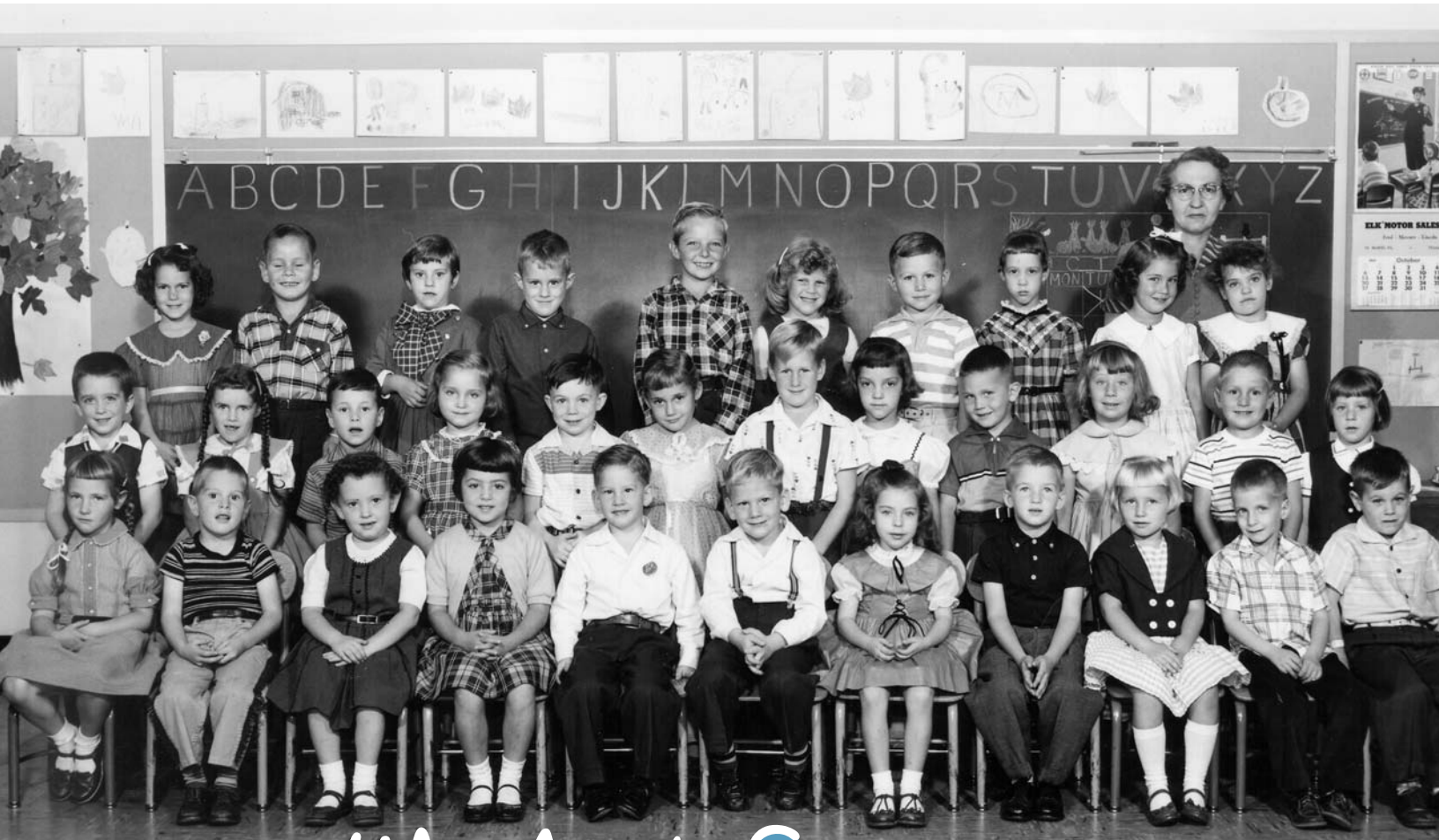
UA NEWS

August 2004

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

BACK TO BASICS



UA Med-Supp2: IN A CLASS BY THEMSELVES!

Welcome Aboard!

UA is pleased to announce two new promotions in the Home Office.

