

UA NEWS

May 2004

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



**United
American**

♦♦♦ **At Your
Service**

GSP APPROVALS

A special mailing regarding **Good Sense Plan** rate approvals for new business and renewals has been mailed to General Agents in **Colorado**. *New rates in these states are effective June 1, 2004*. For additional materials, please contact Agent Supply.

HEALTHGUARD APPROVAL

Effective immediately, UA's Critical Illness plan, *HealthGuard*, is approved for sale in **Washington**. A mailing including state special materials has been sent to Agents working in this state. For additional materials, please contact Agent Supply.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **May** is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2004 has been set at **3.00 percent**.

ATTN: AL, MS, & SC AGENTS

The UA Home Office will continue application verification or **Rapid Inspection Procedure (RIP) calls on Health and Life apps** in the above states. RIP calls are for quality-control purposes, and the calls are placed post-issue to confirm answers to the health questions.

CASH CANCER APPROVALS

UA's Cash Cancer plan, CANB, has received new rate approvals for new business and renewals in **Colorado and Virginia**. A mailing including state special materials has been sent to General Agents working in these states.

CONVERSION/REPLACEMENT REMINDER

A conversion means replacing an existing UA policy with another UA policy. When a conversion takes place, the Agent will not be paid any new business commission.

However, new business commissions are paid on replacement business from other companies. When replacing policies, Agents must submit a correctly completed Replacement Form (REPNOT-00) with each application. Check your state's compliance sheet for specific required forms.

CATCH THE TECHNOLOGY WAVE!

United American encourages all Agents to use laptops in the field. Several exciting new projects are in development which will streamline the application process and cut down on errors which might cause an app to pend. Get your laptop today and be ready for tomorrow!

United American Medicare Update: Rx Discount Card

United American Agents may offer a Medicare-endorsed prescription discount card through the American Prescription Plan. The cost is a one-time fee of \$30 (non-commissioned) which covers the entire period through 2005.

Keep in mind the UA Partners® plan, while not a Medicare-endorsed card, provides discounts equal to or better than the American Prescription Plan card. For more information on the Medicare-endorsed card, contact American Prescription Plan at 1-866-215-3468 or log on to www.AmericanPrescriptionPlan.com for information or to print enrollment forms.

UA NEWS

Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

Home Office

972-529-5085

Vice President

Judy Hans

Editor

Robin Woods

Assistant Publications Writer

Roberta Boyd King

Graphic Designer

Lee Griffin

Agent Service Center

800-925-7355

Supply Order Information

800-285-3676

Supply Order Fax

405-752-9341

Supply Order E-mail

uaagentsupply@torchmarkcorp.com

Web Sites

www.unitedamerican.com
www.uageneralagency.com

Customer Service: Who Really Cares?

WE DO!

In today's rush-rush business world, it seems that human voice communication has almost totally disappeared. It seems every business or organization you call has an automated phone system with a long list of "Press X" to get the particular service you need. Of course, you can press "0" to get an operator, but chances are you'll get five minutes of recorded music instead. Even state and federal government offices have taken this approach, which only further de-personalizes business communication.

Well, here at United American, we have a different approach. When you call UA, you actually talk to a person, not a machine – a live human being, who is knowledgeable, receptive and responsive to your needs. As you'll read in this issue of *UA News*, there are people in many Home Office departments who work diligently to provide you and your policyholders with the best customer service possible. You'll also learn how our dedicated staff will go beyond the bounds of traditional customer service to help those in need.

