



TEN REASONS TO CONSIDER ROCKWOOD EPLI

1	<i>STREAMLINED SUBMISSION PROCESS SPECIFICALLY DESIGNED TO SUPPORT RETAIL AGENTS</i>	<ul style="list-style-type: none"> • 24 Hour turn-around on most quote indication requests • Short application • Paperless compliance • Financial data not a requirement
2	<i>PROVIDES CRITICAL RISK MANAGEMENT TOOLS FOR YOUR CLIENTS</i>	<ul style="list-style-type: none"> • Policyholder Human Resource tools to aid in compliance of Federal and State Laws • Examples of many key Human Resource-related documents available
3	<i>DEDICATED STAFF OF KNOWLEDGABLE PROFESSIONALS</i>	<ul style="list-style-type: none"> • A unit of trained underwriting specialists specifically designated to support the Rockwood EPLI initiative
4	<i>PREMIER CLAIMS RESPONSE</i>	<ul style="list-style-type: none"> • All Rockwood carriers provide expert legal counsel dedicated exclusively to employment cases
5	<i>VARIOUS LIMIT AND RETENTION OPTIONS TO MEET YOUR CLIENT'S UNIQUE NEEDS</i>	<ul style="list-style-type: none"> • Liability limits from \$250,000 to \$5,000,000 • Various retention limits available dependent on state
6	<i>COMPETITIVE POLICY FORM TO COVER KEY EMPLOYMENT PRACTICES-RELATED EXPOSURES</i>	<ul style="list-style-type: none"> • Protection against allegations of: <ul style="list-style-type: none"> – Harassment – Discrimination – Wrongful termination – Retaliation – Failure to hire – Failure to promote
7	<i>LEGAL SUPPORT FOR YOUR CLIENT</i>	<ul style="list-style-type: none"> • Policy provisions include a duty to defend—even if the suit is fraudulent or groundless
8	<i>CLAIMS PAYING ABILITY</i>	<ul style="list-style-type: none"> • All of Rockwood's EPLI carriers are "A" rated (Excellent) or better
9	<i>EXPANDED FINANCIAL PROTECTION</i>	<ul style="list-style-type: none"> • Coverage includes indemnity for judgments, back-pay, front-pay, appeals, and pre- and post-judgment interest
10	<i>ARRAY OF ENDORSEMENTS AVAILABLE TO TAILOR COVERAGE TO MEET YOUR CLIENT'S NEEDS</i>	<ul style="list-style-type: none"> • Available endorsements include: <ul style="list-style-type: none"> – Defense outside the limits – Independent Contractors – Third Party Liability – Prior Acts