Building

United American Receives "A+ Superio

THIRTY YEARS

For thirty consecutive years, United American has received an A+ Superior rating by the A.M. Best company. We were rated Superior in 1971 when the Cat Scan was invented and also the following year when *The Godfather* was released for the very first time. We were the best in 1979, when Margaret Thatcher became the first woman Prime Minister of Britain and also in 1981 when IBM introduced their new personal computer. UA was rated A+ in 1986 when the *Phantom of the Opera* premiered in London, in 1992, when NAFTA was signed, and again in 1999, when the first manned balloon flew around the world. And we're still on top today.

Like any significant achievement, our excellence is the result of many people with the vision, desire, and effort needed to succeed. Our 30 years of "Superior" ratings belong to every Agent and Manager at United American. And, yes, they belong to you.

The A.M. Best Company is the oldest, most experienced rating agency in the world and has been reporting on the financial condition of insurance companies. A Best's Rating is assigned after extensive quantitative and qualitative evaluation of a company's financial strength, operating performance, and market profile.

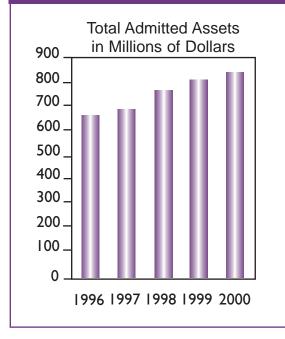
If you would like to purchase the 2001 Best's Key Rating Guide at a special price, please visit www.uabranch.com/services for ordering information. Also, the 2001 A.M. Best mini-brochure is being published, and supplies will be mailed to the Branches upon completion of printing.

THE "BEST"

or" Rating For Thirtieth Consecutive Year

Su•pe•ri•or (Soo-pir'e-ar) adj. 1. Higher than another in rank, station, or authority. 2. Of a higher nature or kind.

This may be Webster's definition of "superior," but for over half a century United American has been defining this word the "UA Way." It is a definition that has been crafted by the vision and hard work of many, ever-evolving with time. Each employee and every policyholder adds their own unique contribution, resulting in a Company set apart by excellence. Over the years, the UA Way has emerged as three time-tested and industry-acknowledged ideas: stability, superior service, and quality products. By putting these ideas into practice, UA has remained one of the nation's foremost underwriters of Medicare Supplemental insurance.



United American Insurance Company

Financial Summary (\$000) as of 12/31/2000

Capital & Surplus	\$106,269
Net Premiums Written	635,444
Assets	839,505
Total Insurance Issued	541,372
Total Insurance in Force	1,366,407

SUPERIOR