

PROASSURANCE
MID-CONTINENT
UNDERWRITERS, INC



FOCUS

May 20, 2014

The first major holiday of your summer is nearly here ... We've showcased two of ProAssurance Mid-Continent's three different programs so far in 2014 by way of this newsletter, and now it's time for our Long-Term Care (LTC) program to have its moment in the sun!

Leading the way in LTC as one of our hottest classes under *any* program is Personal Care Homes (PCH). Generally these types of facilities are converted residences; state licensing often has a bed maximum of six. We continue to see these popping up in large numbers all over the United States. Minimum premium for Personal Care Homes is \$3,000 for our standard \$1 million per occurrence/\$3 million aggregate limits. You have the ability to increase the primary to \$2/\$4 million for additional premium.

While state licensure ultimately determines risk type, the care being administered in PCHs is typically limited to cooking, cleaning, and conversation. To help you indicate to your agents that you have an avenue for this type of risk, we've created marketing flyers for this and other programs and classes. These flyers have a blank area to accommodate your logo and submission information. Look for these and other helpful items in the "Broker Toolbox" on our website at ProAssuranceMidContinent.com.

Wishing you all the best summer has to offer!

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