Vern Herbel has been appointed **CEO and President of United American**. Vern began his career with Globe Life, a Torchmark subsidiary, in 1986. He was promoted to Vice President in 1989 and Sr. Vice President in 1996. Vern transferred to UA in 2002 as Executive Vice President.

Larry Strong has also been promoted to **Executive Vice President and Chief Marketing Officer of UA's General Agency Division**. Larry started as an Agent in Indiana in 1984 and was promoted to Manager, then Director of Agencies. After a short hiatus, Larry became a Sr. Vice President of American Income, a Torchmark subsidiary, in June of 2002. Larry returned to UA in December of 2003 as the National Director of Recruiting.

Please join us in welcoming these talented individuals to their new positions at UA!

ProCare Approvals

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to General Agents in **Colorado** and **Georgia.**

Effective Sept. 1, Agents in **Colorado** ***will be selling Attained Age rates on ProCare Plans B, C, and D and Issue Age rates on Plans A, F, and G***. United American offers choices of premium structures on selected Medicare Supplement plans in order to give Agents more flexibility and clients more choices. Updated supplies have been sent. For additional materials, please contact Agent Supply.

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**.

Interest Rates Set

The **Lifestyle Annuity** new money interest rate for the month of **August** is **3.50 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.**

Top Performers!

UA would like to acknowledge the following participants in our recent Non-Producers Contest:

Most Policies Issued: Walter Lee Jones
Most Premium Collected: Larry B. Honeycutt

When *UA News* spoke with Mr. Honeycutt to congratulate him on his achievement, we asked if he thought there was a need for UA's Underage Health products.

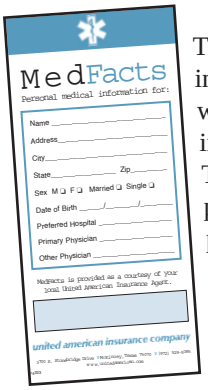
Mr. Honeycutt replied, "*Absolutely! As Agents, we have a real opportunity to cover those customers of ours who wouldn't quality for traditional health insurance or can't afford it.*"

Congratulations to both Mr. Jones and Mr. Honeycutt! We certainly hope to hear more from you.

New Marketing Tools

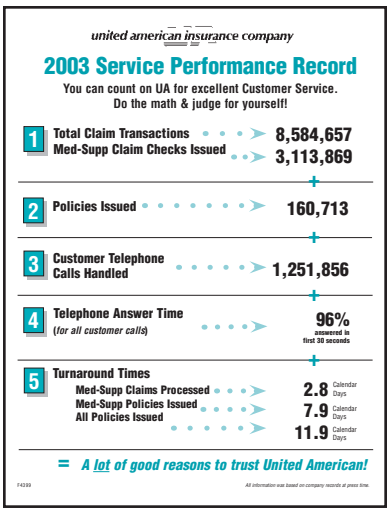
Three new tools are now available. Each may be ordered by contacting Agent Supply.

The **Child Safe Kit** (Form F4224) is a three-paneled brochure in which customers can note important information about their child and keep a recent photo. The Kit also includes an at-home finger printing accessory to complete this package of their child's valuable information. Kits are available for 50 cents each.



The **Medfacts Kit** (Form F4323) includes a three-panel brochure in which the customer can list personal information and emergency contacts. The Kit comes with two stickers to place at entrances to inform medical personnel of the Kit's location. The Kit may be placed on the refrigerator with an included magnet. Kits are available for 50 cents each.

By popular demand, the **UA Service Record** (F4399 *see below)* printed annually in *UA News* **is now available for free as a stand-alone marketing tool** for field use.



UA NEWS
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FROM THE DESK OF:

Larry Strong

Executive Vice President
and Chief Marketing Officer,
General Agency Division

Back to BASICS!

As infants we learned to crawl before we walked. When we entered school, we learned our "ABC's" in order to read and write. As teenagers we learned the rules of the road before we obtained our driver's license. When we became adults, we gained knowledge and proficiency in our jobs to move up the ladder of success. All our lives, we've been learning the basics in order to move on to the next level of learning and achievement. It was the "basics" that made everything else possible.

