

Complete the Picture: A Spotlight on the EPLI Market

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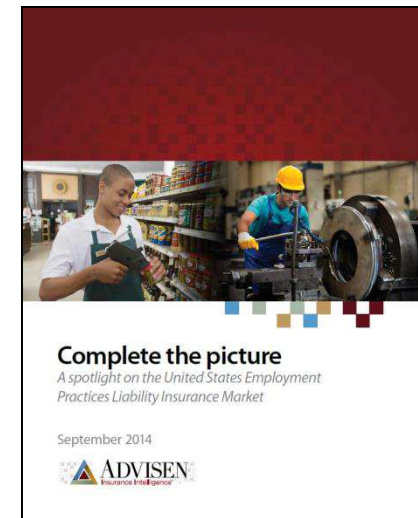
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- Paper titled “**Complete the Picture: A Spotlight on the EPLI Market**”
- **Recording** of today’s webinar
- Copy of these **slides**



Today's Moderator



Rebecca Bole

Director of Editorial Strategy & Products
Advisen Ltd.

Today's Panelists



Phil Rhodes

Senior Vice President, Financial Lines
AIG



Pamela Schwager

Assistant Vice President
AIG

Today's Panelists



Joseph Gagliardo
Managing Partner
Laner Muchin

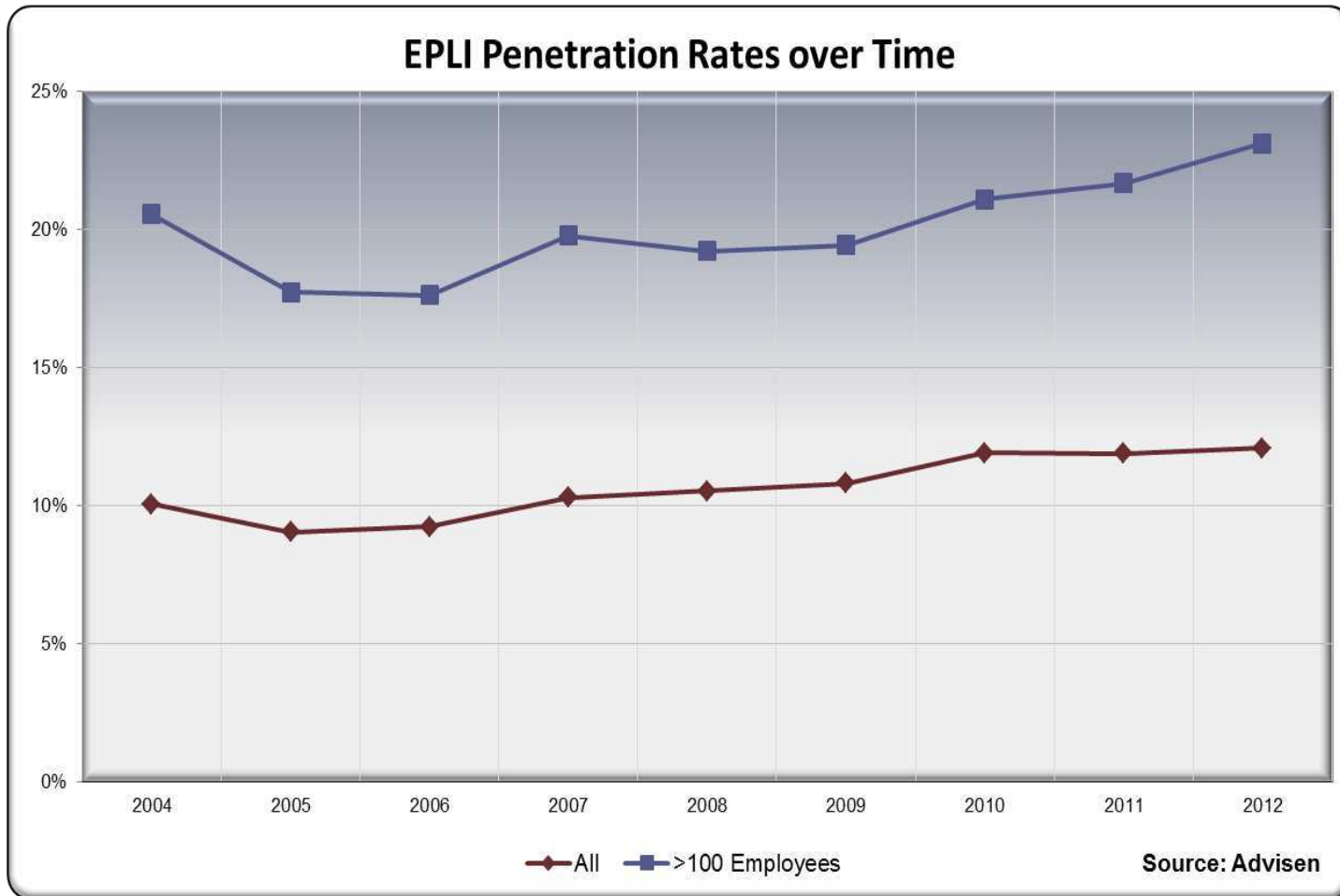


Carolyn Polikoff
CorpEx Practice Leader
Woodruff – Sawyer & Co.

