

# UA NEWS

April 2002

The news and ideas magazine for the Independent Agents of United American Insurance Company



The Game

*of Life* —

What's Your Next Move?

## ProCare Approvals

A special mailing regarding **2002 ProCare Medicare Supplement** rates for new business and renewal rate information has been mailed to General Agents in **Hawaii, Utah** and **West Virginia**.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at (800) 925-7355.

## Attn: Missouri Agents

**Effective April 15, 2002**, Agents in **Missouri** can resume selling United American's **ProCare Medicare Supplement Plans B, D and G**. A special mailing regarding this update has been mailed to General Agents licensed to sell in this state.

## Attn: North Carolina Agents

**Effective immediately**, in **North Carolina** new Underage Disability DMSA and DMSB applications have been approved. **Form DMSA DMA11(32) is being replaced with DMA12(32), and form DMSB DMA11(32) is being replaced with DMSB DMA12(32)**. A mailing regarding this change has been sent to General Agents licensed to sell in this state.

## Disability Med-Supp Reminder

**If an applicant is issued a Med-Supp Disability plan on a guaranteed-issue basis, including HMO disenrollment coverage, there will be no commission paid or credited at any level.** In order to fully comply with guarantee-issue mandates, all applications will be issued accordingly if the applicant is eligible for guarantee-issue coverage.

United American will continue to pay commission according to our contract on underwritten Med-Supp Disability plans issued outside of guarantee-issue and open enrollment situations.

## Interest Rate Set

The **Lifestyle Annuity** new money interest rate for **April** is **4.50 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Attn: Florida Agents

The **Florida** ProCare MA13(09) state special application/brochures have been reprinted with updated "C" series plan codes. **Please destroy all application/brochures with the old "M" series plan codes. Begin using the MA13(09) no later than May 1, 2002, instead of April 1, 2002 as previously communicated.** A mailing regarding this reprint has been sent to General Agents licensed to sell in this state. If you have not received a mailing, contact the Agent Service Center at (800) 925-7355.

## MA13 Update

Below is an updated approval chart for the new MA13 ProCare application/brochures. Please contact Agent Supply at (800) 285-3676 to update your current supplies.

The new MA13 is required in states marked with an "X."									
AL	X	GA		MD		NM	X	TN	X
AK	X	HI	X	MI		NC	X	TX	
AR	N/A	ID	X	MN		ND	N/A	UT	X
AZ	X	IL	X	MS	X	OH	X	VA	X
CA		IN	X	MO	X	OK	X	VT	N/A
CO	X	IA	X	MT	X	OR	X	WA	X
CT		KS	X	NE	X	PA	X	WI	X
DE	X	KY	X	NV	X	RI	X	WV	X
DC	X	LA	X	NH	N/A	SC	X	WY	X
FL	X	ME	X	NJ		SD	X		

N/A — MA13 is not required, continue to use current app/brochure.

## Wisconsin One Life Plan Update

**Effective immediately**, the new One Life Plan (Joint Whole Life) application/brochures have been updated in **Wisconsin**. A mailing regarding this update has been sent to General Agents licensed to sell in this state. **Please do not use the application/brochures included in the introductory mailing previously sent to you.** If you need more supplies, please contact Agent Supply.

## Order Your Plexiglas Stand Today!

**Are you looking for a great way to attract new prospects? Then try our plexiglas stand! For only \$13, the plexiglas stand has a place for our free brochures and your business cards.** You can choose from a variety of display insert sheets including Final Expense (LWB), HMO (HMOD), Cancer (CANB), Med-Supp (DOC 2000) or Company Stability (F2827). Check your state's availability for insert and brochure approval on the marketing tools chart. The convenient size makes this the perfect piece for displaying in doctors' offices, Senior centers and various businesses in your community. Order yours today by contacting Agent Supply at (800) 285-3676.

## UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's Life and Health needs.

We are a leader in individual Life and Health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

## UA NEWS

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### Visit Our Web sites

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# Final Expense — Always Fit the Client's Needs

Only about 45 percent of America's adult population have individual Life coverage, and of those who have individual coverage, it is estimated that 65 percent are underinsured. Although not every person has Life insurance, everyone understands and agrees with the need for such insurance.

According to the April 2002 issue of *Independent Agent*, **“One in five of your clients will purchase life insurance this year. If not from you, then who?”**

Life insurance is as individual, as well, your clients are. Just as individuals are different, so too are their Life insurance needs. It is important that Agents have the capability of tailoring coverage to accommodate clients' preferences, but they must first have a product which allows them this type of latitude.

