



NLADA Mutual Initiative to Remove Barriers to Fair Chance Hiring with Insurance

Available to Multiple Volunteers

Project Title

Removing Barriers to Fair Chance Hiring with Insurance

Scope of Work

Timing

Jurisdiction

Contact Information

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Description

NLADA Mutual Insurance Co., RRG, along with its multi-disciplinary Insurance, Equity, and Justice (IEJ) Initiative Advisory Committee, has begun analyzing the potential for insurance products to incentivize employers to adopt hiring practices inclusive of people with a criminal record.

The IEJ Initiative seeks help with a deep dive background paper that could include identifying data needed to assess actual employer risk, impacts of racial disparities inherent in hiring practices that exclude people with a criminal record, understanding insurance industry market and profitability factors, examining sources of employer reluctance to hire people with a criminal record, understanding litigation risks (such as

negligent hiring as well as discrimination claims for not hiring people with a criminal record), overcoming any standard form insurance policy obstacles and coverage limitations, identifying insurance companies currently offering employer crime/liability coverage, and considering any other pertinent factors to formulating a pragmatic action plan.

The research will inform the action plan's recommendations and strategies the IEJ Initiative could pursue, such as developing model underwriting guidelines for fair chance hiring coverage, urging clarification of existing employer insurance coverage, weighing in with state policymakers and/or state insurance commissioners about potential regulatory opportunities, recommending new data sources for evaluating risk and setting rates, amplifying to stakeholder audiences any insurers with practices/products that provide coverage, etc.

Subtasks (0)