



DEFENSE TOOLS - WHY YOUR EPL CLIENTS NEED THEM

There is nothing more frustrating to a company than having to settle a frivolous employment claim. In the world of Employment Practice Liability (EPLI), the ability, or inability, to defend or settle an employment claim may come down to the employer's documentation, which can determine whether or not punitive and exemplary (P&E) damages will be awarded to a claimant.

HOW DO DEFENSE TOOLS BENEFIT YOUR EPL CLIENTS?

1. POTENTIAL FOR LOWER EPL INSURANCE PREMIUMS

Employers who utilize the defense tool techniques (Policies/Procedures & Documentation) are typically better, more insurable risks who can qualify for lower insurance premiums.

2. INCREASED DEFENSIBILITY/DECREASE SETTLEMENT VALUES

It is important to have proper documentation to show that the employer took the appropriate actions. Having defense tools in place may provide for a better defense position and make claims less appealing to plaintiffs attorneys.

3. REDUCED EXPOSURE FOR UNINSURABLE AWARDS

While most monoline EPL policies will cover P&E, there are some states that simply do not allow insurers to cover this exposure. California and Oklahoma are two examples of where P&E is **UNINSURABLE!**

The intention of P&E is to punish employers who have been "willfull and intentional" with their actions. Lack of written policies, procedures and file documentation make it easy for a jury to award hefty P&E damages. Therefore, having policies, procedures and file documentation in place is a good risk management technique to reduce the exposure for the uninsurable P&E damages.

HOW CAN OUR EPL POLICY HELP?

Every EPLI policy sold through the PLIS, Inc.® program includes HR/Risk Management services of Specialty Risk Management, Inc.® (SRM®). SRM is available to assist insured's with these defense tools that meet underwriting requirements. Their extensive knowledge of employment law can help guide the insured with making informed employment related business decisions and provide services including:

- FREE assistance with the review & creation of the insureds' Handbook (policies/procedures) & will provide sample policies
- FREE assistance regarding issues such as:
 - Investigations
 - Employee reprimands and/or terminations
 - State and federal requirements + many more
- FREE Customized documentations such as:
 - Resignation Letters
 - Workplace Violence Letters
 - Work Injury Letters
 - Disciplinary Action/Conduct Letters + many more

For More Information Please Contact:

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