**EXPLANATORY MEMORANDUM**

National Union Fire Insurance Company of Pittsburgh, PA submits for your review and approval one (1) manuscript endorsement, to be used with the Health Care Agency Professional Liability Policy form 60746 (07/94), currently on file with your Department under company filing no. NU-C-42, which endorsement is being issued to 24-Hour Medical Staffing Services, LLC.

This Endorsement is broadening coverage because it deletes the Insured vs Insured Policy Exclusion when the Scheduled Organization is included as an Additional Insured on the policy. There is no additional premium charge as the carve-back applies only to the Scheduled Organization.