

August 19, 2014

Over the course of this year we've provided information to help you better understand ProAssurance Mid-Continent Underwriters' capabilities. Based out of Houston, Texas, ProAssurance Mid-Continent underwrites healthcare professional liability insurance on an excess and surplus lines basis. With you, our wholesale broker distribution channel, we offer a multitude of classes for allied healthcare, social services, and long-term care. In this newsletter we've shared details about these programs and classes, as well as tools to help you place business with our underwriters.

Here are some things you may NOT know about ProAssurance Mid-Continent!

- As a division of ProAssurance, we operate as an A.M. Best A+ (Superior) XIII-class carrier and write on both ProAssurance Casualty and ProAssurance Specialty papers.
- While ProAssurance is headquartered in Birmingham, Alabama, with admitted market healthcare liability insurance companies working with retail agents, Mid-Continent specializes in the programs noted above on an E&S lines basis—working through wholesale brokers.
- As an active broker with ProAssurance Mid-Continent, you have an assigned underwriter. He or she strives to provide 48-hour turnaround or less on most submissions.
- Mid-Continent currently writes business in 49 states. Our only exclusions are the state of New York and skilled nursing facilities in Florida.
- Our redesigned website has easier access than ever before to the applications you need, with one submissions email: midcsubmis@proassurance.com.
- Applications also are available as interactive pdfs, so there is no need for handwritten scans.
- In many cases, we can bind from another carrier's application. If your insured already has one filled out, please submit it!
- To ease renewals, our system automatically sends our renewal application; that is simply a two-page questionnaire to update exposures.
- **While not a new development, we utilize an all-inclusive policy form** for all classes within our allied health and social services programs. This form includes PL and GL with separate limits, as well as incident-sensitive trigger, employee benefits liability, and sexual abuse coverage of \$250k/\$750k—all standard without further endorsement necessary.

Most of all, we want you to tell us what we can do to help you place business with Mid-Continent. What trends are you seeing from other carriers? What tools are they offering? Do they offer website innovations you'd like to see from us? Please share your ideas and suggestions! Simply reply to this email with your input.

Thank you for your business; we look forward to hearing from you!