

Bringing Good Things to Life!

Since Sept. 11, the Life insurance industry has experienced a kind of re-birth. The importance of Life coverage has been brought home, and interest in new policies has dramatically increased. In response to this changing environment, a new position has been created. John Gore is UA's new Life Division Director of Agencies. The recently conceived Life Division and consequent position are just one more way UA is "Branching Out!"



MEET John Gore

"I am extremely excited about UA's Life products. I'm honored to have been chosen to lead this new venture and play a role in its inception. I look forward to the challenge, knowing at all times that *Life Is Good!*"

UA: How long have you been in the insurance business?

John: I have recently completed 31 years in the insurance industry, with 28 of those years in Life insurance sales and management.

UA: What role do you see UA Life playing in respect to UA as a whole? How do you plan to accomplish this?

John: Life insurance has been the 'sleeping giant' of UA for the past 51 years in the Branch Office division. I hope to have life Agents provide an example to all of our existing Agents of what opportunities exist in adding Life sales to their Health sales. Our Company has grown so much in the health arena that we have sometimes forgotten to emphasize Life sales. We have always encouraged our Branches to produce higher volumes of Life premium, but the results have not been at the level at which we had hoped. By focusing on Life sales, we will help UA increase in-force Life premium which means higher profits for our Company.

UA: What are your goals for 2002?

John: My immediate goal is to open several District Offices in key locations across the country. Some offices have already been opened and have begun producing. These offices will be managed by individuals who have Life sales management experience, great recruiting and training skills, as well as high ethical standards.

UA: Why do you sell UA Life? Is there a particular product you favor?

John: UA's Life portfolio fits perfectly into our marketplace. While the main health products target the 65 and older segment, our Life products can target a much wider age group, making your target a much larger object. I lean heavily toward the RT-85. It allows one to buy a significantly larger face amount than whole life, focusing on the main issue of Life coverage — protection!

UA: What is the Life market like at the moment?

John: Since the events of Sept. 11, Life sales in the entire industry have increased substantially. The general public is more aware of the need for Life insurance, and thus more receptive to speaking with an Agent about their needs.

UA: What is the income opportunity in Life sales?

John: The commission potential is much higher with our Life products, as well as a higher rate of persistency than that of Health. These two factors result in greater income for Agents, Unit Managers, and Branch Managers, an especially important consideration in building renewals that can be used to fund a greater retirement income.

UA: Will UA's Life Division sell other UA products?

John: Our Life Division will sell Life and Cancer plans, keeping it simple and well-focused. Both products offer lump-sum benefits, and, as a result, the sales process is similar. In addition, we will also sell annuities. We have eight times the number of prospects in the general population as in the over 65 market, so there are plenty of leads and prospects. However, Branch Office Agents of course are encouraged to sell Life along with the Health products.

UA: How do you motivate Agents?

John: I learned many years ago that you can not motivate anyone. One's motivation comes from within but will naturally surface if we provide an atmosphere whereby one can feel comfortable, creative, and appreciated.