

# UA MEDICARE SUPPLEMENTS

With all the Medicare Supplement carriers on the market today, why would your customers want a policy from United American?

A better question might be, *why would they want anything else?*

For long-time United American Agents, the answers to the above questions are obvious. They're already at the head of the class because they know what sets UA apart from other carriers. For the new kids in class, however, the following course outline will be helpful.

**UA knows what it's doing.**

UA has been in the Medicare Supplement market since Medicare began and has been selling Medicare Supplements for almost 40 years. While other Med-Supp carriers have come and gone during that time, United American has proven its staying power. Agents and customers alike know UA will be here when needed! Due to the Company's long-term sustainability, Agents are confident in the tremendous potential for financial success. They know they can build a solid future with United American and can feel confident in recommending ProCare products to their customers.

**UA is the #1 Agent-sold Medicare Supplement provider in the country** (see chart below).

During the past 40 years, UA has achieved a level of trust among Agents and Seniors that is unparalleled in the industry. They know by the professional, yet personal, manner in which the Company handles claims and provides customer service, that they are the #1 priority. It's the continued faith of Agents and policyholders that keep UA at the top!

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2002 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

Total Individual Policies – In Order by Direct Premiums Earned

Company Name	State of Domicile	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred Premiums Earned %
United Healthcare Insurance Company	CT	\$1,303,458,914	9.9	\$1,106,714,093	84.9
<b>United American Insurance Company</b>	<b>DE</b>	<b>645,284,771</b>	<b>4.9</b>	<b>420,851,898</b>	<b>65.2</b>
Bankers Life & Casualty Company	IL	520,737,148	4.0	354,790,339	68.1
Health Care Service Corp A Mut Leg Res	IL	510,592,879	3.9	418,707,991	82.0
Mutual of Omaha Insurance Company	NE	456,021,986	3.5	306,049,370	67.1
BCBS of Florida	FL	320,990,638	2.4	235,646,730	73.4
Highmark Inc.	PA	306,305,243	2.3	287,788,731	94.0
BCBS of Massachusetts	MA	298,162,115	2.3	282,906,667	94.9
BCBSM Inc.	MN	292,804,213	2.2	218,925,961	74.8
BCBS of North Carolina Inc.	NC	289,031,878	2.2	211,519,999	73.2

Source: National Association of Insurance Commissioners, report dated November 26, 2003.