

# UA NEWS

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

## The Different Ways to See Your Business



Taking a Closer Look at  
Your Med-Supp Resources

## Interest Rate Set

The **Lifestyle Annuity** new money interest rate for the month of *September* is **4.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Attn: All Agents

### Health Replacements

**Effective Nov. 1, 2002, the U1318 Health Replacement Form is now required regarding Accident and Sickness insurance in Delaware, Hawaii, Indiana, Kansas and Massachusetts.** The U1318 Replacement Form must be completed by the applicant and Agent if a replacement occurs.

### Life Replacements

**Effective immediately, Arkansas, Maryland, Montana, New Mexico and Vermont have adopted new NAIC model regulations regarding Life and Annuity replacements.** For this reason, a new Replacement Notice Form REPNOT/00 and Certification Sheet CSM 06-01 must be completed and signed by the applicant and Agent if a replacement occurs. *We have previously announced these new regulations regarding Life and Annuity replacements for the following states: Colorado, Hawaii, Iowa, Louisiana, Mississippi, New Hampshire and Oregon.* **You can order these replacement forms by contacting Agent Supply at (800) 285-3676.**

## Attn: Health Agents

Our underage hospital plans were developed some years ago, and the average hospital daily room rates have risen. As a result, in the states listed below **Agents will be allowed to add an indemnity plan — Plan HMXC up to \$100/day to either the GSP or the HSXC.** The states are: *Arizona, California, Colorado, Florida, Illinois, Maryland, Michigan, Missouri, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Texas and Utah.* This addition will help compensate for the lower room rates provided for in the base policy.

## Attn: Virginia Agents

**At the request of the Commonwealth of Virginia State Corporation, Commission Bureau of Insurance, all Agents licensed to sell insurance in Virginia are required to review the following:**

1. *Commission's Administrative Letter 2002-9*, dated July 26, 2002. This letter references insurance activities requiring persons to be licensed.
2. *Commission's Administrative Letter 2002-8*, dated July 26, 2002. This letter references changes in laws governing licensing of various types of insurance Agents and procedures.

*For access to this information log onto: [www.state.va.us/scc/division/boi/webpages/administrativetrselection.htm](http://www.state.va.us/scc/division/boi/webpages/administrativetrselection.htm).*

## Have a question? Log on.

Visit our Web site at **[www.uageneralagency.com/office](http://www.uageneralagency.com/office)**. This site provides you with a link titled "Got a question? E-mail us!" **The Agent Service Center will respond within 24 hours. This site also provides you with forms, information and guides to help keep you up-to-date.** Check it out! It is all just a click away!

**UNITED AMERICAN**  
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 and 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.

**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

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](mailto:uaagentsupply@torchmarkcorp.com)

Visit Our Web sites  
[www.unitedamerican.com](http://www.unitedamerican.com)  
[www.uageneralagency.com](http://www.uageneralagency.com)

# As America Remembers,

# United American Remembers

On Sept. 11, 2001, our country changed, our world changed and our lives changed. Now, a year later, we are looking back and remembering.

As I look back on that sunny day last September, I am filled with hope. I hope we as nation can move forward, and I hope we as citizens of the world can learn to focus not on our differences, but on our similarities. It is my hope that by focusing on what makes us the same, we may come to appreciate what makes us unique. I also hope no one else has to experience what we as Americans experienced Sept. 11.

**Let us move forward, but let us not forget!**

*Brenda Frizzell, Editor*

# 'Tis The Season!

'Tis the season — the Medicare season that is!

Historically, the fourth quarter of each year reflects large sales results for Medicare Supplement, or Medigap, plans. This is especially true since Medicare+Choice providers, HMOs in particular, now get to delay withdrawal announcements until September.

In 2000, providers participating in the Medicare+Choice program were required to notify the public of their program status no later than July. Last year, program participants were given until Sept. 17. In June of this year, Congress passed the *Public Health Security and Bioterrorism Preparedness and Response Act of 2002* which gives HMOs until the second Monday in September through 2004 to announce their status for the following year.

This new legislation also postponed the implementation of the HMO lock-in procedures, which were enacted at the beginning of this year, until 2005.

For the last several years, the Medicare+Choice program has seen more and more providers pull out of the Medicare HMO market. Due to this mass withdrawal more than 2.2 million beneficiaries were disenrolled from their health care plans over the last four years. This year the number of disenrollees is expected to be more than 327,000. With this trend expected to continue, Seniors are growing displeased with the challenge of finding stable health care options.

