

# CHITTENDEN NEWS

Latest and Trusted News

## Growing EPLI Trends Impact Your Bottom Line

In today's evolving workplace, **EPLI** (Employment Practices Liability Insurance) coverage is becoming essential for most organizations. Employment-related claims remain one of the **fastest-growing** areas of litigation — and they can originate from current employees, former employees, or even job applicants.

### Common claims include:

- Wrongful termination – Allegations of unlawful dismissal
- Discrimination – Based on race, gender, age, disability, religion, or other protected status
- Harassment – Sexual harassment, hostile work environment, or workplace bullying
- Retaliation – Claims of punishment for reporting misconduct or exercising legal rights

### Trends Driving Increased EPLI Risk

1. Remote & Hybrid Work – Monitoring performance, enforcing policies, and handling complaints becomes more challenging when employees are off-site.
2. Pay Transparency Laws – Many states now require employers to list salary ranges in job postings. Non-compliance can lead to legal and reputational issues.

## LEARN MORE AT OUR UPCOMING FREE SEMINAR

We'll be addressing EPLI concerns — along with workforce retention strategies and auto risk management — at our **FREE** educational seminar:

**Date: Thursday, September 18, 2025**

**Location: Country Club of Waterbury**

**Time: 10:00 AM – 12:00 PM** (Check-in & breakfast at 9:00 AM)

3. Greater Employee Awareness & Reporting – Cultural shifts have encouraged more reporting of workplace misconduct.
4. ADA & Accommodation Requests – Mental health, long COVID, and flexible work arrangements have expanded employer obligations under the Americans with Disabilities Act.

### Why EPLI Matters

Even with strong HR practices, any employer can face a claim — and legal defense costs alone can be staggering. EPLI provides financial protection for defense expenses, settlements, and judgments that aren't covered by standard liability policies.

### Example:

A single wrongful termination suit could cost \$50,000–\$250,000 in legal fees, even if unfounded.

**Contact Us**

(800) 723-7447

[chittendengroup.com](http://chittendengroup.com)