Part of our responsibility as a company is to remain current and equip you with tools relevant to our changing marketplace. I'm sure you've heard in the interim years until Medicare's prescription benefit is active, Medicare-endorsed prescription discount cards will be available. I am pleased to announce UA has such a card available (see pg. 2 for details) should a customer request it. However, I am not recommending the endorsed card be sold in lieu of UA Partners®. The prescription discounts available through Partners are just as good – or better! – than the endorsed card. The Medicare-endorsed card provides discounts for prescription medicines only. Partners subscribers receive the added benefit of "Automatic" Claims Filing® (ACF), which is not a feature of the endorsed

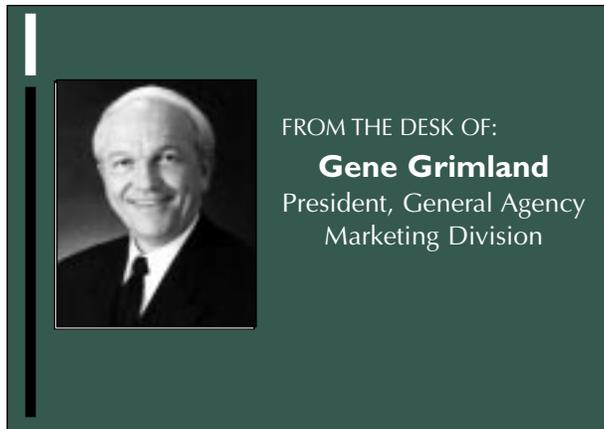
card. Medicare Supplement policyholders with the ACF service almost never have to file claims, so none are lost or misfiled. Each claim is filed automatically, with no paperwork and no hassles. Partners subscribers also receive additional discounts on dental, vision, hearing, and chiropractic services, as well as vitamins and nutritional supplements. Partners also provides access to a 24-hour Nurse Helpline and Travel Assist. Clearly, Partners is an exceptional value to our customers.

At United American, we have an additional philosophy. You are our customers, just as your policyholders are. You can count on us to provide you with what you need to accomplish the goals you've set for our mutual client – your policyholder, and to do it in a helpful, friendly and knowledgeable manner.

At United American, excellent customer service is three-tiered: our service to you, our service to your customer and your service to your customer.

All three are closely interwoven and work together to provide customer service in which we can all take pride. Excellent customer service is the thread that strengthens the fabric of the Company. Our fabric is stable, strong and resilient, yet comfortable and accommodating.

People choose to do business with you if you treat them right. Don't buy into the story that all insurance companies "are the same." It just isn't true. United American is proof of that. At UA, we have achieved the reputation as the company which does what it says it will do...for Agents and policyholders. The next time somebody says to you, "Who cares?" Tell them United American does!



FROM THE DESK OF:

Gene Grimland

President, General Agency
Marketing Division

Timing is Everything

for Birthdays, Benefits, and Bank Drafts

When you submit a new policy application for consideration, a major concern for both you and your policyholder is knowing the premium will be paid on time. Many of your policyholders receive monthly Social Security checks. For some, their monthly checks may be of little consequence when paying their premiums. For others, however, the timing of that check is critical to having adequate funds available. Recently, the Social Security Administration initiated benefit payments to new recipients according to birthdates. Making note of your policyholders' special days may help you determine the best time for them to pay their premiums.

History and statistics prove Monthly Bank Drafts (MBD) to be the best method for keeping policies in force, which results in fewer lapses and greater persistency and retention. Once you know your customer's birthday, encourage him or her to schedule MBD. With Monthly Bank Drafts your customers aren't concerned about writing checks because they don't even have to think about them. Best of all, they don't run the risk of forgetting to write checks, which could leave them vulnerable and unprotected in the event they are ill, in an accident, or hospitalized.

Experience has shown that the best time to draft your Senior's account is one week after the Social Security check is deposited. Make sure your customer knows when the account will be drafted each month to avoid overdraft charges.

Knowing your policyholder's birthday is only half the equation, however. You also need to be familiar with how the MBD system works within United American.

