Insurance Agencies: What Could Go Wrong?

A former employee of an insurance agency filed a discrimination charge with the EEOC alleging federal claims of sex discrimination, and a civil suit alleging state law claims of sex discrimination and a whistleblower retaliation claim. The matter was settled early in the litigation. **\$65,000** was paid as settlement and **\$18,000** was spent in defense costs.

A former employee filed an administrative charge of alleged sexual harassment and retaliation. The state agency that handled the matter found cause due to multiple employees corroborating the allegations and asserting similar allegations of harassment against the CEO of the agency for regular hugs and sexually suggestive comments. The matter settled for **\$20,000** after incurring approximately **\$32,000** in defense costs.

A former employee filed a complaint alleging wrongful termination, race discrimination and retaliation. Specifically, the claimant alleges that he showed interest in a more senior position. However, the claimant contended the company hired two females with less experience for the position without interviewing him. The claimant also alleges a hostile work environment and racist comments. Defense costs and the settlement totaled **\$20,000**.

A former employee filed a complaint against an agency and its former directors and officers claiming breach of an employment agreement and various wage violations. **\$47,500** was paid in settlement and more than **\$50,000** was paid in defense costs.

A former employee filed an EEOC charge alleging gender discrimination, retaliation and assault. The claimant had a personal relationship with one of the agency partners who was ousted from the company. The claimant was a high-wage earner, but contends she was fired shortly after asking why males were paid more than females for the same work. The matter eventually settled for **\$95,000**, with an additional **\$6,400** in defense costs. Find peace of mind with management liability coverage from a company that's rated "A+" (Superior) by AM Best.*



*AM Best rating affirmed December 3, 2021

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