

Navigating unexpected challenges

Practical solutions delivered

Policy Triggered: Financial Institutions – Employment Practices Liability



Experienced Staff

Chubb's skilled legal and claims teams provided expert guidance, ensuring the insured had the right counsel and strategy at every stage of the proceedings.



Commerciality

Chubb balanced legal risk with business realities, enabling a prompt, cost-effective settlement while protecting the insured's reputation.



Solutions Focussed

When the case took an unexpected turn, Chubb quickly adapted strategy, providing actionable solutions and supporting the insured to achieve a timely resolution.

£1m - £2m
claim paid



1. The Event

The insured bank terminated a senior employee suspected of sharing confidential information with a competitor. The employee filed proceedings in the US Federal Court alleging discrimination.

2. The Impact

The claim sought £3.6m in damages for loss of earnings, emotional distress, and legal costs. The case carried significant financial exposure and reputational risk.

3. The Problem

The Court unexpectedly denied the bank's motion to dismiss, applying a broad interpretation of discrimination law. The Appellate Court upheld this, complicating the defence strategy.

4. The Solution

Chubb appointed experienced defence counsel and adapted quickly when the ruling shifted. Working with the insured, Chubb facilitated mediation and authorised settlement promptly after reassessing exposure.

5. The Outcome

The insured achieved a swift, low-disruption resolution. Chubb's guidance ensured certainty, closure, and a practical solution despite the unexpected legal developments.