

Catch The Wave ... A Tidal Wave

Proportionate Recruiting



It is our responsibility to recruit the people we need to support these ever-growing segments of the population. And we will have to make a plan to accomplish these recruiting efforts over the next

few years in order to service these rapidly-expanding populations — whether they be retired or employed.

We already understand how the inverted pyramid will create more need for our products in the Medicare market, but beyond that, there is also the additional opportunity in supplementing employer provided health insurance.

This is really the opportunity of a lifetime for every Manager at UA, present and future. It is up to those Managers to decide whether they see an opportunity to dramatically increase their incomes, along with the growth in the overage and underage supplemental markets.

To prepare for this wave of growth in the overage and underage health care markets, we must increase our sales force proportionately to the amount of people that need to be serviced.

For example, just in the overage sector of our Division we presently have 3,910 Agents servicing 32,070,000 of our nation's Seniors. This means that each Agent would have to service 8,202 Seniors in order to accommodate the current market population. That is a lot of work for just one Agent! The point is, we are missing out on business because we do not currently have enough Agents to service the current market. So, in order to properly service the current Senior market we would have to increase our sales force to about 32,000 Agents. That means each Agent would service around 1,000 Senior customers on average. When you consider the additional opportunities in some of the health markets to which we are exposed, the number of Agents needed to properly sell and service these markets is staggering.



The insurance industry is undergoing tremendous changes, a tidal waves of changes, if you will. It seems the health care industry is changing every day, from employers reducing their coverage amounts for employees, to the significant amount of people in this country being left uninsured and underinsured. And we cannot forget about the huge growth expected in the Senior sector due to the first round of Baby Boomers turning 65.

Combine all these segments of the population experiencing

insurance woes and you are left with a market building in height and demand for all ages. When you think about this in terms of environmental phenomenon you have a wave of people who will be searching for answers to those insurance needs. Therefore, *how* we prepare and *when* we prepare for these emerging markets can mean the difference between surfing the wave and watching from the beach.

Let's take a look at these individual emerging markets.

The Next Logical Emerging Market

At United American, we specialize in taking care of the supplemental health care needs for clients of all ages. Check out the three areas of opportunity in the supplemental healthcare market:

- Seniors
 - ◆ The current number of Seniors searching for supplemental Medicare coverage.
 - ◆ The estimated number of Baby Boomers who will be turning 65 and will need supplemental Medicare coverage.
- Current number of people who are uninsured who are in search of affordable partial coverage.
- And people who are underinsured whose current health care coverage has been reduced.

Health care costs are on the rise, and reductions in benefits for all will come as population groups compete for resources, which will create additional opportunities for the entire supplemental health care market.

Number Of People in Market	Number Of Agents Per 1,000 Potential Customers Needed to Service Market
Current Number Of Seniors: 32,070,000	Agents 32,070
Estimated Growth Of Seniors By 2010: 76,000,000	Agents +76,000
Current Number Of Uninsured: 43,100,000	Agents +43,100
Insured through employer, but may lack sufficient coverage: 151,700,000	Agents +151,700
Total = 302,870 Agents	