



NEW AGENT ROADMAP
KENTUCKY

505 TERRY BLVD.
LOUISVILLE, KY 40229

HOMEOFFICE@ORCA.LIFE
WWW.ORCA.LIFE

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NEW AGENTS FIRST STEPS

BEFORE PASSING THE STATE EXAM

1. **(1ST OPTION)** ENROLL IN EXAMFX **\$99**
 - A. WWW.EXAMFX.COM
 - B. CHOOSE LIFE COURSE
 - C. ENTER CODE HOMEOFFICE@ORCA.LIFE TO RECEIVE DISCOUNTED COURSE RATE

2. **(2ND OPTION)** ENROLL IN COMMONWEALTH SCHOOL OF INSURANCE **\$190**
 - A. WWW.COMMONWEALTHSCHOOLS.COM
 - B. CHOOSE LIFE ONLY COURSE

3. **CREATE A NIPR (NATIONAL INSURANCE PRODUCER REGISTRY) ACCOUNT AND APPLY FOR STATE APPLICATION** **\$135**
 - A. WWW.NIPR.COM
 - B. CLICK APPLY OR RENEW IN THE TOP LEFT-HAND CORNER OF THE PAGE
 - I. CLICK RESIDENT UNDER APPLY FOR A NEW LICENSE
 - II. CLICK APPLY NOW AND COMPLETE APPLICATION

4. OBTAIN **BACKGROUND CHECK** AT WWW.COURTS.KY.GOV **\$20**
 - A. CRIMINAL RECORD TAB
 - B. AOC FASTCHECK; REGISTER, YOUR JOB REQUIRES...
 - I. YOUR JOB
 - II. LICENSING
 - III. DOI
 - IV. LICENSING

5. CREATE AN **ESERVICES ACCOUNT**
 - A. INSURANCE.KY.GOV
 - I. CLICK ON **ESERVICES** LINK IN THE TOP RIGHT-HAND CORNER OF THE PAGE
 - II. CLICK THE **FIRST TIME HERE?** LINK FOR NEW AGENT REGISTRATION
 - B. UPLOAD EXAMFX CERTIFICATE OF COMPLETION TO ESERVICES
 - C. WAIT FOR CLEARANCE AND APPROVAL FROM DOI (2-7 DAYS)

6. OBTAIN, COMPLETE AND RETURN AML CONTRACT
 - A. OBTAIN AND RETURN TO YOUR HIRING MANAGER

7. SCHEDULE STATE EXAM
 - A. WWW.INSURANCE.KY.GOV

AFTER PASSING THE STATE EXAM

1. SET UP **ORCA LIFE EMAIL ADDRESS**
 - A. EMAIL HOMEOFFICE@ORCA.LIFE

2. ORDER **ORCA LIFE ID BADGE, BUSINESS CARDS**
 - A. EMAIL HOMEOFFICE@ORCA.LIFE

3. ORDER **SUPPLIES FROM ASSURANT**
 - A. 1-800-352-5173
 - I. APPLICATIONS
 - II. REPLACEMENT FORMS
 - III. AGENT MANUAL
 - IV. DIGNITY FORMS AND BROCHURES WILL BE SENT EQUAL TO APPLICATIONS ORDERED

