



# Risk Management: A Guide to Employment Practice Liability Insurance

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In response to high-profile class action employment lawsuits, insurance companies developed a specific insurance product, Employment Practices Liability Insurance (EPLI), to protect employers. Unfortunately, these relatively new insurance products have many variables and may be difficult for employers to compare.

Premiums, deductibles and coverages vary with the specific terms and conditions of each policy. This article describes some of the factors employers should consider when evaluating EPLI products. Employers can use these factors to help compare policies.

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