



EPLI—Employment Practices Liability Insurance Prospect Risk Characteristics

Who is eligible for the ROCKWOOD EPLI program? There are many factors taken into consideration by our underwriting staff when determining the eligibility of a prospective insured. Some of these risk characteristics are detailed below.

GENERAL INFORMATION

- **Nature of Business** The major activities in which the prospect engages. With the exception of temporary help agencies, most business types will be considered under the program.
 - **Number of Years in Operation** The length of time that the enterprise has been in continuous operation.
 - **Total Number of Employees** The number of individuals employed by the enterprise (expressed in terms of full-time equivalents). Firms must have less than 1,000 employees.
 - **Company Structure** Most business types (private companies, publicly-held firms, non-profit organizations, etc.) will be considered under the program.
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OPERATIONAL STRUCTURE

- **Management Experience** Number of years the firm has functioned under the current management
 - **Previous or Planned Mergers and/or Acquisitions**
 - **Previous or Pending Claims Activity** Frequency and severity of legal actions that would constitute a claim under the terms of the Rockwood policy.
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HUMAN RESOURCES- RELATED ACTIVITIES

- **Employee Turnover Ratios** The number of individuals who have terminated their employment divided by the total number of individuals employed by the firm.
- **Full-Time/Part-Time Employee Mix** The distribution of employee counts between full-time and part-time/seasonal.
- **Previous or Planned Employee Layoffs or Organizational Downsizing**
- **Presence of Established Human Resources Procedures**