Market overview

Year	Premium Written (\$ billion)	Limit placed (\$ billion)
2011	1.59	338.18
2012	1.62	344.85
2013	1.85	392.62

Market overview

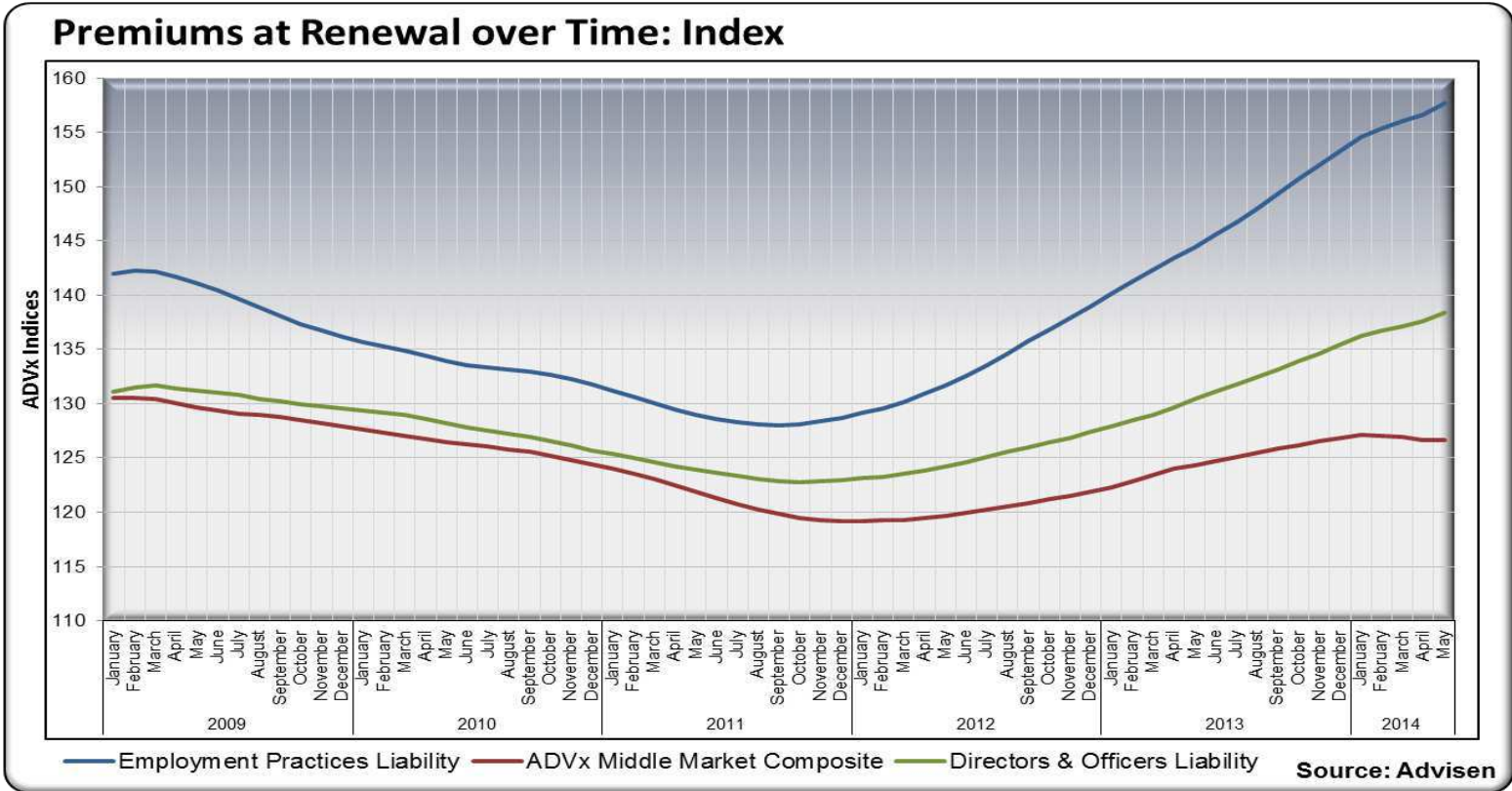


Market overview

Number of Employees	EPLI Penetration Rate	D&O Penetration
0-25	7.25%	20.20%
25-50	12.01%	22.89%
50-100	14.37%	29.16%
100-200	18.10%	36.98%
200-500	23.19%	47.35%
500-750	33.96%	49.41%
750-1000	28.00%	51.33%
1000+	40.54%	65.67%