Medicare Supplement sales have been the "basics" for United American since the inception of Medicare in 1966. As a result, we are now the largest Agent-sold provider of Medicare Supplements in America*. Medicare Supplement sales is the heart of United American.

According to the 2000 U.S. Census, 78 million baby boomers are approaching retirement and 3 million of those are predicted to live to the ripe old age of 100. By the year 2025, 30 percent of the U.S. population will be over the age of 55. These statistics represent tremendous long-term potential for our ProCare products now and in the coming decades.

Medicare Supplement sales is a dynamic and expanding portion of the insurance industry and will continue to grow in the years ahead. Learn all you can about Medicare and how its changes may affect your prospects and customers. Staying informed about Medicare changes is as important for you as knowing the features of our Medicare Supplement policies and will keep your foundation of Med-Supp sales strong and consistent.

Because of the tremendous impending growth of this country's Senior population, Medicare, Medicare Supplements, and the general needs of our Seniors are a major focus here at United American. We recently took the opportunity to further explore ways in which United American is serving our Seniors and why UA ranks #1 for Agent-sold Medicare Supplements.

Attendees at UA's Dallas Med-Supp Summit.

An outstanding group of twelve General Agents met recently in Dallas with Home Office staff for a brain-storming session. We greatly value the ideas and philosophies our GAs bring to the table, and we encourage their input whenever possible. This Med-Supp Strategic Summit was a perfect opportunity to do just that. Although it was only a one-day session, we explored a variety of topics related to Med-Supp sales, ranging from the mechanics of premium pricing to selling and processing of claims. We also arrived at some very definite conclusions as to why UA holds a superior ranking in the marketplace (see pgs. 6-7). It was a lively and informative exchange with a group of talented GAs dedicated to providing the best for our Seniors.

I urge you to periodically review the Medicare website, *www.medicare.gov*, and stay informed on Medicare issues and other Senior-related topics. UA also has, on CD ROM, a Power Point Medicare Training presentation available from Supply for only $3. If you or your Agents haven't yet reviewed it, there is no better time than now to do so. The more you learn, the more you can guide and direct your customers to make the right choices and the greater your Med-Supp sales will be.

*See chart on page 6

Medicare 101
...a quick review

An education that begins with a solid foundation stays with you. As the largest Agent-sold provider of Medicare Supplements in the United States, United American knows you need a solid foundation in the basics of Medicare and Medicare Supplements to successfully fulfill your customers needs. A few areas which sometimes cause confusion are:

1. Issue Age vs. Attained Age Pricing:

- Pricing based on your customer's age when he or she first buys the policy is called ***issue-age pricing***. Premiums will not increase each year as your customer ages. Buyers will, however, receive premium increases based on inflation.

- Pricing based on your customer's current age is ***attained-age pricing***. Generally, premiums are lowest for younger buyers, but premiums go up each year as your customer ages. With attained-age pricing, customers will also receive premium increases due to inflation. Attained-age pricing may start out lower than issue-age, but may eventually be the most expensive.

2. Claims Loss Ratio:

- ***Claims loss ratio*** is the percentage of each dollar of premium a company takes in that is paid out in claims. A company with a high claims loss ratio may be paying out so much for claims, it has inadequate funds to pay its employees and efficiently operate the business.

A company with a low ratio may be paying so little in claims that it is not properly caring for its customers. Based on industry standards, the ideal claims loss ratio is 65 percent. United American is very proud that it has one of the very best claims loss ratios in the entire insurance industry at 65.2 percent *(see page 6)*.

