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# Employment Practices Liability: Guide To Risk Exposures And Coverage



## Synopsis

Employment practices liability exposures, insurance coverage, and claims are problematic for all insurance professionals who serve the commercial lines market. From small businesses to large corporations, EPL exposures and claims present tremendous challenges. Any business that employs people faces the potential for EPL claims. There are three steps to an effective employment practices risk management plan and they are:

- 1. Recognizing the exposure areas,
- 2. Developing practices aimed at reducing the exposure, and
- 3. Obtaining liability coverage for the risks.

This book is an easy-to-use and understand guide to each of these three steps. Organized from the simple to complex, seven of the chapters are organized into Core Principles, Advanced Analysis, and Risk Management Overview. The Core Principles provide an overview of the chapter topic for those needing only a cursory review. As the chapters develop into the Advanced Analysis and Risk Management sections, readers are given the deep information they need to understand the topic(s). The eighth chapter is a compendium of risk management tips and treatments.

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