

# Employment Practices Liability (EPL) Appetite Guide

Canada | Financial Lines



## Offering



- EPL policies provide individual and entity coverage for public, private, and not-for-profit organizations
- Provide both primary and excess placements across most industries within commercial public, private, not-for-profit, and financial institutions
- EPL policies offer coverage for discrimination, harassment, wrongful dismissal, retaliation, and additional named violations

## Conversation Keys



- Underwrite to the company's HR policies and procedures, risk management controls and current trends
  - Increased employment-related litigation in Canada and the U.S., especially in California
- Due to recent developments with #MeToo, there is more scrutiny relating to companies' employee training, claim investigations, and public response

## AIG Market Differentiators



### Claims

- 10+ in-house Financial Lines claims specialists in Canada
- \$95M paid out in Canadian Financial Lines Claims in 2019
- Cohesion between claims and underwriting teams facilitates emerging loss trends being addressed through coverage enhancements and loss mitigation tools

### Multinational

- Committed to delivering world-class multinational expertise, solutions, and service to clients in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions

### Product Innovation

- \$25,000 in E-Discovery consulting services and sub-limits for crisis loss
- Available on a combined basis on PortfolioSelect® (modular private and non-profit directors and officers form)

Contact:



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