

Employment Practices Liability Insurance

- > Employer defendants lose 60% of litigated cases in EPLI
- > The average amount paid for out-of-court settlement is \$40,000
- > Defense of the average EPLI case, through trial, costs over \$45,000
- > The median compensatory award in EPLI cases is \$218,000

Appetite:

- Automobile Dealerships
- Boat Dealers
- Credit Report and Collection Services
- Educational Services
- Employment Agencies/Professional Employer Organizations
- Governmental Entities
- Hospitals, HMO's, PPO's or Nursing Homes
- Labor Organizations
- Motorcycle Dealers
- Political Organizations
- Real Estate Companies/Real Estate Management
- Temporary Employment Agencies

Including:

- > Hard to place A&E Professional
- > Part-time practices
- > Adverse claim history

Features:

- > Primary up to \$10 million
- > Virtually unlimited excess capacity
- > A-Rated admitted and non-admitted carriers
- > Claims made or occurrence forms
- > Worldwide coverage available
- > Aggregate deductibles available
- > Optional first dollar defense and defense costs outside the limit of liability
- > NOSE coverage enables insured to switch from claims-made to occurrence without a coverage gap
- > Blanket Additional Insured, Waiver of Subrogation Endorsements, and Primary Non/Contributory
- > Stop-Gap employer's liability for monopolistic states
- > Employee Benefit Liability