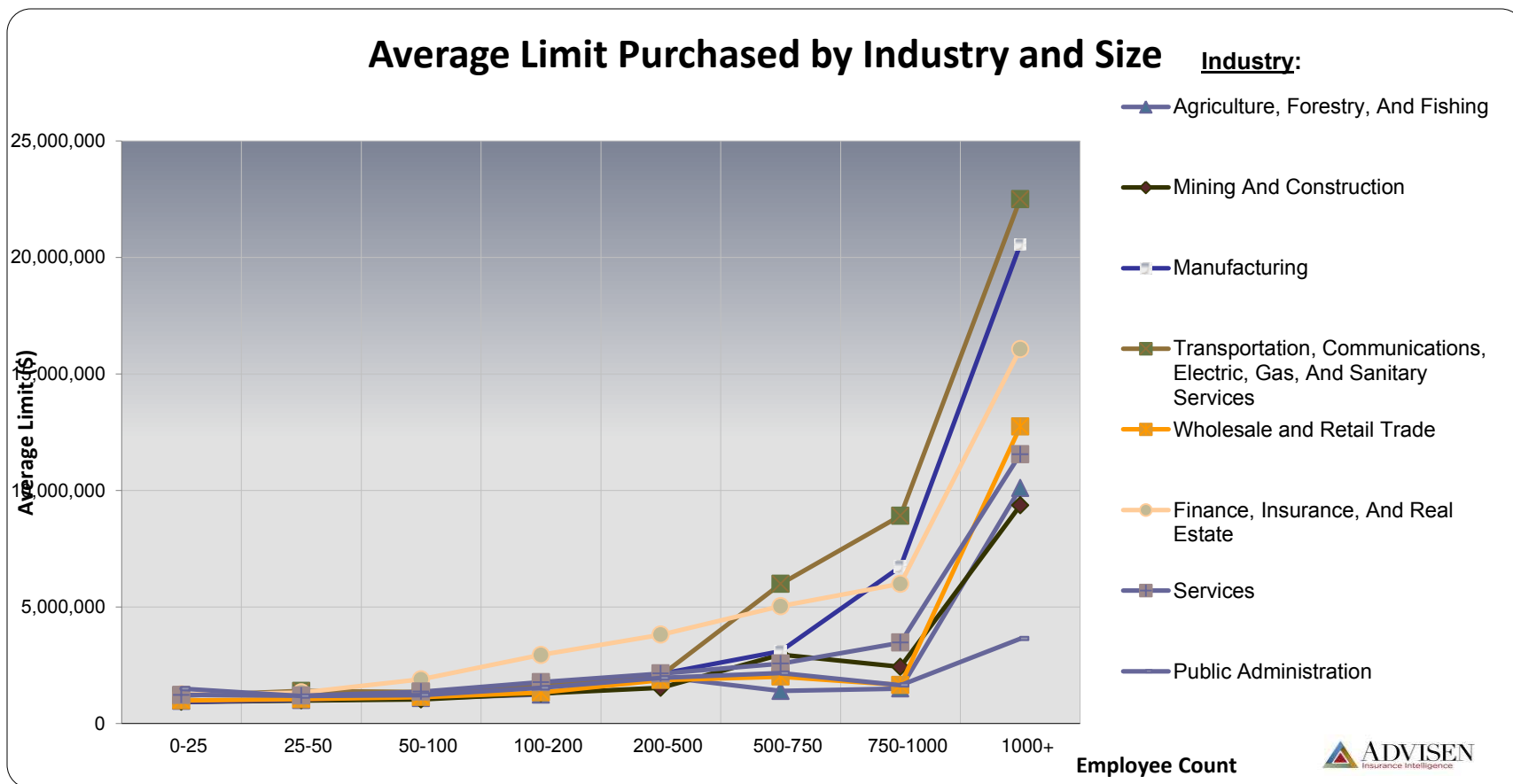
Notable market developments

Pricing trends



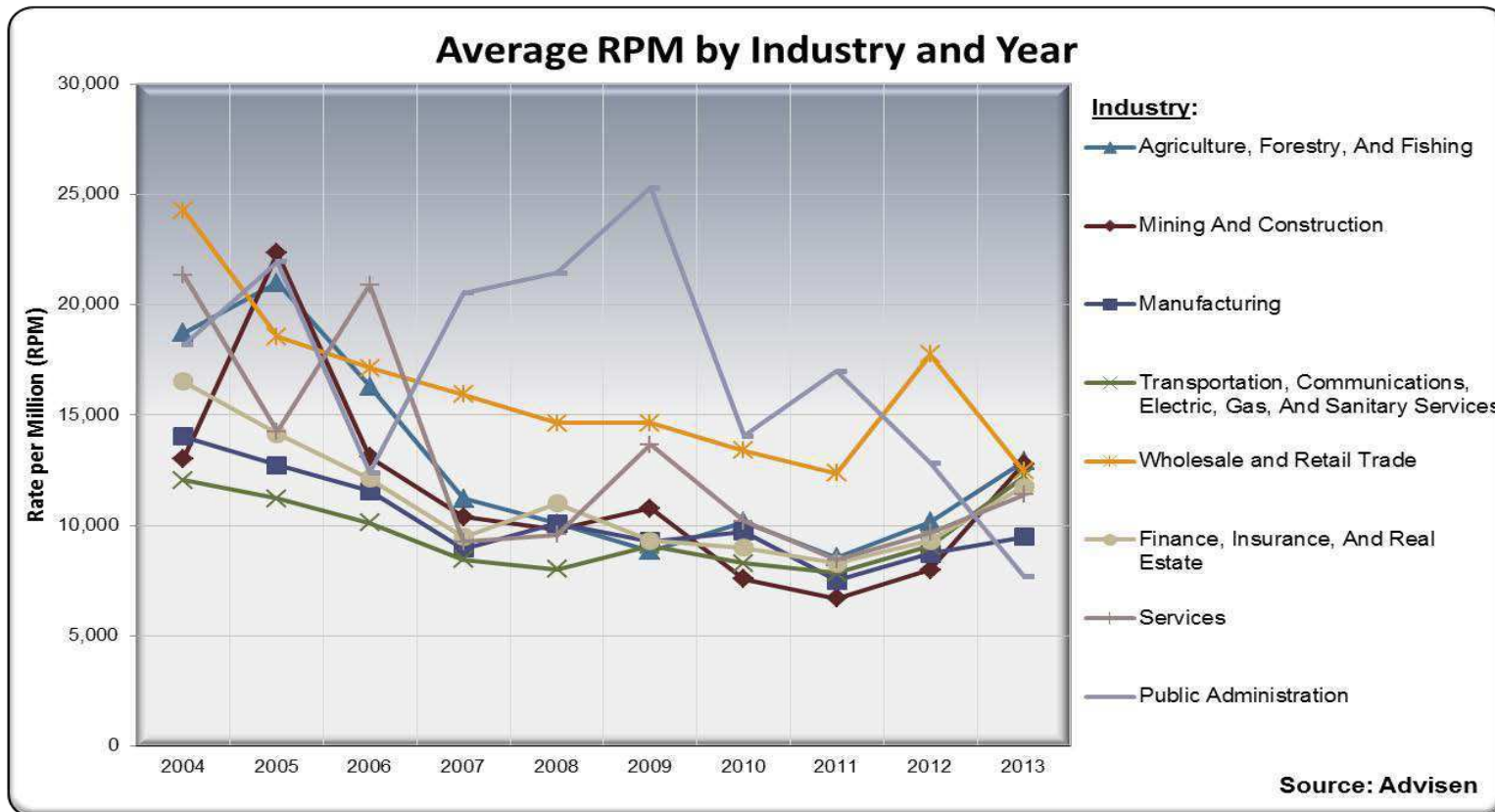
