The insured organization, "ABC Tech Solutions," is seeking insurance coverage for its operations. The insured is a technology company with 50 employees. The company has 3 principals and 10 qualified assistants, with 5 unqualified assistants and 32 others employed in various roles. The estimated annual revenue is \$4 million. The proposed limit of indemnity is \$2 million, and the company specializes in software development and IT consulting. The organization is requesting coverage for employee dishonesty, libel and slander, and loss of documents. The policy should be retroactive to cover previous incidents.