In an attempt to entice more people back to the Medicare+Choice program, this year the Centers for Medicare and Medicaid Services (CMS), formerly the HCFA, announced that it would be developing some demonstration programs in the Medicare+Choice arena. These "pilot projects" will include PPO networks and proposed government attempts to financially

"prop-up" the projects with government risk sharing and reinsurance.

So far, none of the network attempts, including HMOs and PPOs, have worked. The problem is, there is no magical way to pay for health care. The basic concept of insurance is a group of people getting together to share the risk for the whole group. The risk cost goes up as people demand more improved health care through tests, procedures and prescription drugs.

However, while all the experiments and politics continue, there is a solution which already exists that can be relied upon — United American's Medicare Supplement.

Seniors frustrated with the

yearly disenrollments and the new experimental demonstrations can find stability with UA. Our coverage has no underwriting qualifications or waiting periods for pre-existing conditions for those being disenrolled. United American's Medicare Supplement is one of the best solutions for those people coming off HMO coverage.

Each working day, United American pays \$1 million-plus on behalf of its Medigap policyholders. A client with a Plan F policy from UA coupled with Medicare has no deductibles

or maximum benefits. We offer complete freedom of choice when it comes to doctors and hospitals (no networks); plus, UA offers the comprehensive ACF®, "Automatic" Claims Filing®, program which virtually eliminates all paperwork.

Agents can place one of United American's Medicare Supplement policies with pride, knowing each client will be in good hands.

So remember, 'tis the season — the Medicare season!

**For more information on Medicare+Choice withdrawals log onto: [www.cms.com](http://www.cms.com).**



FROM THE DESK OF:

**Gene Grimland**

President, General Agency  
Marketing Division

"It may be said with a degree of assurance that not everything that meets the eye is as it appears."

— Rob Serling

# ONE-STOP Shopping

Have you ever thought about how convenient the grocery store is? It is a one-stop shopping cornucopia of food, ingredients and culinary delights. Grocery stores even have toiletries and pharmaceuticals. Basically, you can get everything you need all in one place.

It is a stretch as far as metaphors go, but as Agents, wouldn't it be nice if you were the grocery stores of the insurance business, and all your clients received all their insurance needs from just you? Well, in retrospect, the grocery store metaphor may not be such a stretch after all. As Agents we can achieve "one-stop shopping" status just by cross selling, and cross selling effectively.

"Cross selling is not a new idea but it is a practice that is ready to be more fully used," says Charles R. Wright, a speaker at LIMRA's 2001 International Annual Meeting. Wright explores the idea of cross selling by saying, "the present is a more auspicious moment for cross selling because of advanced technology, and consumers being busier and more affluent than in the recent past." The idea is that, because consumers are busier they are looking for convenience. One stop shopping may be just what they need.

## When it comes to cross selling effectively there are a couple of things to keep in mind:



- Just as "location, location, location" is important in real estate; it is the Agent's "relationship, relationship, relationship" with the client that is important to effective cross selling. "The relationship the Agent builds with the client will decide whether the client buys more products from him," emphasizes Wright. He continues by saying, "a strong relationship is the single most important thing to do to insulate your business."
- Matching clients with the right products is the secret to cross selling. According to Mr. Wright, "Agents should focus on selling the products that their clients need, rather than the products that will generate the most commission dollars." Wright says, "it is the return on the total package of products, not just an individual sale that is important in cross selling."

At United American, we believe cross selling can be a very effective tool in reaching the totality of your markets. When you walk into a house to give a Med-Supp presentation to a couple who have been recently disenrolled from their HMO, use that opportunity to find out if their Long Term Care needs have been met. Perhaps they are looking for a Life policy. You could suggest the One Life Plan, and so on and so forth.

The fact is, though you are at a prospect's house for one reason, it doesn't mean you can't open the door to explore other avenues of coverage. Using this technique in every selling situation is almost a guaranteed to build your business!

# Are You Using The Right Tools?

**"AS HEARD ON PAUL HARVEY NEWS & COMMENT"**

## CANCELLED

**Being Dropped By Your HMO?**

OR

**Do You Want A Secure Medicare Supplement Insurance Policy?**

**united american insurance company**

- ✓ A+ Superior financial rating by A.M. Best for 28 years
- ✓ you can choose ANY Doctor, Specialist or Hospital in the USA
- ✓ CLAIMS paid in 3... Days a year - 199\*
- ✓ **GUARANTEED RENEWABLE COVERAGE** Premiums may increase by class
- ✓ **NO HEALTH QUESTIONS ASKED** if you are being dropped by your HMO

To receive a **FREE quote**, information and new "2000 Guide to Health Insurance for People with Medicare"

Come to: [Address] On: [Date, Time]

or call toll free: [Phone Number]

United American Insurance Company is not associated with Medicare, Social Security or any other governmental agency. \*Based on in-house records.