Notable market developments

Limit trends



Notable market developments

Buying behaviors

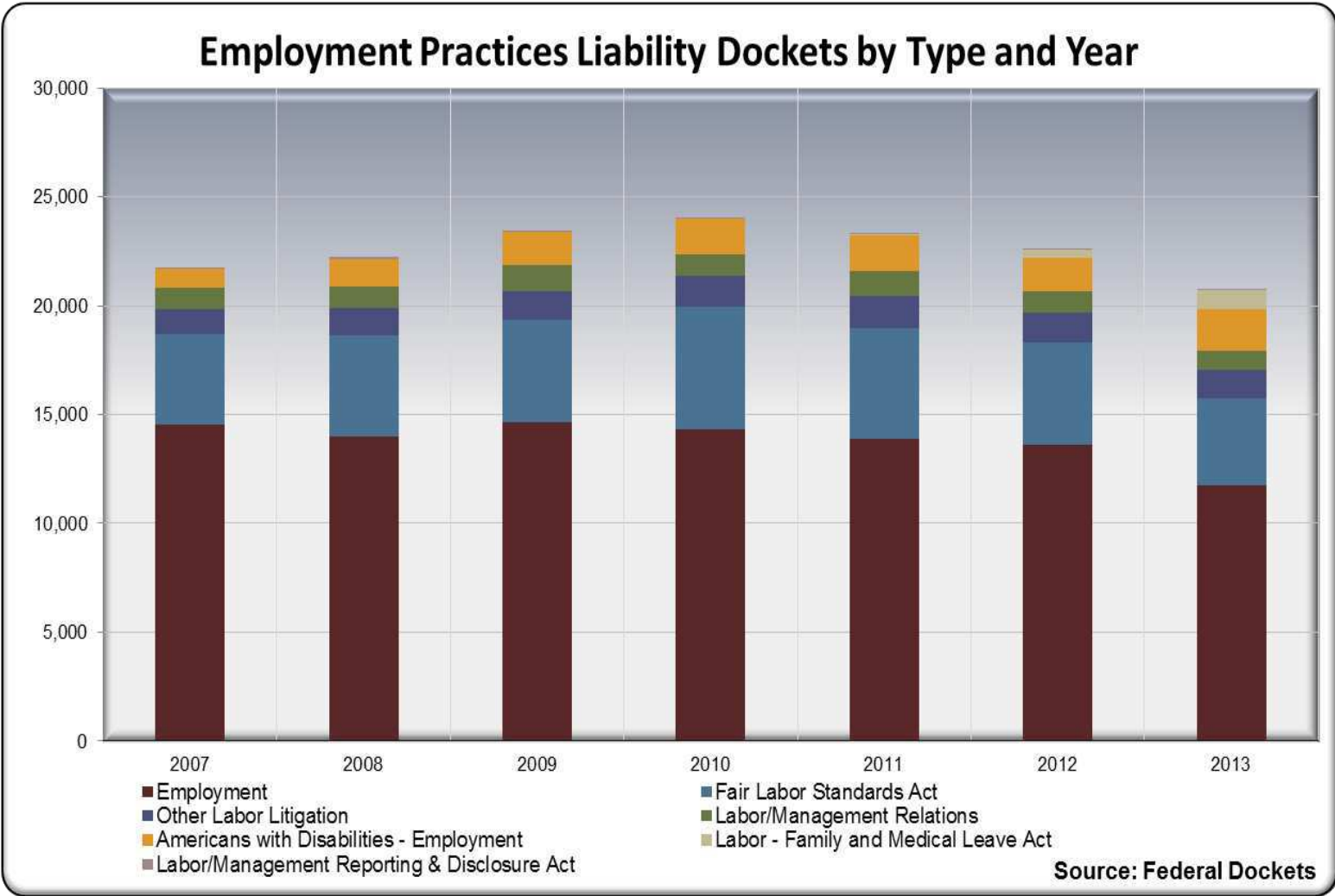


Notable market developments

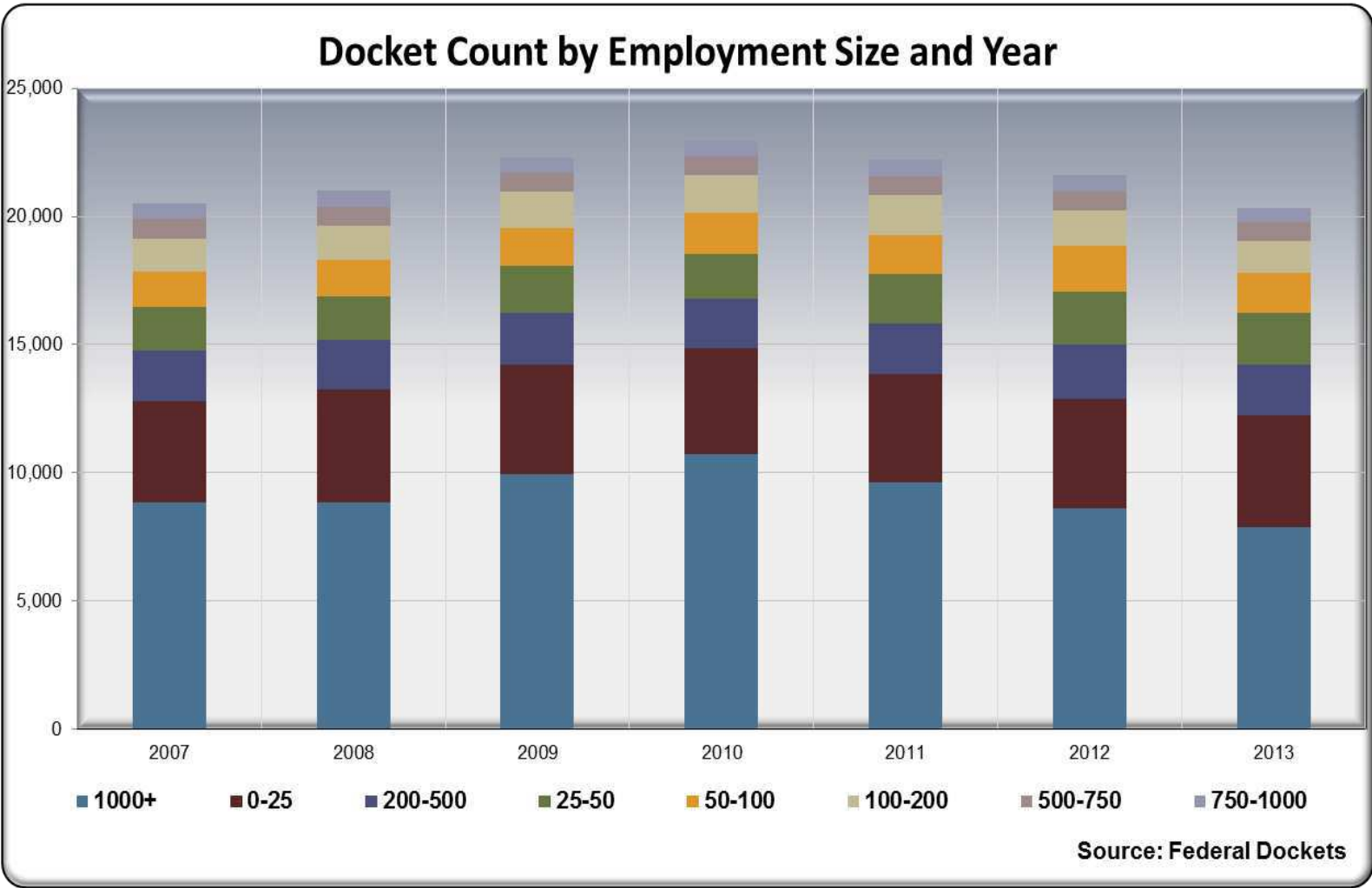
Buying behaviors

