



A Berkshire Hathaway Company

EMPLOYMENT PRACTICES LIABILITY INSURANCE



Employment Practices—Resources and Services

How Gen Re Can Help You Get Into the EPLI Business

Gen Re was one of the pioneers in the Employment Practices Liability market. Since rolling out our product suite in 1995, Gen Re has written over \$400 million of EPL reinsurance premium with clients ranging from small mutual companies to large national carriers. We dedicate significant professional resources to EPL in order to deliver on our commitment to provide a compelling and competitive product.

Marketing and Promotion

To assist with product growth, Gen Re can provide:

- > Brochures with your logo and product description customized to your business targets and territories
- > Employment Practices support at agency annual meetings
- > Sales training for agents—includes online training videos
- > Overcoming Top Objections to Buying EPLI sales flyer for agents

Consultative Claim Service

Our EPL claims specialists:

- > Support a 24/7 hotline to walk through claim responses/issues
- > Maintain defense counsel list
- > Provide access to our Claim and Verdict database

- > Aid in detecting severity cases and assessing exposures (jurisdictional issues)
- > Share best practices for EPL claims handling
- > Perform onsite claim file reviews

Policy and Rate Package

Our underwriters and policy wording specialists:

- > Assist with Employment Practices forms development including a baseline form that has been filed in 50 states
- > Provide rate filings and explanatory materials
- > Help respond to filing-related questions
- > Monitor new competitor filings

Half of U.S. employers surveyed—including large and small businesses—were sued by an employee according to a recent workplace study.

Most companies have yet to buy protection from Employment Practice claims. That presents an insurance opportunity.

Are you interested in a new source of premium?

Can we help you offer this valuable product to your clients and prospects?

Emerging Issues Perspective

Our EPL team provides our clients with:

- > Exposure identification—e.g., size of risk, class, jurisdiction
- > Identification of next potential Employment Practices claims drivers
- > Information regarding emerging case law that could impact coverage forms
- > Analysis of jurisdictional changes with implications on coverage or pricing

Training

Our EPL underwriting and claim specialists:

- > Conduct presentations detailing the Employment Practices product and legal issues
- > Provide training for company underwriters involved with Employment Practices
- > Provide training to assist adjusters in handling EPL claims

Research and Publications

Our EPL team shares their knowledge and underwriting expertise with clients through our:

- > National Jurisdictional Survey specific to Employment Practices
- > *NewsBrief*—Gen Re's daily compilation of insurance and reinsurance news and articles emailed to you
- > *EPLI Monitor*—Articles discuss trends and issues facing Employment Practices underwriters
- > E-News EPLI—Periodic emails speed analysis of the latest EPLI developments to you
- > Third-Party Research and Case Briefs

MARKETING SUPPORT

For our clients, we have some publications that may be customized with your company logo and brand look.

Managing Employment Risk—Two Free Resources from The McCalmom Group and Jackson Lewis, LLP

This flyer explains the website and phone hotline available to customers that purchase EPLI from you.



Why Do I Need Employment Practices Liability Insurance?

This brochure helps customers understand the value of EPLI to their small business.



How to Overcome 7 EPLI Sales Objections

This brochure provides seven common reasons why people do not buy the coverage with points to help insurers and agents overcome those objections.



Risk Management Services

These optional services are available to insureds of Gen Re clients free of charge:

- > **Hotline**—Jackson Lewis 1-800 hotline to provides proactive and practical information and strategies for preventing and managing workplace risk.
- > **Website**—Workplace Risk Solutions online provides your insureds immediate access to the tools they need to manage workplace issues—includes training and handbook policies.

Our EPLI Products

With Gen Re, you can find the right EPLI product for you and your customers—low limits, high limits and a total solution for all your needs now and in the future.



The difference is...the quality of the promise.



genre.com | Twitter: @Gen_Re