

# WHY EPLI



**Employment Practices Liability Insurance is designed to protect your business from employee-related claims and allegations.**

## LAWSUIT FREQUENCY

Over the last 20 years, employee lawsuits have risen

# 400%

SEXUAL HARASSMENT | WRONGFUL TERMINATION | DISCRIMINATION

## SMALL BUSINESS RISK

More than 40% of all EPLI claims are filed against private employers with less than 100 employees.



Studies show an employer is more likely to have an EPLI claim than a general liability or property loss.

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

## FINANCIAL DAMAGE

Financial damage can be dramatic and resolution may take 18-24 months...

## \$75,000

The average cost of settling out of court

## \$217,000

The average jury award if you go to court and lose

## \$200,000

Average court costs and legal defense fees

Even frivolous claims can require significant time and money to hire skilled legal counsel to defend the business.

## BUSINESS PROTECTION

Business owners typically consider property, general liability and workers compensation as necessary insurance policies to protect their assets.



**With the incidence of employment claims widespread and growing, a business cannot afford to go without EPLI coverage.**