



EPL RISK MANAGEMENT SERVICES

Your Money's Worth

At Lexington, we want to work with you to keep your Human Resources policies and procedures up to date, help promote proper behavior in the workplace and help build defenses against potential employment practices related lawsuits. We developed our risk management services with that in mind. It is likely your company is budgeting significant dollars to obtain the employment related services and information to which you already have free access as a Lexington EPLI policyholder.

The chart below illustrates average hard dollar Human Resources costs expended on proactive prevention and compliance efforts. Our EPL risk management website was developed for the exclusive use of our policyholders. For example, our risk management website, www.lexephhelp.com makes Human Resources best practice policies and guidelines as well as trackable on-line training readily available and easily adaptable. You will find we offer a comprehensive array of services that can save your company time and money.

Here are samples of the approximate savings a professional Human Resources department servicing 1,000 employees could realize by utilizing some of the complimentary risk management services built into its policy:

| | Vendor Annual Cost | Lex EPL Policy |
|--|------------------------|----------------|
| Attorney staffed "hot line" for HR / Employee relations issues | \$33,000 | Free Service |
| On-line Orientation Training on Discrimination and Harassment | \$30,000 (\$30/ee) | lexephhelp.com |
| 24 hr. Employee Hot Line for reporting of complaints | \$12,000 | Free Service |
| HR Policy Review and Analysis | \$6,000 | Free Service |
| On-line Management Training | \$4,000+ (\$40/mgr) | lexephhelp.com |
| Employee Handbook Template | \$2,000 | lexephhelp.com |
| HR Employment Law Seminar 1 day - per attendee | \$450 | Free Service |
| Monthly Employment Law Periodical Subscription | \$300 per subscription | lexephhelp.com |
| On-line HR: Policies, Guidelines, Forms and Resources | \$5,000+ | lexephhelp.com |

Additional benefits available to Lexington EPL policyholders:

- Consultation with Labor Lawyer regarding Risk Evaluation
 - Sample Value: \$1,000
- Policy review and analysis by labor lawyer
 - Sample Value: \$3,500 – 10,000
- Regional Seminars – Current Employment Related Topics
 - Sample Value: \$1,000
- For Qualified policyholders, a customized in-house seminar by a nationally recognized labor lawyer
 - Sample Value: \$2,500 - \$7,500

For more information, please e-mail LexCasualty@aig.com, or visit www.LexingtonCasualty.com.

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U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.

Lexington Insurance Company

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