



Media Contacts:

Marta Reeves
Pan-American Life Insurance Company
(504) 566-3112

Stephanie Vainder
Fleishman-Hillard
(305) 520-9024

Pan-American Life and USNow Join Forces

NEW ORLEANS — (November 8, 2006) — Pan-American Life Insurance Company's Worksite Division has announced the signing of a marketing agreement with USNow, a Dallas-based national marketing agency.

"Pan-American and USNow have worked together successfully in the past," said Executive Vice-President Patrick McGunagle. "It's definitely exciting to be able to bring these two strong, experienced and innovative companies together again."

McGunagle also noted that Pan-American Life remains focused on developing and introducing new market-leading worksite products to better serve its customers and enhance service.

USNow is one of the fastest growing providers of health insurance products and services in the United States and currently has products and services approved in 41 states. Its services are marketed to companies through a nationwide broker network. Their insurance benefits are underwritten by some of the largest and most respected companies in the United States.

"Finding an experienced carrier to underwrite our program is instrumental in USNow becoming a national leader in the limited medical marketplace," said David Lindsey, CEO of USNow.

About Pan-American Life Insurance Company

New Orleans-based Pan-American Life has been a leading international insurance company for more than 90 years. Founded in 1911, Pan-American employs more than 800 worldwide, providing its top-rated life and disability insurance, worksite benefits and financial planning services in 43 states, the District of Columbia (DC), and Puerto Rico. Its international operations, offering life and group health insurance throughout Latin America, includes affiliates in Panama, Guatemala and Colombia, and branch offices in Ecuador, El Salvador and Honduras.

About USNow

Founded in 1995, USNow (www.usnow.com) pioneered the concept of managed limited medical benefit plans, which provide underinsured/uninsured individuals and corporate employees with access to affordable group healthcare. Thanks to their comparatively low cost and flexible coverage options, managed limited benefit plans are extremely popular with companies of all sizes, many of which are struggling to adjust to the rising costs of traditional medical plans. A nationally recognized leader in the administration and management of limited benefit plans, USNow's services include health advocacy, PPO discounts, customer care services, on-site enrollment center, claims re-pricing, fulfillment and billing to name a few.