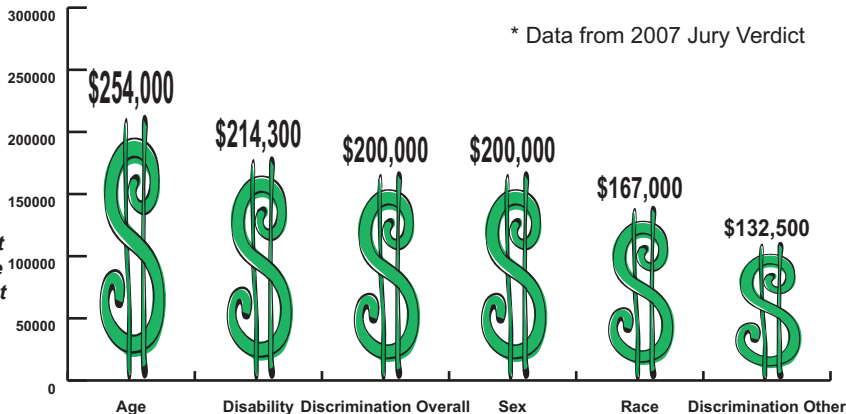


# Do your clients think EPL insurance coverage is too expensive?

## Reason #1:

Average Discrimination Awards (Not including P&E):

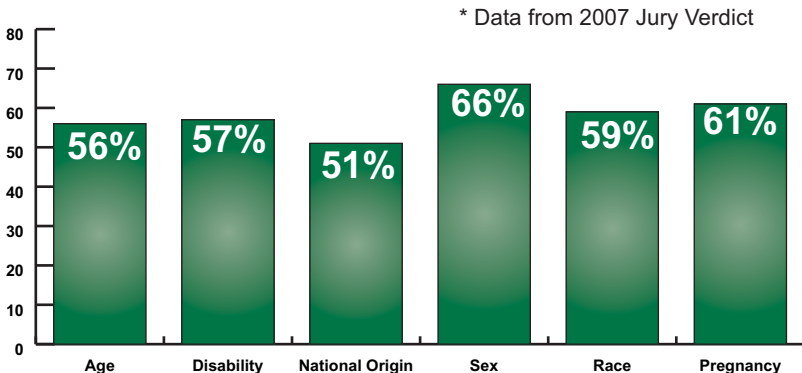
\* 10 Years of insurance premiums will not equal the average jury award or cost of defense



## Reason #2:

Plaintiff's Recovery Probability for Discrimination Awards is 61%

\* Plaintiff's Overall Recovery Probability for all Employment related claims is 63% (based on the last 7 years of cumulative stats)



**Reason #3:** These costs are not inclusive of:

- Punitive & Exemplary damages
- The cost of defense averages \$125K or higher
- Company & personal resources spent responding to these claims.

The implications for business owners are sobering.



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