

We Serve with Gratitude

In one form or another, the insurance industry has been a part of the human condition for thousands of years. As far back as 3000 B.C. when Chinese merchants sailed the seas, a form of marine insurance protected traders if merchandise was lost or damaged in transit. That was the beginning of an industry that would grow and develop over the next several centuries. In 1735, the first United States' insurance company called the Friendly Society was established in Charleston, S.C. In 1759, the first life insurance company was established in Philadelphia by the Presbyterian Church Synod. New York passed the first general insurance law in the U.S. in 1849. A year later, Franklin Health Assurance Company of Massachusetts offered the first accident and health insurance. The insurance industry has a long, honorable and illustrious history. It has been protecting the lives and property of our citizens for several hundred years and will do so for generations to come.

Our industry provides a service to society that is so tremendously important, we can't even begin to imagine what life would be like without it. We protect and hold safe the lives of men, women and children and provide them with a security they would not know otherwise. At United American, we offer an outstanding product line, first class customer service, and rock-solid financial stability to our policyholders. Our customers know, without a doubt, that we will be there when they need us!

We all feel very grateful to be associated with the insurance industry, and with the life and health industry in particular.

In spite of rising healthcare costs, it makes us proud to know that United American will still provide customers with affordable protection when and where they need it.

The holidays seem a particularly appropriate time to acknowledge and appreciate the values we uphold. The ability to serve our policyholders is one of those values, and one for which we are grateful every day of the year. Because of your outstanding efforts to help people live better lives, you provide our UA policyholders with the ability to protect who and what is important to them. That is a wonderful gift to give any time of the year, and having you representing UA is a gift we especially value.

As you consider your many blessings this holiday season, we encourage you to put gratitude near the top of the list – gratitude to be associated with the best industry and one of the best companies in the marketplace. Take time to celebrate the joys of the season with your families and friends and to share your bounty with those whose lives are not as richly blessed as your own.

Take pride in your accomplishments during 2004. We certainly do! Sure, there will be challenges awaiting all of us in 2005. But, there is no doubt in our minds that we'll meet those challenges with the same talent, expertise and professionalism we always have. Get ready for the new year and make it the best one of your life!

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