



Small Businesses Big Risks

Protect Your Business

A Superior EPLI Product

Out-of-court settlements in employment cases average \$40,000. The median compensatory award is \$218,000, with 10% of wrongful termination claims resulting in awards in excess of \$1,000,000. The average cost of defense is in excess of \$45,000. The insurance coverage offered by one of the most respected and trusted underwriters in the industry will defend your business from these charges and lawsuits and help protect your financial assets.



Protect Your Managers

Small Businesses take note!

Statistics show that businesses are more likely to face an employment claim than a property or general liability claim. Often the most immediate damage of such a claim is to the career of a manager or supervisor. Occasionally because they are directly involved but more frequently because they mishandle the situation. You have invested dearly in your managers. Don't lose that investment for lack of compliance training. The program quoted includes ComplyAmerica training, the same compliance training that American Express uses to train its managers on EEOC compliance. The Supreme Court ruled in the *Farragher* case coming out of Florida in 1998 that businesses that could prove it took preventive measures such as training managers could provide an affirmative defense against charges of harassment.

For further information navigate to www.eprma.org
Employment Practices Risk Management Association