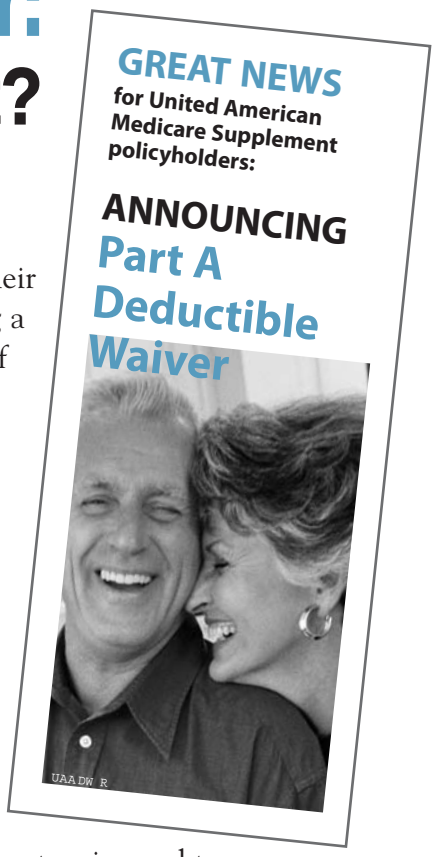
A company's claims loss ratio is an important consideration for a prospect because it is an excellent indicator of a company's financial stability and the quality of the company's claims service. When prospects become customers, they want to feel confident the company will be there when they have a claim!

3. Regular Electronic Filing vs "Automatic" Claims Filing® (ACF):

- *Regular Electronic Filing:* According to the Centers for Medicare and Medicaid Services (CMS), as of October 16, 2003, all initial claims for Medicare reimbursement (except from small providers) must be submitted electronically. This required electronic filing, however, only refers to the Medicare portion of the bill, not to the portion of the bill for which Medicare is not responsible. In some cases, Medicare does forward the remaining charges to the supplemental carrier, but not always. Without UA's ACF service, your customer may need to file for reimbursement from their supplemental carrier themselves. In addition, providers have up to a full year following the year in which the service was provided to file a claim. This potentially can leave your customer waiting for years for a claim to be completely settled.

- *"Automatic" Claims Filing®* is an important feature of the UA Partners® Program for our Med-Supp policyholders. Over 92 percent of all UA Medicare Supplement claims are Medicare Part B claims and come to us automatically with ACF, virtually eliminating paperwork and lost, misfiled or delayed claims for the insured. UA makes payments directly to providers who accept Medicare assignment. In most instances, the check for the provider is in process before the EOMB arrives at the insured's home. One of the best features of ACF is that UA provides monthly statements to policyholders showing what claims were paid, to whom they were paid and when. This valuable information eliminates questions and confusion for policyholders and is one more way you provide outstanding customer service.

UA's Part A Deductible Waiver:
Are you making the most of it?

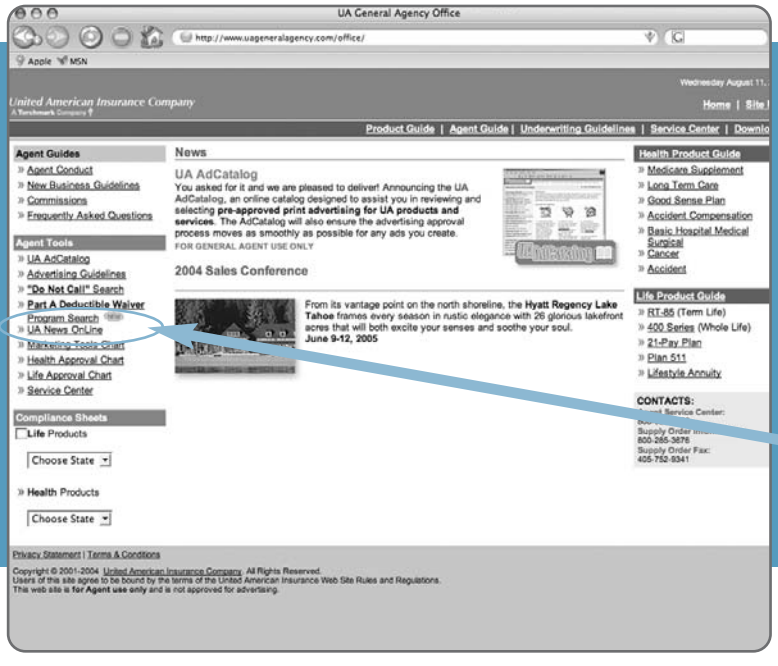


The Part A Deductible Waiver* is a cost-saving program for Medicare Supplement policyholders currently available in select states. United American contracts with preferred hospital networks in those states to include our Med-Supp policyholders in their networks. When our qualified policyholder is hospitalized in a network hospital during a Benefit Period, the hospital waives all or a portion of the insured's Part A Deductible of $876 (in 2004.) It's cost-effective for UA because we do not pay the deductible to the provider, and it's cost-effective for the policyholder because we pass along a portion of our savings to them.

