Chubb Bermuda

A Comprehensive Employment Practices Solution
Combined Primary & Excess EPL/W&H Product

### Equal Employment Opportunity Commission (EEOC)

The EEOC has seen **72,675 charges** in 2019
- **Retaliation** charges increased the most by 2.2% and accounted for 53.8% of all filed charges and continue to increase significantly
- The EEOC filed **157 lawsuits** in 2019

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### #MeToo & Sexual Harassment

The #MeToo movement continues to gain momentum and is a significant driver of employment and workplace class action litigation

- **Sexual harassment charges increased over 12% between 2017 to 2019**, and monetary benefits for these charges have increased dramatically to **$68.2M in 2019** (from $56.6M in 2018)
- 2019 experienced the **second-highest** number of sexual harassment charges since 2012

### Biometric Privacy Act (BIPA)

BIPA saw **160+ class actions filed in 2019** related to BIPA violations
- Up from 79 class actions filed in 2018

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### Plaintiffs’ Bar

For the following workplace related filings, the plaintiffs’ bar achieved the **highest rate ever of class action certifications in federal courts in the past 16 years**

- 81% for wage & hour
- 65% for ERISA
- 64% for employment discrimination

### Wage & Hour

**W&H Settlements** more than doubled to **$449M in 2019** from $253M in 2018

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<th>2019 $449M</th>
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<td>2018 $253M</td>
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* Per the 2019 Seyfarth Shaw Workplace Class Action Report — highest rate in the Report's 16-year history
A Tower Built By You & For You

For buyers of large EPL and W&H insurance programs, Chubb Bermuda offers companion primary Employment Practices Liability and primary Wage and Hour coverage, in addition to our longstanding excess coverage offering.

We offer tailored solutions specific to client needs. When you engage with our underwriters, you get customized coverage that fits your particular risk profile. We practice the art of insurance craftsmanship, allowing us to construct your primary and excess EPL and W&H tower in a variety of ways, providing you with individualized – and far more effective – protection.

The Chubb Bermuda Difference
Market-Leading & Customized, Large Block Capacity
The ideal tower may combine, for instance, standalone primary and excess EPL coverage or blended primary EPL/W&H coverage with standalone excess EPL coverage. Take a look at a few of the options that we can partner with you to design for the program you need, giving you the protection that you can trust.

Chubb Bermuda’s coverage offerings are claims reported, a differentiating feature in the Bermuda market. They can be issued as either a standalone or blended policy for the complete-solution insurance protection large employers want when building an EPL and W&H tower.


Ready to talk to our Underwriters?

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For more information about Chubb Bermuda’s other insurance products, please contact your Bermuda or non-U.S.-based broker.

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