When you place your customer on MBD, take note of your policyholder's birthday. That date may determine not only when their monthly Social Security benefits are paid, but also the best time to draft their accounts.*

Birth Date On: *

1st - 10th
11th - 20th
21st - 31st

Social Security Benefits Paid On: *

Second Wednesday
Third Wednesday
Fourth Wednesday

1. Generally, policies submitted on monthly bank draft are effective the date the policy is issued. For example, a policy is issued on MBD effective 4-01-04; the first premium payment is due 5-01-04; therefore, the draft date would be 5-01-04 and the first of each month thereafter.
2. If you wish to request a draft date different from the policy's effective date, note it in the top margin of the application. **IMPORTANT:** A draft date requested 17 days or less from the policy's effective date will be drafted after the first due date. A draft date requested 18 or more days after the policy's effective date will be drafted before the first due date. For example, a policy issued on MBD is effective 5-01-04 and the first premium payment is due 6-01-04 and the first of each month thereafter. If this policy had a requested draft date of the 19th of the month, which is more than 17 days from the effective date of 5-01-04, the policy would be drafted on 5-19-04, which is **before** the premium due date of 6-01-04. Consider this same policy with a requested draft date of the 18th instead. Because the 18th is 17 days from the 5-01-04 policy effective date, we would not draft the premium payment until 6-18-04, **after** the due date of 6-01-04.
3. Drafts are combined, and one draft is submitted for the same line of business with the same draft date for the same bank account. If a draft is returned, however, we automatically redraft. However, we do so on an individual policy basis, not a combined basis.

Encourage your Seniors to use Direct Deposit for their Social Security checks and to use MBD for premium payments. View MBD as an additional feature you can offer them. It makes great sense for you, your customer and United American. And don't forget to send them a birthday card each year!

* Official Social Security website...www.socialsecurity.gov

Announcing **BIG SAVINGS** for **UA & Med-Supp Policyholders**

Our **PART A DEDUCTIBLE WAIVER** Has Arrived!!!

United American operates on the premise that policyholders deserve quality and value, and when they buy UA, they get both. Keeping policyholder premium costs down adds to United American's integrity and viability in the marketplace and goes a long way toward keeping our Seniors satisfied. We are thrilled to announce a new cost-savings program for our Medicare Supplement policyholders: The Part A Deductible Waiver.*

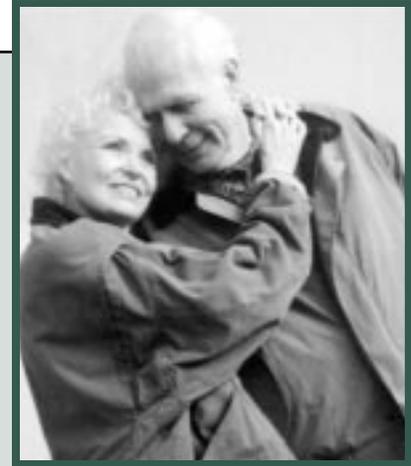
How Does It Work through UA?

United American contracts with preferred hospital networks to include our Med-Supp policyholders in the network. Each time our qualified policyholder is hospitalized in a network hospital during a Benefit Period, the hospital waives all or part of the insured's Part A deductible of \$876. United American saves by not having to pay the deductible to the provider, and we're able to pass along a portion of that savings to the policyholder.

How Does It Benefit Policyholders?

It means continued freedom to choose the doctors and providers they want and a bonus of policyholder savings! They can continue to see the doctors and providers of their choice, and United American will pay all eligible expenses due under the terms of their policy. We don't require them to utilize a network facility. However, if they choose to use a participating hospital provider and incur a Part A deductible, they will participate in the savings. After being discharged from the hospital, the insured will receive a **\$100 credit from United American, which they can put toward their next premium payment!**

The policyholder doesn't have to contact UA either before or after the hospitalization. There are no forms for the Agent or the insured to complete. UA automatically determines program eligibility at claim time.



IMPORTANT NOTE

We're testing the promotion of the program in the following states: Alabama, Connecticut, Florida, Georgia, Illinois, Indiana, Iowa, Michigan, Mississippi, Montana, Nebraska, Nevada, New Mexico, Ohio, Oklahoma, South Carolina, Utah, West Virginia and Wisconsin.

