

Building Your Market —

And Getting To The Top!



ANDREW W. KING
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"I think luck is the sense to recognize an opportunity and the ability to take advantage of it."

— Samuel Goldwyn

The year 2000 is over, and what a year we have had! What opportunity! Our opportunities have provided the Exclusive Agency Division with the means to capture the Senior market, increase our sales, expand our field force, thus overcoming "CHEAP" insurance. And with recent events in the healthcare market, as favorable as they are, our opportunity can only continue to grow. Now as we start a new year, it is important to continue our momentum and expand our reach into other markets too.

United American has been a leader in the Senior healthcare market for over 50 years. And UA is dedicated to providing you with the tools you need to be leaders in your individual markets. Don't forget to read pages eight and nine for tips and information on keeping your Med-Supp business in tip-top shape. Building your business is yet another key to seeing your individual market grow and your personal income increase. And by taking advantage of our current conditions you are sure to see the difference a strong market can make. If you want to know more about how the prosperity of 2000 will continue, read page seven.

Building a business in one particular market is always advantageous. You focus all your energy into seeing that business prosper and grow and thus the rewards are always generous for your efforts. Sometimes, however, by focusing on only one area of business, you have limited your reach. However, recruiting and exploring alternative markets go hand-in-hand in expanding your business reach.

Recruiting increases your reach into other areas. The more people you have in the field, the more area you can cover, and the more business you are likely to drum up. Find out how to gear up your recruiting attitude on page 10. It is also helpful if you explore the possibility of opening up your sales force in a different market.

Have you been reading the health market headlines lately? According to many news sources across the country, healthcare costs are expected to increase dramatically this year. And as the cost of healthcare rises, the number of people in America without health insurance is expected to rise proportionately. In a recent U.S. Census Bureau report it was stated that, "more than 44.3 million Americans are without health coverage." The report continued by saying that those *under 65* are the ones most likely to be without any healthcare coverage.

For these reasons the underage supplemental, or *partial* coverage market is a very real market. And are we not in the overall supplemental business? UA offers a variety of supplemental plans to the over 65 market, but we also have a line of specified benefit policies that are available to those under 65. And although it will take some work, developing this market can help our T.E.A.M. expand our reach and tap a virtually untapped income resource. To find out more on expanding into the underage market see page 11.

Building your current business, expanding your reach into new market areas and recruiting can all lead to prosperous possibilities without any limitations. It could also win you a trip to Dublin, Ireland. Check out pages 12 and 13 for the Nice, France Divisional Contest winners and details of the new Divisional Contest destination.

This is an outstanding time to be in the insurance industry, and it is up to you to recognize our opportunities! Together Everyone Achieved More in 2000, and together we will do it again in 2001, T.E.A.M.!