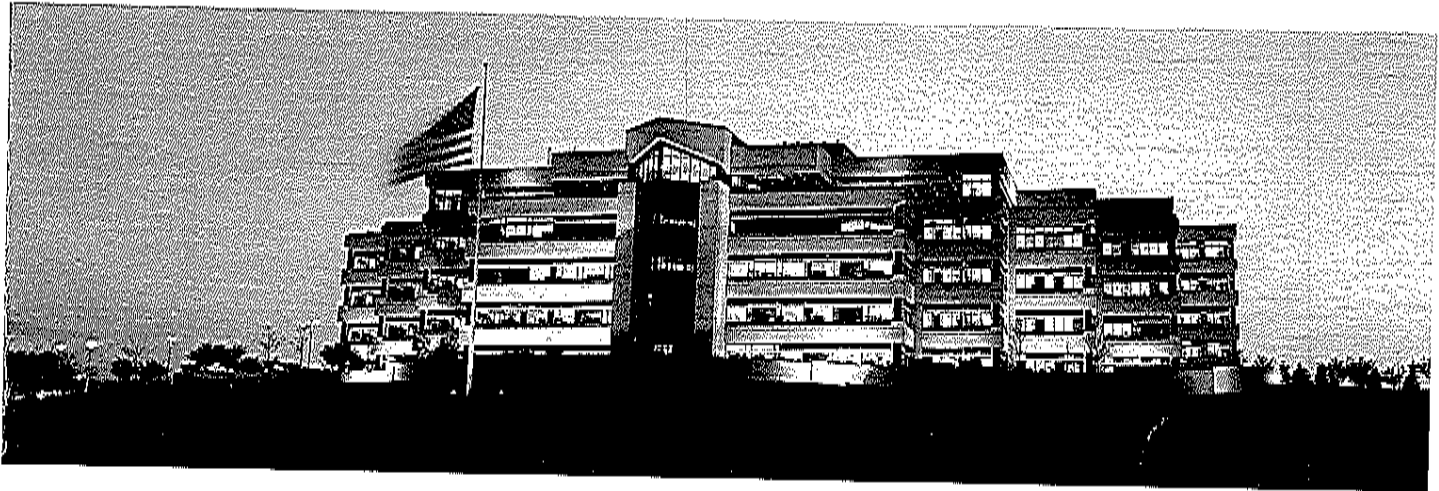


# **American Medical Security Group, Inc. 2000 Annual Report**



*“2000 was a year of building and focusing for AMS”*

*Samuel V. Miller*

*Chairman and Chief Executive Officer*

INDIVIDUAL AND FAMILY MARKETS...

## **RAPID GROWTH AND PROFITABILITY**

**Gary Beck** is President of Universal Marketing of America, St. Charles, Mo. For three years his company has focused on selling a custom-labeled product for individuals and families administered and underwritten by AMS.

"There are always going to be bumps in the road, whether it's rate increases or something else. My business, though, is built on trust, character and relationships. That's why AMS is such a good fit for us and why it's our only carrier. A lot of the agents who sell for us feel they are AMS.

"We serve a niche market of self-employed people, and that includes farmers and ranchers. The plan we have with AMS appeals to them because it is so flexible, with value-driven benefits. That doesn't mean it's the cheapest. Value, for one, includes the AMS back-office.

"It's the way AMS treats our clients. You won't find a nicer group of people than those in AMS' customer service area. Even when they tell you 'no,' it's fair. And our clients keep coming back."

**Jay Horowitz**, Horowitz & Associates Insurance Agency, Naples, Fla., specializes in selling health insurance for individuals and families. AMS' MedOne product represents a large percentage of his business.

"Because of the cost of insurance in Florida, more and more employers are telling their workers that they will give them more money in their paycheck, but that they should find their own coverage. MedOne is a very practical plan for these people, whether they're attorneys or construction workers.

"They want to be responsible for their own policies, and they want to be able to pick their own benefits. They also want to be able to reach someone from their insurance carrier after 5 p.m. or on weekends. With MedOne and AMS, they get that and more.

"AMS is our primary carrier because of its stability and the support it gives my business. I would never be as knowledgeable about the individual market if it weren't for Beverly and Mitchell (Beverly Stolki, AMS District Sales Manager, and Mitchell Bodden, AMS Regional Sales Manager). And if I have a question or a problem, I can pick up the phone and it's taken care of. You don't get that kind of support from most insurance companies."

*el they are AMS"*



Jay Horowitz (center)