At United American, we offer the products Agents are looking for, and the latitude they desire to meet customers' needs.

The extent of your clients' needs are important when presenting Final Expense coverage. For example, a client who plans cremation may need less coverage than a client who plans an extravagant burial. However, even a client who chooses cremation can use Final Expense coverage to pay for memorial services, urns and other associated costs.

It is equally important to address clients who have Life insurance programs in place. Since UA's Final Expense plans are not intended to replace existing coverage, they are excellent supplements to protect what some individuals may already have in place.

A modest Final Expense policy can help pay for funeral and other related expenses, leaving the life insurance program intact for the beneficiary's living expenses. Don't forget to ask if their family dynamics have changed — new baby, kids in college, etc. These are all additional ways to meet your clients' total needs.

One of the most common objections prospects and clients make to the purchase of Life insurance is affordability. UA's Final Expense plans can be tailored to fit any budget. Our Final Expense plans can be issued on a “*money purchase*” concept, rather than for a stated face amount of coverage.

If a client can only pay \$25 per month for Final Expense coverage, our plan can be issued for exactly \$25 per month, and the face amount can be adjusted accordingly.

The “*money purchase*” concept is actually a wise practice when selling Final Expense coverage. The policy is more likely to stay in force given an affordable premium.

The key to making Final Expense work for you, and your clients, is to never oversell such coverages. Modest amounts of premium — \$15 to \$40 per month — will tend to stay in force and better serve clients' needs. Clients will get the coverage they need at a price they can afford, and you get the sale!

As with all United American supplemental coverages, helping Agents take care of their clients is consideration number one. **And, when it comes to that one in five purchasing Life insurance, at United American we can help make sure that “Who” is “You!”**



FROM THE DESK OF:

**Gene Grimland**

President, General Agency  
Marketing Division

“Great opportunities to help others seldom come, but small ones surround us everyday.”

— Sally Koch

# Special “Automatic” Offer from United American

In February, United American was pleased to introduce the new *One Life Plan*, a first-to-die policy. *One Life* is Joint, Whole Life coverage for couples age 40-70. One item that was not addressed in our introduction was what happens to the surviving spouse. In order to continue our relationship with the surviving spouse UA will “automatically” offer him or her a Term Life policy. Upon notification of the first death, the survivor will receive an offer letter from United American for a **RT-85** insurance policy. The offer will extend for a limited time. The **RT-85** coverage will be subject to underwriting, and the policy will be administered by the Home Office in McKinney, Texas. The *One Life* plan is *available in all states except Georgia, Maryland, Minnesota, New Jersey, Oregon, Tennessee, Vermont, and Washington.* *One Life* supplies may be ordered by contacting Agent Supply at (800) 285-3676.

## Underwriting Instructions:

- The offer for **RT-85** coverage will be valid for 30 days from the date UA is notified of the first insured's death.
- Coverage will be subject to underwriting, plan availability, and attained age of surviving spouse.
- Premiums will be based on the new attained age of the surviving spouse.
- Commissions will not be paid to any Agent on this offer to the surviving spouse.

# Persistency

## The Key to Staying in the Game



**Ron Polston**  
Senior Vice President,  
Life Sales

At United American, we are headed for another record breaking year in the Life market! We have introduced a new product this year — the One Life Plan — which is an added asset to our Life portfolio. We are also charting new territories in the quest to fill our customers' demands. Before Sept. 11, individuals' main financial focus was building up their retirement nest eggs. However, in light of the tragedy, more people are beginning to take into account their own mortality. "Prior to 9/11 people were more concerned about living too long and not having enough money than dying young," says the Feb. 4, 2002 issue of *National Underwriter*. With the focus shifting, our role in providing security for the future will begin to take on a wider scope.

There is, however, more to Life than just selling. The key to staying in tune to *the game of Life* is **persistency**. The need to achieve low cancellation and lapse rates cannot be overstated in today's competitive insurance market. There are several reasons why good persistency is vital to our success in the Life market, but here are five of the most important:

1. Companies must keep policyholders over time to recoup the initial cost of reaching prospects and writing business.
2. Only by keeping customers in future years can companies offer competitive products and rates.
3. Companies that experience poor persistency are unable to meet minimum loss ratios.
4. If a company is not meeting minimum loss ratios, it will have problems obtaining future product approvals, not to mention necessary rate increases.
5. It is not in our clients' best interests to allow coverage to lapse, exposing them to unnecessary risk and new waiting periods.

