
Personality

Profile

By Herbert Siegel



Robert E. Golosov was born in Quincy, Mass., 34 years ago and received his education in the Boston Public School system and at the Boston University School of Business Administration.

"Bob" has been an active insurance broker for the past nine years and recently moved into his new quarters at 40 Broad St., Boston. He was chosen as this week's Personality Profile as we thought our readers would find it of interest to hear an insurance man's comments on problems in his profession that are also common to the real estate broker. Robert recalls selling his very first policy to an old acquaintance on the MTA as both were on their way to work. Before getting off the streetcar, the customer had signed up for a \$10,000 life insurance policy and is still one of the many clients Bob services today.

Says Robert, "If it is true that a real estate broker must go out after the business, than it is doubly true for the insurance broker. In addition to this, an agent must continuously be learning about his business. This process of learning also applies to people and the proper understanding of the psychology of selling. Many a sale is lost when the agent does not know when to STOP selling."

"A broker must further learn how to qualify prospects. You cannot afford to waste valuable time trying to sell to those people who are not legitimate prospects. Discerning between the true prospect and the "time-waster" comes with experience."

Our young insurance broker speaks with a very convincing manner—a trait that you would expect to find in a citizen-soldier who devotes a great deal of his "off hours" serving as a major in the 94th Command Headquarters of the Army Reserve Combat Command.

As is the case with his insurance business, Bob started at the bottom in the U. S. Army when he volunteered for service in the Cavalry in 1947 and spent part of his tour of duty in Europe. Discharged in 1949, he again volunteered at the outset of the Korean War in 1950. After emerging as a second lieutenant from The Infantry School in Fort Benning, Ga., Bob was shipped to Korea with the 32nd Infantry Regiment of the Seventh Infantry Division. Not too long later, Robert found himself and a handful of his men engaged in combat with an entire battalion of Chinese Communist troops atop of "Old Baldy" in the Chorwon section of the Iron Triangle. Armed only with small fire weapons and lying atop an ammunition-laden personnel carrier, Golosov and his men fought their way to the peak and then fought their way down again, picking up the wounded along the way without the loss of a single man. For this "gallantry in action", Lt. Golosov received the Silver Star. In addition he received the bronze star, two purple hearts, The Presidential Distinguished Unit Citation, and The Combat Infantryman's Badge. After returning to the States, Bob decided it was his "duty" to stay in the reserves where having attained his present rank at this relatively young age, there is no telling how far he will go.

Continuing with our discussion on the problems common to both real estate and insurance men, I asked him how he felt about part time people in insurance. Said Robert, "Both the real estate man and the insurance man depend on the buying public who look to them for professional guidance. We owe it to our clients to be professional and this implies full time participation in the field. The granting of a license is only the first step for the real estate or insurance broker; no matter how many people are licensed in either field, only the person who devotes all his working time can expect to earn a living and serve his clients and his community best."

Turning to those people in real estate who own or manage property, Mr. Golosov noted that "in terms of estate valuation in Life Insurance, these people often tend to undervalue or underinsure their assets." He further remarked that very often, property owners carried "insufficient limits on liability insurance and in many instances had no boiler insurance protection."

Bob, another fine example of a young man-on-the rise in the New Boston resides in Canton with his wife Anita and their two children. He is a member of the Zerubbabel Lodge of A. F. & A. M. Masons, Boston Board of Fire Underwriters, and the Reserve Officers Association.

As for extra-curricular activities, between insurance and his family, the only remaining time is for Uncle Sam and besides, he concluded, "I enjoy working for him".