



## Binding Authority (MGA) Updates

Insential has achieved significant growth with our Binding Authority contracts during the course of 2010. We appreciate your business, and your willingness to partner with us.

As a proactive measure to insure our binding authority products bring increased value to our agent partners in 2011, we are pleased to announce the inclusion of enhanced coverage parts, especially as they relate to our contracting customers.

Please note the following coverage enhancements:

- Additional Insured Endorsement
- Blanket Additional Insureds
- Primary and non-contributory wording
- Waiver of subrogation
- Additional Insured Owners, Lessees, or Contractors - Scheduled
- Waiver Of Transfer Of Rights Of Recovery Against Others To Us - Blanket
- Additional Insured Owners, Lessees, or Contractors – Automatic Status When Required In Construction Agreement With You
- Additional Insured Owners, Lessees, or Contractors – Completed Operations

Other proactive measures are planned for the coming year. These changes will be communicated to you as we reach completion.

For now, we would like to thank you again for your support, and pledge continued aggressive quotations and service from Insential.

**Please contact us at [contact@insential.com](mailto:contact@insential.com), visit us at [www.insential.com](http://www.insential.com), or call us at 888-571-6160.**