

Monitor Liability Managers

About Monitor Liability Managers

Monitor is a member company of W. R. Berkley Corporation specializing in executive and professional liability insurance.

We have provided insurance to middle market risks on a nationwide basis since 1992. Experienced leadership, comprehensive insurance knowledge and a well-established reputation for solid underwriting standards allow us to provide coverage unsurpassed in the marketplace.

About W. R. Berkley Corporation

Founded in 1967, W. R. Berkley Corporation is an insurance holding company that is among the largest commercial lines writers in the United States. NYSE: WRB.

Total assets of \$21.7 billion

Total revenues of \$7.1 billion

Stockholders' equity of \$4.6 billion

(As of December 31, 2014)

A+ Rated Insurance Carriers

Monitor's policies are written on the paper of several W. R. Berkley Corporation member companies.

Admiral Insurance Company
Berkley Insurance Company
Carolina Casualty Insurance Company
Great Divide Insurance Company
Nautilus Insurance Company

Rated A+ (Superior) by A.M. Best Company
Financial Size Category (FSC): XV

Claim Management

Monitor's claim management services are the cornerstone of the insurance coverage we offer to our policyholders. Mendes and Mount, LLP is the claim administrator for Monitor. They have the primary claim management responsibility on behalf of Monitor for all active claims. We strive to resolve claims promptly and to provide the best possible outcome for our policyholders and their agent or broker.

Products and Target Markets

Primary and excess coverage is available for all products.

ExecSuite® Executive Liability Insurance

ExecSuite® allows private companies to choose the coverages best suited for their business needs.

They can choose one or a combination of the following coverages:

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability

Limits of liability up to \$5 million

Companies with total assets of up to \$100 million

Companies employing up to 2,000 employees

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 | Nursing homes |

Employment Practices Liability

Limits of liability up to \$5 million, and as low as \$250,000

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

Coverage is currently not available for the following risks:

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

(Continued)



Products and Target Markets

Nonprofit Liability

Nonprofit Liability is a combination of directors, officers and organization liability and employment practices liability with optional fiduciary liability.

Limits of liability 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	Civil liberties organizations
Labor/political organizations	Schools/universities
Fraternities or sororities (education-related)	Hospitals, HMOs, PPOs
Adoption or foster care agencies	Nursing homes
	Governmental entities

Accountants Professional Liability

Limits of liability up to \$5 million

Small-to-midsize local and regional firms

Firms operating as bookkeepers, tax preparers or Certified Public Accountants

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

Public company audit	Securities
Sarbanes-Oxley	Mortgage broker

Lawyers Professional Liability

Standard Coverage

Limits of liability up to \$5 million

Firms employing one or more attorneys

Areas of practice not eligible for standard rates and terms:

Intellectual property	Class action plaintiff
Securities/Bonds	Entertainment

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

Nonstandard Coverage (Distressed)

Limits of liability 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

Risk Management Services

MyHRHelp EPL Risk Management Tools

Services are available for policyholders with Employment Practices Liability coverage (either stand-alone or as part of their ExecSuite® or Nonprofit Insurance policy.)

MyHRHelp website provides resources covering all areas of workplace law and includes templates for employment applications, policies, procedures, an employee handbook and more.

MyHRHelp toll-free, confidential helpline provides expert advice about employment-related workplace concerns.

Free monthly risk management webinars.

Archived library of risk management webinars.

Two free California AB1825 compliant online sexual harassment prevention trainings annually.

These services are offered by Gordon & Rees LLP, a national law firm specializing in employment law.

MyRiskAdvice™ APL Risk Management Tools

Services are available for Accountants Professional Liability Insurance policyholders.

MyRiskAdvice™ website offers practical guidance on accounting best practices, sample letters and forms, articles, and more.

MyRiskAdvice™ toll-free, confidential helpline provides expert advice to help policyholders prevent and manage potential lawsuit risk areas.

These services are offered by Gordon & Rees LLP, a national law firm with extensive experience handling the challenges faced by accountants.

Lawyers Professional Liability Risk Management

Services are available for Lawyers Professional Liability Insurance policyholders.

A toll-free, confidential helpline offers knowledgeable guidance to help manage potential risk areas within their law firm.

This service is provided by Hinshaw & Culbertson LLP, a leader in counseling and defending lawyers and law firms in legal malpractice cases.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. For additional information concerning W. R. Berkley Corporation's insurance company subsidiaries, refer to <https://www.wrberkley.com/siteservices/legal.aspxsupersede>