

It's your business...Protect it.

Your employees are your greatest assets.

You know and trust your employees. You expect your employees to work hard to help grow your business. But it doesn't always work out.

They are also your greatest threat for lawsuits.

You may have to make that tough call to fire an employee. Or an employee may get angry and quit—and sue you. There are many laws in place to protect employees and many law firms dedicated to employee litigation. The cost can be tens of thousands, hundreds of thousands, or millions, even for a small business.

Are you insured to best protect you and your business?

You have worked hard to build your business. Protect it with Employment Practices Liability Insurance from Progressive—a complete package of coverage and services designed to protect you and your business from employment-related lawsuits and to help prevent claims.



Employment Practices Liability Insurance

Contact your independent agent or broker for more information.

Employment Practices Liability Insurance

Designed to protect your business from employee lawsuits

Information sources:

1. Jury Verdict Research, Employment Practice Liability Jury Award Trends and Statistics, 2007 Edition.
2. Progressive's survey of employment cases.

Underwritten by Progressive Casualty Insurance Company and its affiliates, Mayfield Village, Ohio. Coverage may not be available in all states. All coverage descriptions were prepared for educational purposes only and are not a guarantee of coverage. Please consult the Progressive EPLI policy for a complete description of coverage.

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PROGRESSIVE

Progressive's Employment Practices Liability Insurance (EPLI) offers broad coverage to small businesses at an affordable price.

You need protection.

Employee litigation against small business is growing. You are more likely to have an employment claim than a property or general liability claim. Claims can be brought by employees, applicants, customers or clients alleging harassment, discrimination or other allegations against your business.

Can you afford a costly payout or expensive lawsuit?

Few small businesses can afford the high costs associated with an employment claim.

- >> **FACT:** The median jury award in employment cases was \$200,000 in 2007.¹
- >> **FACT:** Typical attorney fees, if an employment case settles prior to trial, are \$100,000.²

You need Progressive EPLI.

- > Minimum premiums as low as \$500.
- > Specialized coverage for discrimination, harassment, wrongful termination, failure to employ or promote, employment-related defamation and more.

In addition, Progressive has partnered with the nation's leading employment law firm, Littler Mendelson, P.C., to provide a variety of legal services free of charge, including:

- > Confidential consultation with a Littler Mendelson attorney via toll-free hotline.
- > Online access to a sample employee handbook with recommended policies and procedures, and legally compliant employee forms and documents that include employment applications, offer letters, I-9 guidelines, performance evaluations and termination checklists.
- > Employment law news alert via e-mail.



CONSIDER THE FOLLOWING TYPICAL DEFENSE COSTS

Administrative Charge Against your Business

Defense of an Equal Employment Opportunity Commission or Administrative Charge. **\$4,000 – \$7,000**

Lawsuit Filed Against your Business

Answer to lawsuit filed. **\$12,000 – \$18,000**
Begin discovery of evidence.

Pretrial filings and preparation **\$20,000 – \$30,000**
These include additional motions and responses, excessive document analysis and review, written case evaluations or status reports, and settlement-related matters.

Mediation **\$10,000 – \$15,000**

Motion for summary judgement filed **\$8,000 – \$12,000**
Includes reply brief.

Trial **\$15,000 – \$25,000**

AND, if you do not prevail in trial, you can incur significant costs of a verdict against you.

Ask your independent agent or broker for a quote today.

By simply providing the following information to your independent agent or broker, they should be able to provide you with a quote within a few minutes.

- > Number of employees.
- > Terminations and layoffs as a percentage of your workforce.
- > Claims or threats of claims by employees within the last three years.
- > Confirmation of written employee policies, including anti-discrimination and harassment policies.
- > Current Employment Practices Liability Insurance.

It's that simple.