

Monitor Liability Managers, LLC Overview

About Monitor Liability Managers, LLC

Monitor has provided executive and professional liability insurance to middle market risks on a nationwide basis since 1992. Stable leadership, comprehensive insurance knowledge and a well-established reputation for solid underwriting standards allow us to provide coverage unsurpassed in the marketplace.

Monitor is a member company of W. R. Berkley Corporation operating nationally as an underwriting management company specializing in executive and professional liability insurance. Monitor issues policies on behalf of several W. R. Berkley Corporation member companies.

About W. R. Berkley Corporation

Berkley was founded in 1967 and is one of the nation's premier commercial lines property and casualty insurance providers. NYSE: WRB.

- Total assets of \$17.5 billion
- Annualized revenues of \$4.4 billion
- Stockholders' equity of \$3.7 billion

(As of December 31, 2010)

A+ Rated Insurance Carriers

Admiral Insurance Company

- A.M. Best Company rated: A+ (Superior)
- Financial Size Category (FSC): XIV

Berkley Insurance Company

- A.M. Best Company rated: A+ (Superior)
- Financial Size Category (FSC): XV

Carolina Casualty Insurance Company

- A.M. Best Company rated: A+ (Superior)
- Financial Size Category (FSC): XIV

All are W. R. Berkley Corporation member companies.

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 (D&O)

- Limits up to \$10 million
- Primary, Excess and Side A D&O with DIC
- Publicly traded companies with up to \$5 billion in market capitalization, with a focus on primary placement for firms 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 currently not available for the following risks:

- Financial institutions
- Securities brokers/dealers
- Insurance companies

Management Liability (Private Company D&O)

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

- Companies employing up to 2,000 employees
- Companies with total assets of up to \$100 million
- Combined or separate limits available

Coverage is currently not available for the following risks:

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

(Continued)



 A BERKLEY COMPANY®

www.monitorliability.com (800) 446-2100

MONITOR LIABILITY MANAGERS, LLC OVERVIEW

Products and Target Markets

Nonprofit Management Liability

Nonprofit Management Liability is a combination of directors, officers and organization liability and employment practices liability with optional fiduciary liability and/or crime insurance for nonprofit organizations.

- Limits up to \$5 million
- Combined or separate limits available
- Organizations that qualify as a not-for-profit organization under Section 501(c) of the Internal Revenue Code of 1986 (as amended)

Coverage is currently not available for the following risks:

- Bar associations
- Labor/political organizations
- Fraternities or sororities (education-related)
- Adoption or foster care agencies
- Civil liberties organizations
- Schools/universities
- Hospitals, HMOs, PPOs or nursing homes
- Governmental entities

Independent Director Liability

- Limits up to \$5 million
- Coverage designed for a single independent director serving on the board of publicly traded, privately held or nonprofit organizations

Employment Practices Liability

- Limits up to \$5 million
- Publicly traded or privately held companies employing up to 2,000 employees

Coverage is currently not available for the following risks:

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

Accountants Professional Liability

- Limits up to \$5 million
- Small and midsize local and regional firms
- Premiums as low as \$500¹

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

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

Employed Lawyers Professional Liability

- Limits up to \$5 million
- Private companies; nonprofit organizations with one or more in-house attorneys and staff
- Premiums as low as \$1,000¹

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

Claims Expertise

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

Risk Management Services

Monitor offers a suite of risk management services to its insureds at no cost. These services include unlimited access to consultation and advice using a toll-free helpline. The MyHRHelp website is available for Employment Practices Liability insureds as an online resource for workplace management situations, sample materials, training options, and current news and trends.

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

- Services provided by Gordon & Rees LLP

Accountants Professional Liability

- Services provided by Wilson Elser LLP

Lawyers Professional Liability

- Services provided by Hinshaw & Culbertson LLP

¹Minimum premiums may vary based on risk profile and coverage provided.