



Put **technology—**
and the **comprehensive**
benefits of the
CPA Value Plan to work—

protecting
your **firm**

Protect Your Firm's Financial Future.

Get the AICPA-Endorsed CPA Value Plan.

Management Advisory Services, Information Technology Services, General Business Planning and Litigation Consulting.

Outstanding coverage for your entire staff

The CPA Value Plan covers all your accounting professionals, including full-time, part-time and even per diem employees. All non-professional and clerical staff are also included.

Your choice of plan limits

Choose the liability limits that meet your firm's needs. The Plan's per claim and higher annual aggregate limit cover your firm against multiple claims.

Liability limits include:

- \$100,000/\$250,000
- \$250,000/\$500,000
- \$500,000/\$1,000,000
- \$1,000,000/\$2,000,000

Prior acts coverage

This benefit protects your firm from claims arising from services performed prior to your effective date of coverage. Full prior acts coverage is available to qualified firms.

NEW! Plan enhancements give your firm even better value

The CPA Value Plan is monitored by the AICPA Professional and Personal Liability Insurance Program (PLIP) Committee comprised of a group of CPAs in public practice. The PLIP Committee continually evaluates the Plan to make sure it meets the diverse and expanding needs of CPAs. Recently the CPA Value Plan has added the following new benefits:

- 50% deductible credit, up to a maximum of \$5,000, for the use of engagement letters in non-attest and non-audit engagement claims
- Extended coverage to the trustee of a charitable remainder trust
- Increased regulatory inquiry coverage, to a maximum of \$10,000
- Enhanced defendants' reimbursement benefit, to \$50 per hour with no daily limit
- Defense coverage for alleged discrimination in refusal of services

The CPA Value Plan is putting technology and expertise in professional liability insurance for CPAs to work for your firm. With real time online quotes. With the ability to purchase coverage right on the web. With the full endorsement of the AICPA. And, with a total commitment to personal service. Compare your Plan's coverage to the CPA Value Plan—or if you're just starting to consider professional liability coverage, you'll find this Plan a perfect fit for your firm's needs.

Apply online and get a no obligation quote... it's easy!

Applying for CPA Value Plan professional liability insurance for your firm couldn't be easier. You'll get your quote in real time, right online! And, now you can even purchase coverage online. Just go to www.cpai.com/value.

Renewing your coverage is a snap!

The CPA Value Plan has a simple renewal process built right in. Just prior to your renewal date, you'll receive a renewal invoice and a request to answer a few basic update questions.

Covers a wide range of accounting and consulting services

The Plan covers general accounting services, including: Tax Planning and Preparation, Personal Financial Planning, Bookkeeping, Compilations, Reviews, Write-up Work, Audits,

**The AICPA-endorsed CPA Value Plan. It will change the way
you think about Professional Liability coverage.**

Call 1-800-221-3023 or go to www.cpai.com/value for a FREE online quote.

New Enhanced Benefits

Defense Counsel

If your firm faces a lawsuit, the Plan will provide you with an attorney who is familiar with accounting practices in your region and experienced in accountants professional liability law.

Defendants' Reimbursement

If CNA, the Plan underwriter, requires you to attend legal proceedings, the Plan will reimburse you \$50 per hour for your time spent in attendance. There is no daily limit on this benefit.

Subpoena Assistance

The Plan provides legal assistance if a member of your firm receives a subpoena for documents or testimony related to a lawsuit to which your firm is not a party.

Regulatory Inquiry Coverage

If you or a member of your firm are investigated by a state licensing board, a self-regulatory body such as a state society, or a governmental agency, the Plan provides up to \$10,000 for attorney fees and costs—even if no malpractice claim has been made.

Claim Expenses Outside the Limits

Claim expenses are covered in addition to the liability limits you

select. This benefit provides an equal and separate limit to cover legal fees, court costs and other expenses related to your defense. This protects your entire liability limit which can then be used for payment of claims.

Extended Claim Reporting Period

The Plan protects you against covered claims related to services rendered during the policy period that are filed against you after your policy term has expired. The policy automatically includes a sixty day Extended Claim Reporting Period (ECRP).

Additionally, one, three and five year ECRP options are available for purchase in most states. This benefit is important for CPAs who plan to retire or sell their practice.

