



Welcome to a BGA  
with state-of-the-  
art technology  
that specializes in  
direct marketing  
solutions

# PINNEY INSURANCE DIRECT MARKETING SOLUTIONS

## ADDRESS

2266 Lava Ridge Ct.  
Roseville, CA 95661

## PHONE

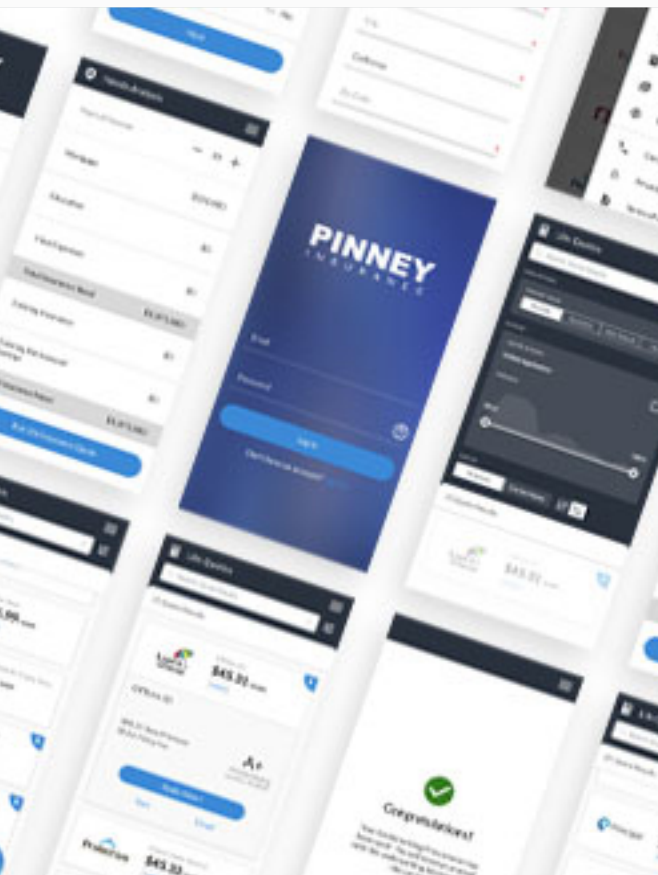
800-823-4852  
916-773-2800

## WEBSITE

[pinneyinsurance.com](http://pinneyinsurance.com)

# ABOUT PINNEY

If you want to use technology to be more efficient, connect with clients digitally, and be part of a more diverse and accepting BGA, you're in the right place.



## A DIFFERENT KIND OF BROKERAGE HOUSE

We started out as the R. Jan Pinney General Agency of Transamerica Occidental Life Insurance Company in 1972. Since our founding 50 years ago, we've expanded from a single-company agency to a national distributor headquartered in California, with team members working remotely throughout the country. Our focus on technology and digital-first sales strategies put us ahead of the curve in 2020. When the pandemic struck, it didn't change anything about the way we do business - in fact, our app fulfillment team had been doing remote client interviews with eApplications and eSignatures for more than 15 years. If you're motivated by the thought of using technology and online tools to sell more policies and better serve your clients, we'd love to hear from you.

- ✓ Representing over 60 leading carriers
- ✓ Complete support for life, annuity, long-term care & disability business with a focus on methods, strategies & concepts that grow revenue
- ✓ Affiliated with LIBRA Insurance, PLAN, NAIFA, MDRT, NAILBA, LIDMA and other industry organizations
- ✓ 100% digital: online quoting and conferencing, eTickets, ePolicy delivery, eApplications, eSignatures, TLS email encryption, and more

## Our vision

We treat our agents, advisors, and financial firms like partners in our business — we understand that they're vital to our success. Every interaction and transaction needs to be a win-win-win scenario, where you, your clients, and Pinney all enjoy and benefit from the experience. Our "Formula for Success" — our business motto — is based on this ideal: **"Have Fun + Value People = Make Money"**

# DIRECT-TO-CONSUMER SOLUTIONS

Since 2001, we've made direct marketing and technology our focus. Our robust life insurance referral tools give you a hands-off sales process with exceptional customer service for your clients.



## **EASY REFERRALS**

All direct-to-consumer sales are structured as a referral to your "insurance division." Once a referral is submitted, our team of agents licensed in all 50 states qualify the client and make the sale. Our application fulfillment team takes over from there, guiding the client through the submission process.



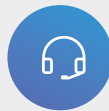
## **LIVE TRANSFER**

Prefer to quote clients over the phone? You (or your agents) can transfer them to us instantly. Our in-house insurance coordinator completes the phone interview, including scheduling your client's medical exam. Our team then acts as your personal administrative assistant and advocate during the application process.



## **CONSUMER-FACING CALL CENTER**

What happens if a client needs help or has questions during the sales, application, or underwriting process? Your clients' needs always come first. We provide an entire call center of agents and application specialists who provide customer service on your behalf.