United American offers several marketing tools which Agents may utilize to educate and contact potential customers. Featured on this page are just a few samples of what is available. Log onto [www.uageneralagency.com/office](http://www.uageneralagency.com/office) for a more complete list of UA's Med-Supp marketing tools. Check your marketing tools chart to verify approval before using these marketing materials.

**"As Heard On Paul Harvey News & Comment..."**

United American Insurance Company has provided security through Life, Health and Medicare Supplement insurance to families throughout America since 1947. Industry rating analyst A.M. Best gives us an A+ Superior rating for overall company performance. What this means to you as a Medicare-eligible senior:

1. You can choose any doctor or hospital anywhere in the entire country.
2. No Medicare Part B claims to fill out - no paperwork!
3. Fast policy issue. Merit claims processed on average within a week. Per company statistics.
4. No preexisting conditions if you qualify.
5. You will have a local personal agent.
6. Savings on prescriptions, eyeglasses, dental care and hearing aids plus, travel and hotel discounts.

**Many That Have Lost Their Insurance... CALL NUMBER**

...and exclusions. Not associated with governmental agency. This is a solicitation for insurance and you will be contacted by a state-licensed insurance agent representing United American Insurance Company. Policy Forms MSA-D, F & G

### TEN REASONS TO CONSIDER A UA MEDICARE SUPPLEMENT POLICY INSTEAD OF A MEDICARE HMO

- 1. Stability** UA's reputation is bolstered by high ratings from Best, S&P and Weiss, three highly respected rating services.
- 2. Commitment** UA isn't everything to every person; we try to be the very best for our seniors.
- 3. "Automatic" Claims Filing** Claims are paid accurately and without paperwork for you. You can visit, check out, and return home. You can be cancelled from any plan at any time. We can be cancelled from any plan at any time. We can be cancelled from any plan at any time.
- 4. Guaranteed Renewable** UA Applications include simple "yes" and "no" underwriting that allows the Agent to know immediately if you qualify.
- 5. On-The-Spot Qualification** We're not an 800 number across the country. We have an Agent there in your city or state.
- 6. We're Neighbors** The average UA Medicare Supplement claim is processed in less than one week.
- 7. Unmatched Service** UA's rates are based on actuarial assumptions, not the competition. That keeps the company and our rates sound.
- 8. Sound Premiums** An optional service program that provides care on prescription drugs, vision, dental care may be available in your area.
- 9. Discounts**

**PLEASE FILL OUT** This card is postage-paid - no charge.

These insurance policies have some limitations and exclusions. Not associated with Medicare, Social Security or any other governmental agency. This is a solicitation for insurance and you will be contacted by a state-licensed agent representing United American Insurance Company. Policy Forms MSA-D, F & G (MC1 Series in MN)

Name \_\_\_\_\_  
 (Spouse, if any) \_\_\_\_\_  
 Name \_\_\_\_\_  
 Address (if rural, give directions.) \_\_\_\_\_  
 E-mail Address \_\_\_\_\_  
 Phone No. ( ) \_\_\_\_\_

### An Important Message To All Medicare HMO Customers

(Withdrawing HMO name here)  
 Here's 10 reasons to consider a United American Medicare Supplement policy over another HMO

- 1. Stability** UA's reputation is bolstered by high ratings from Best, S&P and Weiss, three highly respected rating services.
- 2. Commitment** UA isn't everything to every person; we try to be the very best for our seniors.
- 3. "Automatic" Claims Filing** Claims are paid accurately and without paperwork for you. You can visit, check out, and return home. You can be cancelled from any plan at any time. We can be cancelled from any plan at any time. We can be cancelled from any plan at any time.
- 4. Guaranteed Renewable** UA Applications include simple "yes" and "no" underwriting that allows the Agent to know immediately if you qualify.
- 5. On-The-Spot Qualification** We're not an 800 number across the country. We have an Agent there in your city or state.
- 6. We're Neighbors** The average UA Medicare Supplement claim is processed in less than one week.
- 7. Unmatched Service** UA's rates are based on actuarial assumptions, not the competition. That keeps the company and our rates sound.
- 8. Sound Premiums** An optional service program that provides care on prescription drugs, vision, dental care may be available in your area.
- 9. Discounts**

