

'Conserving the business' is key to being successful in today's world

Happy Holidays!

We want to wish you a joyous holiday season and thank you for selecting United American Insurance Company as your Medicare Supplement provider of choice.

Policyholder Name
Street Address
City, State Zip

Effective **January 1, 2001**, your United American Medicare Supplement policy will be protecting you and your health care needs. This also coincides with your return to traditional Medicare.

At United American, responding to your life and health insurance needs isn't just about business. It's about responsibility. We care about our commitment to you and will continue to strive to project that dedication by expanding and improving our services to customers now and in the future.

As a UA policyholder you'll benefit from our rock-solid performance record:

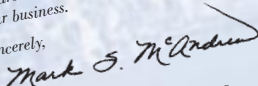
- ◆ Over a half century of meeting customers' individual needs
- ◆ Over a half billion dollars of insurance in force
- ◆ Almost a half-million policies in force
- ◆ Top industry ratings:
 - A+ Superior A.M. Best overall company rating for 29 consecutive years
 - AA Excellent Standard & Poor's rating for claims-paying ability
 - A- Excellent financial rating from Weiss Research

In addition to our financial strength we provide customer conveniences seniors prefer, such as:

- ◆ Freedom to choose doctors and hospitals — no lists!
- ◆ Claims processing — averaging less than a week
- ◆ Personal, one-on-one Agent service for the life of your policy
- ◆ Nationwide "Automatic" Claims Filing
- ◆ Discount services program with savings on prescriptions, vision, hearing, dental and chiropractic needs, including a 24-hour nurse line and emergency travel assistance

We are honored you selected United American and we pledge to do everything we can to keep your business.

Sincerely,


Mark S. McAndrew
Chairman and Chief Executive Officer

New Policyholders (*former HMO disenrollees*) will shortly be receiving a personalized letter reminding them their policy benefits begin with the ringing in of 2001.

The holiday letter was designed to let our new policyholders (HMO disenrollees) know that their business is appreciated and they are not just a number. (See sample at left.) Never has it been more important for clients to know that we think of them as persons and are interested in their well-being.

The *personal touch* is what counts, and this has never been truer than in the fast-paced environment in which we all live. Too often there's an *impersonal feeling* in today's business world!

You, though, are the difference. You provide the personal feeling when you go into the home, work with the prospect, assist them in selecting the best product for their needs and then check back with them to ensure everything is in order.

UA's goal with this Holiday letter is to support your endeavors by keeping the *personal touch* flowing.

REMINDER

It's not too late to assist others who have lost coverage due to HMO pull-outs. According to the *2000 Guide To Health Insurance for People with Medicare*, the regulation states disenrollees have 63 calendar days from the date on the letter from their HMO to apply for a Medicare Supplement. Many may still be looking for new coverage after January 1, 2001. Check with those you have already helped to see if they may have other prospects' names to give you.