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ProCare: The Positive Choice for Seniors

Sometimes, we've been doing the Med-Supp song and dance so long we forget how the tune goes. Many of us are so familiar with ProCare we could sell it in our sleep; however, some of the new Agents may never have presented ProCare at all. But, whether you've sold it once or a hundred times, it's always good to keep our skills sharp. As we enter the last quarter of 2003, I thought I would take this opportunity to review why UA's ProCare products are a great choice for your Senior customers.

So, why buy UA? Let's recap:

Stability. United American has long enjoyed a reputation as a financially sound company that is there when our Senior customers need us most. Our reputation is bolstered by our ratings. For over 30 consecutive years, UA has been favored with an A+ "Superior" rating for overall financial strength by A.M. Best (as of 6/03). Additionally, UA is rated AA "Excellent" for overall claims-paying ability by Standard & Poor's (as of 9/03). Seniors know that they are making a sound investment when they choose UA.

Ethics. It is UA's philosophy to do what is best for the Agent, for Policyholder, and for the shareholder. If any one of these groups does not benefit from a UA decision, we simply do not do it.

Quality. All of UA's Medicare Supplements are guaranteed renewable. Your customers' ProCare policies cannot be canceled or non-renewed as long as premiums are paid on time. This is because UA's rates are based on actuarial assumptions, not the competition. UA policyholders have a lifetime partnership with us.

Freedom & Flexibility. UA never forces our customers to choose from a list of doctors or hospitals. Our policyholders are free to see any care provider of their choice. Additionally, UA is able to offer most Seniors a choice of Attained Age or Issue Age premium structures. This is just one more way UA seeks to create the most positive choices possible for your clients.

Service & Support. The leadership of UA is constantly seeking innovative methods to deliver the best service and support possible to our Agents and policyholders. The development of the new eService Center is just one more channel policyholders can explore to get any questions answered as quickly and efficiently as possible. Medicare Supplement customers also have the added benefit of "Automatic" Claims Filing (ACF)[®], which virtually eliminates paperwork hassles when filing claims.

United American has been involved in the Senior market since the inception of Medicare. UA's commitment to the Senior market remains strong. We've been a reliable partner for your Senior customers, and we will continue this focus on Seniors for many years to come. We've been here when our current customers needed us and will continue to focus efforts in our Senior Market sales — especially with the dramatically increasing numbers of Seniors retiring. As 77 million more new retirees are headed our way right now, exciting times are in store for us! Every new Agent should take full advantage of this growth market, as so many others do now. Some of our best veteran Agents have approached in force premiums in the \$1 million to \$2 million range, and our best will attest, Senior sales will dramatically increase your renewal earnings too.

Persons, Age 65 and Older, with Med-Supp Policies by State, 2000

State	Over 65 Population	Persons w/Med-Supp
AL	583,026	408,840
AK	37,891	14,329
AZ	638,071	327,498
AR	378,919	221,124
CA	3,382,195	1,683,232
CO	454,336	270,548
CT	463,064	301,257
DE	96,712	63,067
DC	68,556	36,168
FL	2,741,980	417,978
GA	779,604	442,561
HI	155,918	103,321
ID	157,541	109,449
IL	1,494,301	1,013,961
IN	761,611	556,564
IA	440,774	346,742
KS	357,547	269,127
KY	507,310	360,730
LA	522,105	277,093
ME	171,247	125,990
MD	590,756	390,342
MA	843,029	461,187
MI	1,200,189	910,499
MN	598,895	428,885
MS	343,521	181,604
MO	753,491	517,097
MT	131,053	87,937
NE	238,765	170,628
NV	218,942	103,970
NH	154,253	96,985
NJ	1,087,646	703,127
NM	206,504	115,381
NY	2,359,004	1,337,542
NC	987,711	605,012
ND	98,592	76,343
OH	1,548,027	1,017,050
OK	472,152	307,117
OR	468,808	322,139
PA	1,903,520	1,338,016
RI	148,643	80,735
SC	478,395	224,592
SD	110,344	78,262
TN	707,145	460,876
TX	2,092,411	1,083,949
UT	203,045	134,684
VT	74,016	52,901
VA	790,662	483,239
WA	685,432	420,281
WV	285,352	182,157
WI	703,075	507,621
WY	61,390	36,173

Source: HIAA, Source Book of Health Insurance Data, 2002