



The New Start program was specifically designed for firms that have claims or other regulatory issues and need a new "fresh start."

The NewStart Program is written via surplus lines through an insurance company rated "A" Excellent by AM Best. The program is a four-year program based on the first year being retro inception

Program Attributes

- Limits offered \$2mm/\$2mm* (Excess limits available to \$5mm)
- Deductible options \$5,000 to \$100,000
- Minimum premium \$5,000
- Coverage for Disciplinary/Regulatory \$10,000
- Subpoena Coverage \$25,000
- Broad definition of Professional Services
- Optional Cyber Coverage Available

Program Appetite

- Firms with up to 50 CPAs
- Revenues up to \$25mm
- Firms domiciled in the United States

Program Declinations

- Firms that provide audits to publicly traded companies
- Firms that provide personal financial planning greater than 25% of practice
- Firms that provide consulting services greater than 25% of practice
- Firms that are providing (ERC) Employment Retention credits

Program Special Feature

- In year four of the New Start Program, firms have the ability to earn prior acts coverage back by endorsement to the New Start Policy, matching the firms previously purchased ERP policy.
- First-year Risk Management Report* that can aide the firm in future premium reductions.

*This is an additional one-time cost

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