

EMPLOYMENT PRACTICES LIABILITY

Every business has an EPLI exposure and they face rising litigation alleging discrimination, retaliation and sexual harassment. And while many claims are groundless; litigation costs are substantial, continue to escalate and may put a smaller insured out of business. Our turnkey program allows you to easily attach EPLI coverage to a BOP, CPP, CGL or WC policy in a cost effective and efficient manner.



Partnered with Enquiron®, a unique risk management platform



Flexible *Quota Share* arrangements



We Improve, Modify or Create EPLI programs



Flexible design: Opt-In, Opt-out or Embedded



Expansive eligibility classifications



Claim education by Berkley Re Direct and Gordon and Rees, LLP



Complete Turnkey Package

UNDERWRITING PROGRAM DESIGN

- Rating: Per employee, Flat Charge or % of BOP, CPP or CGL
- Attaches to BOP, CPP, CGL, WC or stand alone
- Only 11 excluded classes
- Authority up to \$1M
- Claims made and reported trigger
- Employment related acts including:
 - Workplace discrimination; harassment; retaliation; wrongful termination, discipline and demotion; and negligent supervision and hiring related to a covered wrongful employment act
- 3rd party acts include:
 - Alleged discrimination and sexual harassment against 3rd parties and related offenses: customers, vendors or clients
- Retaliation against employees for exercising their lawful rights including retaliation against employees for acts protected under "whistleblower laws."

EPL STRENGTHS

- Flexible design: Program Structure and Quota Share
- Broad coverages and few excluded classes
- Innovative Risk Management Platform via Enquiron and Gordon and Rees, LLP
- Simplified referral application and quotation process

BERKLEY RE DIRECT PROTECTOR

- Partnered with Enquiron, an innovator in the insurance market
- Partnered with Gordon & Rees, LLP, a nationally recognized employment law firm
- Unlimited and documented legal advice (question and answer) by dedicated employment law attorneys
- Pre-claim and pre-litigation advice
- Attorney-client privilege
- On-line training and webinars for insureds

Branded website including:

- 50 state handbook-building tool
- Customizable job descriptions, federal and state posters, forms and more

Impact:

- Risk Management that's unique and highly valuable
- Legal advice to help insureds through tough issues

COMPLETE PACKAGE

- Speed-to-Market
- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

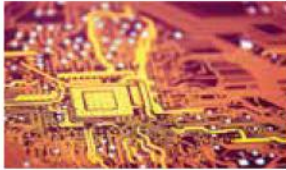
Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.

| Berkley Re Solutions

| a Berkley Company

CUSTOM TURNKEY SOLUTIONS

Custom Turnkey Solutions provide a complete insured offering for a variety of specialty products that helps you become more valuable to your agents and insureds. Our offerings include policy language, underwriting guidelines, rating plans, filing support and quota-share reinsurance options. In addition, we provide training, unique service solutions and marketing delivering a complete turnkey experience.



COMMERCIAL CYBER



FAMILY CYBER
(PERSONAL LINES)



FARM CYBER



LIQUOR LIABILITY



MISCELLANEOUS
PROFESSIONAL



CONTRACTORS
PROFESSIONAL



ALLIED HEALTH



EMPLOYMENT
PRACTICES



TECHNOLOGY E&O



NON-PROFIT D&O

TREATY, PROGRAMS AND FACULTATIVE

When underwriting support is paramount to achieving success, our Casualty Treaty & Program solutions provide our partners excellent answers for risk selection, pricing and risk transfer. We can help with lines, classes or books of business.



UMBRELLA/
EXCESS LIABILITY



AUTOMOBILE/
TRUCKERS LIABILITY



GENERAL &
PRODUCTS LIABILITY



PROPERTY &
CASUALTY FACULTATIVE



MEDICAL
MALPRACTICE



RAILROAD
PROTECTIVE



ERRORS AND
OMISSIONS



SPECIALTY
CLASSES

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.