



EPLI CLAIMS SCENARIOS

Claims Scenario #1

Nature of Loss:

The human resources director of a medical practice brings civil action against the insured alleging that she was wrongfully terminated. While organizing the company's human resources, the claimant allegedly determined there was strong evidence of sexual harassment and recommended that a doctor be removed to another facility as a form of disciplinary action. The claimant's supervisors expressed extreme displeasure regarding the investigation of the claim and her corrective action. She was told her to "back off" and not conduct any further investigations. Shortly thereafter, the Insured terminated the claimant from her position, which she claims is a direct result of her protests and investigations regarding "unlawful employment practices".

TOTAL AMOUNT PAID: \$300,000

Claims Scenario #2

Nature of Loss:

A doctor brings an employment practices lawsuit against the medical practice for whom he was working, alleging that the organization failed to provide an adequate patient load, office space, the support staff he needed to carry out his job duties. The doctor asserted breach of contract, misrepresentation, unfair competition and failure to pay wages.

TOTAL AMOUNT PAID: \$650,000

Claims Scenario #3

Nature of Loss:

A female employee alleges wrongful termination, and claims that she was terminated because she shaved her head. The employee asserts that prior to termination, she received positive performance appraisals and had received a salary increase shortly before shaving her head. The claimant seeks general damages, punitive damages, attorney's fees and costs.

TOTAL AMOUNT PAID IN EXCESS OF: \$250,000

Claims Scenario #4

Nature of Loss:

An overnight supervisor at a residential facility for disabled adults was found sleeping on the job. After an immediate termination, the claimant alleged racial discrimination even though the majority of the supervisors employed by the insured were the same race

TOTAL AMOUNT PAID: \$80,000