

COMMERCIAL MANAGEMENT LIABILITY Primary & Excess Employment Practices Liability Coverage



Employers of all sizes have obligations to their workforce which can create significant exposure, particularly in today's rapidly changing business environment. Sompo International's Commercial Management Liability team has the experience to provide tailored solutions to protect your company.

Sompo International's Commercial Management Liability (CML) team offers primary and excess Employment Practices Liability (EPL) products and related services to clients across the U.S. We offer significant capacity and exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's) to employers of all sizes across a broad range of industries.

TARGET CLASSES

- Clients seeking an indemnity contract without a panel counsel requirement
- Middle market and large accounts with between 1,000 and 20,000 employees

CAPACITY

- Up to \$15M capacity for primary and up to \$25M for excess policies
- Workplace violence coverage: Up to \$250K
- Immigration violation defense costs protection: Between \$25K and \$100K

MARKET-LEADING COVERAGE ENHANCEMENTS

- Admitted paper (licensed in almost all U.S. states)
- Broad definition of Employment Practices Claim that includes:
 - Violation of public policy including genetic predisposition, military status, or any other protected class
 - Other employment related torts including deprivation of career opportunity, invasion of privacy, infliction of emotional distress
 - Expressly includes claims committed by an Insured Person over the internet
- 60-day post-policy reporting or 120 days if the policy is renewed with Sompo
- Full settlement authority within the retention
- Severability of the application:
 - Application is construed as separate for each Insured Person
 - Non-rescindable policy
- Base form provides flexibility to add Directors & Officers and Fiduciary liability coverage and limit options
- Premium discount available upon renewal following completion of Pay Equity Audit available through Charles River Associates

VALUE-ADDED SERVICES

As an additional coverage benefit to our EPL policyholders, we offer a broad range of risk mitigation and education services.

- Dedicated Claims team with specialized management liability expertise and proactive risk management services to assist our insureds in preventing claims before they happen.
- Loss Control Services through Jackson Lewis, a pre-eminent employment and labor law firm, including a complementary EPL hotline, access to a wide range of topical seminars and preferred rates.
- Pay Equity Audit services through Charles River Associates, a worldwide leader in economic, financial, and management consulting services. Offered to Sompo policyholders at a discounted rate, the Pay Equity Audit includes a comprehensive wage gap analysis by race/ethnicity and gender accounting for company specific compensation related factors. Policyholders completing the audit receive a 5% premium discount upon renewal, subject to a maximum of \$15,000.

U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Commercial Management Liability

Sompo International Insurance's U.S. Commercial Management Liability practice offers a range of specialized primary and excess management liability products including:

- Directors & Officers Liability (ABC, Side-A, Lead Side-A DIC and Excess Side-A DIC)
- Employment Practices Liability
- Fiduciary Liability
- Crime Insurance

FOR MORE INFORMATION, CONTACT:

EASTERN REGION

Ray Ash

Senior Vice President
T +1.212.209.6523
E rash@sompo-intl.com

SOUTHEAST REGION

Ryan Becker

Senior Vice President
T +1.770.799.2678
E rbecker@sompo-intl.com

NORTHEAST REGION

John Holt

Vice President
T +1.617.913.2653
E jholt@sompo-intl.com

WESTERN REGION

Julian Karlubian

Senior Vice President
T +1.213.270.7044
E jkarlubian@sompo-intl.com

CENTRAL REGION

Joseph Kelly

Vice President,
EPL National Practice Leader
T +1.312.980.5280
E jokelly@sompo-intl.com

CLAIMS

Jeremy Salzman, Esq.

Senior Vice President,
Head of Claims - Financial Institutions &
Commercial Management Liability
T +1.908.376.0845
E jsalzman@sompo-intl.com

Michael K. Rappaport, Esq.

Vice President,
Claims Counsel -
Commercial Management Liability
T +1.212.471.1773
E mrappaport@sompo-intl.com

Rachel L. Freedman, Esq.

Assistant Vice President,
Claims Counsel -
Commercial Management Liability
T +1.917.281.0733
E rfreedman@sompo-intl.com

