

TRIPLE A RATINGS

ROCK Ask The Experts: United A

Ask any financial adviser and he will tell you that a company's **strength and stability are the single most important elements when choosing an insurer**. The money a policyholder invests in insurance is useless if the provider is unable to pay a claim or, worse yet, goes belly-up. That's why ratings services are so important. **Competent and trusted ratings services** provide consumers with up-to-date information on insurance companies that is of paramount importance. At United American, we are **proud to show consumers our ratings** – and for good reason.

United American earned straight As from the nation's leading financial rating services – A.M. Best, Standard & Poor's and Weiss Ratings Inc.

A.M. BEST

A+ Superior

A.M. Best is recognized throughout the industry as the most widely used rating service.

Best recognized UA for 28 consecutive years of overall company stability. Superior companies are defined by A.M. Best as having achieved superior overall performance when compared to Best's standards. These companies have a very strong ability to meet their policyholder and other contractual obligations over the long term.

As of 9/99

STANDARD & POOR'S

AA Excellent

As one of the nation's most respected economic analysts, S&P is one of the most credible ratings services.

Standard & Poor's recognized UA's claims-paying ability. Excellent companies are defined by Standard & Poor's as offering superior financial security. The capacity to meet policyholder obligations is strong for these companies under a variety of economic and underwriting conditions.

As of 9/99

WEISS RATINGS INC.

A- Excellent

Many trusted publications have listed Weiss as the toughest of all ratings services.

Weiss Ratings recognized UA for its financial strength. Excellent companies are defined by Weiss Ratings as offering excellent financial security and having the resources necessary to deal with severe economic conditions. Check out what Weiss says about UA on the next page.

As of 3/00

These ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, notes or practices of the company.

American's Financials Are SOLID

Weiss Ratings Inc. Knows ...

UA Received an A- Excellent Rating

Only 9 percent of all Medicare Supplement providers were bestowed an Excellent (the highest possible rank) Safety Rating

UA was named as a Weiss Recommended Company

82 other Med-Supp providers failed to meet the financial rating standards necessary to even be recommended

Here, in its words, is what Weiss Ratings Inc. says about United American's financial stability:

Good overall results on stability tests. Strengths that enhance stability include **excellent operational trends** and **excellent risk diversification**. Good liquidity with **sufficient resources** to handle a spike in claims as well as a significant increase in policy surrenders. Strong capitalization based on **excellent risk adjusted capital**. High quality investment portfolio. **Excellent profitability** with **operating gains in each of the last five years**.

See what Weiss Ratings Inc. is saying about United American and other Med-Supp providers in this exclusive 500-plus page book:

Weiss Ratings' Guide to HMOs and Health Insurers

\$369 for quarterly subscription or \$185 for one issue

My check is enclosed in the amount of \$ _____ FL residents, add 6% sales tax. US residents add \$20 postage and handling

Please charge my credit card: MC Visa AMEX Discover

Card Number _____ Exp. Date _____

Signature _____

Address _____

Return this form to: S. Emley/Corporate Sales Weiss Ratings Inc. P.O. Box 109665 Palm Beach Gardens, FL 33410

How Others View Weiss Ratings

"Weiss ... was deemed (by the GAO) the leader in identifying vulnerable insurance companies. ... On average, the GAO found Weiss was 243 days ahead of [its leading competitor] in spotting financially weak insurers."

– Barron's

"Some industry experts [say] ... the older ratings agencies are far too close to the companies they review. ... Mr. Weiss is one of the industry's few tough critics."

– The New York Times

"Weiss' record of spotting weak insurers is so good compared with that of his competitors. ... Insurance buyers need look no further."

– Worth