



*f*rom the desk of
Gene Grimland
 Executive Vice President of Sales

Leads Drive Insurance Sales

Agents who contract with United American know the company offers a number of tools to help them succeed. And through our lead generation system, Agents can purchase consistent, reliable sources for finding Medicare Supplement and Final Expense Life prospects.

The resources at our Oklahoma City mail center allow state-of-the-art lead mailings and processing of lead responses. No third party lead company is involved in furnishing UA Agents with people to see. Our production expertise allows the company to provide qualified leads in almost all areas of the country.

Every week, close to 10,000 leads are produced by UA's in-house system. And the number of available leads continues to climb! Find out what types of leads we provide and see what some of our contracted Agents think of UA leads on pages 6-7.

If you aren't currently using our leads and would like more information, contact Leads Administration at 1-800-201-5299 and let them know which zip code area interests you. We'll then provide a summary of what leads we have available there.

UA is now proudly associated with Don Runge — a.k.a. the "Lead Guru!" Runge specializes in training Agents on how to work a lead and converting leads into sales. During his time with the company, he will be sharing his expertise with our field Agents. On page 8, Runge clears some common misconceptions about lead prospecting.

“Through our lead generation system, Agents can purchase consistent, reliable sources for finding Medicare Supplement and Final Expense Life prospects.”

Note: In the October UA News, we ran an article on the new provisions of guarantee issue Medicare Supplements. We believe it is news worth repeating.

Medicare beneficiaries who have been dropped from their HMO can purchase a guaranteed issue Med-Supp Plans A, B, C or F from United American (or any Medigap insurer) as long as they apply for coverage within 63 days of losing their other health plan.

There are other instances when the guarantee issue of a Medigap policy applies — see page 25 of the 1998 Guide to Health Insurance for People with Medicare for more details.