4. PURCHASE KIT
 - A. GPS
 - B. PROFESSIONAL BINDER
 - C. PENS
 - D. STICKY NOTES
 - E. LEGAL PADS / SCRATCH PAPER

IMPORTANT CONTACTS

ORCA LEADERSHIP TEAM

ORCA LIFE OFFICE	HOMEOFFICE@ORCA.LIFE	844-851-3846
GLENN CRABTREE	GLENNCRABTREE@ORCA.LIFE	502-664-4683
GRANT CRABTREE	GRANTCRABTREE@ORCA.LIFE	502-797-7941
BRIAN CRABTREE	BRIANCRABTREE@ORCA.LIFE	502-797-7991
LINDSEY CURRY	LINDSEYCURRY@ORCA.LIFE	502-418-1361
DAVID CURRY	DAVIDCURRY@ORCA.LIFE	502-314-2789
ANDREW CUSICK	ANDREWCUSICK@ORCA.LIFE	502-460-0602
PAUL FRYREAR	PAULFRYREAR@ORCA.LIFE	502-930-3445
KEVIN GLASSCOCK	KEVINGLASSCOCK@ORCA.LIFE	502-554-5290
MICHAEL HUFFMAN	MICHAELHUFFMAN@ORCA.LIFE	502-773-5223
JORDAN LINDSEY	JORDANLINDSEY@ORCA.LIFE	615-727-4250
RON MORRIS	RONMORRIS@ORCA.LIFE	502-507-5524
SCOTT MORRIS	SCOTTMORRIS@ORCA.LIFE	859-893-3135
RICHARD SHAWN	RICHARDSHAWN@ORCA.LIFE	502-645-6993
KENT VAUGHN	KENTVAUGHN@ORCA.LIFE	502-348-9214

AMERICAN MEMORIAL LIFE & ESP

AML FINAL NEED NEW BUSINESS		FNBB@ASSURANT.COM
AML COMMISSIONS	1-800-742-7021	
AML MAIN LINE	1-800-621-7162	
ELITE SALES PROCESSING	1-888-842-2266	

SALES FUNDAMENTALS OUTLINE

BUSINESS SETUP

“BE IN BUSINESS FOR YOURSELF; BUT NOT BY YOURSELF”

1. TECHNOLOGY IS VITAL PART OF BEING IN BUSINESS
 - A. SMART PHONE
 - B. GPS
 - C. TABLET/LAPTOP
2. PROFESSIONAL ATTIRE
 - A. MEN: POLO / BUTTON DOWN / SWEATER WITH SLACKS AND DRESS SHOES
 - B. WOMEN: BLOUSE / BUTTON DOWN / SWEATER WITH DRESS PANTS AND FLATS
3. BE **KNOWLEDGABLE**
 - A. CONDUCT RESEARCH ON **THE LIFE INSURANCE INDUSTRY**
4. SPEAK WITH ASSURANCE, IT BUILDS CONFIDENCE WITH THE CLIENT.

TRADITIONAL EARNED LEAD PROGRAM AND SALES

1. DIRECT MAIL RESPONSE LEADS: **OPTIONAL PAY FOR LEADS**
 - A. DISTRIBUTED BASED ON SUBMITTED MONTHLY PREMIUM (**WEEKLY AVERAGE**)

SUBMITTED PREMIUM	PLATINUM LEADS
\$1200-\$1799	10
\$1800-\$2399	15
\$2400-\$2999	20
\$3000 +	25

- B. REDUCED LEAD COST TO TRADITIONAL EARNED AGENTS (50%)
- C. REFERRAL-BASED-MARKETING AND CLOVER-LEAF SALES

GAINING ENTRY INTO THE HOME

1. EFFICIENCY IS THE KEY
2. APPROACHES:
 - A. MATTER-OF-FACT APPROACH: “I’M HERE TO GET YOU MORE INFORMATION.”
 - B. RELAXED DEMEANOR WITH A SMILE
 - C. BE A **PROFESSIONAL VISITOR**
3. TAKE CONTROL WHEN YOU ENTER A HOME
 - A. RE-ADDRESS WHY YOU’RE THERE
 - B. **DO NOT SELL YET**
 - C. TRANSITION INTO C.O.R.E.
 - D. GENTLE, ENDEARING, BUT INTENTIONAL APPROACH.
4. C.O.R.E = TRUST
 - A. CHILDREN
 - B. OCCUPATION
 - C. RECREATION
 - D. EMOTION / EDUCATION
 - E. **TRUST IS BUILT WITH 2-WAY COMMUNICATION**

PRE-QUALIFYIG

1. KNOW THE KNOCK-OUT QUESTIONS
2. KNOW DIFFERENT TYPES OF MEDICATIONS
 - A. APP FOR MEDS – **MEDSCAPE**
3. KNOW HOW TO FIND OUT IF THEY HAVE A BANK / CREDIT UNION ACCOUNT