Policies must stay in force or we all lose — the Agent, the customer and the Company. For example, if a customer pays on a policy for five months and then drops the coverage, they will have nothing to show for the money they have spent. The Agent will not have anything to show for the effort put forth in getting the sale, and the Company loses a valued client.

All it takes to avoid a situation like this is to put in a little extra time and provide some one-on-one customer service. The Agent who sells the right policy from the beginning, then services it over time, ensures each policyholder is treated fairly and avoids any lapse in coverage. It is that simple. Better service equals increased sales, more referrals and a stronger persistency.

Don't let *Life* pass you by. Keep yourself and your clients in the game, and we all will benefit!

## And, The Survey Says...

Despite the wealth of instant information available on the internet, customers still want the human touch. "Customers continue to expect an extremely high level of service from their insurance Agent," says an independent insurance survey published in the April 2002 issue of *Independent Agent*. The survey also indicated that of those surveyed:

- Ninety-two percent said they want their Agent to have a local office.
- Fifty-nine percent said that a family member or friend recommended their Agent.
- Ninety-two percent said it was important for their Agent to handle all of their insurance needs.
- Seventy-five percent said it was important for their Agent to call regularly to review their insurance needs.

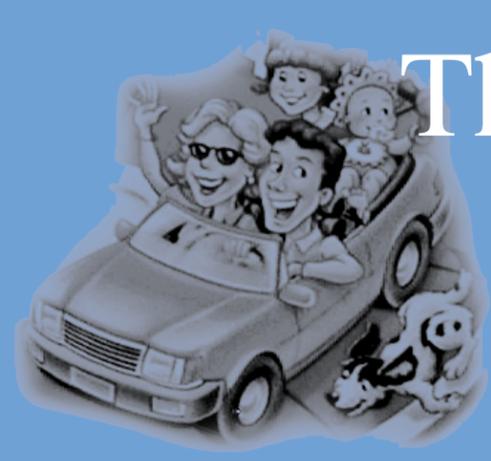


**Betty Simpson**  
Assistant Vice President,  
Life Sales



**Introducing**  
**Sonny Gilmer**  
Director of  
Manpower Development





# The Game of Life — What's Your Next Move?

**Instructions:** All players spin the wheel. The highest spinner takes the first turn. On your turn, spin the wheel, then move your car the number of spaces indicated on the spinner. Always move your car forward, in the direction of the arrows. On your first turn, decide either to start a career or start college (note: college offers more career and salary options, but it takes time — and it puts you in debt). After you have made this choice, follow the directions in the space you have landed on. How you win at *The Game of Life* is determined after all the players have retired. At this point, all players will count their money, and the player with the highest dollar amount wins!

Instructions provided by *The Game of Life* sponsored by Milton Bradley®

Unfortunately, real life does not come with a set of instructions, although we all wish it did. In reality there are plenty of ups and downs. The ups usually call for happiness and celebration, and the downs generally give us cause for tears and sadness. Life itself is just a chain of events with uncertain outcomes much like spinning the wheel on a boardgame. Everyone has heard the old saying, "Nothing in life is certain, but death and taxes." In the end it should be noted that unlike the childhood game, the winner in life is not the person with the most money, but the person who is best prepared for what life might throw in his or her direction.

One small measure an individual can take to prepare for the real game of life is to consider Life insurance!

According to the April 2002 issue of *Independent Agent (IA)*, companies across the nation are talking about "becoming fluent in financial services." In order to accomplish this, *IA* suggests this solution — "How about offering Life insurance?"

A study performed by the *Insurance Information Institute* found that from 1991 to 2000 Life premiums (ordinary, group, industrial and annuities) grew by 111.9 percent. The study continued by saying that 59 percent of the total insurance premium written in the U.S. in 2000 went for Life insurance. *LIMRA International* supports the *Insurance Information Institute's* findings, indicating that individual Life premiums have increased across every age group over the last few years.

Are you sold on adding Life insurance to your product portfolio?

If you are still not convinced that Life is a lucrative sector of the insurance industry, maybe this will change your mind.

According to a survey published in the Feb. 4, 2002 issue of *National Underwriter*:

- ▼ Out of 800 people surveyed, 35 percent said they were now frequently or at least occasionally thinking about Life insurance.
- ▼ Of those thinking about Life insurance, 36 percent said it was because of concern for their families. One in five of these respondents indicated recent personal events or world events was also a cause for their concern.