For more information call: [Agent name] [Phone number]

**united american insurance company**

These policies have some limitations and exclusions. Not associated with Medicare, Social Security or any other governmental agency. This is a solicitation for insurance and you will be contacted by a state-licensed agent representing United American Insurance Company. Policy Forms MSA-D, F & G (MC1 Series in MN) AD-152

### An Important Message To Medicare HMO Customers

Here are five reasons to consider a United American Medicare Supplement

- 1. Financial Stability** A good indicator of UA's financial strength is our national insurance ratings: A.M. Best: AA Excellent from Standard & Poor's: A- Excellent from Weiss Ratings: A- Excellent from Weiss Ratings
- 2. Freedom of Choice** We won't tell you which doctors you can or cannot visit. Choose your own physicians and facilities.
- 3. Guaranteed Renewable** If you pay the premiums, you cannot be cancelled - no matter how sick you get.
- 4. On-The-Spot Qualification** UA Applications include simple "yes" and "no" underwriting that allows you agent to know immediately if you qualify.
- 5. "Automatic" Claims Filing** This service virtually eliminates waiting on the majority of Part B claims to help ensure no claims are missed and to speed the claim's payment process.

For more information call: [Agent name] [Phone number]

**united american insurance company**

\*Based on a comparison and analysis of 1999 ratings from A.M. Best, Standard & Poor's and Weiss Ratings. These policies have some limitations and exclusions. This is a solicitation for insurance and you will be contacted by a state-licensed agent representing United American Insurance Company. Policy Forms MSA-D, F & G (MC1 Series in MN) AD-153

### Attention Seniors!

Find out about an alternative choice in Medicare Supplement insurance policies that offers freedom of choice, no claims filing hassles and a local agent to serve you.

We're United American Insurance Company and we're here to stay!

There is no obligation, so call today.

[Phone Number]

You can order your supplies by phone at (800)285-3676, fax at (405)752-9341, or e-mail at [uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com).

# Drawing Out A Plan

Many of us mark our lives by the milestones we pass. For instance, we remember our marriages and mark that remembrance with anniversaries. We also remember birthdays, holidays, and graduations. One major milestone an individual passes in life is retirement.

Retirement is a big step for anyone to make, but planning for retirement can be the difference between a bumpy and a smooth transition into the non-working years. Having a well-laid plan can also go a long way toward protecting assets, living comfortably and enjoying retirement.

One component often overlooked when individuals sit down to plan for retirement is what Medicare does not cover. Recent statistics show that 45 percent of health care costs are not covered by Medicare, and because of this gap most Seniors will need some type of supplemental coverage. Also, as health care costs continue to rise, so do out-of-pocket expenses — which makes Medicare Supplement protection almost a necessity in any retirement plan.

At United American, our reputation as a leading individual writer of Medicare Supplements is unsurpassed. We have been in the business for over 50 years and understand how important a good Medicare Supplement is to any retirement

plan. Our superior financial ratings and also assure our customers get what they need — long term commitment to this vital market.

United American always offers products which are in the best interest of the customer and you, the Agent. Specifically, our ProCare Medicare Supplement portfolio provides quality coverage and choices to fit any prospect's needs.

At UA, you are offered more than just a product. Our standardized plans are selected based on which ones are the most beneficial to our customers in terms of quality, benefits and price. Our portfolio is designed to help you match Seniors' supplemental needs to their budget. Our ProCare portfolio contains Plans A, B, C, D, F and G. The policies range from basic protection with Plan A, to traditional comprehensive coverage with plans C and F — including 100 percent excess expense protection on Plan F. Plan B is available to people who are under the age of 65 and are covered by Medicare due to disability.

If your clients or prospects are about to mark that retirement milestone, do not forget to check on their health care needs because even the best drawn-out retirement plans can get erased if a health crisis suddenly occurs.

## The Group Advantage

At United American, we strive to meet all our customers' Medicare Supplement needs — individual or group!

There is nothing more satisfying or motivating than writing group coverage — it gives you momentum to reach more prospects. When you present UA's group Medicare Supplement insurance to employers, you can rest easy knowing we are standing behind you.

Thinking of contracting a group? Contact our Special Markets Division at (800)353-6926 and ask for Doug Gockel or Fred Poirier. You can also e-mail your request to: [dgockel@torchmarkcorp.com](mailto:dgockel@torchmarkcorp.com) or [fpoirier@torchmarkcorp.com](mailto:fpoirier@torchmarkcorp.com).