PRESENTATION

1. FLIP CHART
2. THE PERFECT PRESENTATION ADDRESSES THE 5 REAL REASONS PEOPLE CHOOSE TO BUY
 - A. **TRUST**
 - B. **NEED**
 - C. **DESIRE**
 - D. **URGENCY**
 - E. **VALUE**
3. THIS WILL RESULT IN A NATURAL, ASSUMPTIVE "**NO-CLOSE**" AT THE END

IN-HOME UNDERWRITING

1. THOROUGH IN-HOME UNDERWRITING CREATES CONFIDENCE IN YOUR CLIENT ABOUT YOU
 - A. SHOWS YOU ARE TRYING TO FIND THE BEST BENEFIT AVAILABLE
 - B. BECOME AN **ASSISTANT BUYER**
 - C. LEADS TO HIGH POLICY PLACEMENT AND PERSISTENCY
2. DO NOT CUT SHORT THE PROCESS

PLAN AND PROGRAM RECOMMENDATION

1. THE ASSUMPTIVE APPROACH WORKS BEST HERE
2. APPLICATION IS FILLED OUT - **AFFIRMATION CLOSE**
3. FILL OUT APP IN CORRECT ORDER

CLOSING AND APPLICATION COMPLETION

1. NEATLY AND EFFICIENTLY FILL OUT THE APPLICATION
2. DO NOT MISS ANY **AUTOGRAPHS**
3. KEEP THE AFFIRMATION GOING
4. CREATES A POSITIVE ENVIRONMENT

COOL DOWN AND CLIENT REFERRAL CALLS

1. ASSURE THE CLIENT OF THEIR **GREAT DECISION** AND **SELFLESS GIFT**
2. COMMEND THEM
3. REVIEW THE NEW DIGNITY PLANNING AND FUNDING GUIDE WITH THE CLIENT
4. "I AM YOUR POLICY"
5. DON'T RUSH THIS MOMENT

PREPARATION

SUNDAY NIGHT

1. PRINT AND CUT ALL LEAD CARDS WHICH WERE RECEIVED BY PRIOR FRIDAY
2. KEY IN ALL LEAD CARDS IN GPS
 - A. SAVE EACH DESTINATION AS A FAVORITE
 - B. GPS WILL AUTOMATICALLY PLACE DESTINATIONS IN ORDER BY DISTANCE
3. FIND PO BOXES IN WHITE PAGES REVERSE PHONE LOOKUP
4. SEARCH FOR ROADS THAT COULD NOT BE FOUND IN GPS IN GOOGLE MAPS
5. VERIFY HOTEL LOCATION WHERE YOU WILL BE STAYING THAT WEEK
6. BE MENTALLY PREPARED

HOME APPROACH

ARRIVING AT THE HOME

1. TAP HORN TO DRAW ATTENTION TO YOURSELF
2. GET OUT OF THE CAR
 - A. WHISTLE TO GRAB PETS' ATTENTION IN A NON-THREATENING MANNER
 - B. WAVE WITH **ONLY** THE LEAD CARDS IN YOUR HAND
3. AT THE DOOR KNOCK, STEP BACK FROM THE DOOR, AND LOOK UP TO SEND A POSITIVE MESSAGE

WHEN SHE OPENS THE DOOR, APOLOGIZE FOR COMING UNANNOUNCED, BUT ASK IF SHE IS MRS. SMITH; LET HER KNOW WHO YOU ARE AND SHINE ID BADGE

LET HER KNOW YOU RECEIVED THIS CARD FROM SOMEONE IN HER HOUSEHOLD

APOLOGIZE AGAIN FOR ARRIVING UNANNOUNCED

SHE WILL ASK ABOUT THE CARD, "WHAT IS IT?"