## **APPLICATION FULFILLMENT**

Our application specialists conduct telephone interviews and schedule exams on your behalf. Their diligent follow-up process includes 11 contact strategies over 7 business days to complete the application and schedule the medical exam (if needed).



## **COMPREHENSIVE CASE MANAGEMENT**

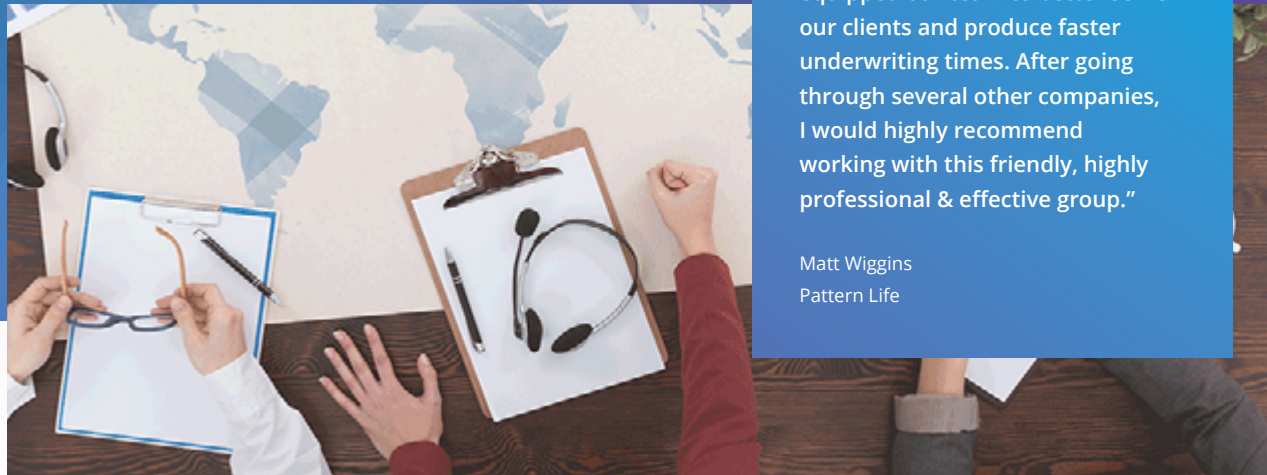
Our case managers provide guidance and oversight as your client's application makes its way through underwriting. With decades of experience, deep industry knowledge, and long-standing carrier relationships, they step in when a case needs extra help to cross the finish line.

# REFERRAL METHODS

We offer multiple ways to send your leads to our direct sales team. We work with individual agents, small and large agencies, as well as carriers. Whether it's an occasional lead from a P&C agent or a high-volume life insurance lead-gen program, we'll work with you to implement a referral program that meets your needs.

"We switched over to Pinney this year and have never looked back! Their product knowledge & underwriting experience has equipped our team to better serve our clients and produce faster underwriting times. After going through several other companies, I would highly recommend working with this friendly, highly professional & effective group."

Matt Wiggins  
Pattern Life



## VIA INSUREIO, OUR LIFE INSURANCE CRM

Refer cases one at a time from within the system, embed our quoters on your website and send leads straight to our sales team, or use our Insureio API to send leads straight to us from your current lead sources.



## VIA THE INSUREIO MARKETING LINK

Put this link in your email signature, in your marketing pieces, or just share it online. Clients can complete the quote process themselves and submit an application request that goes straight to our in-house sales team to complete on your behalf.



## LIVE TRANSFER BY PHONE

If your agents are making sales by phone, they can transfer clients to us directly and let us complete the sale (if needed) and submit the application. Our application specialists are often able to have clients eSign their application on that initial phone call for speedier processing.



## CUSTOM SOLUTIONS

Need an enterprise-level solution? We've built custom referral solutions for carriers and partners. Customize your referral methods, send leads straight to a team dedicated to your business, and sit back while we provide your clients and agents with comprehensive concierge service.

# SALES BREAKDOWN

WE OFFER TWO TYPES OF CONCIERGE SERVICES - APPLICATION FULFILLMENT AND DIRECT SALES REFERRAL. HERE'S WHAT EACH SERVICE INCLUDES.