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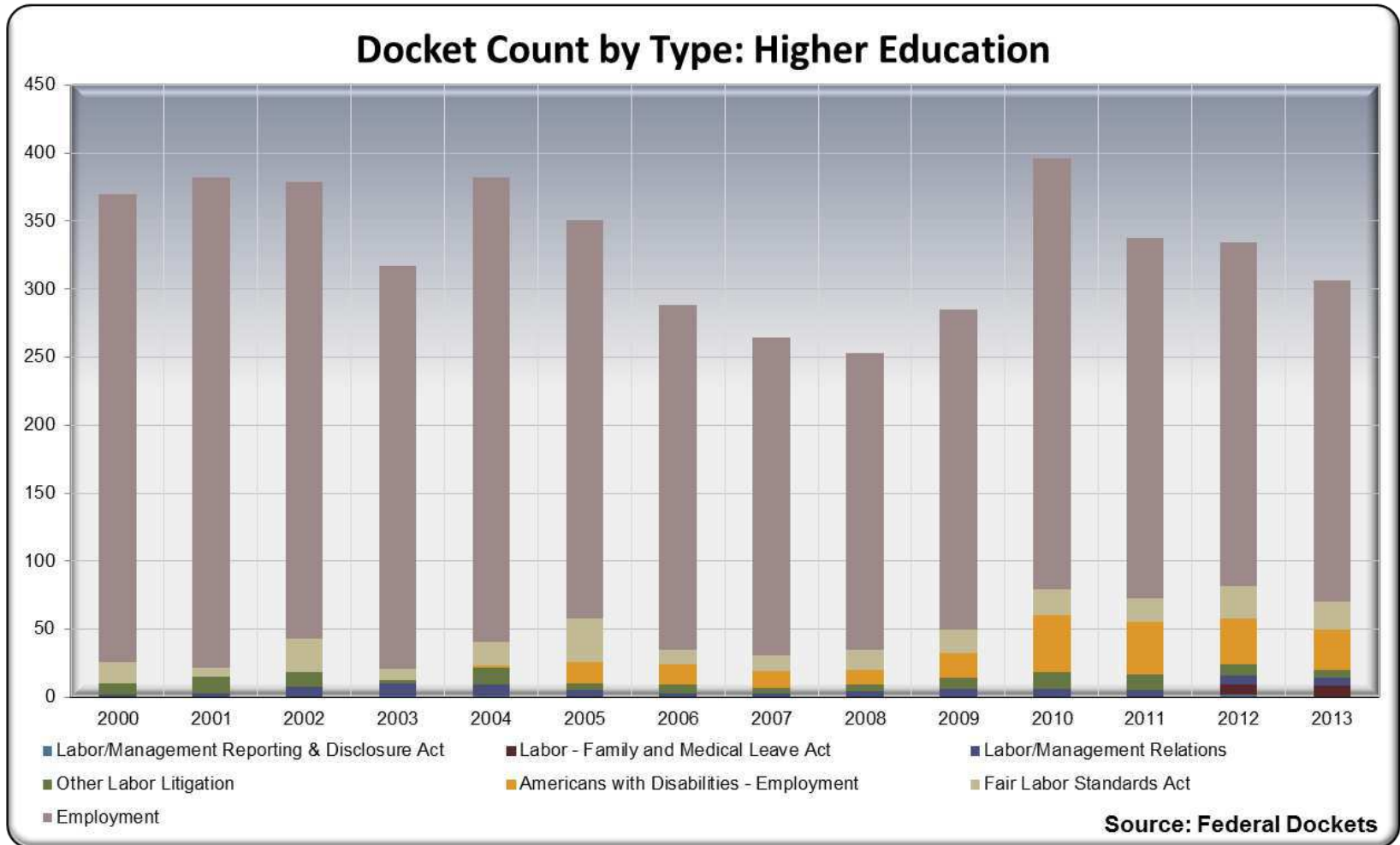
Sources and types of claims



