



## EMPLOYMENT PRACTICES LIABILITY

The experts at Swett & Crawford's Professional Services Group are ready to be valuable members of your team. We apply the vast intellectual capital of our organization, 97 years of professional services knowledge and experience, and unsurpassed market relationships to identify the best terms, conditions and pricing for your unique risk.

### SWETT & CRAWFORD IS THE SINGLE, COMPREHENSIVE SOURCE FOR EMPLOYMENT PRACTICES LIABILITY.

The case for helping your clients purchase an EPL policy through Swett & Crawford is easy to make because the risks to companies today are daunting:

#### IF A COMPANY IS SUED BY AN EMPLOYEE:

- There is a 63% chance that the employee will win
- It rises to 66% if sex discrimination is alleged
- If the suit is brought in Federal court, the likelihood of the employee winning increases to 67%.

#### THE AVERAGE VERDICT IN AN EMPLOYMENT SUIT IS \$603,376

- If tried in state court, the number rises to \$808,337.
- When discrimination is claimed, the average verdict is \$656,072.
- If the suit is brought in state court, that number increases to \$1,016,566.

#### FOR WHISTLEBLOWER CLAIMS THE AVERAGE VERDICT IS \$616,039

- There is a 33% chance of a verdict of \$500,000 or more
- There is a 55% chance of a verdict of \$250,000 or more

These figures do not include defense costs.

#### SWETT & CRAWFORD'S EMPLOYMENT PRACTICES LIABILITY PROGRAMS OFFER

- Comprehensive coverage
- Cutting-edge risk management
- Flexible, expert claims handling

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Winner **every year since 2005** of the Business Insurance Readers' Choice Award for Best Insurance Wholesaler.

The blended strength of Swett & Crawford and Cooper Gay, with a combined \$3.5 billion in premiums, delivers the world's largest global wholesale brokerage and reinsurance organization with more than 1500 insurance professionals in 60 offices on four continents.