

EPRMA Newsletter



INFORMATION

FACT

Six out of 10 employers have had at least one charge in the past 5 years.

FACT

Statistics show that Comply America Manager's training reduces frequency by more than one half.

EPRMA BENEFIT

As an EPRMA member you, as the principal, or designated manager can call the helpline at no charge. It is confidential and included at no additional charge.

1-877-376-4100

POLICYHOLDERS

You policy provides contact information for reporting claims. For more information please call Mark Kollar or any Edgewater Employee.

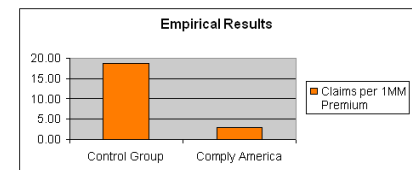
Edgewater Holdings, Ltd.
312-431-1767

Late claim reporting can be costly

Three Important EPLI Claim Factors

Charges are Cheap. Experienced underwriters know that EPLI business has a higher frequency of claims and incidents than other lines of business. We get more claims because the exposure to loss is real and the mechanisms for filing a claim are very easy. 80% of our claims begin with a notice that our insured receives that a *charge* of discrimination has been filed against them by an employee. All an employee or (in most cases) a recent ex-employee has to do is go down to the local EEOC office and fill out a form. They don't need an attorney; the forms are simple and easy fill out. We expect charges. Charges are considered "Claims" under the policy and, therefore must be reported to insure they qualify for coverage, but **Your rates will not go up because you report a charge.** Your rates don't go up because we are very good at handling charges. We handle them quickly, discreetly and in a very cost effective manner. Because of this expertise most of these charges don't turn into

lawsuits.



Lawsuits Are Not. Lawsuits are expensive and ultimately will cost you significantly in time, money and additional premium. If you don't report a charge and it later turns into a lawsuit, you may not have coverage for the lawsuit. You pay for two things when you purchase an insurance product – protection of your financial assets and the acumen of the claims handling. We specialize in handling claims – minimizing your problems – especially at the EEOC charge stage. We conduct initial charge responses over the phone discreetly with senior management and only the most relevant personnel. At that point we get your side of the story straight while the matter is fresh; we guide your collection and preservation of records and prepare a formidable response with your assis-

tence. If the claim ultimately goes further, this becomes the blueprint to defend the claim or a subsequent lawsuit. The biggest mistake some of our insureds make is to try to handle it themselves even if they use their own lawyers to do so. Keep in mind that you pay for our expertise with the premium and your cost within the deductible is minimized when you use our proven approach. Just as importantly late reporting may lead to a denial of coverage. **You are required in the policy to report all claims including charges in a timely manner.** This generally means within 30 to 60 days from the time you receive it. If you try to handle a charge yourself (and don't report it) you may not have coverage later if it turns into a lawsuit.

When in Doubt Call the Helpline. The helpline is free and it is confidential. The insurance company will never know that you called the helpline. You can call the helpline for any reason – to get information to discuss how to avoid a problem or to get a referral. When you call our helpline you speak to an attorney who specializes in employment claims. When a situation comes up – a letter from the EEOC, a notice from risk management training, an employee complaint, a letter

from an attorney – anything that might spell trouble, call the helpline. It is your best, direct access to the expertise



Martin LaPointe, Esq. Burke Warren MacKay and Serritella

your company needs to respond to employment matters (whether they are “claims” or not). You will minimize your out-of-pocket costs and preserve your time and peace of mind.

The program the Lake agency has negotiated for you provides superior service and protection. Get your money's worth.

Frequently Asked Questions

Q. What is the charge for helpline calls? 1-877-376-4100

A. There is no charge for EPRMA members.

Q How many times may I call?

A.As often as you want. There is no limit on the number of times you may call.

Q.Who can call?

A. Managers, supervisors, corporate officers, risk managers, human resource professionals. Callers must simply provide your

EPRMA member information. 1-877-376-4100

Q.To whom do I speak?

A.You will speak to attorneys who have expertise in employment law.

Q. Is the call confidential?

A. Yes. The information will not be provided to anyone, including the insurance company, unless you want the information shared with the insurer.

Q .Please give examples of helpline questions?

- A.
- Questions about possible disciplinary actions including termination.
 - Questions about employees requesting leaves of absence.
 - Questions about an upcoming reduction-in-force.
 - Requests for sample anti-discrimination statements.
 - Requests for EEOC-compliant job applications.
 - Requests for employee handbook templates.
 - Inquiries about the general requirements of any of the employment laws.

Q.Should I call the helpline when I've received something that I'm not sure is a claim?

A. Yes. The helpline attorney will be able to help you determine whether a claim has been made and whether it should be reported. If not a claim, the attorney may be able to assist you in taking action to help avoid a claim. Keep in mind that calling the helpline itself does not trigger coverage.

EPRMA