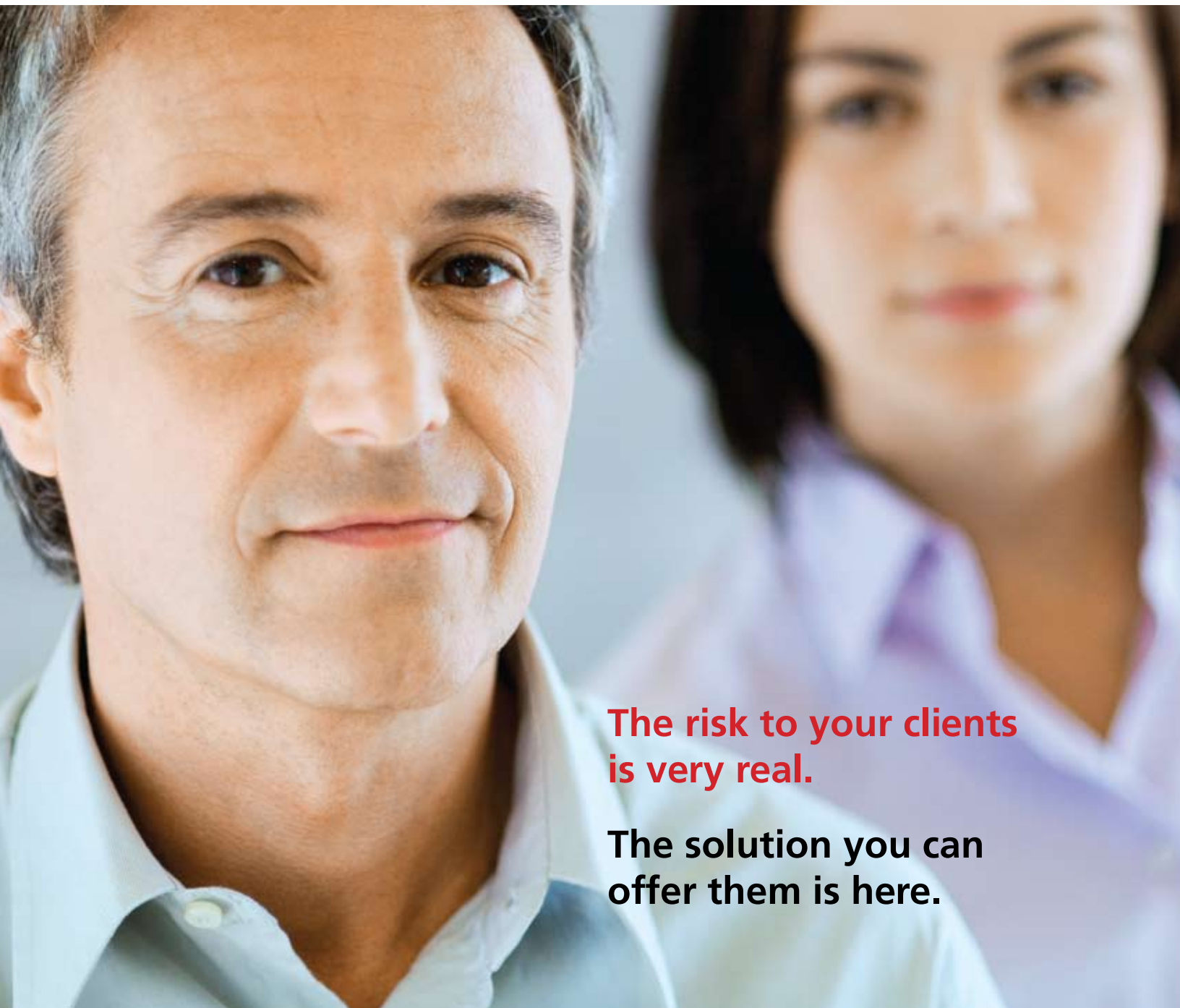


# Employment Practices Liability



**The risk to your clients  
is very real.**

**The solution you can  
offer them is here.**

# Help Your Clients Manage Employment Practices Risk

You and your business clients know the importance of managing risks. That's what you help them do. And that's why they trust you to give them good advice about insurance for their business.