Agents may actively pursue marketing the Part A deductible in the above named states and can access the provider network look-up for these states on UAGeneralAgency.com and go to the "Part A Waiver Program" link. To locate the hospitals which are participating in the program, key in the state and the list of network hospitals will appear.

A new advertising brochure (UAADW-F4136) announcing the program is available for you to use with your new customers in the test states only. As hospitals are added to the network and the advertising brochure is approved in additional states, the program will be expanded.

*This program does not apply to ProCare Plan A policyholders, since the Part A deductible is not a covered expense on the core plan.

It Takes a Village...

You've heard the old African proverb, "***It takes a village to raise a child***"? It's a powerful statement that also rings true for those of us in the insurance industry. It also takes a village to produce a successful UA Agent. Agents are assisted and supported on a daily basis by many people and departments within the Home Office village. Take a look at some of those individuals who help nurture and provide for happy and successful United American Agents!



**Judy
Adams**

Vice President,
Agent Licensing

AGENT LICENSING is responsible for ensuring General Agents are properly licensed and appointed with the appropriate Torchmark Company in the state(s) in which the Company is authorized to sell. A team of licensing specialists within the department is responsible for Agents within the Torchmark companies, and they maintain the Agents' files. Agent Licensing transfers and renews appointments, and also terminates.

The licensing process begins by mailing "fast start" kits to recruiters and Agents interested in selling UA products. Once the contract is received, the department checks for all necessary documents. Completed contracts are processed for verification – background investigation, eligibility, etc. If all documents are in order, an Agent number is assigned; state appointments are filed, and a welcome letter is sent. Once licensing is completed, all Agent information is stored electronically. The department's goal is to simplify the whole process for both Agents and Home Office staff. Licensing makes sure all the "i"s are dotted and the "t"s crossed.

Your UA opportunity begins with this hard-working team!



John Moser

Vice President,
New Business

NEW BUSINESS processes new policy applications. The coding section, which begins the process, reviews the application and checks to ensure all questions are answered and appropriate signatures and bank draft information is provided. Applications are then entered onto the new business system via data entry, and all material accompanying the application is checked to verify the required forms are included and complete. Applications submitted without all the required forms delay the issue process, and the Agent is requested to provide the proper forms before the coverage is approved. Incomplete applications are given pending status and forwarded to an underwriter for evaluation of risk and to assure all requirements have been met. When the application is approved, the policy is printed and mailed to the Agent. If declined, a refund of the submitted premium and a decline letter are mailed to the Agent. One week later, a letter is mailed to the applicant advising of the decline and explaining the Agent will deliver the refund in person.

Writing Agents are instrumental in the timely processing of new business. By submitting all required and properly completed forms with each application, they can actively assist our dedicated New Business department.

The New Business team will appreciate you even more than they do already!



Jerry Laney

Manager,
Agency



Gary Tropp

Assistant
Manager,
Agency

AGENCY SERVICES is the primary liaison between the General Agent and the Home Office. Most calls and e-mails from Agents are routed through this department. Agency Services assists Agents with questions pertaining to new business – issue status as well as underwriting questions – policy service, commissions, compliance, claims, product information, licensing changes and renewals, convention qualifications, and current industry related events. Agency also provides information to prospective Agents desiring information on our Company and products.

Personal contact with Agents is very important to members of Agency Services, and every team member works hard to keep the lines of communication flowing. Consequently, Agency is always looking for ways to improve its service to the field. The department is very Agent-friendly and offers personal service to every caller. Ninety-eight percent of the calls are answered within 15 seconds. Department members provide information via e-mail at uaservice@torchmarkcorp.com or by phone at 1-800-925-7355. Meeting the Agents' expectations by providing complete, accurate information in a prompt and courteous manner is the primary goal of each department member.

Don't you agree they do it very well?



**Ann
Braswell**

Vice President,
Policy Service

POLICY SERVICE provides prompt and accurate service to both Agents and policyholders. The department staff is divided into small teams. Due to specialized training within these units, UA has some of the most knowledgeable representatives and best response time in the industry. Fast, quality service results in satisfied customers - both Agents and policyholders.

