



# United Security Assurance Colonial American Life

United Security Assurance Company of Pennsylvania and Colonial American Life Insurance Company are privately held companies owned by CMS Financial Services Corp. We are dedicated to providing superior health products at fair and reasonable rates, and committed to the fair treatment of our agents and policyholders. Our expertise in the individual insurance market, especially senior life products, long term care, home health care, hospital indemnity, and disability income help to produce outstanding results. We strive to build effective, long lasting relationships and take pride in our responsiveness to our agents' and policyholders' needs.

## OPERATING STRENGTHS

- United Security Assurance and Colonial American Life value the tradition of service to the policyholder, while providing the most up-to-date products at competitive prices.
- United Security Assurance, Inc. and its wholly owned subsidiaries are listed in the A.M. Best Life/Health Insurance Report. For 2009, the insurance subsidiaries received a "B+" (Good) rating from A.M. Best with a Stable Outlook.
- The insurance companies continue to show positive operating results in premium income, investment income, and gains from operations, as well as growth in surplus each year. Our combined 2008 premium grew by 3% from 2007 to \$17+ million; our assets grew by 16% to \$65+ million, and our capital and surplus grew by 10% to \$21+ million.
- In-house underwriting, claims, and accounting.

## GEOGRAPHIC TERRITORIES

- **United Security Assurance Company of Pennsylvania** is licensed in Illinois, Kansas, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Texas, South Carolina, and West Virginia.
- **Colonial American Life Insurance Company** is licensed in Florida.

## PRODUCT PORTFOLIO *(product offerings vary in each state)*

- **Long Term Care Plans**
  - Affordable coverage
  - Issue ages: 18-99
  - Feature both Non-tax Qualified and Tax Qualified plans
  - Qualified LTC Partnership Plans in PA and MN
  - Offer plans that underwrite substandard health conditions
  - Provide plans with or without Home Health Care
  - Offer plans with or without inflation protection
  - Most plans include built-in Restoration of Benefits and Waiver of Premium

## PRODUCT PORTFOLIO *(product offerings vary in each state)*

- **Home Health Care Plans**
  - Issue ages: 18-99
  - Long and short-term options
  - Include built-in Restoration of Benefits
  - Offer spousal discount
  - Provide peace of mind for consumers not interested or who cannot afford nursing home coverage
- **Hospital Indemnity Care Plans**
  - No elimination period
  - Provide indemnity payments for hospital stays
  - Allows additional benefits payable for ICU confinement
  - Pays for out-patient emergency room charges and
  - Ability to add Home Health Care and Nursing Home riders
- **Life Plans**
  - Affordable protection to Preferred and Sub-standard risks
  - Whole Life and Modified Life Plans
  - No surcharge for smokers

## UNDERWRITING PHILOSOPHY

- Our in-house underwriting team takes a flexible and common sense approach to underwriting by:
  - using a health and lifestyle approach to underwriting risks
  - employing the use of counter-offers to ensure placement of 95% of our agents' business
  - maintaining open lines of communication between underwriting, marketing and our agents
  - being responsive to our agent and client members

## CLAIMS PHILOSOPHY

- Our claims team is dedicated to our policyholders and ensures our timely, accurate claims process by:
  - paying the right person the right amount of money when it's needed most
  - making decisions under conditions of uncertainty and in complex situations
  - empathizing and understanding another person's thoughts, feeling, values, and beliefs to exceed service expectations
  - demonstrating expert knowledge of our products
  - displaying the ability to adapt to change, consider alternatives, and shift priorities to meet our customers' needs
  - building effective relationship and implementing effective solutions to meet our policyholders' expectations

To learn more about United Security Assurance and Colonial American Life, call our Marketing Department at **800-872-3044** or visit our website at [www.usa-cal.com](http://www.usa-cal.com).