> ***After being discharged from a network hospital, the policyholder receives a $100 credit from United American, which can be applied to the next premium payment.***

Policyholders still have the same freedom to choose the doctors and providers they want, and we will pay all eligible expenses due under their policy. However, if they choose to utilize a participating hospital provider and incur the deductible, they'll share in the savings. The choice is totally theirs! It's not necessary for the insured to contact UA either before or after the hospitalization, and there are no forms for the Agent or insured to complete. It's a win/win all around!

A marketing brochure (*see above*) — **Form #F4136(09)**** — has been created for you to use when explaining this program to Med-Supp clients. **Agents can market the Part A Deductible waiver only in the following states†: Alabama, Arizona, Delaware, Washington D. C., Florida, Georgia, Illinois, Indiana, Iowa, Michigan, Minnesota, Mississippi, Nebraska, Nevada, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Utah, West Virginia, and Wisconsin.** As hopitals are added to the network and the brochure is approved in additional states, the program will be expanded. For additional brochures, please contact Agent Supply.



Agent Reminder:

Do not call a hospital inquiring as to whether they participate in the program. Access the provider network look-up for these states on *UAGeneralAgency.com/office*. Continue to check this site, as the provider list is updated frequently.

Click on the link, then key in the state and the list of participating network hospitals will appear.

* This program does not apply to ProCare Plan A policyholders, since the Part A deductible is not a covered expense on the core plan.
** Please note the Form # has changed.
† Participating hospitals in approved states will fluctuate. Please check provider list frequently.

UA MEDICARE SUPPLEMENTS-

With all the Medicare Supplement carriers on the market today, why should you sell your customer a policy from United American? A better question might be, *why would you sell anything else?*

The recent Medicare Supplement Strategic Summit attended by a dozen enthusiastic General Agents, presented an exciting opportunity to explore these questions. Held last month in Dallas, the meeting generated a lively exchange of ideas on a variety of topics related to Medicare Supplement sales. What the attending GAs kept coming back to was the proven value United American provides to Medicare Supplement policyholders. By the time the meeting adjourned, the GAs had compiled an extensive fact sheet as to why United American truly is in a class by itself.

Top UA GA's at Medicare Summit in Dallas.

Here's what they said:

- **UA knows what it's doing.**
  UA has been in the Medicare Supplement market since Medicare began and has been selling Medicare Supplements for almost 40 years. While other Med-Supp carriers have come and gone during that time, United American has proven its staying power. Agents and customers alike know UA will be here when needed! Due to the Company's long-term sustainability, Agents are confident in the tremendous potential for financial success. They know they can build a solid future with United American and can feel confident in recommending ProCare products to their customers.

- **UA is the #1 Agent-sold Medicare Supplement provider in the United States (see chart below).**
  During the past 40 years, UA has achieved a level of trust among Agents and Seniors that is unparalleled in the industry. They know by the professional, yet personal, manner in which the Company handles claims and provides customer service, that they are the #1 priority. It's the continued faith of Agents and policyholders that keep UA at the top!

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2002 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
Total Individual Policies – In Order by Direct Premiums Earned

Company Name	State of Domicile	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred Premiums Earned %
United Healthcare Insurance Company	CT	$1,303,458,914	9.9	$1,106,714,093	84.9
United American Insurance Company	**DE**	**645,284,771**	**4.9**	**420,851,898**	**65.2**
Bankers Life & Casualty Company	IL	520,737,148	4.0	354,790,339	68.1
Health Care Service Corp A Mut Leg Res	IL	510,592,879	3.9	418,707,991	82.0
Mutual of Omaha Insurance Company	NE	456,021,986	3.5	306,049,370	67.1
BCBS of Florida	FL	320,990,638	2.4	235,646,730	73.4
Highmark Inc.	PA	306,305,243	2.3	287,788,731	94.0
BCBS of Massachusetts	MA	298,162,115	2.3	282,906,667	94.9
BCBSM Inc.	MN	292,804,213	2.2	218,925,961	74.8
BCBS of North Carolina Inc.	NC	289,031,878	2.2	211,519,999	73.2

Source: National Association of Insurance Commissioners, report dated November 26, 2003.

