



# Web Eagle

January 2017

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance.



All of us here at United Security Assurance send you and your family best wishes for a happy, healthy, and prosperous New Year.

For producer use only.

The Management and Staff of United Security Assurance

### Faxing Applications

We can accept faxed applications with voided checks at this toll-free number

**888-976-5969.**

Download your copy of the [fax cover sheet](#).

### Ordering Supplies

USA licensed producers can order directly from our website or contact our Forms Coordinator, at 800-USA-3044 (ext: 131).

### Quoting Software

Our quoting software can be downloaded from our [website](#)\*. Contact us, if you are unable to download the quoting software or if you would like to have an illustration done for you.

Our LSS and LSS Select LTCi products are featured on StrateCision

## President's Message



Last year was an eventful year for us and for our country. After several years of working at it, we found a solution to a financial issue that was caused by certain blocks of LTC business that were purchased some years ago. The large reinsurance transaction I refer to was completed in August and we began to get settled in to "life after reinsurance" or to what some of us call "USA 2.0." We ceded a significant amount of our premium and claims to our reinsurer, as well as policyholder liabilities and the assets that back those liabilities. We have emerged as a smaller company that is more in control of our future destiny.

It would have been nice if the LTC industry outlook had cooperated by pivoting towards short term growth, but, as you know, nothing is guaranteed in life, and we need to continue to make "lemonade" out of all those lemons being hurled at us! The American People also found what they believe to be a solution to incremental, "status quo" federal government by electing a President that has promised to be a game changer and Make

or LTC Quote, quoting platforms.

\*This is a secured section of our site that requires [registration](#).

**Contact Us**

673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-USA-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

Visit Us on:



America Great Again. While we believe America is still the greatest country on this Earth, there is always room for improvement! In that spirit, we wish our new President and his team much success.

We expect that 2017 will be a year of transition for us and for our country. We hope to achieve some small but safe level of growth. We continue to explore new ways to serve you and your clients better, including the use of new technology and new cutting edge products. We strongly believe that it is inevitable that the LTC insurance industry will heal over time and we are here for you.

While many experts agree that current LTC policies are priced properly with respect to underlying benefit utilization and other key assumptions, their generally high cost has reduced the size of the market. The industry continues to suffer from the effect of low interest rates on invested assets, in addition to negative consumer sentiment caused by a continuing large number of premium rate increases (thankfully not on the products we have written ourselves.) On the other hand, due to unstoppable demographic trends, we see the current malaise in the LTC field as being temporary in nature, but one that will take some time to correct itself. While most insurers are not yet seeing a near term "upside" in the LTC field, we believe one will come. It would help if interest rates continue to move upwards and if our new Congress decides to support the private LTC market, say by including a federal income tax exclusion for LTCi premiums in any tax reform proposal that is being considered.

As always, thank you for working with us. We know it's tough out there. We continue to try to make it easier for you. Rest assured we greatly appreciate your business!

Best Wishes for a Happy and Successful New Year,

Bill Neugroschel  
President and CEO

---

**Congratulations**

We want to congratulate our producers who were

rewarded cash for the holidays through our 2016 producer incentive program, "*Mission Accomplished! New Opportunities with USA.*" We hope each of you were able to put the extra cash to good use.

To all our producers, we would like to take this time to thank each of you for your continued business and on-going support.

---

## Holiday Giving

A huge "THANK YOU" to our Souderton home office staff, their families, and friends for the cash donations and many toys that were donated to the Toys for Tots organization. In our sixth year as a corporate donor and official drop-off site, we were proud to assist the U.S. Marine Corps in their mission to bring joy to a child's Christmas.



---

## Coventry Service Programs Webinar

We would like to thank all our producers who attended last month's Coventry Service Program webinar hosted by Phyllis Bailey, National Director of Coventry Service Program. We hope the webinar provided you with a better understanding of how the Service Program works with our LifeStyles Solutions and LifeStyle Solutions Select insurance plans.

We are planning to host additional webinars throughout the year, highlighting the special features and added-value services offered with our various insurance plans. Stay tuned!

---



This message was sent to email@example.com from:

United Security Assurance | webeagle@usa-cal.com | United Security Assurance | 673 East Cherry Lane |  
Souderton, PA 18964

Email Marketing by



[Unsubscribe](#)