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Collin County Purchasing Department
Attn: Sara Hogle, CPPB, Contract Administrator
Collin County Administration Building
2300 Bloomdale Rd, Suite 3160
McKinney, TX 75074

RE: Collin County RFP

Dear Ms. Hogle:

We would like to express our sincere appreciation for allowing us the opportunity to submit the attached RFP response and proposals for Collin County. We believe that United American is uniquely qualified to work with the County and we propose to offer fully insured Medical and Part D plans that will coordinate directly with Medicare.

United American Insurance Company (UA) is a wholly-owned subsidiary of the Torchmark Corporation, a publicly traded financial services holding company listed on the New York Stock Exchange. Torchmark has over \$16.1 billion in assets and its annual revenues exceed \$3.3 billion. UA first began doing business in 1947 and has specialized in Medicare Supplement insurance since the inception of Medicare in 1966. Currently, UA provides supplemental coverage to group retirees nationwide. Groups as large as the International Brotherhood of Teamsters, which consists of 29,000 participants, and as small as a local water district of 50 participants have chosen UA to provide their retiree health insurance protection. Over the years, we have developed an industry reputation for quality products, first class service and financial stability.

In 1966 when Medicare was signed into law, UA made the decision to focus primarily on the Senior Market. We gained the recognition as one of the nation's leading writers of Medicare Supplement – a distinction we maintain today. UA also pioneered the national 'Automatic Claims Filing (ACF)' process, an electronic claims delivery system that automatically delivers Part B Medicare claims directly to the insurer.

UA is rated A+ (Superior) by A.M. Best (as of 6/11) and has maintained this rating for over 30 years. We are also rated AA- (Very Strong) by Standard and Poor's (as of 5/10).

In the following attachments, you will find the contents of our plan offerings. All fees and commissions have been omitted from the rates as indicated in the RFP. If we are awarded this contract as of 9/1/2011, UA will guarantee that your medical rate will not increase until January 2013. Please be advised that our medical renewals have been less than 5% over the last 6 years.

Should UA be awarded this contract, we are confident that your retirees will be very pleased with our product, service and rates. We look forward to the potential opportunity of serving retirees of Collin County.

Regards,

Derek Schelldorf