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Halcyon Agent News



Employers Practices Liability Insurance (EPLI) – Is it worth it?

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Businesses today face an unprecedented number of internal risks, especially with the highly litigious society in the United States. In addition, movements such as #MeToo bring to light increasing challenges employers are encountering from within their own organizations.

According to the U.S. Equal Employment and Opportunity Commission (EEOC), there were 84,254 employment practices charges filed in fiscal year 2017. Of those 84,254 charges, the highest were retaliation claims totaling 41,097, which is up approximately 116% since 1997. According to the International Risk Management Institute, Inc. such retaliation claims

result when an employee alleges discrimination based on protected status (e.g., race, gender, disability) and, in retaliation for making such a claim, the employee is treated adversely (e.g., employee is demoted, or compensation is reduced). A successful retaliation claim must prove three elements: (1) that the employee engaged in a "protected activity" (filing a discrimination claim, alleging corporate misconduct), (2) that the employee suffered an "adverse action" (such as termination), and (3) that there was a causal connection between the adverse action and the protected activity.

Even though potential retaliation claims are important to consider, they are not the only employment risk businesses face. Below are statistics from the EEOC, with a complete 2017 breakdown of EPLI claims. Note that the number for total charges reflects the number of individual charge filings. Because individuals often file charges claiming multiple types of discrimination, the number of total charges for any given fiscal year will be less than the total of the ten types of discrimination listed:

- Retaliation - 41,097 (48.8%)
- Race - 28,528 (33.9%)
- Disability - 26,838 (31.9%)
- Sex - 25,605 (30.4%)
- Age - 18,376 (21.8%)
- National Origin - 8,299 (9.8%)
- Religion - 3,436 (4.1%)
- Color - 3,240 (3.8%)
- Equal Pay Act - 996 (1.2%)
- Genetic Information (GINA) - 206 (0.2%)
-

Employment Practices Liability Insurance (EPLI) helps to protect businesses from claims by their own employees alleging discrimination based on race, sex, national origin, religion, color, retaliation, age, disability, equal pay and genetic information. Every business, large or small, is highly susceptible to these types of claims, whether they have merit or not. It is important insureds are informed of these exposures and for their agents to conduct an annual review of the EPLI policy coverages and limits. Besides having an EPLI policy in place, insureds should take proactive measures to prevent any potential claims from arising.

Nationwide Insurance recommends the following to significantly lower business's employment practices liability risk:

- Review potential loss exposures with an insurance agent and purchase adequate employment practices liability insurance.
- Develop an employee handbook detailing your company's workplace policies and procedures, including attendance, discipline, and complaints. The employee handbook should also contain an employment at-will statement and an equal employment opportunity statement.
- Create a job description for each position that clearly defines expectations of skills and performance.
- Conduct periodic performance reviews of employees and carefully note the results in the employee's file.
- Develop a screening and hiring program to weed out unsuitable candidates on paper before calling them to interview in person.
- Use an employment application that contains an equal employment opportunity statement along with a statement, that if hired, employment will be "at-will," meaning their employment can be terminated at any time – for any reason or for no reason at all – with or without notice. Also ensure that your employment application does not contain any age indicators, such as date graduated high school, as this could increase your risk for age discrimination claims.
- Conduct background checks on all possible candidates.
- Institute a zero-tolerance policy regarding discrimination, substance abuse and any form of harassment. Make sure you have an "open door" policy in which employees can report infractions without fear of retribution.
- Create an effective record-keeping system to document employee issues as they

arise, and what the company did to resolve those issues.

So, in conclusion is EPLI worth it? I would say yes.

Halcyon Underwriters offers EPLI coverage through many of our admitted carriers.

References/recommendations obtained from the following articles:

<https://www.nationwide.com/employment-practices-liability-insurance.jsp>

<https://www.irmi.com/term/insurance-definitions/employment-practices-liability-insurance>

<https://www.eeoc.gov/eeoc/statistics/enforcement/charges.cfm>

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Don't miss out for extra commission points and fast turnaround!

Agents have quick and easy access to online quoting or instant phone quotes with products by USLI, High Value Home Quotes, and our Private Flood Program.