RESPOND:

"THESE ARE THE PLANS BACKED BY THE STATE THAT ALLOW YOU TO GET COVERAGE FOR BURIAL AND FINAL EXPENSES. THEY ENSURE YOUR FAMILY IS NOT LEFT WITH THE FINANCIAL BURDEN OR COST OF THE FUNERAL. IT ONLY TAKES A SECOND TO SEE IF YOU QUALIFY. I'LL GRAB THE INFORMATION AND LEAVE IT WITH YOU. IF IT'S SOMETHING THAT MAKES SENSE TO YOU, TAKE ADVANTAGE OF IT, IF NOT I'LL BOOGIE ON."

FLIP THE CARDS, "I HAVE A NUMBER OF PEOPLE TO SEE IN THE AREA."

THEY WILL SAY "OK."
4. GO BACK TO YOUR CAR, GRAB YOUR KIT, AND ENTER THE HOME.

INSIDE THE HOME

1. TAKE CONTROL IMMEDIATELY
2. FIND A PLACE TO SIT – GRAB A CHAIR THAT'S NEXT TO HER
 - A. A KITCHEN CHAIR IS PREFERABLY
 - B. SIT IN FRONT OF HER IF POSSIBLE
3. IF THE TV IS TOO LOUD, ASK IF IT'S OK TO TURN IT DOWN/OFF
4. GO THROUGH CORE
5. ***IF IT IS NOT NATURAL FOR YOU TO ASK OPEN-ENDED QUESTIONS, TRAIN YOURSELF SO IT BECOMES A NATURAL HABIT.***
6. LOOK AT PICTURES ON THE WALL, COMPLIMENT HER ABOUT SOMETHING IN THE HOME.
7. ASK HER IF SHE IS ON A FIXED INCOME, AND AFTER CONFIRMATION, ASK **“NOW MRS. SMITH, DOES YOUR CHECK GO TO THE MAIL, THE BANK, OR ON A GREEN CARD?”**
8. ASK HER WHAT SHE HAS IN PLACE FOR HER FINAL EXPENSES
 - A. GET AN IDEA WHY SHE MAILED IN THE CARD
9. ASK THE KNOCK-OUT HEALTH QUESTIONS
 - A. “HAVE YOU EVER HAD CANCER?”
IF YES FIND OUT WHAT TYPE(S) OF CANCER
 - B. “DO YOU HAVE DIABETES?”
IF YES ASK, “WHEN WERE YOU DIAGNOSED?”
AND “DO YOU HAVE ANY COMPLICATIONS SUCH AS DIABETIC NEUROPATHY?”
 - C. “DO YOU HAVE ANY BREATHING PROBLEMS SUCH AS COPD, EMPHYSEMA, OR CHRONIC BRONCHITIS?”
IF YES, ASK IF THEY USE A NEBULIZER, OXYGEN, OR HAND-HELD INHALERS.
 - D. “HAVE YOU HAD ANY HEART PROBLEMS SUCH AS A HEART ATTACK, STROKE, CHF, ETC.?”
IF YES, ASK “WHEN WERE YOU DIAGNOSED?”
AND “DO YOU TAKE ANY MEDICATIONS FOR THAT?”
 - I. A "YES" TO ANY OF THESE QUESTIONS PROVIDES AN UNDERSTANDING OF WHICH PRODUCT TO SHARE, LEVEL, MODIFIED, OR GUARANTEED ISSUE

FLIP CHART

1. AT THIS POINT YOU LET HER KNOW **“WHY YOU CAME HERE:” “REQUIRED TO SHARE SOME INFORMATION”**
2. GO THROUGH FLIP CHART VERBATIM THROUGHOUT THE PROCESS
REPEATEDLY SAY **“IF YOU QUALIFY”**
3. AFTER THE LAST PAGE, SAY **“NOW IT'S TIME TO FIND OUT WHERE THE RUBBER MEETS THE ROAD.”**
4. ESTIMATE THE CLIENT'S FUTURE FUNERAL COST WITH DIGNITY PLANNING
5. SHARE WITH HER THREE PRICES ON THE PITCH PAD PAGE OF DIGNITY GUIDE
6. SAY THAT **“IN ORDER TO ENSURE TRUE-TO-FORM PRICING MORE HEALTH QUESTIONS NEED TO BE ASKED**
7. **HAND THEM THE BROCHURE; “NOW LET'S SEE IF YOU WOULD QUALIFY.”**

