the use of the electronic application and the application of his electronic signature, the client will be able to view .pdfs of the populated application and other disclosure forms as well as any other forms which, while not requiring signature, are part of the Annuity Electronic Application Process. At this point, if the client chooses, he can print out or store .pdfs of the populated (but as yet unsigned) application and other disclosure forms.

If the populated forms are complete and accurate, the client will affix his electronic signature to the .pdfs of each form requiring signature by clicking on the "Sign" button which will appear in a dialogue box on the screen each time the client reaches the signature area of a form. A message will appear in the dialogue box stating that the client is agreeing to be bound by his electronic signature on the form. The client's signature will be electronically bound to the form. In addition to indicating the name of the person electronically signing the form, the date and time the electronic signature was affixed will be encrypted into the electronic signature. Each form must be signed individually. Electronic signatures cannot be transferred from one form to another, or used for any other purpose.

For forms that do not require a signature, the order entry system will require the client to individually access and acknowledge each of the forms as part of the Annuity Electronic Application Process, and will record that the .pdf of each of these forms has been accessed and acknowledged. The order entry system will not allow the user to auto-scroll or skip pages in forms requiring a signature or acknowledgement. The act of electronically signing or acknowledging a form used in this application process does not trigger drop-down boxes or migration to other forms. Once the client has signed the application and other disclosure forms, the client has another opportunity to print out or store the .pdfs of the populated forms which now bear his electronic signature.

If multiple client signatures are required, e.g., joint owners, each client will be sent an email with a hyperlink to the order entry system and complete the same authentication and signature process.

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Once the client has signed the application and any other required forms electronically, the financial professional will receive an email from the electronic order entry system notifying him that the client has signed all required forms. At this point, the financial professional will be able to re-enter the order entry system, using his logon and password, and affix his electronic signature on the .pdf of each form requiring his signature. Similar to the procedure for the client's electronic signature, the financial professional's electronic signature will contain the encrypted date and time the financial professional's electronic signature is affixed to a form.

Immediately after the financial professional electronically signs the .pdfs of the forms, the electronic order entry system will send emails to both the client and the financial professional to that effect, directing them to the system website where they can download .pdfs of the signed forms for printing or retention.

At the same time, the signed forms will be electronically transmitted (using a secured industry standard DTCC (NSCC) format, in compliance with UETA guidelines) to the broker/dealer for the suitability review. If the sale is found to be suitable to the client's needs, the signed forms will be accessible by our service center for processing.

We will be able to reproduce the forms for regulatory compliance purposes, should the need arise.

#### ABILITY TO GENERATE PAPER COPY FOR "WET" SIGNATURE

If, at any point during the Annuity Electronic Application Process, the financial professional determines that this process is not appropriate for the sale (the client doesn't have a computer or network access, or does not wish to execute the forms electronically), the financial professional can complete the interview and upload the client information to the electronic order entry system website, as described above. The financial professional can then print out paper copy of the populated forms which both the client and financial professional will sign in ink. The financial professional would then send the signed paper forms to the broker/dealer for the suitability review, after which they will be accessible by our service center for processing.

#### SYSTEM-GENERATED REMINDERS

The .pdfs of annuity applications and related forms created using the electronic order entry system have a 14-day "lifespan." That is, .pdfs are purged from the order entry system at the end of the 14th day after the financial professional first input the client information if all required electronic signatures are not obtained within that time frame. During this period, the client will receive system-generated reminders on the 3rd, 5th and 10th day if he has not yet signed the application and related forms. The financial professional will also receive system-generated reminders at these intervals if the client has electronically signed the application forms, but the financial professional has not yet done so. The financial professional will also receive notification if the client has indicated that he does not wish to execute the application electronically, does not wish to proceed with the transaction, or if information on any of the populated forms is missing or incorrect.

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**ADDING OR CORRECTING INFORMATION**

If the financial professional or client discovers missing or incorrect information in the .pdfs of the populated annuity application or related forms, the financial professional can re-enter the electronic order entry system website and add/correct the information. The Annuity Electronic Application Process will then regenerate .pdfs of the populated application and related forms, using the added/corrected information. The old .pdfs (with the missing or incorrect information) will be purged from the order entry system. The regenerated .pdfs can then be electronically signed by the client and financial professional as described in the previous paragraphs.

As a security measure, any attempt to edit client information the order entry system has already captured automatically deletes any .pdfs that have already been generated and captured by the order entry system, including .pdfs of applications or forms that have already been electronically

**Company and Contact**

**Filing Contact Information**

Anthony Pereira, Senior Compliance Analyst Anthony.Pereira@Prudential.com  
 One Corporate Drive 800-628-6039 [Phone] 57146 [Ext]  
 P.O. Box 883 203-944-7510 [FAX]  
 Shelton, CT 06484

**Filing Company Information**

The Prudential Insurance Company of America CoCode: 68241 State of Domicile: New Jersey  
 751 Broad Street Group Code: 304 Company Type: Life  
 Newark, NJ 07102-3777 Group Name: State ID Number:  
 (973) 802-6000 ext. [Phone] FEIN Number: 22-1211670

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: This is an informational filing to review an E-Signature Process.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$50.00	01/09/2012	55133676

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/11/2012	01/11/2012

*SERFF Tracking Number:* PRUD-127967325      *State:* Arkansas  
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## **Disposition**

Disposition Date: 01/11/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> This is not applicable as we are filing a process which does not include any manipulation of a previously approved form.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> This is not applicable as we are filing a process through this informational filing, not an application.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> This is not applicable as there are no actuarial requirements for this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> AR E-Sig Cover Letter PICA 1.9.2012.pdf		



**Prudential Annuities**  
One Corporate Drive  
Shelton, CT 06484

A business of Prudential Financial, Inc.

**VIA SERFF**

January 9, 2012

Honorable Jay Bradford, Insurance Commissioner  
Life and Health Division  
Arkansas Insurance Department  
200 West Third Street  
Little Rock, AR 72201

Re: The Prudential Insurance Company of America  
No. 304-68241 FEIN No. 22-1211670

**INFORMATIONAL FILING – ANNUITY ELECTRONIC APPLICATION PROCESS**

Dear Commissioner:

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After you have had an opportunity to review this letter, we ask that you provide us with your acknowledgement to use the process described herein.

Please note, the Annuity Electronic Application Process is being submitted simultaneously on behalf of The Prudential Insurance Company of America and Pruco Life Insurance Company.

Please contact the undersigned as indicated below if you have any questions or require additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Kristin E. Jaekle".

Kristin E. Jaekle  
Contract Specialist  
Phone: (203) 925-3878, Fax: (203) 944-7737  
Email: [kristin.jaekle@prudential.com](mailto:kristin.jaekle@prudential.com)

## THE ANNUITY ELECTRONIC APPLICATION PROCESS

### The Financial Professional

To initiate the Annuity Electronic Application Process, the financial professional will conduct an interview with the client to discuss the various annuity products we offer, and decide on the annuity product most appropriate and suitable to the client's financial needs, investment horizon, etc. At that point the financial professional will obtain the client information required for completion of the annuity application and any other required disclosure forms (e.g., replacement forms) to be completed at the time of application. The client information will include the owner's, annuitant's and beneficiary's name, address, date of birth, social security number, the annuity product desired, the initial purchase payment, investment choices, any optional benefits, replacement information, and any other information needed to populate the application and other required forms.

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### The Client

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#### **ADDING OR CORRECTING INFORMATION**

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As a security measure, any attempt to edit client information the order entry system has already captured automatically deletes any .pdfs that have already been generated and captured by the order entry system, including .pdfs of applications or forms that have already been electronically signed.