

**RESPONSE TO CATEGORY 2 ITEMS CC DD FF**

## LICOA Distribution – Sales Force

For sales distribution and agent recruitment, LICOA uses a Regional Director platform. This is a hierarchy position very similar to the majority of other insurance companies. Our Program for Advancement outlines the different positions of growth for agents appointed with LICOA. The following describes this program.

1. **Agency Associate** – usually a new agent with little to no experience
2. **Career Agent** – full-time agent wanting to build a career and selling a minimum amount of production
3. **Manager** – an agent with management skills and higher production
4. **General Agent** – A manager who has met a minimum amount of production and can assist in training agents
5. **Managing General Agents (MGA)** – Similar to a general agent, but with more agents and higher production
6. **Area Director** – An MGA who excels in manpower development and sales growth
7. **Division Director** – An Area Director who trains and develops a GA or MGA who qualifies as an Area Director.
8. **Senior Division Director** – A Division Director who has exceeded expectations of an Area or Division Director.
9. **Associate Regional Director** – This position is rarely used and is available to a Regional Director for special coding.
10. **Regional Director** – A Regional Director is the top “sales” position with LICOA. The Regional Director is responsible for hiring and training every position below a Regional Director. This director is responsible for sales in specific areas of the country.

## **Carriers in the Worksite Market**

*(Worksite, Enhanced Benefits, Supplemental Benefits, Payroll Deduction Insurance)*

5-Star Life

Aflac

American Heritage (Allstate)

American General Life

American Public Life

Assurant Life (Time Ins.)

Assurity Life

Bankers Fidelity Life

Central United Life

Cincinnati Life

Colonial Life

Combined Ins.

Guardian Life

Humana

Leaders Life

Liberty National (Torchmark)

LICOA (Life Insurance Company of Alabama)

LifeSecure Insurance

Loyal American Life (Cigna)

Medico Ins. Co.

TransAmerica

United American (Torchmark)

Washington National

This list includes the majority of carriers in the worksite market. It is not a complete list.