# Healthcare Agency Professional Liability Program

**Explanatory Memo**

National Union Fire Insurance Company of Pittsburgh, Pa. (the “Company”) submits for your review and approval revisions to its Healthcare Agency Professional Liability Program (the “Program”) on file with your Department under Filing Nos. NU‐C‐42 and AIC‐09‐EO‐08. The filing updates the application, declarations page and provides additional endorsements for use with the Program.

The purpose of this filing is to provide insureds under this Program with greater flexibility in insurance coverage to meet the changing needs of their business. The endorsements were developed based on consistent trends in request for coverage from Home Health Agencies, Hospice Care Providers, and Medical Staffing Agencies, as well as trends in coverage available in the market. Many of the endorsements are administrative in nature and will allow the company to respond quickly to simple requests for policy changes by the insureds. Other endorsements were developed to meet the growing needs of these agencies to meet more stringent contractual obligations they are faced with for insurance coverage by both public and private entities they provide services for.

The coverages provided with a premium impact fit within the Company’s filed rating structure for this Program, filed under filing no. AIC‐09‐EO‐08. The rate pages have been updated to include rules for the new forms with a premium impact. There is no rate change to existing filed and approved rates.