Requests are received in a variety of ways, including through the new **eService Center**. Policyholders will find a link to the eService Center on unitedamerican.com. This is an exciting innovation for both the department and the policyholder. It allows customers to contact the Home Office by e-mail and receive a response within a few hours.

Policy Service provides all aspects of service, excluding claims payments, to our policyholders: conversions, Group insurance, annuities, living benefits, bank draft and billing changes, general correspondence, duplicate policies and reissues, cancellations and refunds.

This dedicated team is devoted to your success!



**Karen
McLaughlin**

Vice President,
Policy Benefits
& Teleco

POLICY BENEFITS is responsible for processing Medicare Supplement and Long Term Care claims in an accurate and timely manner. According to Karen McLaughlin, Vice President of Policy Benefits, "We are probably the best advertising the Company has, because our turn-around time on Med-Supp claims is one of the best in the United States. In 2003, turn-around averaged less than three days."

Policy Benefits receives the majority of Medicare Part B claims directly from Medicare and processes them via ACF, our nationwide "Automatic" Claims Filing® service. ACF claims are handled electronically without paperwork, and payments are sent directly to providers who accept Medicare assignment.

Other functions of Policy Benefits:

- **Pay an average of more than \$1.2 million a day in claim benefits and more than \$372 million a year in combined health claim benefits.**
- **Handle all claim correspondence - adjustments, letters and checks.**
- **Verify all Long Term Care claims meet policy provisions.**
- **Open, sort and forward 50,000 pieces of mail per week (Wow!!!).**
- **Operate efficiently and effectively with about 90 well-trained employees.**

This hard-working team makes life better for you and your customers!

CUSTOMER SERVICE TELECOMMUNICATIONS (or Teleco as it's known) answers incoming calls from policyholders and from providers such as hospitals, doctors and pharmacies. This dedicated team of more than 30 customer service representatives provides fast and accurate information on policy coverage and claims status. **They skillfully handle a weekly call volume of 13,500 to 15,000 calls – 96 percent of which are answered in 30 seconds or less. Now that's customer service!**

Teleco is a continuous center of activity as its members provide invaluable assistance to your policyholders. Every day is different for Teleco; some days bring surprises never imagined. Read on page 9 about two very special members of this department, whose day turned out to be a bit more surprising than usual.

The Teleco team is always there to provide assistance when your policyholder needs it!



**Mike
Gaisbauer**

Vice President,
Compliance

COMPLIANCE monitors Company products and advertising to ensure they meet the regulatory requirements of all the states in which United American operates. Compliance files new products with the Department of Insurance for each state to obtain selling approval. It also develops new policy review and issue systems and works to improve communication between the department, the field, and Home Office personnel. Compliance team members consist of eight analysts with varying levels of expertise and responsibility. They work individually on assignments or team up for major projects. Two laser technicians create the policy documents that are compiled to create a complete policy package.

Compliance is often asked to review proposed advertising for adherence to state regulations and company guidelines. Each situation is unique and by combining experience with research, Compliance provides the answers. To submit advertising requests, e-mail mgaisbauer@torchmarkcorp.com, fax (972) 569-3728 or mail the request to United American Insurance Company, 3700 S. Stonebridge Drive, McKinney, Texas 75070.

You can always count on Compliance!



Teleco to the Rescue!

