

Every business has employment practices exposures. Some exposures cover risks insurable with employment practices liability insurance. Other risks, such as making poor hiring decisions and losing top talent, are uninsurable. ThinkHR can help businesses reduce risks and put HR best practices in place.



Employment Practices Liability Exposures

They're more common than you might think

- › 92,641 cases were filed with the EEOC in 2015
- › Average verdict exceeded \$142,200, not including legal fees
- › 15% of all verdicts exceeded \$1 million
- › Average settlement was \$75,000 with 2% exceeding \$1 million

Sources: 2015 EEOC and EPL Jury Verdict reports



Employment Practices May Affect Other Risk Exposures, Including:

- › Cyber liability
- › Workers' compensation
- › Third-party liability
- › Errors and omissions
- › Auto, building and other property damage



Insurable Risks Include:

- › Sexual harassment
- › Discrimination
- › Disability accommodation
- › Retaliation
- › Employee privacy breaches
- › Other forms of harassment, including bullying
- › Other workplace employment-related actions



Uninsurable Risks Include:

- › Poor hires
- › Loss of talent
- › Poor performance
- › Lack of training
- › Disengagement
- › Poor management



ThinkHR Solutions

- › Extensive compliance resources, tools, and checklists
- › Over 200 trainings with many EPL titles
- › A team of HR experts standing by to answer questions or provide advice