



## Defining United American

Organizations are defined by their values. In business, the ability to translate principle into practice is the measure of success. In 1947, United American Insurance Company established an organization based on four core values: stability, service, quality, and commitment. Today, UA continues to evolve but remains defined by these principles set more than a half century past. It is by honoring our foundation that we also forge our future and continue to ensure our success.

## Stability

Stability is an absolute essential in insurance. When selecting an insurance provider, customers want a company they can depend upon to pay claims. Clients invest in a policy and expect that policy to perform when needed. United American has often said it is the company that does what it says it will do. For more than a half century, United American has been meeting the individual insurance needs of its customers.

For more than 30 consecutive years, United American has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (rating as of 6/09). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 12/09).

## Service

Service is often the distinction between a good and a great company. A great company goes the extra mile to not just sell a product, but to establish a relationship with the customer. At United American, we believe we are a great company, and we continuously strive to deliver superior service and customer convenience.

Customers, who subscribe to UA Partners, our optional, noninsurance discount health services program are provided with the peace of mind that their claims will be delivered to United American electronically by our "Automatic" Claims Filing®(ACF) system - without paperwork or hassles.

Our **2009 Performance Record\*** speaks for itself:

Insurance in force	<b>\$839,649,961</b>
Policies in force	<b>445,711</b>
Total Claim Transactions	<b>5,572,469</b>
Medicare Supplement Checks Issued	<b>2,214,181</b>
Policies Issued	<b>47,881</b>
Customer Calls Serviced	<b>958,114</b>
Turnaround Times:	
> Medicare Supplement Claims Processed	<b>2.96</b> calendar days
> All Policies Issued	<b>8.05</b> calendar days

*\*Based on Company statistics as of 12/08.*

## Quality

Quality is an investment in the future. Clients choose quality when they intend to keep a product for a long time. United American will never compromise product integrity for the benefit of price. UA has always operated on the premise that policyholders want quality and value, and when they buy UA, they get both. We offer a diverse portfolio of top products designed to meet the needs of our clients both now and in the years to come. UA offers individual, supplemental Health, Life, Medicare Supplements, and Annuity products, and we also offer products to the worksite arena, all of which feature:

- >**Guaranteed Renewability.** UA policies can never be canceled or nonrenewed as long as premiums are paid on time.
- >**Flexible Benefits.** UA policies are designed to provide basic protection for individuals and families or serve as a supplement to existing coverage. You choose the benefits and amounts of coverage which are right for you. These can be adjusted as your life and needs change.
- >**Freedom of Choice.** United American policyholders are free to visit any doctor or hospital they wish. Our customers are not restricted to a network or list of providers.
- >**Portability.** UA's plans are all individually written, so our policies go where you do. Though you may move to a different state or change jobs, UA's benefits remain the same. For Medicare Supplement policyholders, your policy is still accepted wherever Medicare coverage continues to be available.

### **Commitment**

*The essence of commitment is vision. It is the ability to capitalize on experience and create a path into the future. At United American, every decision is made based on what is best for the customer, the Agent, and the company. UA's leadership is committed to our market and to remaining a safeguard our policyholders can count on for years to come.*

*As a Company, we have seen some big changes, and I'm sure there are more to come. Our policyholders can rest assured that UA is with them for the long haul. Whatever the future may hold, United American will be there.*

Vern D. Herbel  
CEO, United American Insurance Company



## **Industry Ratings**

### **A+ (Superior)**

**A.M. Best Company** - more than 30 consecutive years for Company financial strength

*Superior* companies are defined by A.M. Best as having achieved superior overall performance when compared to Best's standards. These companies have a very strong ability to meet their policyholder and other contractual obligations over the long term. (as of 6/09)

### **AA- "Very Strong"**

**Standard & Poor's** - financial strength

*Very Strong* companies are defined by Standard & Poor's as offering very strong financial security. The capacity to meet policyholder obligations is strong for these companies under a variety of economic and underwriting conditions. (as of 12/09)

*These ratings refer only to the overall financial strength of the company and are not a recommendation of the specific policy provisions, notes or practices of the insurance company.*