



About Us

Our underwriters were among the first to develop dedicated Employment Practices Liability Insurance (EPLI) programs, and that expertise drives our solution-oriented approach today. We weren't just early to the EPLI space, we helped shape it. We understand the evolving risks businesses face - harassment, wage disputes, retaliation, and more - and designed coverage that keeps pace with a changing workforce.

We work to understand each client's unique employment risks and tailor solutions that align on needs. The result? Responsive, relevant EPLI coverage businesses can trust.

Target Risks

- Restaurants (Quick Service and Full Service)
- Manufacturers
- Accountants
- Architects & Engineers, Contractors
- Wholesale/Distributors
- Rental Companies
- Family Entertainment Centers
- Business Support Services
- Pest Control Companies

Coverages Highlights

- Limits up to \$5,000,000/\$5,000,000, higher limits may be available.
- Third-party liability coverage, including ADA Access claims
- Immigration Defense Coverage
- Franchise Endorsement for franchise risks
- Wage & Hour/FLSA Violations Defense coverage is available for most classes
- Workplace Violence Expense Reimbursement Coverage
- Our in-house claims team includes experienced, licensed attorneys.

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

Risk Management Services

HR Pilot® offers services designed to help employers spend less time on compliance while reducing risk. These services are offered free of charge to EPL policyholders and they include:

- Unlimited HR Advice by telephone and email support with attorney consultation where appropriate
- Multi-State compliance charts, state-specific online content
- Posters, handbooks, and training in English and Spanish
- Employee handbook wizard- Create or update an employee handbook
- Training for Management and Employees
- Toll-Free employee complaint hotline

For more information about our Employment Practices Liability, please email cmurphy@tmhcc.com

Other Professional Lines Products

Miscellaneous Professional Liability
Submission Inbox: MPL@tmhcc.com

Architects & Engineers Professional Liability
Submission Inbox: AESubmissions@tmhcc.com

Allied Healthcare Professional Liability
Submission Inbox: MedMal@tmhcc.com