



EMPLOYMENT PRACTICES LIABILITY FOR SMALL BUSINESSES



Employment Practices Liability: Chances Are Your Small-to-Medium Sized Business Clients Will Face An Employment Claim

In today's workplace, small-to-medium sized business owners must protect themselves from employment claims. Discrimination, sexual harassment and wrongful termination are just some of the charges that employees can file at any time with potentially devastating financial consequences to the business.

Yet, it can be difficult to find affordable insurance protection, leaving your clients exposed to lawsuits that can cost thousands of dollars to defend, even when the allegations are found to be groundless.

Protect Them With Insurance They Can Afford

Penn Millers now offers **Employment Practices Liability (EPL) Coverage** as a key part of its Commercial Business and Agribusiness policies. This coverage can help your small-to-medium sized employers defend themselves against employment-related claims that can devastate a business. Penn Millers' EPL Coverage adds essential protection at meaningful limits and sets you apart by helping to fill a serious coverage gap .

Easy Access to Broad Coverage and Services

Penn Millers' program offers:

- *Broad EPL Coverage with 'Duty To Defend', substantial limits and a range of deductible options, all at an affordable premium.*
- *No separate underwriting process or application necessary for employers with 50 or less total employees.*
- *Availability of EPL Coverage on a "refer to company" basis for employers with 51-250 total employees.*
- *Access to Penn Millers' EPL Loss Prevention Website and to EPL Loss Control/Risk Management information made available through Penn Millers' "In Your Corner" newsletter for insureds.*
- *Specialized claim services, including experienced EPL law firms and attorneys to defend employers in the event of a claim, traditionally affordable only by the largest employers.*

81% of EPL
claims are
resolved for
between
\$22,400 and
\$40,500.



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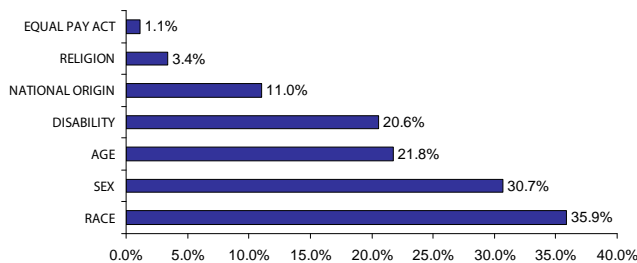
Big Trouble for Small-To-Medium Sized Businesses

Did you know that....

...more than half of employment-related claims are directed at smaller businesses, costing all employers tens of millions of dollars each year?

...the Average EEOC complaint takes more than one year to resolve?

US EEOC CHARGE STATISTICS - 2006



75% of claims are found to be groundless.

Guess What Happened To Me?

A survey found that **more than 90 percent of small businesses expect to face an employment-related charge** in the future — no matter how well they manage their employees.

"I was stunned to learn that defending against a suit could cost upwards of \$40,000."

Michael, telecommunications firm owner

Your clients expect you to provide the coverage they need. Help them protect their business with a policy that includes Employment Practices Liability coverage.

This document is designed to provide a simplified description and general overview of Penn Millers' new coverage offering. The information contained in this document is not and does not become a part of any policy, does not provide any coverage, and is not intended, nor can it be construed, to describe, replace, modify, revise, amend, clarify, or change in any way, any policy provision, condition, limitation, exclusion, or term of any insurance policy. Only an insurance policy issued by Penn Millers contains all of the insurance terms and provisions necessary to completely define the nature, intent, application, and/or scope of the coverage provided. The actual extent and/or scope of coverage received may differ from the coverage described in this document based on customer request, statutory requirements, or individual state regulations. The coverage described in this document may not be available in all states. Please note that in any coverage situation, the language and provisions of the policy, and not information contained in this document, shall prevail. Your Penn Millers' agent or broker can offer you professional advice and answer any questions you may have before you make any decisions regarding your insurance needs.

Penn Millers Insurance Company is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers writes competitive commercial products through quality, professional independent insurance agents in eight (8) Northeastern, Mid-Atlantic and Southern states and competitive agribusiness products through quality, professional independent insurance agents and brokers in 33 states throughout the continental United States. Please visit our website at www.pennmillers.com for additional information.



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