*Pictured from left:
Debra Tackett and Donnita Rodriguez*

Wednesday, April 21st, started like any other day for Teleco customer service representative, Debra Tackett, but it didn't stay that way for long. Debra, a three-year United American employee, did a callback to a customer in California and quickly realized something was amiss. "I asked her if she was all right, but I knew something was wrong," said Debra. The customer said she thought she was having a heart attack because she couldn't breathe very well and her arm had been numb. Debra knew the lady needed her help, despite the fact that the customer was in California and Debra was in Texas. The customer gave Debra the name of her doctor and his phone number, and that's when Debra turned to her supervisor, Donnita Rodriguez, for assistance. Donnita, an eight-year UA veteran, quickly grasped the seriousness of the situation and forged ahead. She contacted the doctor's office, received the name and phone number of a hospital near the customer and then contacted the hospital's emergency facility to dispatch an ambulance. Meanwhile, Debra stayed on the phone with the customer keeping her calm and alert until emergency help arrived. The customer had also given Debra the name and phone number of her daughter in Massachusetts. Debra contacted the daughter to let her know what had happened and followed up with her after the emergency team arrived. The customer made it to the hospital and was successfully treated.

Thanks to the quick thinking and calm determination of these two dedicated Teleco members, our policyholder is doing fine. Whether providing claims information, verifying coverage or saving lives...it's all in a day's work for Debra Tackett and Donnita Rodriguez!

PRESIDENT'S CLUB

Through April 2004, 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. FARM & RANCH HEALTHCARE
Mike Stevens, President



2. ED SHACKELFORD
The Assurance Group
Parker & Associates, P.A.



3. JIMMY K. WALKER II
America's Insurance
Consultants, Inc.



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



5. CHARLES R. MANKAMYER
American Life & Health Group, Inc.

- 6. HANI S. RIHAN**
American Ins. Agency of FL., Inc.
- 7. JONATHAN AHLBUM**
The Ahlbum Group
- 8. MICHAEL LEMAR**
Sunshine State Agency
- 9. TINA HENSON**
American Eagle Consultants, Inc.
- 10. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez
Insurance Agency, Inc.
- 11. RAY GRIFFIN**
Union Benefit Corp.
- 12. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 13. KENNETH R. BOWLING**
The Benefit Exchange
- 14. RICHARD E. GORDON**
Gordon Marketing
- 15. DWAYNE A. MOODY**
Moody Insurance Agency
- 16. CATHERINE HATTON**
Hatton Insurance Agency
- 17. JEFFREY M. ZITO**
Zito Insurance Agency
- 18. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 19. JOHN W. STAMPER**
Stamper Insurance Agency
- 20. JERRY L. SMITH**
Smith Insurance Agency
- 21. BILL MINTON**
Minton Insurance Agency
- 22. JOSEPH M. EICHMAN**
Eichman Insurance Agency
- 23. WILLIAM T. BREWER**
Brewer Insurance Agency
- 24. TERRY E. BREWER**
Brewer Insurance Agency
- 25. LARRY L. WEBSTER**
Webster & Associates, Ltd.
- 26. GEORGE DEMELLO JR.**
LPI Associates, Inc.
- 27. TIM L. WILLIAMS**
The Williams Division
- 28. DANIEL D. DENEUI**
Deneui Insurance Agency
- 29. RANDALL M. FREY**
Vinewood Insurance Agency
- 30. CHET IWANSKI JR.**
Iwanski Insurance Agency

PACESETTERS CLUB

Through April 2004, 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. CHET N. MARKO



2. LYNN M. STOKES



3. THOMAS J. COUGHLIN



4. DIANA R. PERKINS



5. MICHELLE PATTON

- 6. JACK O. YOUNG III**
- 7. WILLIAM T. CORPORON**
- 8. PHILIP B. ORTEZ JR.**
- 9. AMY-NICOLE PERKINS-FRANK**
- 10. MICHAEL A. MORRIS**
- 11. VELMA J. BONDURANT**
- 12. FRANK D. DANDRIDGE**
- 13. MICHAEL A. JOHNSON**
- 14. CLINT HILL**
- 15. STERLING R. COOPER**
- 16. ROBYN D. WHITLOW**
- 17. DELORES A. DAY**
- 18. PHILIP K. SEIDEMAN**
- 19. JERRY C. ANDERSON**
- 20. REBECCA B. WHITE**
- 21. KENT R. KUNZE**
- 22. DALE H. ADAMS**
- 23. SHERI OMAN**
- 24. TERRANCE R. DAVIDSON**
- 25. JERROLD J. POSTIN**
- 26. SCOTT R. GRAVES**
- 27. JERRY EVINS**
- 28. JAY M. MULLINS**
- 29. SHEILA D. WILLIAMS**
- 30. TOD E. KEMBLE**

