LawyerCare

ProAssurance Companies
P.O. Box 150
Okemos, MI 48805-0150

PROASSURANCE.
Treated Fairly

IMPORTANT NOTICE

Dear Insured:

ProAssurance is happy to announce an exciting change to our LawyerCare® product. On January 1, 2013, Medmarc Casualty Insurance Company became a part of the ProAssurance Corporation holding company. Both ProAssurance and Medmarc Casualty have a longstanding commitment to lawyers' professional liability.

ProAssurance will no longer write new lawyers' professional liability insurance as of May 1, 2015 and will begin non-renewing all lawyers' professional liability insurance policies in the state as of May 1, 2015. This decision will have no impact on your existing ProAssurance policy until the expiration date. Instead, over the next year, ProAssurance is going to be transitioning all of its lawyers' professional liability policies to its new subsidiary Medmarc Casualty Insurance Company. By doing so, we will be better able to address your firm's evolving insurance needs. The new Medmarc Casualty LawyerCare product includes new and improved coverages:

- Cyber Risk coverage which provides important protection to your firm after a data breach
- PracticeGuard® coverage has been revised to provide clearer benefits for your firm in the event an attorney becomes disabled or dies an accidental death
- New and improved risk management resources to assist you with risk mitigation strategies and practice management solutions

Your current agent is aware of this transition to our sister company, Medmarc Casualty. Your agent is automatically eligible to work with Medmarc, and will continue to service your insurance needs going forward. There is no change in the underwriting or claims personnel who service your LawyerCare policy. In fact, utilizing Medmarc's new and improved IT systems will improve response and turnaround times to your agent.

Because the current ProAssurance LawyerCare policy will no longer be offered, we are required by state insurance laws and regulations to notify you that your ProAssurance LawyerCare policy will not be renewed. Enclosed is a Notice of Non-Renewal. Please be assured the non-renewal is a business requirement only and is no reflection of your individual risk. Also enclosed is an Application packet from Medmarc Casualty.

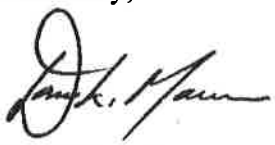
What you need to do to continue your LawyerCare® professional liability coverage underwritten by Medmarc Casualty Insurance Company.

Please complete the enclosed renewal application and return it to your current agent. Your information will be reviewed according to the normal annual underwriting process and if your risk is acceptable, you will receive a premium indication for a new policy with Medmarc Casualty. Your firm will be underwritten and priced according to your actual exposures, with recognition of your firm's internal controls and risk management practices. Assuming that you are eligible for issuance of the new policy, you will be granted prior acts coverage thereby eliminating the need to purchase an extended reporting endorsement from ProAssurance. Further, Medmarc Casualty will recognize 100% of ProAssurance Casualty's vesting toward the extended reporting endorsement for retirement at no additional charge.

You will continue to receive the same superior claims and underwriting support, along with improved risk management resources and outstanding service from your current agent.

If you have any questions about this transition, please contact your agent. Thank you for continuing to support LawyerCare Lawyers' Professional Liability Program.

Sincerely,



David L. Maurer
Business Leader - LawyerCare
ProAssurance Companies