

Let Freedom Ring

We are familiar with the sound of America's historic years. 1776 was the year of our nation's birth. The Civil War ended in 1865. In 1969, we landed a man on the moon — and now it is 2001. It is hard to imagine how historians years from now will compact all the challenges and triumphs of this year into a few tidy paragraphs in our nation's annals. We will always remember where we were on September 11, the images on television, the expressions of disbelief on the faces of family and friends. Hopefully, the writers of history will see fit to include also how the spirit of America rose out of the ashes of tragedy, how a global family united in a fight against terrorism, and how people of all faiths came back stronger, more determined, and unafraid.

It has been a significant year for insurance as well. In the Health insurance market, over 536,000 policyholders were disenrolled from Medicare+Choice programs, continuing a trend of decline for managed care. On the Life side, the events of 9-11 have underscored the need for coverage, and inquiries about policies have spiked. People view insurance with new eyes. The protection and peace of mind offered by an insurance policy has become more relevant, and interest in buying a policy is indeed increasing — and we intend to deliver.

At United American, we know an Agent is not just a salesperson. An Agent is also an advisor, an advocate, and a friend. It is the responsibility of an Agent to help families determine their needs and prepare for crisis. It is a job that will be mentioned among the proud accomplishments of UA's history, and one which is of absolute importance. You have helped us live up to our name, a name which seems more significant than ever...*United American*. UA has always represented freedom to customers and Agents alike. For policyholders, UA is freedom to choose their own doctors and hospitals. For Agents, UA is freedom to succeed.

United American Agents have responded with integrity to the challenges of 2001. You have helped thousands of families in a job well done. We are grateful for your loyalty to ideals this past year and are confident that we are well-prepared for 2002. From all of us, we wish you all the best this holiday season.

R.B. Hudson

Mark S. McAndrew

Arthur W. King