TRANSITIONS (MOST IMPORTANT ASPECT IN A NO-CLOSE SALE)

1. FROM CORE TO FLIPCHART
 - A. **"I AM REQUIRED TO SHARE SOME INFORMATION WITH YOU..."**
2. FROM FLIPCHART TO DIGNITY
 - A. **"NOW LET FIND OUT WHERE THE RUBBER MEETS THE ROAD..."**
3. FROM DIGNITY TO MEDICAL QUESTIONS
 - A. **"IN ORDER TO MAKE SURE THOSE PRICES WILL HOLD TRUE I NEED TO ASK YOU A FEW HEALTH QUESTIONS; SO LET'S SEE IF YOU WOULD QUALIFY..."**
4. FROM MEDICAL QUESTIONS TO PAGE 1 OF APPLICATION
 - A. **"SO WHO WILL BE YOUR PRIMARY BENEFICIARY..."** MOVE INTO THE REST OF THE APPLICATION IN PROPER ORDER!

AML APP AND ESP PHONE INTERVIEW

1. AS YOU ASK THE HEALTH QUESTIONS, MARK OFF HER ANSWERS
 - A. **SUBLIMINALLY THEY ARE SAYING YES**
 - B. AFTER ALL THE QUESTIONS HAVE BEEN ANSWERED SAY "IT LOOKS LIKE YOU QUALIFY FOR THE _____ PLAN."
 - C. "IN ORDER TO DETERMINE IF THIS IS TRUE, WE NEED TO CALL IT IN."
2. EXPLAIN HOW THE PHONE INTERVIEW WORKS
3. PRESCRIPTION CHECK
4. SIGN FRAUD STATEMENT (PG. 3) AND MEDICAL AUTHORIZATION (PG. 5) FORM PRIOR TO INTERVIEW
5. EXPLAIN WHAT IT MEANS
6. PREPARE CLIENT FOR CALL
 - A. *LET HER KNOW IT IS OK IF SHE DOESN'T KNOW ALL OF THE PRESCRIPTIONS THAT WILL BE ASKED ON THE INTERVIEW, AND SHE CAN ASK **WHAT** THE PRESCRIPTION IS USED FOR AND **WHICH** DOCTOR GAVE IT TO HER AND **WHEN** WAS IT LAST FILLED???
7. MAKE THE CALL TO ELITE SALES PROCESSING

CLOSING AND COOL DOWN

1. AFTER THE CALL
2. ONCE SHE IS APPROVED, BECOME VERY EXCITED
3. LET HER KNOW THE DECISION IS LOCKED IN AND THEIR FUTURE HEALTH CANNOT CHANGE THE OUTCOME.
 - A. CALL HAS BEEN RECORDED, DATED, TIMED, AND STAMPED
4. COMPLETE THE DIGNITY MEMORIAL PAPERWORK
 - A. LET HER KNOW HOW IMPORTANT THIS INFORMATION CAN BE AT THE TIME OF PASSING
5. READ THEM THE "I AM YOUR POLICY"
6. LEAVE THE HOME

HANDLING OBJECTIONS

"I WANT TO THINK ABOUT IT"

IT MEANS, "I NEED MORE INFO."

- ✓ *"I KNOW YOU'VE ALREADY BEEN THINKING ABOUT IT."
UTILIZE FEEL/FELT/FOUND*

"I NEED TO ASK MY KIDS ABOUT IT"

- ✓ *"I'M GLAD YOU HAVE SOMEONE AROUND TO HELP YOU. LET'S GO AHEAD AND GET HER ON THE PHONE.*

SHE MAY HAVE QUESTIONS ABOUT YOUR POLICY."

TO KID: EXPLAIN WHAT YOU'RE DOING.

"YOUR MOM/DAD LISTED YOU AS THE BENEFICIARY."