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Team Member Spotlight: John Davis



The relationship we have with our agent partners is very important to us. While we work with you on a day to day business level, we thought you'd like to know a little information about one of our team members.

In this picture, we have Assistant Production Underwriter, John Davis.

Years at Halcyon: 3 Years

Years in Insurance: 20 Years

First Job: Claim service representative at Blue Cross Blue Shield of Tennessee

Favorite Movie: I will watch most Sci-Fi, however, no favorite in particular

Favorite Vacation spot: Anywhere there is Beach and Sun

Little-known fact: I was a competitive distance swimmer in my teens

If I'm not at work, you can find me.... At Orange Theory Fitness

Motto: You do not always control what happens to you. You can only control how you react to what happens to you.

Greatest Challenge: Passing on Chocolate Cake

Most important lesson learned: See my Motto

Advice for Success: Be Honest, Be Ethical, and Be Loyal

If I wasn't doing this, I'd: Be a career traveler specializing on the beach

If I could have met anyone in history, it would be: Robin Williams

My favorite part about my job is: My co-workers



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- ****Discounted fees: Background and Credit checks for prospective household employees**

Signature Suite Marketing Pieces - [Click Here - 1](#) [Click Here - 2](#)

New Business Submissions:

Do you have an insured who could benefit from joining the Chubb Club?

Please send your submissions to our inbox below and one of our experienced underwriters will assist you in placing the best coverage for your insured.

Need a refresher on the Chubb guidelines?

[Click Here](#)

Submit to PLSubmissions@halcyonuw.com

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COMING SOON!!!

Halcyon will be offering EXPRESS-PAY Online and Mobile Bill Payments for both one-time and recurring payments for our retail partners.

Claims Update!!

Halcyon's **NEW website** now has direct reporting available for all claims, ensuring faster access for appointed agents using online reporting for most companies. Please use our claims links by clicking **CLAIMS** to report any claims.

Is Your Agency File Up to Date? Has your office merged or changed names? We need to update your files if so!

Halcyon Agents must have an active E&O, ACH Payment Form and W9 on File Annually in order to remain an active agent.

Please remember to send a copy of your E&O renewal certificate to compliance@halcyonuw.com annually.

IMPORTANT - Halcyon offers direct deposit of your commission payment via ACH for all Halcyon policies. Signing up is EASY!

Please make sure we have an updated [ACH Payment Form](#) on file for your agency to receive commissions via direct deposit.

Send the completed copy to compliance@halcyonuw.com.

Call or Email Today - Click Here for our [Staff Directory](#)



Take a look at our 2018 Middle Market Successes below!

What Are We Writing?

[Halcyon 2018 Middle Market New Business Success List](#)



Halcyon is participating in the ["Challenge for Hope"](#) race for Give Kids the World.

We've accepted the challenge to raise money for Give Kids The World Village.

Every day, this nonprofit "storybook" resort provides cost-free vacations to children and families battling critical illnesses, and we believe those vacations create happiness and hope when these families need it most.

When a child is diagnosed with a critical illness, their family's life become full of unexpected and unpredictable challenges, from doctor appointments to hospital stays and medical treatments.

But for one week, children and families have the chance to laugh, play and simply spend time together – both at the Village and at Central Florida's world-class theme parks and attractions.

Give Kids The World Village becomes a home-away-from-home during their once-in-a-lifetime trip and it doesn't cost the families a cent.

That's why we're taking on the Challenge for Hope. On [December 8](#), we'll join fellow Challengers at the Village, as we walk, run, roll, or stroll through a 5K that captures the magic families experience during their stay.

Thank you from all of us and the great kids you're going to help! To Help Support our Fundraiser - you can visit our team page. [TEAM HALCYON](#)

Halcyon's Employees will be participating this year on Saturday, December 8th.

Check out our Business Development Manager talking about his personal experience during the race [HERE](#).



It's easy to join our mailing list!

Just send your email address by text message:

Text
HALCYON
to **22828** to get started.



Message and data rates may apply.

Why Halcyon? Check out the many reasons in the video above!

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