

# Facts and Figures: Employment Practices Liability Insurance

## Are customers protected?

- > **A business is more likely to have an employment claim than experience a fire.** An insured would never skip fire protection, so why ignore EPLI?
- > **Small businesses are sued every day.** Per the EEOC, employee charges are rising and average close to 250 per day. Roughly one-third of those annual charges were filed against small businesses – and that does not include state complaints or litigated claims.
- > **Can you afford to defend yourself?** Most EPL claims settle early, but the average cost to defend even nominal claims is \$10,000. The costs increase for claims that go to court.
- > **EPL claims cost an average \$50,000–\$70,000.** One leading insurer’s studies found this cost based on a large book of business. Jury verdict research indicates higher values. How do these costs compare to the cost of EPLI coverage?
- > **Business liability insurance policies do not cover EPLI.** Nearly 60% of businessowners without EPLI think that they are already protected. In reality, insurers have strengthened EPL exclusions in BOP and GL policies.
- > **Insureds can actually save money using the services included with the policy.** The Risk Management Website and Law Firm Hotline may help a small businessowner save \$1,000 or more.

*Did you know?*

*A business with even one employee can be liable under employment laws.*

**Don't let customers become an EPLI statistic.**

Sources: EEOC; Business Week; Jury Verdict Research; insurance industry surveys; Gen Re data.

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