

STATE OF NEW MEXICO
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TO: ALL PROPERTY AND CASUALTY INSURERS ISSUING EMPLOYMENT PRACTICES
LIABILITY INSURANCE COVERAGE IN NEW MEXICO

FROM: JOHN G. FRANCHINI, SUPERINTENDENT OF INSURANCE

DATE: MARCH 16, 2016

RE: DEFENSE COSTS WITHIN LIMITS OF EPLI POLICIES

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STATE OF NEW MEXICO
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This Bulletin is issued pursuant to Sections 59A-2-8 NMSA 1978 of the New Mexico Insurance Code, 13.1.2 *et seq.* NMAC.

The purpose of this Bulletin is to advise insurers that the New Mexico Superintendent of Insurance has determined that Employment Practices Liability Insurance (EPLI) coverage is substantially similar to the liability coverages listed under 13.11.2.9(B.1) NMAC and, as a result, Employment Practices Liability Insurance coverages provided in liability insurance policies may include a legal defense offset provision if the liability limits for all liability risks and coverages under the policy are at least \$500,000.

Please contact Anna Krylova at anna.krylova@state.nm.us or at 505-827-4529 if you have any questions regarding this Bulletin.

ISSUED at Santa Fe, New Mexico on March 16, 2016.

OFFICE OF SUPERINTENDENT OF INSURANCE

Handwritten signature of John G. Franchini in black ink.
JOHN G. FRANCHINI
Superintendent of Insurance