



Andrew W. King

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President, Exclusive Agency Division

Count Your Blessings With UA!

Hard to believe, but it's holiday season again. It's time to give thanks with our families for the many blessings we have received this year. There has never been a better time to be in the insurance market.

At United American, we have much to be thankful for. Our Branch Office Division is growing by leaps and bounds — recruiting is up and so are our sales. In fact, B.O.D. sales have been growing at an incredible pace all year. So far, 1999 sales are up 51% over last year and we just had another record pace week of over \$2.5 million!

While we give thanks for the bounty of opportunity given to us by UA, we are also entering a traditionally peak sales season. Many Agents think the holidays are a difficult time to gain new customers, but nothing could be farther from the truth. After saving all year, people actually have more extra money during the holiday season — money they could be spending with you if you sell them on the reasons why. Right now, there is heightened interest in Medicare Supplements as the government announces its annual changes in Medicare deductibles and other copayments. *See the new Part A and Part B charts on pages 9-10.*

Heightened interest in UA's Med-Supps comes from another major source as well. For the remainder of this year and continuing into the new year, it will also be easier to boost your Med-Supp sales due to increased withdrawals of HMOs and other private companies from the Medicare market. At the beginning of 1999 there were over 400,000 insureds dropped from their Medicare HMO plans. In July another 99 HMOs announced plans to pull out leaving an additional 327,000 beneficiaries scrambling for coverage. The thousands of seniors affected by these managed care withdrawals are now searching for alternative coverage.

Without good Med-Supp coverage, out-of-pocket expenses for seniors can be overwhelming. As people continue to grow older, there will be an even greater need for insurance. We at UA can help ease their concerns. When customers own United American protection, they can be assured that UA will pay all claims on time through our "Automatic" Claims Filing service. See what I mean on page 6. Then read page 7 for information about the viable senior market!

Throughout this year, we have focused on T.E.A.M. efforts. I've seen this attitude transform our Branch Office Division into an unstoppable force in the insurance industry. And I'd also like to commend your recent efforts to get the problem of excessive outpatient charges solved. UA made a call to action and boy did you respond. ***On November 15th, the Senate Finance Committee and the House Ways and Means Committee issued a joint press release announcing a tentative agreement on H.R. 3075 to include new limitations on outpatient coinsurance.*** I thank everyone for participating in this letter writing campaign and sending the message to Congress that overcharging seniors is UNACCEPTABLE. Keep up the great work! You are the BEST!

We'll continue to see you at the TOP, T.E.A.M.. Everyone keeps working together towards more improvement and achievement. None of us is as strong as all of us in reaching even higher levels of success! UA's Branch Office Agents are an indomitable force and are now the competition in the senior insurance market.

Congratulations to the following Branches for their Million dollar Milestones! (as of October 1999)

Jack Whittaker Charlotte	\$15,142,465	Guy Wolff Charleston, SC	\$4,205,464	Jeff Freeman Tulsa	\$2,195,488
Danny Jones Raleigh	\$15,116,321	Dan Allen Sacramento	\$4,075,387	Del Smith Baltimore	\$1,555,373
Rich Trommer Lancaster	\$8,787,163	Joel Myers Eugene	\$4,073,614	Phil Dean Phoenix	\$1,214,089
Charles Goodin, RHU Oklahoma City	\$5,061,497	Rick Gerbofsky Columbus	\$2,212,784	Stuart Moss Ft. Lauderdale	\$1,105,046

Happy Thanksgiving!