## Did You Know. . .

Seniors enrolling in Medicare for the first time may benefit by a better understanding of how the Medicare program works — and who better to explain it than you!

**Why is there a Medicare Part A and Part B?**  
“The two plans cover different services, have different deductibles and co-insurance, are funded from different federal trust funds, and differ on whether or not they charge a premium for participation,” says *elderweb.com*.

Since the concept of Medicare was first introduced in 1945, it has been a much-debated topic in Congress. However, in 1960 a legislative compromise was reached in order to establish this national health insurance plan.

Restructuring the original Medicare proposal, legislators built a plan which primarily covered hospital care (Part A) and also included an optional program which covered benefits for physician and outpatient services (Part B).

Medicare Part A is the premium-free program offered to all Social Security beneficiaries and is funded by payroll tax deductions. Part B requires a monthly premium for those choosing to participate. The Part B premium covers 25 percent of the plan's costs. The remaining 75 percent comes from a general federal government fund.

## Helping You, Help Your Customers

According to early estimates for the 2003 Medicare+Choice withdrawals, more than 327,000 people will be affected as more than 90 companies are planning on dropping the program.

As Agents offering an alternative solution to those disenrollees, we can remind our customers of five things when it comes to HMO withdrawals\*:

1. No matter what happens, they can still be covered by Medicare. Remind them how traditional Medicare works, showing them what Medicare does and does not cover.
2. If they are affected by a plan withdrawal, they will need to make a choice about who will provide their health coverage in the future. It is important, as an Agent, to answer all their questions regarding this transition.
3. Remind them though their plan is being withdrawn, their managed care provider is required to cover them until Dec. 31, 2002. If you sell them supplemental coverage, let them know they will, in most cases, be covered Jan. 1, 2003.
4. Let your clients know resources are available to help them make a knowledgeable choice about their health care options. Offer yourself to prospects as a resource; they will be more likely to purchase a policy if you help them find answers to all their health care questions.
5. Let your customers know the cut-off date for withdrawal announcements was Sept. 9, 2002. Remind them they should be receiving information regarding their choices if they have not already.

\* Source: *insbuyer.com*

## Your HMO Disenrollment To Do List

1. Complete the UA Medicare Supplement application as usual, except do not ask or answer the health questions. Write the words *Guaranteed Issue* across the health questions section of the application.
2. Attach a copy of the disenrollment letter from the HMO. If the letter is not personalized, also attach a copy of the client's HMO ID card.
3. If the client does not have a disenrollment letter, attach a copy of the ID card and proof the HMO is disenrolling its members (a newspaper article will suffice).
4. Request a policy date commensurate with the HMO disenrollment date. Most often, this will be Jan. 1.
5. Do not request a policy date prior to the client returning to traditional Medicare. UA cannot pay claims until the client is back on Medicare.
6. If a client is involuntarily disenrolled from an HMO, the HMO must put them back on traditional Medicare. If the client *voluntarily* terminates coverage with the HMO, this process must be initiated by the client — it is not automatic.
7. The application question about existing Medicare Supplement coverage should be answered yes if the client is covered through an HMO, and the appropriate replacement form must be completed with the application.

# Examining Your Market

**“Back in the earliest days of sales, the key to success was said to be ‘knowing your territory.’ Now, more than ever, it’s important to know and understand [your] market,” says Edwin Pittock, an industry columnist.**

Back in those days, focusing on your territory was a wise choice. Today, however, with competition flourishing and consumers savvy to the sales process, any lack of understanding of your prospects can prove to be costly. Here are a few things you might want to consider when you are entertaining a 50-plus crowd:

## **BABY BOOMERS — 50 TO 54**

- “Because this group views leisure not as a reward, but as an integral part of life, you should use nostalgia, youth and personal gratification as selling points,” says Pittock.
- The April issue of the *National Underwriter* explains that baby boomers, “have money and know they should do something with it, but they don’t know how to harness it.”
- Boomers know they should be planning for the future but are looking for the personal gratification of immediate satisfaction.

## **TRANSITIONALS — 55 TO 64**

- This group of Seniors are your inquisitive bunch. Pittock explains, “they like to challenge authority, so you should be prepared for questions on almost any subject.” Raymond Donnelly, from Advisors Resource Group, Ltd., explains, “it is crucial to do a good job of educating clients — be a good teacher. Explain everything. And be patient. [Clients] who collect information put great value on that, and you only have value to your clients if you know more than they do.”
- This age group is unsure about retirement and are preoccupied with aging parents and the financial needs required in caregiving.