IN A CLASS OF OUR OWN!

Customer Service is unbeatable.

Nothing is more important to the Home Office staff than Agent success. Whatever the need, the Company is here to provide assistance. Agency Services, in particular, plays a very prominent role in answering day-to-day questions and concerns. Agents can reach them via e-mail at **uaservice@torchmarkcorp.com** or by phone at **1-800-925-7355**. Jerry Laney and his dedicated team are ready and able to go the extra mile.

United American Agents work diligently to develop trust with customers because it's a critical factor in sustaining the relationship, keeping the business on the books, and attaining high persistency and retention. Trust is the core foundation on which UA Agents build their customer base, which is why they place their customers with UA. Agents instruct their Seniors about Medicare and Medicare Supplements and guide them to make choices right for them. Both Agents and policyholders can access the hard-working Teleco staff should questions arise, and customers can utilize the eService Center on the UA website 24 hours a day, seven days a week!

United American is consistent.

UA is the Company that does what it says it is going to do. We're proud of our A+ ("Superior") rating for overall financial strength from A.M. Best for over 30 consecutive years. This speaks volumes about our financial stability as well as our quality management and staff. In addition, UA's exceptional loss ratio (65.2%!– see chart on pg. 6), longevity, uniform claims handling and readily available customer service engender confidence in both Agents and policyholders.

United American is committed to the Senior market.

UA's desire to always do what is best for policyholders has guided Company decisions through the years. The Company doesn't try to be all things to all people. The Senior market is our niche and has been for many years. The Company does its very best to bring Seniors outstanding Medicare Supplement protection they can count on.

UA provides exceptional claims handling.

Seniors would be hard pressed to find a carrier with faster, more efficient claims handling than United American. According to the 2003 Service Record, UA processes Med-Supp claims ***in under three days!*** Providers are paid quickly, and the policyholder doesn't have the stress or worry of dealing with paperwork and claims issues.

In the words of UA Eagle member, Mike Lemar (second from left), "It's UA or no way!"

The Part A Deductible Waiver is an added bonus.

Although this is currently available in only a limited number of states (see article on pg. 5), UA will be expanding the program as it receives approvals from the remaining states. This feature lets customers know that UA is making an effort to save them money in every possible way. And once again, the customer has no paperwork to do! It's another little extra that sets UA apart.

UA Partners® provides peace of mind.

Our optional discount services program, UA Partners®, offers financial and emotional assistance to Med-Supp policyholders. The numerous discount programs offered through Partners and the convenience of "Automatic" Claims Filing® (ACF) are valuable features Seniors won't find with other carriers.

At the Head of the Class!

Congratulations to the winners of the Medicare Supplement Production Contest, which ran March through May, 2004. Their knowledge of ProCare and their outstanding sales skills put these General Agents and Writing Agents at the head of the class!

The following GAs and WAs qualify for all prize levels. Each will receive the trip to Las Vegas, portable DVD player, Sharper Image® hand-held TV, Sharper Image® Hot & Cold Beverage Holder, Mag Lite/Tire Gauge Kit and CE credits for license renewal:

Farm & Ranch Healthcare, Inc
Diana R. Perkins
Pamela G. Randall

The following WA qualifies for the Sharper Image® hand-held TV, Sharper Image® Hot & Cold Beverage Holder, Mag Lite/Tire Gauge Kit and 3 CE credits:

Amy-Nicole Perkins-Frank

The following WAs qualify for the Sharper Image® Hot & Cold Beverage Holder, Mag Lite/Tire Gauge Kit and 2 CE Credits:

Timothy J. Leach Jr.
Vicki L. Williamson

The following WAs qualify for the Mag Lite/Tire Gauge Kit and 1 CE Credit:

