Andrew W. King

President,
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Why Buy United American?

United American offers a wide range of products, designed to fit almost any customer need. Over the past couple of months, we have focused on products other than Med-Supp with the goal to diversify our sales. Of course, with the unprecedented population growth in the Senior market, the intent is to continue to increase Med-Supp sales. But in addition, our intent is also to ensure all the client's needs are being met and no money is being left on the table for a competing Agent to collect, within ALL of UA's markets. As we focus more on additional, diversified sales, we must re-examine our sales process. If we start at the beginning, the fundamental question is "Why buy ALL of United American's supplemental products?"

Buy Experience. Our Senior market expertise has assured United American's position as one of the largest writers of individual Medicare supplement insurance policies in the nation. With 55 years, or over half a century of insurance experience, UA understands Agent and policyholder needs better than anyone. Additionally, our 35-year relationship with Medicare is a continuing shared commitment to the Senior market that grows stronger each year. Proven industry integrity is a result of our honest, streamlined approach to business and an integral part of our corporate philosophy. This same integrity is also at work in our underage products, which we have offered even longer than we have sold our outstanding Medicare Supplements. You can trust UA to continue to provide protection and service beyond your expectations, as UA is dedicated to the entire supplemental market for the long haul.

Buy Stability. UA has received top ratings from two prestigious ratings services: A+ "Superior" from A.M. Best for overall Company stability and AA Excellent from Standard and Poor's for overall claims-paying ability. We are committed to protecting you and our policyholders by maintaining our conservative investment approach and ensuring responsible Company growth, in all supplemental markets.

Buy Service. Our steadfast commitment to service excellence results in satisfied customers and business that stays. UA policyholders enjoy freedom-of-choice, which means they are able to see any doctor of their choosing. Additional service benefits include fast policy issue, automatic payment plan, and quick claims payment. UA also offers "Automatic" Claims Filing, which allows faster Med-Supp payment with virtually no filing and eliminates customer worry about missed claims. However, the most important service a client receives is you, the Agent. Whether with Senior or Underage products, each and every customer has a personal Agent and Branch that may provide one-on-one attention for the life of the policy.

Buy Quality. Customers are buying peace of mind when they purchase a UA supplemental policy. Policyholders and Agents alike can be assured we are financially stable and will remain so, which means you can count on us to pay claims quickly when the time comes. UA's easy-to-understand app/brochures clearly outline and explain plan benefits.

However, perhaps the most valuable feature of a UA policy is that it's GUARANTEED RENEWABLE, which means a policy can never be canceled so long as the premiums are paid on time. This is truly an exceptional feature in a marketplace where insurers cancel whole blocks of coverage in times of financial stress. UA guarantees it will never cancel policies for any reason other than non-payment. At UA, after the issue of our policies there are no individual customer premium increases based on an individual's subsequent claim history. Increases are by class and are based on actual claims experience and cost inflation on a state-by-state basis.

UA really is the right choice for any supplemental insurance need. Diversify your sales using all of UA's supplemental products, servicing the health and life needs of the United States' entire range of ages, both Senior and underage. Sell UA's experience, stability, service, and quality. You'll be glad you did!