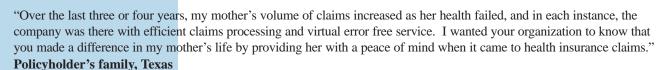
With UA's Policy Customers Get Benefits Department . . .

Offers swift payment of claims

"I just want you to know how much I thank and appreciate the expediency with which United American handled my recent surgery and illness. I was just at ease the whole time knowing bills (and there were many) were being taken care of quickly and completely. My thanks and gratitude to all of you at United American."

Policyholder, Connecticut



Handles all claims correspondence

"I want to thank you for all the help you have given me in getting my old insurer to pay a bill I tried for almost a year to get them to pay. Thank God for sending (United American) to a friend's house when my old insurer was going to drop us at the end of the year. I didn't trust or believe in health insurers because my old insurer had treated me so bad about paying bills."

Policyholder, South Carolina

"My husband has been covered by United American for some time now and we have always been very pleased with their promptness to paying claims and to the acceptance of doctors and hospitals of United American's coverage. I feel the underlying professional coverage required in any emergency will be more readily forthcoming from a doctor or hospital who knows they will be paid fairly for their services."

Policyholder, California

98% of all Med-Supp claims are processed and paid by UA automatically

"Your automatic claim system is one of the best things that ever happened to me. I have nothing to worry about. I also like receiving several claims on one monthly statement. It is so much easier for me to keep up with."

Policyholder, Mississippi

"We wish to say the service (my mother) received on her health care expenses was excellent. We appreciate the fact they were paid in a timely fashion. We also are grateful to have been able to spend time with her and not having a hassle over bills incurred with this type of surgery."

Policyholder's family, Ohio

Satisfaction



Have 90 well-trained employees who help the department operate effectively

"We just wanted to say thank you. Your company is a real pleasure to deal with in a long list of difficult companies we must fight with to get every claim paid. Your claims processors do a very good job. They are fast and efficient and we know when we see your name

listed as insurer for a resident, we will get paid. So many companies we deal with lose the claims and we must resubmit them over and over again. They don't receive them even when they are faxed."

Provider, Florida

"I wish to extend my appreciation to United American Insurance for its efficiency and the courtesy of its claims representatives during these last half dozen years when my parents were required to depend on United American for their supplemental insurance needs after a series of tragic circumstances. Be assured that I will recommend United American to anyone who is searching for supplemental health insurance."

Policyholder's family, Colorado

UA will continue its efforts in service innovation by implementing a new claims processing system that should process claims even quicker for our Policy Benefits Department. Check upcoming issues of *UA News* for more information about how this new system will help our Agents and customers.

Policy Benefits Claims Records

- Paid a total of 6,896,679 claims transactions in 1998
- Issued 2,064,278 Medicare Supplement claims checks
- Pays an average of \$1 million a day in claim benefits and more \$372 million a year in total health claim benefits
- Takes care of 150,000 Med-Supp payment requests submitted on paper
- Opens, sorts and forwards 50,000 pieces of mail per week