MONITOR℠
LIABILITY MANAGERS, INC.
A BERKLEY COMPANY®

Directors and Officers Liability Coverage

Protect your growing business with coverage from Monitor Liability Managers.

The Risk of a Liability Lawsuit is Real

As your company grows and changes, so does your risk for a directors and officers liability claim. In today's complex and litigious business environment you can't risk your company's good name, reputation and fiscal health if faced with an executive liability lawsuit. You need coverage for claims resulting from:

- Class action suits
- Mergers and acquisitions activity
- Divestiture activity
- Employees
- Customers
- Suppliers
- Competitors
- Regulatory agencies.

Lawsuits brought against your directors and officers can have a sizeable financial impact on your company's bottom line. Monitor Liability Managers, Inc. has a solution designed to suit your company's unique structure and needs.

The Solution for Managing Directors and Officers Liability Risk

Monitor's Directors and Officers Liability Insurance (D&O) provides your individual directors and officers with the protection they need, both personally and professionally.

Don't get lost in the big insurance company shuffle. Monitor isn't your typical D&O provider. We have extensive experience working with companies of all sizes, which means we understand your company's growth potential.

We are committed to offering the best combination of service, price and products. When you work with Monitor, you also will gain the following benefits:

- **Full Severability of Policy** — protection for innocent directors and officers with non-rescindable coverage, for qualified accounts.
- **Panel Counsel Endorsement Discount** — an optional 25 percent savings on your SEC retention costs — up to a maximum of $250,000 in savings. Simply select a SEC Claim Panel Counsel from our list of well-respected and qualified firms.
- **Employment Practices Liability Hotline** — unlimited access to expert advice on how to manage virtually any loss prevention issue via our toll-free Employment Practices Liability Hotline.
- **Affordably Priced Premiums** for companies at all stages.
- **Low Minimum Premiums** for early stage companies.

All You Have to Do is Ask

Don't let your company be at risk any longer than necessary. To learn more about managing your directors and officers liability risk, have your agent contact:

Joseph B. Haltman, RPLU
Vice President — Underwriting
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The Monitor Difference: Strength and Stability

All insurance products are not created equal. The true value of an insurance product comes from the people and the company backing it.

Founded in 1992, and wholly owned by the W. R. Berkley Corporation, Monitor underwrites Directors and Officers Liability Insurance on behalf of all Berkley Corporation subsidiaries. A Fortune 500 company, Berkley has more than $3.3 billion in policyholders' surplus; $15.7 billion in total assets; and in 2006 wrote $5.3 billion in premium.

As a member company of the W. R. Berkley Corporation and with full underwriting and claims settlement authority for all of its insurance products, Monitor provides insureds with the financial strength of a larger corporation combined with the outstanding customer service of a smaller company.

Monitor issues policies through two of the industry's most respected and trusted insurers: Admiral Insurance Company (A.M. Best Rating: "A+" Superior) and Carolina Casualty Insurance Company (A.M. Best Rating: "A" Excellent). Both companies are Berkley subsidiaries.

We know your risks.
We understand your needs.
We're here to serve you.

The *Towers Perrin 2006 Directors and Officers Liability Survey* listed Admiral as a leading D&O carrier serving the biotechnology industry. For more than a decade, Monitor has had the privilege of being the preferred provider of D&O and Employment Practices Liability (EPL) Insurance for the Biotechnology Industry Organization (BIO) and more than 30 state biotech associations.

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