## APPLICATION FULFILLMENT

You do:

- ✓ Needs analysis
- ✓ Health screening
- ✓ Provide quotes
- ✓ Make the sale

We do:

- ✓ Application processing
- ✓ Case management
- ✓ Policy delivery
- ✓ Policy placement

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100% of your  
normal commission

## DIRECT SALES REFERRAL

We do:

- ✓ Needs analysis
- ✓ Health screening
- ✓ Provide quotes
- ✓ Make the sale
- ✓ Application processing
- ✓ Case management
- ✓ Policy delivery
- ✓ Policy placement

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50% of your  
normal commission

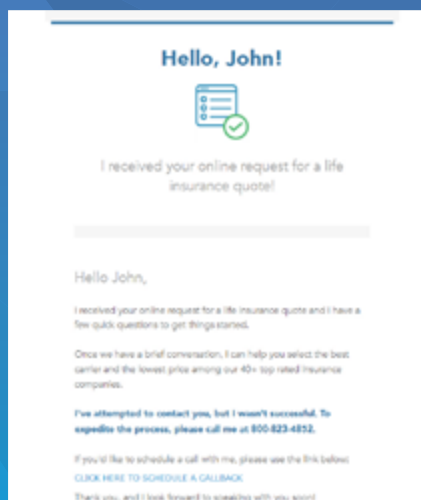
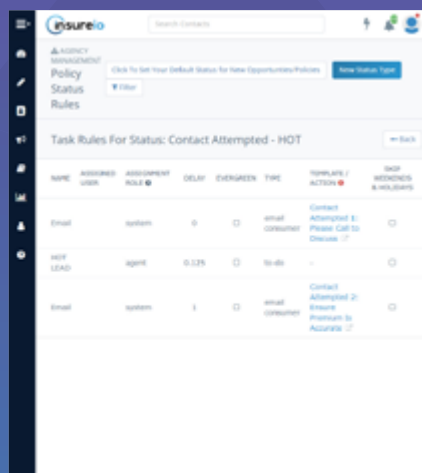
## Partner with Pinney

When you join the Pinney team, you get instant access to all of our tools. Plus, we're constantly improving our existing tools and creating new ones. If there's anything you need, please let us know. We always welcome feedback and ideas from our brokers. After all, you're the reason we do everything we do.



# ANATOMY OF A SALE

Our licensed sales agents receive, work, and track leads in Insureio, our custom-built CRM.



## EVERY SALES STAGE HAS AUTOMATED TASKS & FOLLOW-UPS

We've designed this workflow based on decades of experience. As new leads hit the system, our sales agents get instant notifications and reach out to contact that lead immediately. As they make contact, our agents update that lead's status, triggering additional follow-ups by phone, email, and text if needed. With automation, every lead gets the attention it deserves.

### SALES STAGE: OPPORTUNITY NEW LEAD, ATTEMPTING CONTACT

- ✓ Agents contact clients based on their status: new, hot, warm, or cool. Every status has a set of automated tasks including calls and follow-ups.
- ✓ Consumers get follow-up emails and texts branded to you or your organization throughout the follow-up process.

### SALES STAGE: CONTACTED QUOTED, NOT QUOTED

- ✓ Once they make contact, agents change the status to indicate interest, the need for follow-ups, or a completed sale that moves on to our application fulfillment team.
- ✓ Non-med coverage reminders and long-term email nurture campaigns help educate prospects and provide additional options to make the sale.

# MEET THE TEAM



**R. JAN PINNEY** CLU, CHFC, CPCU

Chairman & CEO

800-823-4852 x 8701



An author, speaker, consultant, and 42-year Life and Qualifying Member of MDRT, Jan is an active, hands-on brokerage agency principal.

He served as the 2004-05 President of the National Association of Insurance and Financial Advisors (NAIFA) for the state of California, is on the LIDMA Board of Directors, and is a member of AALU and MDRT's Top of the Table.



**KATIE CUMALAT**

Vice President, Sales

Katie utilizes her 18+ years of life insurance industry experience to build and develop sales teams that reach individual and collective performance potential. She leverages her background as a personal producing agent to generate additional revenue by identifying new and creative cross-selling opportunities.

PHONE: 800-823-4852 X 8720



**MARY ELLEN METER**

Manager, Business Fulfillment

Mary Ellen manages our new business team to ensure our partner agents' cases get placed quickly. From diligent follow-up to ePolicy delivery, she helps our entire team, from case managers to underwriters to policy delivery specialists, grow your business by providing your clients with impeccable customer service.

PHONE: 800-823-4852 X 8790



**CHRISTINE ORRIS**

Team Lead, Direct Sales

Christine is our top-performing direct sales agent, with over 25 years of experience in life, disability, and property & casualty insurance. She helps the rest of our sales team with call reviews and training tips, drawing on her deep experience and expertise with sales and the underwriting process.

PHONE: 800-823-4852 X 8740



# PINNEY

## INSURANCE

"Pinney has been an outstanding partner! Their support has been crucial to the success of our business. They have a rockstar staff that processes our backend so we can spend more time helping clients. Their CRM (Insureio) makes it easy to keep track of our business in real time. They've always been eager to help our business grow. Communication and responsiveness has been superb at all levels. We highly recommend Pinney!"

Jason Dana, JRC Insurance Group



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Securities offered through  
Transamerica Financial Advisors  
inc. A Registered Broker/Dealer,  
Member FINRA & SIPC.

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