LIFE GENERAL AGENTS

1. **ED SHACKELFORD**
The Assurance Group
Parker & Associates, P.A.
2. **FARM & RANCH HEALTHCARE**
Mike Stevens, President
3. **BARRY L. WESTMORELAND**
Westmoreland Insurance Agency
4. **PAMELA G. RANDALL**
P.R.'s Insurance Solutions
5. **ROBERT D. COLLINS**
Collins Insurance Agency
6. **MATTHEW U. THOMPSON**
Thompson Insurance Agency
7. **BRIAN MCLAUGHLIN**
McLaughlin Insurance Agency
8. **DAVID K. DANIELS**
David K. Daniels & Associates
9. **TINA HENSON**
American Eagle Consultants, Inc.
10. **CHARLES W. HOCKING**
Hocking Insurance Agency
11. **RICHARD REIF**
J. R. Insurance Agency, Inc.
12. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
13. **DAN L. ARTHURS**
Carolina Insurance Marketing
14. **ROBERT D. COLLINS**
Collins Insurance Agency
15. **ANN VANCE**
Eagle Insurance Group
16. **PATTIE E. DAVENPORT**
Davenport Insurance Agency
17. **JANE L. HUMMEL**
Cenco Services Insurance
18. **EARNEST R. WILSON**
Wilson Insurance Agency
19. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
20. **BORK AGENCY, INC.**
21. **THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
22. **KATZS INSURANCE AGENCY, INC.**
23. **RAY W. MOELLER**
Moeller Insurance Agency
24. **ALBERT R. MCKENZIE**
McKenzie Insurance Agency
25. **CHARLES E. FIELDS**
Fields Insurance Agency
26. **PAUL E. BROUSSARD**
Broussard Insurance Agency
27. **ROBERT C. MCCLELLAN**
McClellan Insurance Agency
28. **WILLIAM M. DAVLIN**
Davlin Insurance Agency
29. **JOHN W. STAMPER**
Stamper Insurance Agency
30. **KRISHNA SINGH**
Singh Insurance Agency

HEALTH GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE**
Mike Stevens, President
2. **JIMMY K. WALKER II**
America's Insurance Consultants, Inc.
3. **PAMELA G. RANDALL**
P.R.'s Insurance Solutions
4. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
5. **HANI S. RIHAN**
American Insurance Agency of FL., Inc.
6. **JONATHAN AHLBUM**
The Ahlbum Group
7. **MICHAEL LEMAR**
Sunshine State Agency
8. **TINA HENSON**
American Eagle Consultants, Inc.
9. **PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
10. **RAY GRIFFIN**
Union Benefit Corp.
11. **THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
12. **RICHARD E. GORDON**
Gordon Marketing
13. **KENNETH R. BOWLING**
The Benefit Exchange
14. **DWAYNE A. MOODY**
Moody Insurance Agency
15. **CATHERINE HATTON**
Hatton Insurance Agency
16. **JEFFREY M. ZITO**
Zito Insurance Agency
17. **RON CONCKLIN**
Rosenberg-Concklin, Inc.
18. **JOHN W. STAMPER**
Stamper Insurance Agency
19. **JERRY L. SMITH**
Smith Insurance Agency
20. **BILL MINTON**
Minton Insurance Agency
21. **JOSEPH M. EICHMAN**
Eichman Insurance Agency
22. **WILLIAM T. BREWER**
Brewer Insurance Agency
23. **TERRY E. BREWER**
Brewer Insurance Agency
24. **LARRY L. WEBSTER**
Webster & Associates, Ltd.
25. **GEORGE DEMELLO JR.**
LPI Associates, Inc.
26. **TIM L. WILLIAMS**
The Williams Division
27. **DANIEL D. DENEUI**
Deneui Insurance Agency
28. **RANDALL M. FREY**
Vinewood Insurance Agency
29. **CHET IWANSKI JR.**
Iwanski Insurance Agency
30. **TALTON L. HALL**
National Insurance Services

