

Employment Practices Liability Insurance

Almost 75% of all litigation against corporations involve employment issues

Studies show that an employer is more likely to have an EPL claim than a GL or Property loss

Employment related lawsuits are the fastest growing type of civil case in the U.S.

Over 40% of all Employment Practice claims are filed against private employers who have between 15 and 100 employees

For questions and additional information, please call to speak with a Mountain State Insurance representative.

Large Accounts

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Small Accounts

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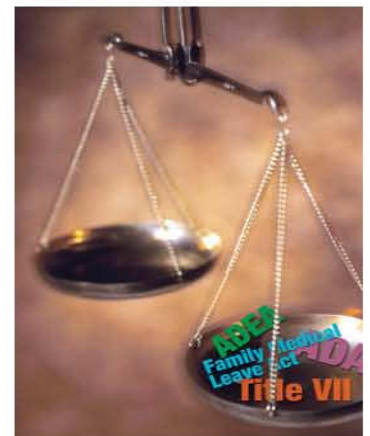
304.720.2000

Employment Practices Liability insurance, often referred to as EPL insurance is available from a number of our carriers. Employers are faced with an increased risk of employment related claims. From sexual harassment to discrimination in hiring, employers are legally responsible for a broader range of employment related acts. The increase in employer responsibility has resulted in an environment of rapidly increasing employment claims.

Many small to medium sized businesses have yet acknowledged the significant employment exposure facing them. Employment litigation has

increased by about 400% in the last 10 years as a growing number of employees sue their employers for sexual harassment, discrimination and wrongful termination.

There are a number of ways in which past, present and prospective employees can involve the employer in employment disputes. These can run from serious sexual harassment situations costing millions to smaller frivolous claims. While concise statistics are difficult to establish, it is understood that the average EPL claim now settles for approximately \$450,000. Frivolous claims rarely settle for less than \$10,000 including legal fees.



The EEOC (Equal Employment Opportunity Commission) reports the three most frequent types of claims are; race discrimination, sexual harassment, and retaliation which combined incurred recoveries of over \$200 million.

Employment Practices Liability Insurance provide coverage for a wide range of potential exposures.

- Discrimination based on race, national origin, gender, religion, disability or sexual orientation
- Sexual harassment or other unlawful harassment in the workplace
- Wrongful termination
- Retaliation
- Employment related misrepresentation
- Failure to adopt adequate workplace or employment policies and procedures
- Employment related defamation or invasion of privacy
- Negligent evaluation of an employee
- Wrongful discipline of an employee
- Employment related infliction of emotional distress