One aspect of business risk — employment practices liability (EPL) — however, often goes unrecognized or unaddressed. And far too many small to mid-sized businesses have suffered the consequences of an employment practices liability issue they never thought could happen to them.

## How Big is the Risk?

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Many business owners and managers don't really understand what employment practices liability is and the broad range of issues it encompasses. Gender, race and age discrimination. Harassment of all sorts. Wrongful termination. Disability rights. Retaliation for workers' compensation claims. The list goes on. And the further it goes, the deeper it can cut into the bottom line of far too many companies.

Most owners and managers of small to mid-sized businesses do not grasp the magnitude of damage that an EPL lawsuit can cause not only to their business, but to them personally as well. Unfortunately, those who suffer the most are the very ones who can't afford the debilitating, sometimes fatal, financial devastation that even a single employment liability lawsuit can wreak.

### Consider the facts:

- **Employment practices liability cases are on the rise.**
- **The Equal Employment Opportunity Commission (EEOC) recorded nearly 83,000 charges in 2007.**
- **The average cost of an EEOC lawsuit in 2007 exceeded \$140,000.**
- **In 2007, the EEOC obtained \$345 million in settlements for claimants.**
- **According to the EEOC, over a one-year period, pregnancy-related discrimination charges increased more than 14 percent and sexual harassment charges increased by 4 percent, with a record 16 percent of those sexual harassment charges filed by men.**

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## How You Can Help

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The risk for your clients is real and significant. So is the protection you can offer them through Monitor's Small Business EPL product.

By offering your clients coverage from Monitor, you help them manage the risks and avoid the burdens of employment practices claims including:

- Litigation expenses
- Time spent away from the business
- Stress and emotional toll on management and employees
- Negative publicity
- Damage to the reputation of the business and its owner
- Potentially devastating financial settlements.



## A Trusted Source

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Monitor has a proven track record of delivering high-quality, affordable and flexible EPL coverage that addresses the special needs of small to mid-sized businesses. We pride ourselves not only on managing claims to optimal resolution, but also on helping to prevent claims from arising in the first place.

When your client chooses a Small Business EPL policy, Monitor delivers:

- Coverage tailored to their business environment
- Affordable pricing
- Unlimited access to an employment practices liability hotline for expert advice
- Low deductibles
- Elite defense attorneys specializing in employment claims.

## Strength and Stability

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Monitor Liability Managers, Inc. underwrites professional liability insurance on behalf of W. R. Berkley Corporation member companies. Berkley has more than \$3.5 billion in policyholders' surplus; \$16.8 billion in total assets; and in 2007 wrote \$5.1 billion in premium. Monitor places coverage with two Berkley member companies: Admiral Insurance Company (A.M. Best Rating: "A+" Superior) and Carolina Casualty Insurance Company (A.M. Best Rating: "A" Excellent). Backed by the strength of the Berkley Corporation, this unique structure provides Monitor's insureds with access to the resources of a large corporation combined with the outstanding customer service of a smaller company.

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## Learn More. Earn More.

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The accompanying materials are designed to give you the information you need to present Monitor's Small Business EPL product to your clients and to show them the advantages of working with you to manage their employment practices liability risks.

Your Small Business EPL kit includes:

- Information about the coverage offered
- Real-life examples of the damage that EPL cases can cause
- Answers to frequently asked questions

Small Business EPL forms, applications and marketing materials are available on the Monitor Web site at [www.monitorliability.com](http://www.monitorliability.com). Marketing materials can be found in the Small Business section. For forms and applications, use the "Form Finder" search tool found at the top of the each Web page, just to the right of the Monitor logo.

## Online Quoting

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- Access Monitor E-commerce to obtain an instant quote. Simply go to [www.monitorliability.com](http://www.monitorliability.com) and click on the "E-commerce" tab on the top menu bar.
- New users will need to register by completing a short group of questions. Upon acceptance, you will receive a user name and password from Monitor.

For more information regarding our Small Business Employment Practices Liability coverage, please send your request to [sbusubmissions@monitorliability.com](mailto:sbusubmissions@monitorliability.com) or fax it to (847) 806-6282.

We encourage you to review these materials carefully. They represent an excellent opportunity for you to not only add value to your relationships with your clients, but to expand your business as well.