## **ACTIVE RETIREES — 65 TO 74**

- According Pittock this group, “is especially concerned with asset distribution and outliving their assets.” Providing for loved ones by leaving behind an inheritance or an adequate estate is at the forefront of concern for these Seniors.
- Health care is a hot issue when it comes to their retirement plans.
- Though they are highly educated, many look to advisors for assistance.

## **TRADITIONAL RETIREES — 75 AND UP**

- Beware of the tough sale. This group is independent to a fault, with their primary concern being losing their independence and outliving their retirement resources.
- “Traditionals tend to focus on the future, and will welcome and respect guidance from credible experts, and are offended by condescending attitudes,” examines Pittock.
- Traditionals are on the look out for consistency, financial discipline and ethics. If you don’t watch your *ps* and *qs* with this group, they will take their business elsewhere.

According to Mr. Pittock, “today’s Seniors must prepare for a whole new set of challenges in their extended lifetimes, and they must make their resources last for 30 or 40 years longer.” Given the fact that Seniors are facing the challenges of providing resources for longer periods, Agents must recognize those challenges when presenting financial services to this growing market.

# In the Spotlight

We asked some of our leading Agents to share their success secrets with us. Here is what a few of them had to say:



“United American is a top-of-the-line Medigap carrier with excellent Home Office support. It is an ideal situation when you can find a company that backs its Agents the way UA does. Medicare is not complicated. If you use the tools UA provides, and keep it simple, success is assured.”

**Larry L. Webster, Webster & Associates, Ltd.**



“UA offers long-term commitment to their market and strong financial security. It is important to remember, we are helping Seniors make a stable, and, hopefully, life-long decision. Understand and convey the importance of a company that can — and will — be there for the long haul.”

**Tamara Childs, P.R. 's Insurance Solutions**



“I was looking for a strong, stable, reputable company for my clients, and I found all I was looking for with United American. The insurance business is a simple business. There is no magic technique, just get out there and promote your product.”

**Pamela J. Surratt, The Assurance Group**



“United American has a well recognized name, simplified issue, excellent products, a strong field supporting staff and a reliable commission system. With UA behind you, the only thing you have to do is make it happen!”

**Ken Parker, Parker & Associates, P.A.**



“You cannot just stop at no; rejection is a part of this business. What makes the difference is good work habits accompanied by the support of a strong company like UA. Customer service is what makes United American the best.”

**Philip B. Ortez, Phil & Kathy Ortez Insurance Agency, Inc.**



“Due to the financial strength and integrity, including service after the sale, we feel very comfortable placing our clients with United American. Zig Ziglar once said, ‘In order to get what you want, you must help enough people get what they want.’”

**Michael K. Stevens, Farm & Ranch Healthcare**



“When selling, emotions play a part in the decision making process. This is why I tell prospects a story to which they can relate. I feel by selling United American products we have the advantage when it come to helping people make health care decisions.”

**Pamela Randall, P.R. 's Insurance Solutions**



“I treat every customer as if they were my mother or father. I focus each sale around what is in the best interest of each individual client. In order to accomplish this, I never make a sale without my UA Medicare presentation flipbook. It has everything you need all in one place. Each sale is different, but this marketing piece caters to everyone. It also helps that in every sale I find a way, and I do not look for excuses.”

**Diana R. Perkins, P.R. 's Insurance Solutions**

## PRESIDENT'S CLUB

Through August 2002, 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. MICHAEL K. STEVENS**  
Farm & Ranch Healthcare



