

Employment Practices Risk Management



Protecting Your Business Every Step of the Way

Employment-related claims are a standard hazard of being an employer. Approximately 90,000 discrimination charges are filed with the Equal Employment Opportunity Commission (EEOC) every year. Average settlement amounts are more than \$250,000, and average judgments are upwards of \$450,000. That doesn't include the extra time, effort and stress taken to resolve the situation.

Employment Practices Risk Management helps protect your business from many employer liabilities such as discrimination, wrongful termination, unlawful retaliation, and harassment claims. Our comprehensive program helps prevent issues from arising, and supports you in the event of a claim with insurance coverage and claims management expertise.

With hiring people in multiple states, we run into different laws and regulations in each case. So, it's very helpful to have SBE 479 there to manage that process.

Ethan Brown
CEO
Beyond Meat



Claims Prevention with expert guidance

- HR team provides guidance on best practices and regulatory changes.
- SBE479 Reference Library, integrated with the SBE479 platform.
- Web applications for employment law determinations.
- Legal Hotline for advice from employment law experts.



Claims Coverage with comprehensive insurance

- \$1 million employment practices liability coverage¹.
- Active management of claims reporting and insurance adjusters.



Claims Mitigation with management and advice

- Legal team manages and reviews claims and invoices.
- Pre-negotiated fees for external attorneys.

¹EEOC website, <https://www.eeoc.gov/eeoc/statistics/enforcement/charges.cfm>, accessed as of November 10, 2017.

²2015 Hiscox Guide to Employee Lawsuits, Hiscox Inc., 2015.

³Specific terms & conditions of coverage (deductibles, secondary coverage, etc.) are provided and reviewed with prospects in the course of preparing a customized quote. Coverage does not extend to, among other items, wage & hour or breach of contract claims. Contact your sales rep for additional information.

SBE479 involvement makes an impact

- 80+% of claims handled internally resulted in zero cost to clients.
- Average defense and settlement costs are 90% lower than national averages

SBE479 Reference Library

- Web-based training modules.
- Employment policies, handbooks and supplements.
- Employment law resources, state-specific HR forms & legal updates.

HR Forms Library | Training | Learning Points | Handbooks & Supplements | Employment Law Resources | Legal Updates | 🔍

The screenshot shows the 'Training' section of the SBE479 Reference Library. It features a navigation bar with 'HR Forms Library', 'Training', 'Learning Points', 'Handbooks & Supplements', 'Employment Law Resources', and 'Legal Updates'. Below the navigation bar, there are two main sections: 'Training' and 'Learning Points'. Under 'Training', there are two items: 'Monthly Webinar: Prevent Workplace Harassment (California & National), Conferences & Events Registration. See Dates And Register' and 'Harassment Education Video: Help prevent workplace harassment with this educational video, available in English and Spanish. Watch Now'. Under 'Learning Points', there is a video thumbnail showing two people in a video call.

Legal Hotline for advice from employment law experts

- Consultations for topics such as wage & hour classifications, non-compete clauses and background checks.
- Assists in reducing risk exposure to employment-related claims.
- Confidential communications, protected by attorney-client privilege.
- Provides assistance beyond the scope of SBE479's HR advice.

Artificial Intelligence for employment law determinations

- Independent Contractor and Overtime: Guided decision-making on contractor and exemption status.
- Wage & Hour and Leave: Policy compliance verification and guidance.
- Onboarding: Compliant documentation production for employment applications, offer letters and non-disclosure agreements.

The screenshot shows the 'Independent Contractor Risk Report for Abc Inc.' interface. It features a navigation bar with 'CONTRACTOR', 'ENGAGEMENT', and 'JURISDICTIONS'. Under 'CONTRACTOR', there is a person icon and the text 'Ms. Dagny Faggart'. Under 'ENGAGEMENT', there is a briefcase icon and the text 'Graphic Design'. Under 'JURISDICTIONS', there is a building icon and the text 'California' and 'Federal'. A red arrow points to a link 'View Risk by Jurisdiction'. To the right, there is a section titled 'What is the risk of classifying Atlas Design as an independent contractor?' with a gauge showing a low risk level. Below the gauge, there is text: 'Under the facts that you have provided, it is unlikely that Atlas Design will be found to be an employee.'

Pre-negotiated fees for external attorneys

- Attorney demand letters, charges of discrimination, and wage & hour⁴ claims.
- Discounted rates for matters that escalate to litigation.
- Flat-rate fees for business needs such as incorporation, lease reviews, patent filings and confidentiality agreements.

⁴SBE479's EPLI policy does not cover Wage and Hour claims, but customers may still use our fixed fee program for their benefit.

FOR MORE INFORMATION CONTACT US
Visit SBE479.ORG or call our representative at 844.479.TEAM

