

Insurance

MARKET

VIEW in 2001

Policyholders depend upon insurance companies to remain fiscally solvent in order to pay claims. However, every year companies with problems come under state regulatory review, withdraw policies or dissolve entirely due to a variety of financial difficulties. Since 1947, United American has had a strong tradition of stability upon which our Policyholders, Agents, and Shareholders can rely. It is one more way UA provides peace of mind.

COMPANY SNAPSHOT

Prior to 1998, 274 COMPANIES collected individual premiums on Medicare policies. Of these, 112 COMPANIES did not collect any 2000 premiums on policies issued subsequent to 1997.

Company Name	Direct Premium Earned	Direct Claims Incurred	Loss Inc to Prem Earned %	Company Name	Direct Premium Earned	Direct Claims Incurred	Loss Inc to Prem Earned %
A.....	90,731	58,362	60.0	H.....	2,765	1,185	42.9
A.....	384,093	233,458	66.0	H.....	1,691	3,343	197.7
A.....	901,606	995	.1	H.....	233,520	96,781	41.4
A.....	396,663	380,176	95.8	H.....	69,002	54,510	79.0
A.....	95,426	181,257	189.9	L.....	7,782,287	6,477,582	83.2
A.....	410	-1,948	-475.1	L.....	4,103	1,822	44.4
A.....	2,383,062	1,898,320	79.7	L.....	23,238	17,925	77.1
A.....	657,607	362,936	55.2	L.....	73,407	97,407	132.7
A.....	1,378,010	902,878	65.5	L.....	92,629	200,235	216.2
A.....	961,437	759,264	79.0	L.....	918,586	971,371	105.7
A.....	6,868	5,835	85.0	L.....	369,927	261,614	70.7
A.....	5,452,742	45,263,896	83.0	L.....	785,030	928,824	118.3
A.....	646,320	501,073	77.5	L.....	2,647,594	2,560,825	96.7
A.....	35,404	8,788	24.8	L.....	4,607	3,577	77.6
A.....	2,030,126	1,440,357	70.9	M.....	236,700	265,274	112.1
B.....	1,715,735	1,065,705	62.1	M.....	186,689	177,563	95.1
B.....	251,767,278	230,749,624	91.7	M.....	90,040	45,892	51.0
B.....	70,271,367	51,176,689	72.8	N.....	164,443	268,276	163.1
B.....	46,910,482	39,857,439	85.0	N.....	7,404,458	5,146,843	69.5
B.....	41,147,455	33,748,881	82.0	N.....	19,026,622	13,226,838	69.5
B.....	203,820,210	150,031,725	73.6	N.....	127,673	128,615	100.7
C.....	36,660	24,320	66.3	N.....	448,809	412,885	92.0
C.....	8,239	8,045	97.6	O.....	43,539	84,093	193.1
C.....	689,284	380,112	55.1	O.....	4,051	7,893	194.8
C.....	205,568	221,558	107.8	O.....	494,470	538,341	108.9
C.....	3,908,732	2,885,633	73.8	O.....	5,278	5,594	106.0
C.....	25,724,969	23,015,084	89.5	P.....	6,986	12,106	173.3
C.....	7,439	6,659	89.5	P.....	257,951	233,306	90.4
C.....	3,764,755	2,931,729	77.9	P.....	4,051	7,893	194.8
C.....	81,708	110,129	134.8	P.....	6,787,275	423,865	62.5
C.....	181,718	123,435	67.9	P.....	45,901	37,180	81.0
C.....	282,898	218,040	77.1	P.....	151,240	213,761	141.3
C.....	211,230	243,062	115.1	P.....	113,876	155,172	136.3
C.....	4,906,153	3,022,188	61.6	P.....	616,841	172,414	28.0
C.....	241,314	301,740	125.0	P.....	238,919	210,578	88.1
C.....	734,832	1,116	0.2	P.....	16,662,611	12,405,550	74.5
C.....	92,863	67,286	72.5	R.....	5,114	4,488	87.8
C.....	37,025	35,468	95.8	S.....	2,052,695	1,885,573	91.9
C.....	531,342	254,802	48.0	S.....	161,726	149,500	92.4
E.....	8,604	9,703	112.8	S.....	110,313,713	81,437,383	73.8
E.....	3,730	0	0.0	S.....	17,521,252	13,793,905	78.7
E.....	1,537	1,608	104.6	S.....	85,254	99,535	116.8
F.....	56,989	64,815	113.7	T.....	467,102	617,928	131.3
G.....	7,234,517	6,469,168	89.4	T.....	2,000,840	1,509,357	75.4
G.....	570,384	498,839	87.5	T.....	1,794	476	26.5
G.....	18,836	21,254	112.8	U.....	77,281,199	52,795,148	68.3
G.....	591,349	608,888	103.0	U.....	629,261	607,713	96.6
G.....	3,915	4,902	125.2	U.....	839,945	544,222	64.8
G.....	97,888	193,862	198.0	U.....	569,833	344,940	60.5
G.....	26,299,643	21,422,126	81.5	U.....	664,331	583,281	87.8
G.....	500	279	55.8	U.....	823,955	796,860	96.7
G.....	259,898	353,418	136.0	U.....	147,744	118,969	80.5
H.....	25,331	12,656	50.0	U.....	1,669,366	1,218,008	73.0
H.....	2,263,987	1,924,561	85.0	V.....	10,923	21,811	199.7
H.....	1,285,369	1,085,600	84.5	V.....	4,083	7,470	183.0
H.....	16,320,031	14,832,826	90.9	V.....	75,345	226,360	300.4

Source:

NAIC

Medicare Supplement

Loss Ratios in 2000

November 2001