Joe S. Anderson
Joel I. Cohen
Edward S. Drachenberg
Randall M. Frey
Chasti L. Gest
Merle B. Gross
Michael Lemar
Gerald R. Stevens
Beth A. Suchka
Bobbie B. Tawater

UA News recognizes the following WAs for their participation:

Jonathan Ahlbum
Timothy J. Ahlbum
Thomas H. Aronoff
Forrest L. Bledsoe
James C. Buckner
Martha E. Burdine
Lawrence A. Butts
Valerie L. Cadogan
George P. Cox
Don E. Davis
Elaine T. Forhman
Christopher N. Graham, CLU
Larry W. Harrison
Charles T. Hirschberg
Debbie Hughes
Tammy R. Johnson
Kathleen A. Maris
Norman R. McCord
Alexander Nakib
Daniel J. Palmer
Sharon C. Parker
Ronald O. Penland
Barbara L. Penzien
Darla M. Reasner
David J. Ribaric
Carmen A. Rodriguez
David S. Rosen
Lynne B. Tomlinson
David J. Van Leeuwen
Harry A. Wadsworth II
Joseph C. Wagner
Larry L. Webster
Carol J. Weiss

For Pamela Randall, UA Med-Supps earn an A+!

Pamela Randall
P.R's Insurance Solutions

"I genuinely love working with Seniors. You can learn a lot from them."

UA News: **Pamela, how big is your Agency?**
PR: "I have fifty Agents who work part-time and fifteen who write business consistently."

UA News: **What is your approach to training new Agents and what methods do you use?**
PR: "I think that 'seeing is believing.' All my new Agents ride with a manager for 15 appointments. This allows new Agents to learn by doing and to see proper selling techniques at work in the field from day one. I believe that training should be ongoing whether it is formal training in the office environment or training in the field. I hold Monday meetings with my Agents that are both informational and motivational. These meetings give Agents an opportunity to learn from each other by sharing ideas on selling, training and other areas pertinent to our industry."

UA News: **What is your recruiting philosophy and how does it relate to the success of your Agency?**
PR: "Always recruit. Look for new talent on a regular basis through newspaper ads, internet websites, and job fairs. Once that talent joins the team, motivate them and train them on an ongoing basis as well. A culture of recruiting, motivating and training has brought tremendous success to my Agency."

UA News: **Why do you sell only United American products?**
PR: "You just can't find a better company than United American for long term financial security for both clients and Agents. I can count on clients' claims being paid in an efficient and timely manner, and I know that, with United American, Agents are writing the kind of business that will provide them with outstanding retention and residual income."

UA News: **Why do you think there are so few companies/Agencies involved in the Senior market?**
PR: "I can't imagine why. The only answer I can possibly give is that they haven't poured their heart into it. It's a wonderful market that provides Agents both tremendous emotional satisfaction and financial reward."

UA News: **Why are you in the Senior market and why are you exclusively Med-Supp?**
PR: "I genuinely love working with the Seniors. It is the easiest business I have ever written, offers the best persistency, does not generate any claim problems, provides fast policy issue and facilitates daytime selling. Seniors are happy to see you. They spend quality time with you, and you can learn a lot from them."

UA News: **Do you have a final thought to share?**
PR: "Rule of thumb...If you buy on price alone, expect to take responsibility for what you get."

Help your Senior customers understand that price is only one consideration and that you can satisfy their needs at an affordable price. When both affordability and need fulfillment are in the equation, the result is always a happy United American customer.

PRESIDENT'S CLUB

Through July 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, INC.
Mike Stevens, President