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



**3. PAMELA RANDALL**  
P.R.'s Insurance Solutions



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



**5. LELAND KOHUTEK**  
Insurance of America Agency, Inc.

- 6. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 7. TINA HENSON**  
National Consultants
- 8. MICHAEL LEMAR**  
Sunshine State Agency
- 9. FRANKLIN D. CARBONE**  
Assured Benefits Corp.
- 10. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 11. IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
- 12. LARRY L. WEBSTER**  
Webster & Associates, Ltd.
- 13. RAY GRIFFIN**  
Union Benefit Corp.
- 14. PAUL D. WOOD JR.**  
National Health Insurance Company
- 15. KEVIN C. MALLEY**  
Malley Insurance Agency
- 16. CATHERINE HATTON**  
Hatton Insurance Agency
- 17. JIMMY K. WALKER II**  
America's Insurance Consultants, Inc.
- 18. DAVID K. DANIELS**  
David K. Daniels & Associates
- 19. PAUL SWEENEY**  
Quality First Insurance Agency, Inc.
- 20. JONATHAN AHLBUM**  
The Ahlbum Group
- 21. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 22. FORREST L. BLEDSOE**  
Chamber Health Plans, Inc.
- 23. ROBERT GERCZAK**  
Gerczak Insurance Agency
- 24. LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.
- 25. RONALD E. PERRY**  
Perry's Insurance Agency
- 26. WILLIAM BREWER**  
Brewer Insurance Agency
- 27. FLORIDA CO-OP INSURANCE SERVICE**
- 28. ROBERT L. POLLIER JR.**  
Pollier Insurance Agency
- 29. ROBERT LYLE**  
Medical Insurance Services, Inc.
- 30. QUAIL RUN AGENCY INC.**

## PACESETTERS CLUB

Through August 2002, 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. DIANA R. PERKINS**



**2. TERRANCE R. DAVIDSON**



**3. FRANKLIN D. DANDRIDGE**



**4. STERLING S. COOPER**



**5. IVAN M. SPINNER**

- 6. VIRGILIO H. VILOMAR**
- 7. THOMAS C. HILL**
- 8. LYNN M. STOKES**
- 9. TOD E. KEMBLE**
- 10. GREGORY PROSSER**
- 11. TAMARA CHILDS**
- 12. RICHARD R. ZEIS**
- 13. NEAL STACY**
- 14. JAMES MONTI**
- 15. RICHARD W. CHALKER**
- 16. PHILIP B. ORTEZ JR.**
- 17. JERRY C. ANDERSON**
- 18. HENRY BUNCH**
- 19. JAMIE L. EDWARDS**
- 20. GARY SAUNDERS**
- 21. BETHANY C. ASHBY**
- 22. BRUCE A. BEIKMAN**
- 23. SYDNEY M. PATTON**
- 24. DAVID WOOTEN**
- 25. LARRY L. BRYAN**
- 26. JIM CARLSON JR.**
- 27. MICHELE M. MITCHELL**
- 28. JOHN P. MILLS**
- 29. JEFFREY D. LEGGETT**
- 30. SHANE E. MIZE**

## LIFE GENERAL AGENTS

1. **KEN PARKER**  
Parker & Associates, P.A.
2. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
3. **DAVID K. DANIELS**  
David K. Daniels & Associates
4. **ROLAND GUTIERREZ**  
Gutierrez Insurance Agency
5. **TINA HENSON**  
National Consultants
6. **BRIAN H. McLAUGHLIN**  
McLaughlin Insurance Agency
7. **MATTHEW U. THOMPSON**  
Thompson Insurance Agency
8. **ALLEN V. TURNER**  
Turner Insurance Agency
9. **EAGLES INSURANCE GROUP**
10. **WILLIAM J. FEDIGAN**  
Fedigan Insurance Agency
11. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
12. **DAN ARTHURS**  
Carolina Insurance Marketing
13. **LOUIS H. LARKIN**  
Larkin Insurance Agency
14. **WILLIAM M. DAVLIN**  
Davlin Insurance Agency
15. **STEPHEN E. POPPE**  
Poppe Insurance Agency
16. **PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
17. **BORK AGENCY, INC.**
18. **ROBERT L. SHOREY**  
Shorey Insurance Agency
19. **CHARLES H. OWENS**  
Owens Insurance Agency
20. **RAY W. MOELLER**  
Moeller Insurance Agency
21. **LARRY L. KAMAKUA**  
Kamakua Insurance Agency
22. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
23. **EARNEST WILSON**  
Wilson Insurance Agency
24. **RITA BAILEY**  
Eagles United Financial, Inc.
25. **FRANK REILLY**  
First Jersey Insurance Agency, Inc.
26. **JOHN R. BILLS**  
John R. Bills & Associates
27. **EDWARD L. WEHREBERG**  
Wehrenberg Insurance Agency
28. **JACKIE D. McCOIN**  
McCoin Insurance Agency
29. **STEPHEN E. FREY**  
Frey Insurance Agency
30. **RICHARD F. GRAHAM**  
Graham Insurance Agency