Here are some more interesting Life facts:

- ▼ One in five individuals will purchase Life insurance this year.
- ▼ Of the new policies purchased this year, 50 percent will be purchased by those between the ages of 25 and 44.
- ▼ A higher portion of Life insurance will be purchased by women.

Life insurance is definitely a selling asset. You may, however, still be left wondering what customers are in search of when it comes to Life insurance. According to *IA*, Life buyers are returning to basics. Clients are looking for the simplest types of policies which are the easiest to understand. Whole Life and Term Life products are the best solution.

**So, when it comes to *The Game of Life* — what will be your next move?**

## What Does *The Game of Life* have to Offer You?

Given the statistics on the previous page, and with the Life insurance arena becoming an ever-expanding market, it is important for you to have the right products to fill your prospects' needs. At United American, we offer the basic insurance policies for which your customers are searching, and there are a wide range of products from which to choose.

### Check out UA's Life product portfolio:

<b>RT85</b>	The RT85 is a ten-year, renewable Term insurance policy with options such as a Living Benefit and a Graded Death Benefit.
<b>400 Series</b>	The 400 Series is a Whole Life policy with a Level or Increasing Benefit, offering premium options of 10-pay, 15-pay, 20-pay or Ordinary Life.
<b>21-Pay Plan</b>	This is a Whole Life insurance plan with an optional Child Benefit Rider.
<b>Plan 511</b>	Offering guaranteed premiums and cash values, this flexible Whole Life plan is sold in \$5,000 increments with a double indemnity provision for accidental death.
<b>NEW! One Life Plan</b>	This Joint Whole Life policy pays a cash benefit directly to a named beneficiary upon notification of the first death.
<b>Lifestyle Annuity</b>	UA's Lifestyle Annuity product is a single premium tax-deferred investment tool.

## UA's Life products offer Agents:

- ▼ A strong portfolio of products bound to fit any customer's Life insurance needs.
- ▼ Excellent supplemental coverage for prospects with existing Life coverage; Some products can also be used for customers needing partial coverage.
- ▼ A Company name backed by a solid reputation and superior Company ratings.
- ▼ Higher advanced commissions and a great referral base

At UA, our priority is helping you give your clients what they want and, more importantly, what they need. To help you sell our Life products, we also offer marketing tools to support all of our policies.

Order your supplies by calling (800) 285-3676.

# Would You Buy Shoes That Didn't Fit?

## Suitability the Key to the Perfect Fit



Have you ever seen the television show *Married with Children*? *Married with Children* is a sitcom which paints a comical picture of suburban married life. The show's focus is a shoe salesman, Al Bundy, who is married with two kids. In any given episode you can watch these characters

fumble and frolic through the follies of everyday living.

You are probably asking yourself, "What does all this have to do with insurance?"

To answer this question, there is a lot we can learn from Al and his plight as a shoe salesman. In many episodes, Al can be seen in his work environment selling ladies' shoes. Now we all know about women and shoes! Often times Al is shown helping a particular lady try on a pair of shoes, and more often than not, these ladies ask to try on shoe sizes which will obviously not fit. As we sit back and watch Al fumble through the sales process, we begin to realize the parallel to the insurance industry.

How many times do you walk into a sale and the prospect asks for coverage that doesn't make sense, or perhaps just doesn't fit? How many times do you walk away feeling frustrated? How often do clients cancel their coverage when they realize it is not what they needed?

According to the March 11, 2002 issue of *National Underwriter*, "suitability is a key ingredient" when it comes to selling any kind of financial service. *National Underwriter* continues by saying suitability is also important when it comes to "complying with the letter and spirit of regulatory rules and procedures."

In analyzing the suitability issue, the challenge for an Agent comes in determining exactly what the customer is looking for in regard to insurance coverage. Dennis Groner of Groner & Associates states, "Determining suitability is difficult for Agents because of the uniqueness of each sale and the judgement needed to evaluate a wide range of factors." To make things more challenging, when it comes to purchasing anything from lawn mowers to shoes to financial services, customers generally buy what they want, rather than the products or services they truly need. It is said however, *people will buy what they need from the salesperson who understands what they really want*. Below are some more points to help you overcome the suitability challenge, and determine if the shoe will really fit:

- ***Know your product portfolio, and have a general idea of what coverages will suit certain types of customers. Some things to consider are affordability, source of funding, investment timeframe, preferences and financial objectives.***
- ***Communicate with your customers and try to understand who they are as individuals. It is important to know things such as marital status, age, employment status, investment experience and health status. The more you know about a customer, the better idea you will have of what product will suit their needs and objectives.***
- ***Service a client before and after a sale. Customers' needs change over time, and the more service you provide a client the better you will be able to adjust coverages for those changing needs.***

By taking the time to review your product portfolio, communicate with your clients, and provide personal touch service, the challenge of suitability just becomes a mere Cinderella story — finding a shoe that fits!