Sources and types of claims

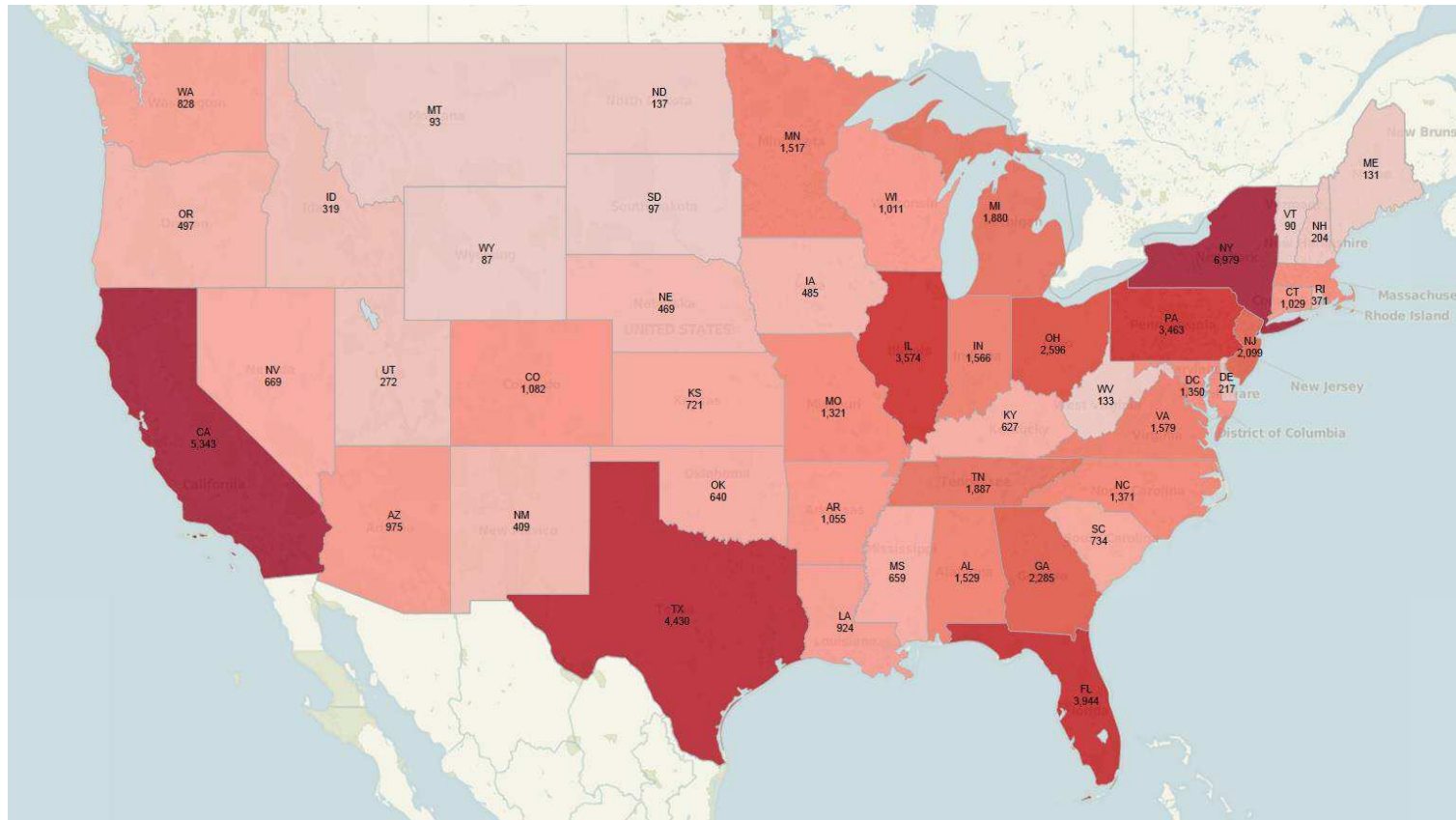


Unique Segments – Higher ed

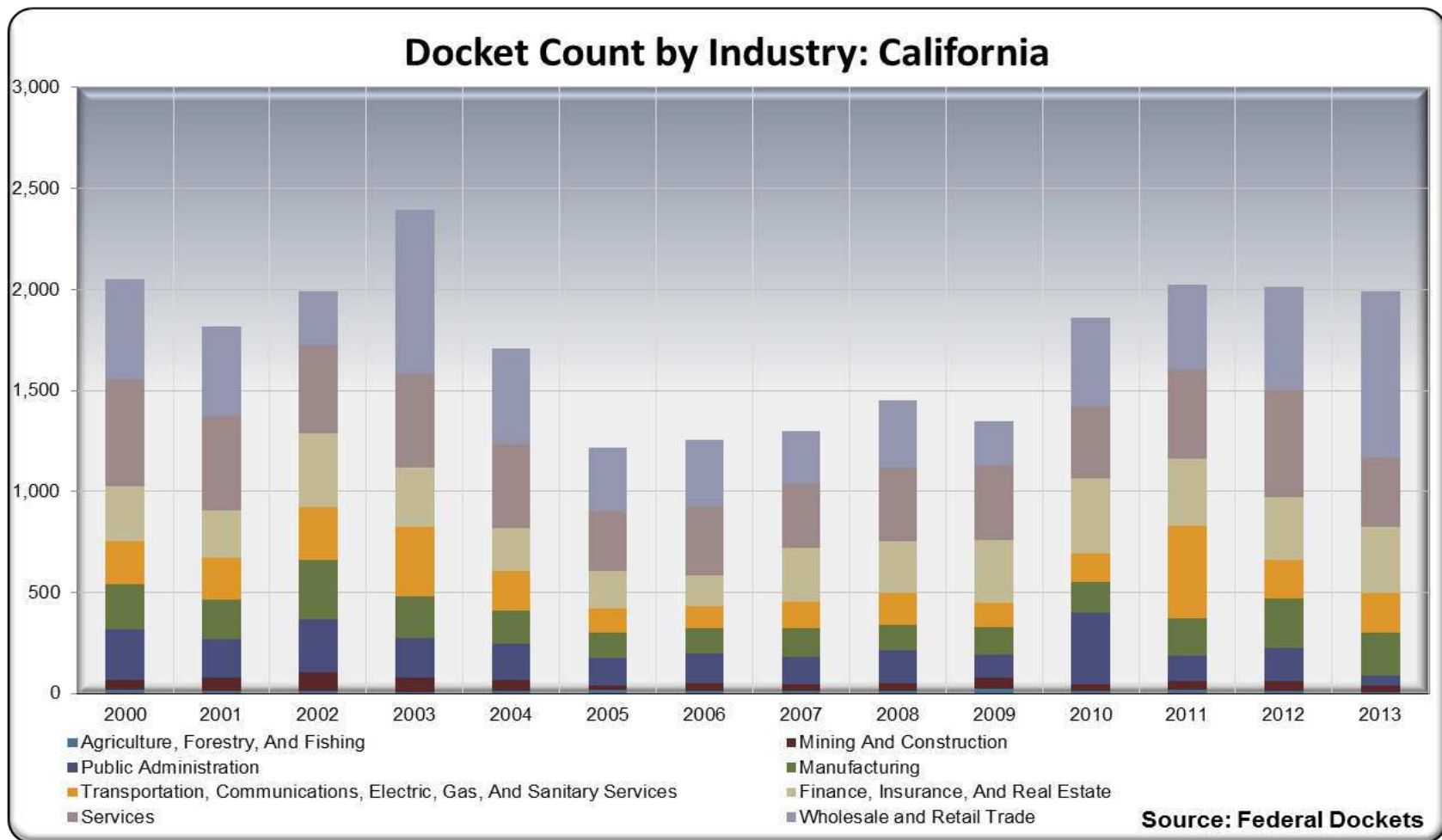


Unique Segments – California

Federal docket by state



Unique Segments – California



The carrier view

- Develop employee guidelines and EPLI policies
- Dedicated human resources department
- Regular, certifiable employment training
- Reporting chain for feedback and resolution
- Build controls around information disseminated
- Work towards stable employee bases
- Demonstrate financial stability

Questions?



Rebecca Bole



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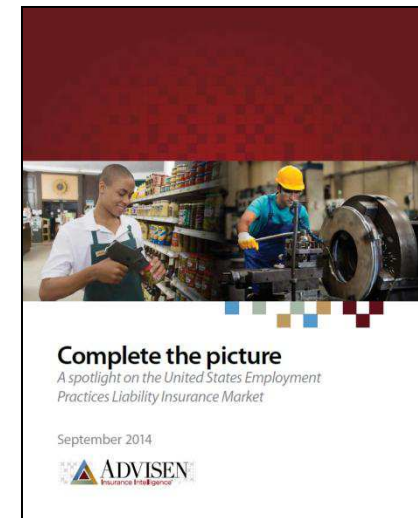


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