

COMMERCIAL MANAGEMENT LIABILITY

Employee Practices Liability (EPL) for Japanese Companies



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

Sompo's Commercial Management Liability (CML) team offers primary and excess Employment Practices Liability (EPL) products and related services to Japanese clients with U.S. operations. 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 clients

- We partner with Japanese companies in all industries with operations in the U.S. who seek committed long-term relationships with a carrier offering a strong balance sheet, global reach and breadth and depth of experience.

Coverage features

- Includes sensitivity and diversity training cost coverage
- Broad definition of Employment Wrongful act including Breach of Employment Contract, Employment Discrimination, Employment Harassment, Employment Related Tort, Retaliation, or Workplace Tort
- Broad definition of Employee Claimant including prospective employees, interns, volunteers and independent contractors
- Employment Harassment Definition includes "other work-related harassment"
- Third Party Claim coverage available for most classes of business
- No "hammer" clause
- Workplace violence coverage available by endorsement
- Immigration event expense coverage available by endorsement

Capacity

- Up to \$15M capacity for primary and up to 25M for excess policies

In-language risk control support

Sompo is pleased to partner with Fisher Phillips, LLP, a premium labor and employment law firm, to offer an array of legal services focused on U.S. labor and employment law. Services are available in either English or Japanese except as noted. Complimentary services available include:

- An Employment Law Hotline providing access to a Fisher Phillips attorney
- Annual in-person seminars on the latest employment law topics
- Legal alerts and updates (English only; Japanese versions available at additional cost)





Sompo clients may also access a broad range of advisory and compliance-related services from Fisher Phillips at pre-negotiated discounted rates.

- Individual meetings and consultations
- Reviews of employment and labor related legal documents
- Bi-annual compliance checklists
- Members' access to U.S. HR law library and case studies with a focus on issues common to Japanese companies (English only; Japanese translations available at additional cost)
- Annual state specific employment law seminars
- Preparation and revision of handbooks (English only; Japanese translations available at additional cost)
- Customized/state-specific training (e.g. discrimination, harassment & retaliation)
- Workplace investigations
- Litigation, arbitration, mediation

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Value added services

- Our dedicated Claims teams offer specialized management liability expertise and proactive risk management services to assist our insureds in preventing claims before they happen.
- As an additional coverage benefit to our EPL policyholders, we offer a broad range of risk mitigation and education services through our relationships with leading industry providers.

| Business Name & Service Type | Description |
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|  Employment & Labor Law Hotline | Sompo insureds based in the U.S. can obtain free employment law hotline advice from an experienced employment law attorney at the nation's largest employment law firm, Littler Mendelson, PC. With over 60 offices and 1,000 employment attorneys across the country, Littler is well positioned to provide insureds with confidential advice on a broad range of employment issues designed to help your company manage its workforce and reduce its risk of employment-related claims. |
|  Video Training Services | Through our partnership with Traliant, qualified Sompo CML clients will have access to Traliant's industry-leading Preventing Discrimination and Harassment Training Suite at preferred pricing to assist in reducing risks. Traliant delivers bite-sized compliance training on an eLearning platform that enables fast and easy customization. Courses are available on numerous workplace topics. |
|  Pay Equity Audit Services | 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 to assess and control risks. Policyholders completing the audit receive a 5% premium credit upon renewal*, subject to a maximum of \$15,000. |
|  Legal and Compliance Advisory Services | For our Japanese clients, Sompo is pleased to partner with Fisher Phillips, LLP, a premium labor and employment law firm, to offer an array of complimentary and discounted legal services focused on U.S. labor and employment law to assist in identifying and mitigating sources of risk. Services are available in either English or Japanese except as noted. |

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**.

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



Financial Rating:
A.M. Best (Superior)
S&P (Strong)

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