# So nobody told you. . .

You were declined for a contract because of a reported debit balance. If you had only known ahead of time, you would have taken care of it — right? Be proactive, instead of reactive. Now is the time to get out in front of the problem!

For about thirty cents a day, you can be notified via e-mail if a company reports you as having a debit balance. Imagine for less than the price of a pack of gum, you can avoid a sticky situation, or at least manage the issue of a reported debit balance.

Okay, so nobody told you! Don't let that get in the way of a contract — simply log onto [www.DebitWatch.com](http://www.DebitWatch.com) and get in control! Do it now before you send in your next application, and let Debit Watch watch out for you!



Debit Watch

[www.DebitWatch.com](http://www.DebitWatch.com)

## PRESIDENT'S CLUB

Through March 2002, the following producers represent the top Agencies with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one President's Club candidate. Agencies shown in color are on schedule to attend the UA Sales Conference.



**1. MICHAEL K. STEVENS**  
Farm & Ranch Healthcare



**2. KEN PARKER**  
Parker & Associates, P.A.



**3. LELAND KOHUTEK**  
Insurance of America Agency, Inc.



**4. PAMELA RANDALL**  
P.R.'s Insurance Solutions



**5. CHARLES R. MANKAMYER**  
Accident & Health Agency of Florida, Inc.

- 6. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 7. TINA HENSON**  
National Consultants
- 8. MICHAEL LEMAR**  
Sunshine State Agency
- 9. IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
- 10. RAY GRIFFIN**  
Union Benefit Corp.
- 11. LARRY L. WEBSTER**  
Webster & Associates, Ltd.
- 12. CATHERINE HATTON**  
Hatton Insurance Agency
- 13. PAUL D. WOOD JR.**  
National Health Insurance Company
- 14. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 15. PAUL SWEENEY**  
Quality First Insurance Agency, Inc.
- 16. JIMMY K. WALKER II**  
America's Insurance Consultants, Inc.
- 17. RONALD E. PERRY**  
Perry's Insurance Agency
- 18. FRANKLIN D. CARBONE**  
Assured Benefits Corp.
- 19. JONATHAN AHLBUM**  
The Ahlbum Group
- 20. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 21. FLORIDA CO-OP INSURANCE SERVICE**
- 22. SHARON G. FIORELLA**  
Fiorella Insurance Agency
- 23. ROBERT GERCZAK**  
Gerczak Insurance Agency
- 24. LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.
- 25. DAVID K. DANIELS**  
David K. Daniels & Associates
- 26. RORY F. DOUGHERTY**  
Florida Insurance Services, Inc.
- 27. KEVIN C. MALLEY**  
Malley Insurance Agency
- 28. KEN L. DAVIS**  
Ken L. Davis Insurance Agency, Inc.
- 29. ROBERT L. POLLIER JR.**  
Pollier Insurance Agency
- 30. QUAIL RUN AGENCY, INC.**

## PACESETTERS CLUB

Through March 2002, the following producers represent the top Writing Agents with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one Pacesetters Club candidate. Agents shown in color are on schedule to attend the UA Sales Conference.



**1. IVAN M. SPINNER**



**2. DIANA R. PERKINS**



**3. STERLING S. COOPER**



**4. FRANKLIN D. DANDRIDGE**



**5. GREGORY PROSSER**

- 6. TERRANCE R. DAVIDSON**
- 7. THOMAS C. HILL**
- 8. DALE M. LANCE**
- 9. SCOTT E. HUNT**
- 10. TAMARA CHILDS**
- 11. TIM MILLS**
- 12. VIRGILIO H. VILOMAR**
- 13. GARY SAUNDERS**
- 14. JAY M. MULLINS**
- 15. JEFFREY D. LEGGETT**
- 16. JIM CARLSON JR.**
- 17. ROBERT HOBBS**
- 18. RICHARD R. ZEIS**
- 19. SHANE E. MIZE**
- 20. JONATHAN AHLBUM**
- 21. BRUCE A. BEIKMAN**
- 22. JOHN J. LOEWEN**
- 23. LARRY L. BRYAN**
- 24. ALAN I. BERMAN**
- 25. PHILLIP K. SEIDEMAN**
- 26. TIMOTHY T. MOORE**
- 27. CRAIG P. LISZT**
- 28. FORYL N. KIDD**
- 29. CATHERINE HATTON**
- 30. PHILIP B. ORTEZ JR.**