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

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

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

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

6. HANI S. RIHAN
American Ins. Agency of FL., Inc.

7. JONATHAN AHLBUM
The Ahlbum Group

8. MICHAEL LEMAR
Sunshine State Agency

9. PHILIP B. ORTEZ JR.
Phil & Kathy Ortez Insurance Agency, Inc.

10. TINA HENSON
American Eagle Consultants, Inc.

11. THOMAS STATKEWICZ
Sylvan-James Associates, Inc.

12. RAY GRIFFIN
Union Benefit Corp.

13. KENNETH R. BOWLING
The Benefit Exchange

14. DWAYNE A. MOODY
Moody Insurance Agency

15. RICHARD E. GORDON
Gordon Marketing

16. ASSURECOR, INC.

17. CATHERINE HATTON
Hatton Insurance Agency

18. JEFFREY M. ZITO
Zito Insurance Agency

19. RON CONCKLIN
Rosenberg-Concklin, Inc.

20. FRANKLIN D. CARBONE
Assured Benefits Corp.

21. JOHN W. STAMPER
Choice Plus Benefits

22. JERRY L. SMITH
Smith Insurance Agency

23. TERRY E. BREWER
Brewer Insurance Agency

24. BILL MINTON
Minton Insurance Agency

25. LARRY L. WEBSTER
Webster & Associates, Ltd.

26. WILLIAM T. BREWER
Brewer Insurance Agency

27. JOSEPH M. EICHMAN
Eichman Insurance Agency

28. TIM L. WILLIAMS
The Williams Division

29. CHET IWANSKI JR.
Iwanski Insurance Agency

30. BARRY L. WESTMORELAND
Westmoreland Insurance Agency

PACESETTERS CLUB

Through July 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. DIANA R. PERKINS

3. PHILIP B. ORTEZ JR.

4. AMY-NICOLE PERKINS-FRANK

5. THOMAS J. COUGHLIN

6. LYNN M. STOKES

7. WILLIAM T. CORPORON

8. MICHELLE PATTON

9. JERROLD J. POSTIN

10. MICHAEL A. JOHNSON

11. MICHAEL A. MORRIS

12. STERLING R. COOPER

13. DELORES A. DAY

14. JACK O. YOUNG III

15. FRANK D. DANDRIDGE

16. RICHARD R. ZEIS

17. JERRY EVINS

18. TERRANCE R. DAVIDSON

19. ROBYN D. WHITLOW

20. JOHN C. CHAFFIN

21. PHILIP K. SEIDEMAN

22. JERRY C. ANDERSON

23. CLINT HILL

24. JEREMY B. ROWE

25. VELMA J. BONDURANT

26. GREGORY PROSSER

27. SHEILA D. WILLIAMS

28. TOD E. KEMBLE

29. JAMES E. MAYNER

30. JOYCE E. KINGON

LIFE GENERAL AGENTS

1. KEN PARKER
   Parker & Associates, P.A.
2. FARM & RANCH HEALTHCARE, INC.
   Mike Stevens, President
3. BARRY L. WESTMORELAND
   Westmoreland Insurance Agency
4. PAMELA G. RANDALL
   P.R.'s Insurance Solutions
5. MATTHEW U. THOMPSON
   Thompson Insurance Agency
6. ROBERT D. COLLINS
   Collins Insurance Agency
7. TINA HENSON
   American Eagle Consultants, Inc.
8. BRIAN MCLAUGHLIN
   McLaughlin Insurance Agency
9. DAVID K. DANIELS
   David K. Daniels & Associates
10. WILLIAM B. COLLINS JR.
    Collins Insurance Agency
11. DAN L. ARTHURS
    Carolina Insurance Marketing
12. ANN VANCE
    Eagle Insurance Group
13. STANDARD INTERNATIONAL UNDERWRITERS, INC.
14. STEVEN DUFFANY
    Duffany Insurance Agency
15. CHARLES R. MANKAMYER
    American Life & Health Group, Inc.
16. WALTER L. JONES
    Jones Insurance Agency
17. CHARLES W. HOCKING
    Hocking Insurance Agency
18. RICHARD REIF
    J.R. Insurance Agency, Inc.
19. THOMAS STATKEWICZ
    Sylvan-James Associates, Inc.
20. RANDALL M. FREY
    Vinewood Insurance Agency
21. RICHARD R. GRAHAM
    Graham Insurance Agency
22. PATTIE E. DAVENPORT
    Davenport Insurance Agency
23. ASSURECOR, INC.
24. JANE L. HUMMEL
    Cenco Services Insurance
25. TOMMY L. FOUNTAIN
    Fountain Insurance Agency
26. RAY W. MOELLER
    Moeller Insurance Agency
27. ROBERT C. MCCLELLAN
    United Insurance Group Agency, Inc.
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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.

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