

## Protect Your Business

No company faces the risk of fire, theft, or customer injury without the protection of insurance. But, it is more likely that a company will face an employee lawsuit than the devastating effects of a fire—three times more likely. Almost seventy-five percent of all litigation against companies and corporations today involve employment disputes. Adverse publicity, which often accompanies these proceedings, may add to an employer's woes.

## Facts

- Statistics show an employer is more likely to have an employment claim than a property or general liability claim.
- The average amount paid for out-of-court settlement is \$40,000.
- Defense of the average EPLI case, through trial, costs over \$45,000.
- The median compensatory award in EPLI cases is \$218,000.
- 67% of all employment cases that litigate result in a judgment for the plaintiff. 10% of awards in cases involving discrimination and wrongful termination are in excess of \$1,000,000.
- Six out of ten employers have faced employee lawsuits within the last five years. 41% of all EPLI claims are brought against small employers consisting of 15 to 100 employees.

ISU Insurance Services  
Independently Owned and Operated



## Employment Practices Liability

*Protect Your Managers—Protect Your Business*



# Protect Your Business

## Insurance Can Protect Your Financial Assets

Employment Practices Liability Insurance provided by an A. M. Best A- rated company offers coverage including claims for harassment, discrimination and wrongful employment practices filed under Chapter VII of the Federal Civil Rights Act, the Americans with Disabilities Act and their state and local equivalents. The policy form is considered one of the broadest and best in the industry.

In addition to the superior policy form and risk management services, access to the Helpline staffed by employment attorneys is available. This Helpline is free and confidential.

## Training Can Help Protect Your Human Assets

Every business spends a considerable amount of money training, developing and retaining its key personnel – especially its supervisors. However, direct involvement in an employee incident or even just mishandling one can derail a career.

In 1998 the Supreme Court laid out a “roadmap” for employers to follow. The first element is to adopt compliant employment policies. That’s the easy part. The second element is where most businesses stumble. The courts indicate that you must also train your managers and supervisors to warrant these legal protections.

## ComplyAmerica

ComplyAmerica is a fast, discreet, internet based company that can train your managers. Businesses that have used ComplyAmerica Managers Training have fewer claims and those claims are less severe.

**ComplyAmerica**



★ ★ ISU

**Protect Your Managers**