

Commercial Management Liability Primary & Excess Employment Practices Liability Coverage

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





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
- Workplace violence coverage available by endorsement
- Immigration event expense coverage available by endorsement

- 60-day post-policy reporting or 120 days if the policy is renewed with Sompo
- Broad definition of Employee including prospective employees, interns, volunteers and independent contractors
- Full settlement authority within the retention
- Severability of the application:
 - Third party coverage available for most classes of business
 - Application is construed as separate for each Insured Person
 - No “hammer” clause
 - Non-rescindable policy
- Base form provides flexibility to add Directors & Officers and Fiduciary liability coverage and limit options

VALUE-ADDED SERVICES

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

<p>Employment & Labor Law Hotline</p> 	<p>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.</p>
<p>Video Training Services</p> 	<p>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.</p>
<p>Pay Equity Audit Services</p> 	<p>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.</p>
<p>Legal and Compliance Advisory Services</p> 	<p>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.</p>

* Sompo International is under no obligation to renew any policy. Premium credit does not apply to financial institution policy holders.

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit www.sompo-intl.com.

