

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

Dedicated Claims team with specialized management liability expertise and proactive risk management services to assist our insureds in preventing claims before they happen.

Video Training Services

Through our partnership with **Traliant**, qualified Sompo International 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.

Employment & Labor Law Hotline

Sompo International 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.

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 discount upon renewal*, subject to a maximum of \$15,000.

Legal and Compliance Advisory Services

For our Japanese clients, Sompo International 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.

*Sompo International is under no obligation to renew any policy.

FOR MORE INFORMATION, CONTACT:

KEY CONTACTS

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