- ✓ *"I KNEW SO-AND-SO DOWN IN SO-AND-SO AND SHE DIDN'T WANT HER DAUGHTER TO KNOW SHE DIDN'T HAVE COVERAGE."*
- ✓ *"GREAT, CALL HER. HERE'S WHAT I WANT YOU TO SAY: 'HEY KELLY, I NEED YOU TO WRITE ME A CHECK FOR \$10-15,000, AND I NEED IT IN 2-3 DAYS, AND I CAN'T PAY YOU BACK.'" "BY TAKING ONE OF THESE PLANS, THEY WILL ALWAYS HAVE IT."*
- ✓ *"WHAT WE'VE DETERMINED OVER THE YEARS IS LIFE INSURANCE IS BEST DECIDED BY THE INSURED. IT'S YOUR DECISION."*
- ✓ *"IS THERE ANYTHING THAT YOUR DAUGHTER WOULD RATHER SPEND HER MONEY ON? HER KIDS, YOUR GRANDKIDS?"*
- ✓ *"SINCE SHE IS THE BENEFICIARY, IS THERE ANY REASON WHY SHE WOULD SAY NO?"*
- ✓ *"ON THE WORST DAY OF YOUR DAUGHTER'S LIFE, SHE IS GOING TO CALL HER FRIENDS AND FAMILY. THEY'RE GOING TO SEND FLOWERS, I'M GOING TO SEND A BIG CHECK."*

"IT IS TOO EXPENSIVE, I CAN'T AFFORD IT"

- ✓ *"IT'S NOT EXPENSIVE COMPARED TO WHAT YOU RECEIVE."*
- ✓ *"AT FIRST LOOK, IT MAY SEEM THAT WAY. HOWEVER, ON CLOSER LOOK, IT'S EASIER TO COME UP WITH A FEW DOLLARS A DAY THAN YOUR KIDS COUGHING UP \$15,000."*
- ✓ *"I UNDERSTAND YOU'RE ON A FIXED INCOME AND YOU HAVE TO BE CAREFUL HOW YOU BUDGET. BUT SINCE YOU ARE ON A FIXED INCOME, CAN YOU AFFORD TO PAY FOR YOUR SPOUSE'S FUNERAL?"*

"I ALREADY HAVE INSURANCE"

KEEP DIGGING, THEY'RE ALREADY BUYERS

- ✓ *"HAVE YOU EVER BEEN TO A FUNERAL AND HEAR THE FAMILIES SAY 'MAMA HAD TOO MUCH INSURANCE?'"*

"I DON'T WANT THE BANK MAKING THE PAYMENT FOR ME"

- ✓ *"THAT'S OK, I'LL TAKE A FULL YEAR'S PREMIUM RIGHT NOW."
EXPLAIN WHY HAVING THE BANK DRAFT OUT IS IMPORTANT.
IF THE PREMIUM LAPSES WHEN MOM NEEDS IT MOST, THAT WOULD BE TERRIBLE.*

"THE VA IS GOING TO BURY ME"

- ✓ *"THE VA WILL ONLY PROVIDE FOR A VETERAN, A PLOT, MARKER, AND ON OCCASION A VAULT OR CONTAINER." **VA DOES NOT PAY FOR FUNERAL EXPENSES.***

