



EPLI—Employment Practices Liability Insurance Who Are Target Prospects?

The Rockwood Employment Practices Liability Insurance (EPLI) program was designed to cover the employment-related exposures faced by companies today. The underwriting guidelines developed for the product are flexible enough to accommodate a wide range of applicant business descriptions, organizational structures, and coverage requirements.

As with any program, there are certain prospect risk characteristics that are more preferred than others. The following is a sample of such positive risk factors:

OPERATIONAL CONSIDERATIONS

- Three or more years in continuous operation;
 - Under 1,000 employees;
 - Preferred business types (not all inclusive):
 - Manufacturers
 - Real Estate
 - Insurance Brokers/Agents
 - Business Consultants
 - Contractors
 - Engineers
 - Wholesalers
 - Low employee turnover;
 - Comprehensive human resource procedures in place;
 - No previous or pending employment-related litigation;
 - No previous or planned facility or branch office closings;
 - No contract employees;
 - Entity managed by a team of knowledgeable, experienced professionals;
and
 - No merger or acquisition activity within the last twelve months.
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STILL HAVE QUESTIONS?

Our knowledgeable underwriting staff is ready to respond to any inquiries you may have.