

# Accountants Professional Liability Insurance



## Protect Your Business and Personal Assets

Monitor Liability Managers, LLC provides comprehensive Accountants Professional Liability (APL) Insurance for small and midsize local and regional firms at competitive premiums.

### Standard Coverage<sup>1</sup>

- Extended Reported Period (ERP) includes options for death, disability and/or retirement
- Broad Innocent Insured provision
- 50% deductible credit for use of mediation or non-binding arbitration
- 10% additional limit for claims expense (up to \$100,000 maximum)
- State licensing board proceeding expense coverage
- Loss of earnings coverage
- Subpoena expense coverage

### Additional Coverage Options

- First dollar claims expense
- Claims expense in addition to the limit
- Employment Practices defense coverage
- Nonprofit Directorship defense coverage
- Life insurance agent endorsement
- Real estate agent endorsement
- Multi-year policy options available
- Network security coverage

### Program Specifics

- Limits up to \$5 million
- Deductibles as low as \$1,000

<sup>1</sup>This coverage overview is not a part of an insurance contract and does not supersede the policy. Please read the policy form for complete terms, conditions and exclusions.



*Capital Professional  
Insurance Managers, Inc.*

## Risk Management Services

Monitor offers risk management services to its insureds at no cost. Services are provided by Wilson Elser LLP.

- Risk management and practice assistance provided to reduce the risk of litigation and offer guidance on best practices
- Unlimited access to services via toll-free helpline or online

## About Monitor Liability Managers, LLC

Monitor is an underwriting management company specializing in executive and professional liability insurance. For nearly two decades, we have provided comprehensive insurance at competitive prices. Monitor's consistency of leadership, outstanding customer service and industry expertise enable us to provide insurance products unsurpassed in the marketplace.

Monitor is a member company of the W. R. Berkley Corporation with full underwriting and claims settlement authority for its insurance products.

### W. R. Berkley Corporation [NYSE: WRB]

- Total assets of \$17.5 billion
- Stockholders' equity of \$3.7 billion
- Annualized revenues of \$4.4 billion  
(As of December 31, 2010)

### A+ Rated Insurance Carriers

Admiral Insurance Company  
Carolina Casualty Insurance Company

- A.M. Best Company rated: A+ (Superior)

## For More Information

Contact **Vicki Crowe** of Capital Professional Insurance Managers at [vicki.crowe@cpim.com](mailto:vicki.crowe@cpim.com) or **(301) 986-6807**.

7501 Wisconsin Avenue, Suite 1500E Besthesda, MD 20814  
www.cpim.com (301) 986-6807 Fax (301) 986-6805

# Accountants Professional Liability Insurance Premium Estimate Questionnaire

## Applicant Firm Information

Name of Applicant Firm	
Contact Name	
Address	
City	State
County	Zip Code
Phone Number	Fax Number
E-mail	Web Site

## Coverage Options

### Limits of Liability Desired (Each Claim and Annual Aggregate):

- |  |  |
|--|--|
| <input type="checkbox"/> \$100,000 / \$100,000 | <input type="checkbox"/> \$500,000 / \$500,000     |
| <input type="checkbox"/> \$100,000 / \$300,000 | <input type="checkbox"/> \$500,000 / \$1,000,000   |
| <input type="checkbox"/> \$250,000 / \$250,000 | <input type="checkbox"/> \$1,000,000 / \$1,000,000 |
| <input type="checkbox"/> \$250,000 / \$500,000 | <input type="checkbox"/> \$1,000,000 / \$2,000,000 |
| <input type="checkbox"/> Other: \$ _____       |  |

### Deductible Desired (Each Claim):

- |  |                                   |   |
|--|-----------------------------------|---|
| <input type="checkbox"/> \$1,000   | <input type="checkbox"/> \$10,000 | Claims Expense:                               |
| <input type="checkbox"/> \$2,500   | <input type="checkbox"/> \$15,000 | <input type="checkbox"/> Inside the Limit     |
| <input type="checkbox"/> \$5,000   | <input type="checkbox"/> \$20,000 | <input type="checkbox"/> Outside the Limit    |
| <input type="checkbox"/> Other: \$ _____   |                                   | <input type="checkbox"/> Both Options Desired |
| <input type="checkbox"/> First Dollar Claim Expense<br>(Damages Only) Deductible |                                   |   |

### Additional Coverages Available by Endorsement Include:

- Employment Practices Liability Claims Expense
- Nonprofit Outside Directorship Liability Claims Expense
- Life Insurance Agent Professional Liability
- Real Estate Agent Professional Liability

### Current Insurance History:

List the professional liability insurance purchased by the Applicant Firm for the past year. If "None," so state.

- None

Insurance Carrier	Inception Date	Expiration Date
Limit of Liability	Deductible	Premium
Current Policy Retroactive Date	mm/dd/yyyy	
<input type="checkbox"/> No Retroactive Date		

### Forward completed questionnaire to:

Email: vicki.crowe@cpim.com  
Fax: (301) 986-6805

Contact **Vicki Crowe** at **(301) 986-6807**,  
or **vicki.crowe@cpim.com**.

## Current Staffing

Indicate the total number of personnel for the Applicant Firm by full time and part time (<1,250 hours).	FT	PT
Total number of professional staff, including owners, partners and officers, employed by the Applicant Firm		
Total number of additional staff, including all administrative and/or support staff, employed by the Applicant Firm		

## Gross Annual Revenue

Prior Fiscal Year	\$
Current Fiscal Year (estimated)	\$
Projected Next Fiscal Year	\$

## Gross Annual Revenue for the Prior Fiscal Year by Area of Practice

Area of Practice	%
Audit/Review Services: Public Clients #_____ Public Client Audits	
Audit Services: Non-Public Clients	%
Business Tax Services	%
Estate Tax Services	%
Individual Tax Services	%
Bookkeeping and Write-Up Services	%
Payroll Accounting Services	%
Review Services: Non-Public Clients	%
Compilation Services: Non-Public Clients	%
Projection and Forecast Services	%
Business Valuation Services	%
Litigation Support Services	%
Business/Personal Management Services	%
Fiduciary Services: Trust Related	%
Fiduciary Services: Non-Trust Related	%
Fiduciary Services: Employee Benefit Plan	%
Information Technology Services	%
Assurance Services	%
Securities (Other Than Audit) Services	%
Other:	%
Other:	%
<b>Total</b>	<b>100%</b>

## Claim History (Past five [5] years)

Number of Claims	
Total Estimated Dollar Amount Paid or Reserved	\$