## LIFE WRITING AGENTS

1. **JAMES L. DODD IV**
2. **HENRY MULDER**
3. **ELLEN S. NICODEMUS**
4. **GLORIA G. MORA**
5. **JUNIOR R. GARLAND**
6. **RICHARD E. BURNETTE**
7. **DOUGLAS R. LAHEY**
8. **PAMELA J. SURRATT**
9. **TERRY M. BARKSDALE**
10. **JIMMY DALCOURT**
11. **CHAD A. SLOAT**
12. **MARK NATIONS**
13. **LARRY A. WEINER**
14. **JEFFREY M. MUYRES**
15. **TERRY L. LAMBETH**
16. **DENVER L. PROCTOR**
17. **WILLIAM C. DAVIS**
18. **CHRIS W. SIMPLER**
19. **WALLACE L. PEGRAM**
20. **IZZ ISSA**
21. **ANGEL H. GODBOLT**
22. **FRANKLIN D. DANDRIDGE**
23. **ROLAND GUTIERREZ**
24. **GREGORY T. BYRD**
25. **JEFF A. HORSKY**
26. **MATTHEW H. TUCKER**
27. **THOMAS R. MILLER**
28. **RICHARD W. CHALKER**
29. **TOD E. KEMBLE**
30. **DAN C. HUFFMAN**

## HEALTH GENERAL AGENTS

1. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
2. **PAMELA RANDALL**  
P.R.'s Insurance Solutions
3. **CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
4. **LELAND KOHUTEK**  
Insurance of America Agency, Inc.
5. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
6. **MICHAEL LEMAR**  
Sunshine State Agency
7. **TINA HENSON**  
National Consultants
8. **FRANKLIN D. CARBONE**  
Assured Benefits Corp.
9. **PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
10. **IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
11. **LARRY L. WEBSTER**  
Webster & Associates, Ltd.
12. **RAY GRIFFIN**  
Union Benefit Corp.
13. **PAUL D. WOOD JR.**  
National Health Insurance Company
14. **KEVIN C. MALLEY**  
Malley Insurance Agency
15. **CATHERINE HATTON**  
Hatton Insurance Agency
16. **JIMMY K. WALKER II**  
America's Insurance Consultants, Inc.
17. **PAUL SWEENEY**  
Quality First Insurance Agency, Inc.
18. **JONATHAN AHLBUM**  
The Ahlbum Group
19. **RON CONCKLIN**  
Rosenberg-Concklin, Inc.
20. **FORREST L. BLEDSOE**  
Chamber Health Plans, Inc.
21. **ROBERT GERCZAK**  
Gerczak Insurance Agency
22. **LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.
23. **RONALD E. PERRY**  
Perry's Insurance Agency
24. **DAVID K. DANIELS**  
David K. Daniels & Associates
25. **FLORIDA CO-OP INSURANCE SERVICE**
26. **WILLIAM BREWER**  
Brewer Insurance Agency
27. **ROBERT LYLE**  
Medical Insurance Services, Inc.
28. **ROBERT L. POLLIER JR.**  
Pollier Insurance Agency
29. **HOWARD S. IRVING**  
Irving Insurance Agency
30. **QUAIL RUN AGENCY, INC.**

## HEALTH WRITING AGENTS

1. **DIANA R. PERKINS**
2. **TERRANCE R. DAVIDSON**
3. **IVAN M. SPINNER**
4. **VIRGILIO H. VILOMAR**
5. **STERLING S. COOPER**
6. **GREGORY PROSSER**
7. **FRANKLIN D. DANDRIDGE**
8. **THOMAS C. HILL**
9. **LYNN M. STOKES**
10. **TAMARA CHILDS**
11. **TOD E. KEMBLE**
12. **RICHARD R. ZEIS**
13. **JAMES MONTI**
14. **NEAL STACY**
15. **PHILIP B. ORTEZ JR.**
16. **JAMIE L. EDWARDS**
17. **GARY SAUNDERS**
18. **LARRY L. BRYAN**
19. **HENRY BUNCH**
20. **SYDNEY M. PATTON**
21. **JEFFREY D. LEGGETT**
22. **MICHELE M. MITCHELL**
23. **JIM CARLSON JR.**
24. **JERRY C. ANDERSON**
25. **BILLY P. RUSH**
26. **JONATHAN AHLBUM**
27. **DAVID WOOTEN**
28. **BRUCE A. BEIKMAN**
29. **TIMOTHY T. MOORE**
30. **PHILLIP K. SEIDEMAN**



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](mailto:uaagentsupply@torchmarkcorp.com)  
Web site: [www.uageneralagency.com](http://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