Commercial Risk Advisor
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EPLI Claims on the Rise

As COVID-19 vaccination rates increase and transmission rates of the virus decrease, employment practices liability insurance (EPLI) claims involving retaliation are expected to continue to increase as employees return to the workplace. Data from the Equal Employment Opportunity Commission (EEOC) shows that EPLI claims alleging retaliation have increased every year since 2003, with 37,632 workplace retaliation claims filed in 2020. The claims are typically filed in conjunction with discrimination or wrongful termination allegations.

The EEOC anticipates a rise in whistleblower claims from employees bringing forward concerns about health and safety in the workplace. Such claims may include employees concerned about exposure to COVID-19 due to unsafe working conditions or situations where employees allege they were wrongfully denied a request for leave or workplace accommodation.

The cost to defend and settle retaliation lawsuits has increased considerably in recent years, and the EEOC doesn't anticipate that trend slowing down. With more workers bringing forth COVID-19-related legal actions, businesses are eager to purchase EPLI policies. However, the shift in the market has resulted in higher policy retentions, premium increases and new exclusions specific to COVID-19 exposures, and EPL insurers have started scaling back coverage.

Businesses can be proactive in mitigating EPL claims by:

- **Distributing an employee handbook**—The handbook should contain the company's equal employment opportunity policy and provide employees with steps for reporting discrimination or harassment.

- **Developing a code of ethics policy**—Avoid ethical violations by developing and implementing a code of ethics and sharing it with all employees. This can help reduce an employer's exposure to punitive damages.

- **Instituting handbook auditing procedures**—Keep the handbook up to date on the latest law changes by having an audit procedure in place.

As employees return to the office, employers should review their EPL coverage and take proper precautions to avoid EPL claims. For more information on EPLI, contact us today.

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Remote Employees More Isolated Than Ever

As the world enters the third year of the COVID-19 pandemic, remote employees feel more isolated than ever. According to a survey from One Poll and Volley, 7 out of 10 employees who work from home report feeling increasingly isolated after more than a year out of the office. Two-thirds of respondents also report feeling disconnected from their teams, with a similar percentage reporting they work directly with someone they could not pick out of a lineup.

Loneliness can result in poor mental health outcomes, such as depression or anxiety. Employers should be concerned that isolation can lead to increased stress levels and poor decision-making, both of which can hurt business. However, it can be difficult to detect symptoms of isolation.

To better thrive in remote work situations, employers should encourage employees to:

- **Reach out to coworkers.** Utilizing video and audio calls throughout the week to communicate and brainstorm with coworkers can increase feelings of collaboration and inclusion. It can also help teams communicate more effectively and avoid misunderstandings.
- **Work outside the house once a week.** As more COVID-19 vaccinations are administered and restrictions are lifted, it can be helpful to work outside the home at least one day per week. A library, café or co-working space can help fight feelings of isolation.
- **Go outside for lunch.** Taking a break and enjoying a nice walk during lunch can help bring fresh energy back to work. Making time for movement outside or inside can help boost endorphins.
- **Make plans for after work.** Schedule time with friends and family after work to feel less lonely. Having plans can also ensure employees don't overwork or get burnt out.

Employers should be proactive in reducing feelings of loneliness and isolation in remote workers to improve morale and business outcomes. For more information, contact us today.

87% of remote workers experience miscommunication weekly.