

Employment practices claims are on the rise

Protect your small business



The U.S. has
30.2M
small businesses



60.6M
small business
employees¹

That's a lot of potential for the following types of claims against small businesses:



Religious
discrimination



Age
discrimination



Retaliation



Disability
discrimination



Harassment

Claims made against employers²

	Received	Settled	Recorded Monetary Benefits
Religious	2,404 claims	144 cases	\$6.1M
Age	14,183 claims	981 cases	\$76.3M
Retaliation	37,632 claims	3,087 cases	\$214.9M
Disability	24,324 claims	2,201 cases	\$109.8M

The financial impact on small business employers can be high³

\$27k-\$54k

Average costs for a claim

\$10k

Average legal defense cost

3 ways to protect your business from these claims



Train managers and
employees in applicable
laws and policies



Follow changes and updates
in laws and employment
regulations



Cover your business with
Employment Practices
Liability (EPL) insurance

Learn more

For more information, contact your HSB representative or visit our website at [Employment Practices Liability \(EPL\)](#)