LIFE WRITING AGENTS

1. **THOMAS H. ELDER III**
2. **CHARLES R. CLARK**
3. **DAR H. OVERBEY**
4. **BARRY WESTMORELAND**
5. **JAMES L. DODD IV**
6. **LYNN M. STOKES**
7. **CHET N. MARKO**
8. **DAVID J. HOLLAND**
9. **MARK W. WILLARD**
16. **STEPHEN K. BARBER**
17. **VELMA J. BONDURANT**
18. **HAD DEHART**
19. **JAY M. MULLINS**
20. **ALGENON L. CASH**
21. **TERRY L. LAMBETH**
22. **JERRY EVINS**
23. **MICHAEL A. MORRIS**
24. **CLINTON N. RIMEK**
25. **JAMES A. PITTMAN**
26. **MATTHEW H. TUCKER**
27. **RANDY J. VANPAY**
28. **KENT R. KUNZE**
29. **CHRISTOPHER E. BAILEY**
30. **BRIAN MCLAUGHLIN**

HEALTH WRITING AGENTS

1. **CHET N. MARKO**
2. **LYNN M. STOKES**
3. **THOMAS J. COUGHLIN**
4. **DIANA R. PERKINS**
5. **MICHELLE PATTON**
6. **JACK O. YOUNG III**
7. **PHILIP B. ORTEZ JR.**
8. **WILLIAM T. CORPORON**
9. **AMY-NICOLE PERKINS-FRANK**
10. **MICHAEL A. JOHNSON**
11. **FRANK D. DANDRIDGE**
12. **MICHAEL A. MORRIS**
13. **VELMA J. BONDURANT**
14. **ROBYN D. WHITLOW**
15. **CLINT HILL**
16. **PHILIP K. SEIDEMAN**
17. **REBECCA B. WHITE**
18. **DELORES A. DAY**
19. **STERLING R. COOPER**
20. **DALE H. ADAMS**
21. **SHERI OMAN**
22. **TERRANCE R. DAVIDSON**
23. **JERROLD J. POSTIN**
24. **SCOTT R. GRAVES**
25. **KENT R. KENZE**
26. **JERRY C. ANDERSON**
27. **JOHN C. CHAFFIN**
28. **JEREMY B. ROWE**
29. **SHEILA D. WILLIAMS**
30. **ROBERT E. HOLDER**



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:
Canada
United States of America

District of Columbia	Kentucky	Ohio
Alabama	Louisiana	Oklahoma
Alaska	Maine	Oregon
Arizona	Maryland	Pennsylvania
Arkansas	Massachusetts	Rhode Island
California	Michigan	South Carolina
Colorado	Minnesota	South Dakota
Connecticut	Mississippi	Tennessee
Delaware	Missouri	Texas
Florida	Montana	Utah
Georgia	Nebraska	Vermont
Hawaii	Nevada	Virginia
Idaho	New Hampshire	Washington
Illinois	New Jersey	West Virginia
Indiana	New Mexico	Wisconsin
Iowa	North Carolina	Wyoming
Kansas	North Dakota	

SUPPLY ORDER INFORMATION:

Toll Free: 800-285-FORM or 800-285-3676
Fax: 405-752-9341
E-mail: uaagentsupply@torchmarkcorp.com
Web site: www.uageneralagency.com

united american insurance company

POST OFFICE BOX 8080
MCKINNEY, TEXAS 75070-8080

ADDRESS SERVICE REQUESTED

Presorted Standard
U.S. Postage
PAID
McKinney, Texas
Permit No. 75