INSURANCE COMPANY PHONE NUMBERS

AAA LIFE	1-800-228-9999	LIBERTY LIFE	1-800-378-2356
AARP / NEW YORK LIFE	OR 1-800-578-5877	LIBERTY NATIONAL LIFE	205-325-4979
	1-800-695-5164	LINCOLN HERITAGE	1-800-433-8181
	OR 1-800-695-9873	LINCOLN LIFE	1-800-457-6265
AIG / AMERICAN GENERAL	1-800-487-5433	MET LIFE	1-800-638-5433
	OR 1-800-346-7692	MIDLAND NATIONAL	1-800-923-3223
ALLIANZ	1-800-328-5600	MODERN WOODMEN	1-800-447-9811
AMERICAN FOUNDERS	1-800-531-5007	MONUMENTAL LIFE	1-800-638-3080
AMER. FOUN. LIFE/FIRST WESTERN	1-800-531-5067	MUTUAL OF OMAHA	1-800-228-9999
AMERICAN INCOME LIFE	1-800-433-3405	NEW YORK LIFE	1-800-695-1314
AMERICAN MEMORIAL	1-800-843-8810	NORTHWEST LIFE	1-888-409-8831
AMERICAN NATIONAL	1-800-899-6806	OLD AMERICAN	1-800-733-6242
AMERICAN REPUBLIC	1-800-691-0366	OLD LINE LIFE	1-800-572-5848
AMERICO	1-800-259-2328	OLD RELIANCE	602-257-1315
ASSURITY LIFE	1-800-276-7619	OZARK NATIONAL LIFE	816-842-6300
BALTIMORE LIFE	1-800-638-543	PENN LIFE	1-800-275-7366
BANKERS LIFE	1-800-621-3724	PEOPLES BENEFIT LIFE	1-800-523-7900
CENTRAL SECURITY LIFE		PERA	1-800-759-7372
CENTRAL STATES	1-800-541-2363	PFL	1-800-238-4302
CNA	1-800-437-8854	PHYSICIANS LIFE	1-800-228-9100
COLONIAL LIFE / COLONIAL PENN	1-800-523-9100	PIONEER LIFE	1-800-759-7007
COLUMBIA UNIVERSAL	1-800-880-1370	PRESIDENTIAL	1-800-926-7599
COMBINED LIFE	1-800-225-4500	PRIMERICA	1-800-257-4725
CONSECO	1-800-888-4918	PRUDENTIAL	1-800-778-2255
CUNA MUTUAL	1-800-356-2644	PYRAMID	1-800-444-0321
EQUITABLE LIFE	1-800-352-5150	REASSURE	1-800-678-6227
FARMERS NEW WORLD LIFE	206-232-8400	SENTINEL	1-800-484-8514
FORETHOUGHT	1-800-957-6886	SETTLERS LIFE	1-800-877-6191
FORTS	1-800-835-8953	SOUTHWEST LIFE	1-800-792-4368
GERBER LIFE	1-800-253-3074	SOUTHWESTERN GENERAL	1-866-629-2677
GLOBE LIFE	1-800-654-5433	STANDARD LIFE INS	1-800-222-3216
GREAT WESTERN	1-800-621-5688	STATE FARM	1-877-213-0756
GUARANTEE LIFE	1-800-338-7452	SURETY LIFE	1-800-667-7789
GUARANTEE RESERVE	1-800-323-8764	THE RELIABLE CO	1-800-325-9555
GUARDIAN LIFE	1-800-444-6445	TRANSAMERICA	1-800-238-4302
HOLY FAMILY SOCIETY	1-800-435-0089	TRUSTMARK	1-800-235-4265
HOMESTEADERS LIFE	1-800-777-3633	ULLICO	1-800-429-2725
HOWARD LIFE		UNION FIDELITY LIFE	1-800-523-5758
INVESTORS GUARANTY	1-877-274-7779	UNITED AMERICAN	1-800-925-7355
JACKSON NATIONAL LIFE	1-800-873-5654	UNITED HERITAGE	1-800-657-6351
JC PENNY / STONEBRIDGE LIFE	1-800-527-5433	UNITED INS CO OF AMERICA	1-800-777-8467
	OR 1-800-527-9033	VETERANS LIFE	1-800-872-8387
JOHN HANCOCK	1-800-732-5543	WASHINGTON MUTUAL	1-800-866-9722
KANSAS CITY LIFE	1-800-821-6164	WASHINGTON NATIONAL	1-800-866-9922
KENTUCKY CENTRAL LIFE	859-253-5082	WEST COAST LIFE	1-800-366-9378
KNIGHTS OF COLUMBUS	1-800-345-5632	WESTERN RESERVE	1-800-438-7180

OTHER PHONE NUMBERS