Innocent Insureds

Your firm's principals and partners are protected against the fraudulent or dishonest acts by another partner or employee performing professional services if they were not involved in or knowledgeable of these activities.

Trustee Coverage

Trustee coverage for personal trusts is provided, up to policy limits, at no additional charge.

Go to www.cpai.com/value today. It's the fast, easy way to make sure your firm is getting the best value in professional liability

A Plan Built for Savings . . .

Affordable rates

You'll find the CPA Value Plan just that—a great value. Rates are low, because they're based solely on the experience of small firms.

Choice of deductibles

Choose from three aggregate deductibles: \$0, \$1,000 and \$5,000.

Engagement letter credit

If your firm regularly uses engagement letters, you'll receive a 5% premium credit.

Claim-free credit

If your firm stays claim-free, you'll receive a 5% premium credit.

Risk management incentive option

A 50% deductible credit up to \$5,000 is available for claims arising from non-attest and non-audit engagements if signed annual engagement letters were obtained. And by settling a claim through mediation, the deductible can be reduced by 50% (up to \$25,000) per claim.



Peer review credit

If your firm has received an unqualified opinion in a peer, quality or voluntary tax practice review within the past 3 years, your firm will qualify for a 5% premium credit.

Premium financing

Our premium financing option allows you to make installment payments at very affordable rates.

Leading-edge risk management program

The CPA Value Plan includes a Risk Management Program to help your firm reduce the risk of a professional liability lawsuit. The program includes a live seminar, a CD ROM Self-Study Course, a toll-free risk management/claims hotline for insureds, an online policy holder resource center, and a free informative newsletter. The online policy holder resource center includes guides on engagement letters, record retention and the litigation process. Both the seminar and the newsletter provide important tips and techniques to help avoid a professional liability lawsuit. Seminar attendees and CD ROM participants who pass the included exam, earn 4 CPE credits, and their firm receives a premium credit of up to 7.5% per year, for three consecutive years.

The AICPA-endorsed CPA Value Plan. It will change the way you think about professional Liability coverage for your firm. Call 1-800-221-3023 or go to www.cpai.com/value for a free online quote.

Whether you **already have** professional liability coverage... you've been **thinking** about it... or even if you thought you **couldn't afford it**... get a CPA Value Plan quote online, at www.cpai.com/value

The CPA Value Plan. Specially Designed for Firms with 3 or Fewer Professionals and Up to \$300,000 in Revenues.

If your firm has professional liability protection, or you're considering the purchase of coverage for your firm, you owe it to your firm to get a CPA Value Plan quote.

Why?

Because the CPA Value Plan is specially designed to meet the unique needs of small accounting firms just like yours. The Plan is part of the AICPA Professional Liability Insurance Program, which provides comprehensive coverage and outstanding service to more than 22,000 CPA firms across America—the largest program in the nation!

Plus when it comes time to renew your coverage, you'll benefit from our streamlined renewal process available as an on-line option.

Visit www.cpai.com/value Today to Get a FREE, No Obligation Quote for Your Firm. You'll like What You See. If You Do, You Can Even Purchase Your Policy Online!

A Complete Commitment to Personal Service

AICPA PROFESSIONAL LIABILITY INSURANCE PROGRAM

Endorsed by:



The AICPA is the premier national CPA association in the United States, committed to member service and the public interest, providing the highest quality products, services, and support possible.

Brought to you by:



The CPA Value Plan is brought to you by Aon Insurance Services, the AICPA Insurance Programs Administrator since 1947. Aon Insurance Services has earned a reputation for developing innovative programs and providing consistently superior customer service.

Underwritten by:



CNA is the largest underwriter of professional liability insurance for accountants, serving the accounting profession for over 35 years

CNA is a service mark registered with the US Patent and Trademark Office. The program referenced in this brochure is underwritten by Continental Casualty Company, one of the CNA companies. This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide actual terms, coverages, amounts, conditions, and exclusions. All coverages are not available in all states. ©2001. All rights reserved.

Aon Insurance Services is a division of Affinity Insurance Services, Inc.; in CA, MN and OK, Aon Insurance Services is a division of AIS Affinity Insurance Agency, Inc. and in NH and NY, it is a division of AIS Affinity Insurance Agency.