

Monitor Liability Managers, LLC Overview

About Monitor Liability Managers, LLC

Monitor is an underwriting management company specializing in executive and professional liability insurance.

All insurance products are not created equal. The true value of an insurance product comes from the people and the company backing it. Our current management team has led Monitor since it was founded in 1992. Our consistency of leadership and industry expertise provide our clients with insurance products unsurpassed in the marketplace.

Claims Expertise

With over 100 years of combined experience, Monitor's claims professionals and attorneys are prepared to respond and manage claims effectively. Our experts know how to handle the wide range of claims that can occur with the most sophisticated risks in the market.

Strength and Stability

Monitor has full underwriting and claims settlement authority for all of its insurance products. As a member of the W. R. Berkley Corporation, we provide insureds with access to the financial resources of a large corporation with the outstanding customer service of a smaller company.

W. R. Berkley Corporation

- Total assets of \$16.1 billion
- Stockholders' equity of \$3 billion
- Annualized revenues of \$4.7 billion

(As of December 31, 2008)

Insurance Financial Strength Ratings

- A.M. Best, "A+" (Superior)
- Standard & Poors, "A+" (Strong)
- Moody's, "A2" (Strong)



A Berkley Company

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A+ Rated Insurance Carriers

Monitor underwrites executive and professional liability insurance on behalf of W. R. Berkley Corporation member companies.

Admiral Insurance Company

- A.M. Best Company rated: "A+" (Superior)
- Financial Size Category (FSC): XII
- Standard & Poors Rating: "A+" (Strong)

Berkley Insurance Company

- A.M. Best Company rated: "A+" (Superior)
- Financial Size Category (FSC): XV
- Standard & Poors Rating: "A+" (Strong)

Carolina Casualty Insurance Company

- A.M. Best Company rated: "A+" (Superior)
- Financial Size Category (FSC): XII
- Standard & Poors Rating: "A+" (Strong)

Products and Target Markets

Primary and excess coverage is available for all products. Monitor will consider any size account and most types of companies. Our target markets can best be described as follows:

Directors and Officers Liability

- \$10 million in capacity
- Primary, Excess and Side A D&O with DIC
- Publicly traded companies with up to \$5 billion in market capitalization
- Focus for primary placements are companies with up to \$500 million in market capitalization
- Life science companies with a strong focus on biotechnology
- Technology companies
- Companies completing an initial public offering (IPO)

Coverage is available for all risk categories, except for the following:

- Financial institutions
- Securities brokers/dealers
- Insurance companies

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PRODUCTS AND TARGET MARKETS (Continued)

Management Liability

Management Liability is a combination of directors, officers and corporate liability with employment practices liability coverage and/or fiduciary liability coverage for privately held companies.

- Companies employing up to 2,000 employees
- Companies with total assets of up to \$100 million

Coverage is not currently available to risks in the following:

- Credit reporting services
- Insurance companies
- Labor/political organizations
- Securities brokers/dealers
- Hospitals, HMOs, PPOs or nursing homes
- Governmental entities
- Financial institutions
- Schools/universities
- Tobacco companies

Nonprofit Management Liability

Nonprofit Management Liability is a combination of directors, officers and corporate liability with employment practices liability coverage and/or fiduciary liability coverage under one form.

- Organizations that qualify as a not-for-profit organization under Section 501(c) of the Internal Revenue Code of 1986 (as amended)

Coverage is not currently available to risks in the following:

- Bar associations
- Labor/political organizations
- Fraternal organizations or sororities (education-related)
- Civil liberties organizations
- Schools/universities
- Hospitals, HMOs, PPOs or nursing homes

Independent Director Liability

- Coverage designed for a single independent director serving on the board of publicly traded, privately held or nonprofit organizations
- Coverage can be provided for a single board position or multiple board positions

Employment Practices Liability

- Publicly traded or privately held companies employing up to 2,000 employees

Coverage is not currently available to risks in the following:

- Credit reporting services
- Labor/political organizations
- Hospitals, HMOs, PPOs or nursing homes
- Governmental entities
- Schools/universities

Lawyers Professional Liability

Standard Program

- Limits up to \$5 million
- Firms employing one or more attorneys

Areas of practice not eligible for standard rates and terms:

- Intellectual property
- Securities/Bonds
- Class action plaintiff
- Entertainment

Firms that do not qualify for the standard program will be considered for the nonstandard program.

Nonstandard Program (Distressed)

- Limits up to \$2 million
- Firms of all sizes will be considered

Eligible firms include:

- Claim frequency and severity issues
- Difficult areas of practice
- Specialized coverage requirements

Accountants Professional Liability

- Small and midsize local and regional firms
- \$500 minimum premium

Coverage is not currently available to risks that provide the following categories of service:

- Public company audit
- Sarbanes-Oxley
- Securities
- Mortgage broker

Risk Management Services

Monitor offers risk management services to its insureds at no cost. These services include unlimited access to consultation and advice using a toll-free helpline.

Directors and Officers Liability, Management Liability, Nonprofit Management Liability and Employment Practices Liability

- Services provided by Jackson Lewis LLP

Accountants Professional Liability

- Services provided by Wilson Elser LLP

Lawyers Professional Liability

- Services provided by Hinshaw & Culbertson LLP