

May 24, 2004

To the BRIM Insured Physician, Physician Corporation,  
or Physician-Operated Clinic Addressed:

**RE: Transition from BRIM to West Virginia Physicians' Mutual Insurance Company**

Effective July 1, 2004, BRIM will no longer be authorized by law to issue medical liability insurance policies to health care providers under the BRIM II program.

It is intended that all physicians, physician corporations and physician-operated clinics currently insured by the Board of Risk and Insurance Management (BRIM) under the House Bill 601 Medical Liability Insurance Program (BRIM II) will transfer to the West Virginia Physicians' Mutual Insurance Company (the "Mutual") effective July 1, 2004. The Mutual will assume the liabilities and obligations upon the transfer of the assets.

In order to facilitate a smooth transition, we wish to provide direction regarding procedures to follow in the next few months. We appreciate your consideration and patience as we work together through this important transition.

Marsh, as the program administrator for BRIM II, will continue to provide policyholder services, including claims, to BRIM II policyholders through June 30, 2004. Your contacts at Marsh will remain the same.

**However, Acordia, the administrator for the Mutual, will be processing policy renewal and policy changes of any kind with an effective date on or after July 1, 2004.**

Acordia has received the July and August renewal files from BRIM / Marsh and will receive all other files by July 1. If your coverage renews in either July or August, and if you have not already submitted a renewal application, Acordia will send your renewal application to you or your agent within a few days. Acordia will underwrite and quote your July or August renewal prior to the effective date. They will be in a position to provide all policyholder services beginning July 1, 2004.

The initial contact at Acordia is:

Scott Atkins – telephone 304.347.0751, e-mail [scott\\_atkins@acordia.com](mailto:scott_atkins@acordia.com)  
One Hillcrest Drive, Charleston WV 25303  
P.O. Box 3186, Charleston, WV 25332-3186

FAQs (Frequently Asked Questions) have been provided that will answer some of your questions.

The West Virginia Board of Risk and Insurance Management, the Mutual, Marsh and Acordia are committed to making a smooth transition from BRIM to the Mutual. Thank you for your cooperation and understanding as we work through this endeavor.

Sincerely yours,

Charles E. Jones, Jr.  
Executive Director

(over)

## FREQUENTLY ASKED QUESTIONS

1. Where do I send renewal applications and receive renewal information for policies with a renewal date of June 30, 2004 or before?

Marsh

Where do I send renewal applications and receive renewal information for policies with a renewal date of July 1, 2004 and later?

Acordia

2. Regardless of the policy effective date, if you need approval for a locum tenen physician effective June 30, 2004 or before you contact:

Marsh

If you need approval for a locum tenen physician effective July 1, 2004 and later you contact:

Acordia

3. If you need any policy change (i.e., address change, change from part time to full time, etc.) or need a certificate of insurance June 30, 2004 or before, you contact:

Marsh

If you need any policy change or need a certificate of insurance July 1, 2004 and later, you contact:

Acordia

4. Regardless of the effective date, if you have a question or need clarification of your coverages June 30, 2004 or before, you contact:

Marsh

If you have questions or need assistance with your coverage July 1, 2004 and later, you contact:

Acordia

5. If you have an installment payment due June 30, 2004 or before, you contact:  
Marsh

If you have an installment payment due July 1, 2004 and later, you contact:

Acordia

6. If you are an agent and you have questions about your commission for premium paid June 30, 2004 or before, you contact:

Marsh

If you have questions about your commission for premium paid July 1, 2004 and later, you contact:

Acordia

7. Regardless of the effective date of your policy, if you need to add a physician June 30, 2004 or before, you contact:

Marsh

Regardless of the effective date of your policy, if you need to add a physician July 1, 2004 and later, you contact:

Acordia

8. If you need a Reporting Endorsement (Tail) quote June 30, 2004 or before, you contact:

Marsh

If you need a Reporting Endorsement quote July 1, 2004 and later, you contact:

Acordia