

WEISS KNOWS ...

What Competitors Don't Want You to Know

How Others View Weiss Ratings

"Weiss ... was deemed [by the GAO] the leader in identifying vulnerable insurance companies. ... Weiss was the first to spot the problem. ... On average, the GAO found Weiss was 243 days ahead of [its leading competitor] in spotting financially weak insurers."

- Barron's

"Some industry experts [say] ... the older ratings agencies are far too close to the companies they review and ... Mr. Weiss is one of the industry's few tough critics."

- The New York Times

"Weiss' record of spotting weak insurers is so good compared with that of his competitors. ... Insurance buyers need look no further."

- Worth

Most people automatically assume their insurance company will survive year after year. However, prudent customers and professionals realize that in this world of shifting risks, the solvency of insurance companies can't be taken for granted. Weiss Ratings Inc. rates insurance providers quarterly as a service to those who are looking for quality health care coverage.

While there are many ratings services, Weiss Ratings Inc. is the only source that currently provides ratings and analysis on over 1,200 health insurers. **Weiss never takes a penny from insurance companies** for its ratings and the ratings are published without regard for insurers' preference. In other words, **Weiss does not suppress unfavorable ratings** at an insurer's request.

Weiss ratings are more frequently reviewed and updated than any other ratings. You can be sure that the information you receive is accurate and current - providing the consumer with advance **warning of financial vulnerability early enough to do something about it.**

Weiss Ratings' more **rigorous standards** stem from the viewpoint that an insurance company's obligations to its policyholders should not depend on favorable business conditions. An insurer must be able to honor its policy commitments in bad times as well as good.

The true yardstick for measuring a rating agency is "How often were they right?" As the table below shows, Weiss' track record is the best anywhere.

Analysis of Insurance Company Failures from 1990 through 2000	At Date of Failure		12 Mths Prior to Failure	
	Weiss Ratings	Other Ratings Co.	Weiss Ratings	Other Ratings Co.
Assigned a Good Rating	0	4	0	14

According to the U.S. Government's General Accounting Office, Weiss' Ratings were recognized as the **most accurate** of all of the five major ratings companies. Weiss' warnings came an average of **eight months earlier than another respected ratings company**, according to the GAO study.

The Government knows that **warnings don't do anyone any good if they come after its too late to act.** This next table (taken from the GAO's Insurance Ratings study) of the largest insurance company failures shows that Weiss issued its warnings well before the company failed or was taken over by government regulators.

When Were "Vulnerable" Ratings Assigned to Failed Large Insurers					
Failed company	Weiss	Other	Failed company	Weiss	Other
Mutual Benefit	40 days prior	3 days after	Executive Life of CA	379 days prior	6 days before
Monarch	162 days prior	never	First Capital	617 days prior	5 days after
Executive Life of NY	372 days prior	1 day after	Fidelity Bankers	308 days prior	2 days after
Kentucky Central	621 days prior	3 days after	Fidelity Mutual	134 days prior	5 days after

What United American is Proud to Show

At United American, we don't have to "toot our own horn." Weiss Ratings does it for us. In the Spring 2000 edition of Weiss Ratings' Guide to HMOs and Health Insurers:

UA Received an A- Excellent Rating

Only 9 percent of all Medicare Supplement providers were bestowed an Excellent (the highest possible rank) Safety Rating

UA Was Named a Weiss Recommended Company

82 other Med-Supp providers failed to meet the financial rating standards necessary to even be recommended

Here, in its words, is what Weiss Ratings Inc. says about United American's financial stability:

Good overall results on stability tests. Strengths that enhance stability include **excellent operational trends** and **excellent risk diversification.** Good liquidity with **sufficient resources** to handle a spike in claims as well as a significant increase in policy surrenders. Strong capitalization based on **excellent risk adjusted capital.** High quality investment portfolio. **Excellent profitability** with **operating gains in each of the last five years.**

See what Weiss Ratings Inc. is saying about United American and other Med-Supp providers in this exclusive 500-plus page book:

Weiss Ratings' Guide to HMOs and Health Insurers

\$369 for quarterly subscription or \$185 for one issue

My check is enclosed in the amount of \$ _____ FL residents, please add 6% sales tax. US residents add an additional \$20 for postage and handling

Please charge my credit card: MC Visa AMEX Discover No. _____ Exp. Date _____

Signature _____

Address _____

Return this form to: S. Emley/Corporate Sales Weiss Ratings Inc. P.O. Box 109665 Palm Beach Gardens, FL 33410