

IN A CLASS OF OUR OWN!

🍏 Customer Service is unbeatable.

Nothing is more important to the Home Office staff than Branch office success. Whatever the need, the Company is here to provide assistance. Branch Teleco, in particular, plays a very prominent role in answering the day-to-day questions and concerns of our Branch offices. Branch Managers or the Branch secretary can reach Branch Teleco via e-mail at branchservice@torchmarkcorp.com and receive a fast and efficient response.

United American Agents work diligently to develop trust with customers because it's a critical factor in sustaining the relationship, keeping the business on the books, and attaining high persistency and retention. Trust is the core foundation on which UA Agents build their customer base, which is why they place their customers with UA. Agents instruct their Seniors about Medicare and Medicare Supplements and guide them to make choices right for them. Policyholders can access the hard-working Teleco staff should questions arise and utilize the eService Center on the UA website 24 hours a day, seven days a week!

🍏 United American is consistent.

UA is the Company that does what it says it is going to do. We're proud of our A+ (Superior) rating for overall financial strength from A.M. Best for over 30 consecutive years (rating as of 6/04). This speaks volumes about our financial stability as well as our quality management and staff. In addition, UA's exceptional loss ratio (65.2%!— see chart on pg. 6), longevity, uniform claims handling and readily available customer service engender confidence in both Agents and policyholders.

🍏 United American is committed to the Senior market.

UA's desire to always do what is best for policyholders has guided Company decisions through the years. The Company doesn't try to be all things to all people. The Senior market is our niche and has been for many years. The Company does its very best to bring Seniors outstanding Medicare Supplement protection they can count on.



🍏 UA provides exceptional claims handling.

Seniors would be hard pressed to find a carrier with faster, more efficient claims handling than United American. According to the 2003 Service Record, UA processes Med-Supp claims *in under three days!* Providers are paid quickly, and the policyholder doesn't have the stress or worry of dealing with paperwork and claims issues.

🍏 The Part A Deductible Waiver is an added bonus.

Although this is currently available in only a limited number of states (see article on pg. 5), UA will be expanding the program as it receives approvals from the remaining states. This feature lets customers know that UA is making an effort to save them money in every possible way. And once again, the customer has no paperwork to do! It's another little extra that sets UA apart.

🍏 UA Partners® provides peace of mind.

Our optional discount services program, UA Partners®, offers financial and emotional assistance to Med-Supp policyholders. The numerous discount programs offered through Partners and the convenience of "Automatic" Claims Filing® (ACF) are valuable features Seniors won't find with other carriers.