## LIFE GENERAL AGENTS

1. **KEN PARKER**  
Parker & Associates, P.A.
2. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
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David K. Daniels & Associates
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Guterrez Insurance Agency
5. **BRIAN H. McLAUGHLIN**  
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6. **EAGLES INSURANCE GROUP**
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11. **WILLIAM J. FEDIGAN**  
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John Bills & Associates
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Zurmuhlen Enterprises, Inc.
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Cheek Insurance Agency
26. **CHARLES H. OWENS**  
Owens Insurance Agency
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Patti Insurance Agency
30. **PAUL COLSON**  
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6. **LARRY A. WEINER**
7. **JUNIOR R. GARLAND**
8. **CHAD A. SLOAT**
9. **RONALD W. READ**
10. **TERRY L. LAMBETH**
11. **ELLEN S. NICODEMUS**
12. **PAMELA J. SURRATT**
13. **WALLACE L. PEGRAM**
14. **THOMAS R. MILLER**
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16. **STEVEN A. ROBINSON**
17. **ALFRED M. WILHITE**
18. **MATTHEW H. TUCKER**
19. **KEN PARKER JR.**
20. **SHERIAL L. BAKER**
21. **JOHNATHAN YALE**
22. **GEORGE T. FLETCHER JR.**
23. **JEFF A. HORSKY**
24. **RANDY J. VANPAY**
25. **HAROLD HINES**
26. **S. ALLEN BARE**
27. **MALCOLM J. WILSON III**
28. **MICHAEL McCORMICK**
29. **TERRY M. BARKSDALE**
30. **KENNETH PEARSON**

## HEALTH GENERAL AGENTS

1. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
2. **LELAND KOHUTEK**  
Insurance of America Agency, Inc.
3. **PAMELA RANDALL**  
P.R.'s Insurance Solutions
4. **CHARLES R. MANKAMYER**  
Accident & Health Agency of Florida, Inc.
5. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
6. **MICHAEL LEMAR**  
Sunshine State Agency
7. **TINA HENSON**  
National Consultants
8. **IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
9. **RAY GRIFFIN**  
Union Benefit Corp.
10. **LARRY L. WEBSTER**  
Webster & Associates, Ltd.
11. **CATHERINE HATTON**  
Hatton Insurance Agency
12. **PAUL D. WOOD JR.**  
National Health Insurance Company
13. **PAUL SWEENEY**  
Quality First Insurance Agency, Inc.
14. **PHILIP B. ORTEZ JR.**  
Phi & Kathy Ortez Insurance Agency, Inc.
15. **RONALD E. PERRY**  
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16. **JIMMY K. WALKER II**  
America's Insurance Consultants, Inc.
17. **FRANKLIN D. CARBONE**  
Assured Benefits Corp.
18. **JONATHAN AHLBUM**  
The Ahlbum Group
19. **RON CONCKLIN**  
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Fiorella Insurance Agency
22. **ROBERT GERCZAK**  
Gerczak Insurance Agency
23. **LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.
24. **RORY F. DOUGHERTY**  
Florida Insurance Services, Inc.
25. **KEN L. DAVIS**  
Ken L. Davis Insurance Agency, Inc.
26. **KEVIN C. MALLEY**  
Malley Insurance Agency
27. **ROBERT L. POLLIER JR.**  
Pollier Insurance Agency
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29. **FORREST L. BLEDSOE**  
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Headquarters of United American Insurance Company

## About Your Company

For over a half century, United American Insurance Company has been meeting the public's Life and Health needs. We are a leader in individual Life/Health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

## TERRITORY:

Licensed in:  
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United States of America

- |                      |                |                |
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| Arizona              | Maryland       | Pennsylvania   |
| Arkansas             | Massachusetts  | Rhode Island   |
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| Hawaii               | Nevada         | Virginia       |
| Idaho                | New Hampshire  | Washington     |
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## SUPPLY ORDER INFORMATION:

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