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Getting The Value Out Of Your Premium

What is value? According to the *American Heritage* dictionary **value** is a fair equivalent or return for something, such as goods or services. And according to the same source, **valuable** means of great importance, use, or service. Many things have value, but not everything with value can be considered valuable. For example chewing gum has value, the enjoyment you get from chewing it. Gum, however, is not valuable. It is not something of great importance, use (unless you're James Bond), or service. There are not many things that have both value and can be considered valuable.

In today's health care market it can probably be said that having health coverage is valuable. With the cost of health care on the rise, it is of great importance, use and service to have quality coverage. Unfortunately, even though having coverage is valuable, not all policies have value. In other words, with the coverage you have, are you getting a fair equivalent or return on your policy?

At United American we are proud to say we can offer clients coverage that has value and can be considered valuable. We offer real value with products that provide needed benefits at competitive prices and that pay exactly as the policy states. Here are just a few things that make UA's policies a good value for the premium paid:

1. The customer gets a personal Agent to service their needs for the life of the policy.
2. UA is a financially sound company which helps provide customers peace of mind that their claims will be paid.
3. We offer our customers nationwide "Automatic" Claims Filing®, a service that is second to none in the health care industry.
4. Customers have complete choice of physicians and hospitals.

In short, United American offers the service and ratings that allow our customers the choices they value. On page four of this issue of UA News we explore how one policyholder received his fair equivalent for the purchase of his UA Med-Supp policy, and how it proved valuable in his time of need.

If your customers are looking for valuable coverage with added value, look no further! United American is the nation's largest writer of guaranteed renewable insurance, and is the unquestioned leader in the Senior market. At UA value does not cost — it pays!



High Above The Rest.®
United American
 Insurance Company