



United Security Assurance

Company of Pennsylvania

“Where quality and service go hand-in-hand.”

United Security Assurance Company of Pennsylvania is a privately held life and health company owned by CMS Financial Services Corp. Since 1983, we have been dedicated to providing quality life and health products at fair and reasonable rates, and are committed to the equitable treatment of our agents and policyholders. Our expertise in the individual insurance market, especially senior life products, long term care, home health care and hospital indemnity 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 values the tradition of service to the policyholder, while providing the most up-to-date products at competitive prices.
- United Security Assurance is listed in the A.M. Best Life/Health Insurance Report. Our “B+” (Good) Financial Strength Rating (FSR) was reaffirmed in March 2010.
- The insurance company continues to show positive operating results in premium income, investment income, and gains from operations each year. Our 2010 premium grew by 30% from 2009 to \$28 million; our assets grew by 8.5% to \$115 million, and our capital and surplus decreased slightly to \$19 million from \$20.5 million.*
- In-house underwriting, claims and accounting expertise.

GEOGRAPHIC TERRITORIES

- **United Security Assurance** has products available in Florida, Illinois, Kansas, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, South Carolina, Texas and West Virginia.

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 FL, MN, MO, ND, OH, PA, SD, and TX
 - 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 Whole 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 80% 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 relationships and implementing effective solutions to meet our policyholders' expectations

To learn more about United Security Assurance, call our Marketing Department at **800-872-3044** or visit our website at www.usa-cal.com.